

# M•Plan

<http://www.mplan.com>

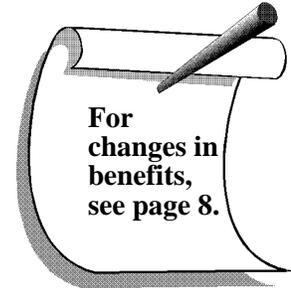


## 2007

## A Health Maintenance Organization

Serving: *Indiana Metropolitan Areas*

**Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 6 for requirements.**



This Plan has Excellent Accreditation from the NCQA.

**Enrollment codes for this Plan:**

- IN1 – Self Only**
- IN2 – Self and Family**

Authorized for distribution by the:



**United States  
Office of Personnel Management**  
Center for  
Retirement and Insurance Services  
<http://www.opm.gov/insure>



## **Important Notice from M-Plan>About**

### **Our Prescription Drug Coverage and Medicare**

OPM has determined that the M-Plan's prescription drug coverage is, on average, comparable to Medicare Part D prescription drug coverage; thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefits. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and will coordinate benefits with Medicare.

Remember: If you are an annuitant and you terminate your FEHB coverage, you may not re-enroll in the FEHB Program.

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### **Please be advised**

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If you lose or drop your FEHB coverage, you will have to pay a higher Part D premium if you go without equivalent prescription drug coverage for a period of 63 days or longer. If you enroll in Medicare Part D at a later date, your premium will increase 1 percent per month for each month you did not have equivalent prescription drug coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what most other people pay. You may also have to wait until the next open enrollment period to enroll in Medicare Part D.

#### **Medicare's Low Income Benefits**

*For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).*

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

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## Introduction

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This brochure describes the benefits of under our contract (CS 2643) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for administrative offices is:

M•Plan  
8802 North Meridian Street  
Suite 100

Indianapolis, IN46260

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2007, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2007, and changes are summarized on page 7. Rates are shown at the end of this brochure.

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## Plain Language

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All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means M•Plan.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans’ brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM’s “Rate Us” feedback area at [www.opm.gov/insure](http://www.opm.gov/insure) or e-mail OPM at [fehwebcomments@opm.gov](mailto:fehwebcomments@opm.gov). You may also write to OPM at the U.S. Office of Personnel Management, Insurance Services Programs, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

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## Stop Health Care Fraud!

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Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premium.

OPM’s Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

**Protect Yourself From Fraud** – Here are some things that you can do to prevent fraud:

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.

- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

Call the provider and ask for an explanation. There may be an error.

If the provider does not resolve the matter, call us at 800-816-7256 and explain the situation.

If we do not resolve the issue:

**CALL - THE HEALTH CARE FRAUD HOTLINE 202-418-3300**

**OR WRITE TO:**

**United States Office of Personnel Management**

**Office of the Inspector General Fraud Hotline**

**1900 E Street NW Room 6400**

**Washington, DC20415-1100**

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

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## **Preventing medical mistakes**

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An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

### **1. Ask questions if you have doubts or concerns.**

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.
- Take a relative or friend with you to help you ask questions and understand answers.

### **2. Keep and bring a list of all the medicines you take.**

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.

- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.

### **3. Get the results of any test or procedure.**

- Ask when and how you will get the results of tests or procedures.
- Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
- Call your doctor and ask for your results.
- Ask what the results mean for your care.

### **4. Talk to your doctor about which hospital is best for your health needs.**

- Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
- Be sure you understand the instructions you get about follow-up care when you leave the hospital.

### **5. Make sure you understand what will happen if you need surgery.**

- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
- Ask your doctor, "Who will manage my care when I am in the hospital?"
- Ask your surgeon:
  - Exactly what will you be doing?
  - About how long will it take?
  - What will happen after surgery
  - How can I expect to feel during recovery?
- Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reaction to anesthesia, and any medications you are taking.

Want more information on patient safety?

- [www.ahrq.gov/consumer/pathqpack.htm](http://www.ahrq.gov/consumer/pathqpack.htm). The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.
- [www.npsf.org](http://www.npsf.org). The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- [www.talkaboutrx.org/consumer.html](http://www.talkaboutrx.org/consumer.html). The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- [www.leapfroggroup.org](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.
- [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and health care professionals working to improve patient safety.
- [www.quic.gov/report](http://www.quic.gov/report). Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's health care delivery system.

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## Section 1 Facts about this HMO plan

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This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory.

HMOs emphasize preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You pay only the copayments, coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

**You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.**

### How we pay providers

We contract with hospital networks to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance.

M•Plan provides health care through several different networks of physicians. Provider networks are comprised of a specific group of primary care physicians, specialists and other providers affiliated with a specific hospital or network of hospitals. Services are only available from providers within the provider network you select. If a particular service is not available from your network, you will be referred to another M•Plan health network provider. We will cover the services of a specialty care doctor only when you receive a referral from your primary care doctor.

### Your Rights

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB Web site ([www.opm.gov/insure](http://www.opm.gov/insure)) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- **M•Plan is licensed by the State of Indiana as a Competitive Medical Plan.**
- **We have been in existence since 1989.**
- **M•Plan is a for-profit HMO owned by The Health Care Group.**

If you want more information about us, call 800-816-7526, or write to Customer Solutions Center, 8802 N. Meridian Street, Suite 100, Indianapolis, IN 46260. You may also contact us by fax at 317/571-5337 or visit our Web site at [www.mplan.com](http://www.mplan.com).

### Service Area

To enroll in this Plan, you must live in or work in our Service Area. This means you must maintain a permanent residence within or work within our service area. You must select a participating primary care physician whose office is located within fifty (50) miles of where you live or work. Our service area includes the Indiana counties of: Adams, Allen, Bartholomew, Blackford, Boone, Brown, Carroll, Cass, Clinton, DeKalb, Delaware, Elkhart, Fulton, Grant, Hamilton, Hancock, Hendricks, Henry, Howard, Huntington, Jay, Johnson, Kosciusko, Lagrange, Madison, Marion, Marshall, Miami, Monroe, Montgomery, Morgan, Noble, Putnam, Randolph, Rush, St. Joseph, Shelby, Steuben, Tippecanoe, Tipton, Wabash, Wells and Whitley.

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care benefits. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

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## **Section 2 How we change for 2007**

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Do not rely on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

- Your share of the non-Postal premium will increase by 30.2% for Self Only or 27.7% for Self and Family.

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## Section 3. How you get care

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<b>Identification cards</b>	<p>We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.</p> <p>If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 317/571-5320 or write to us at M-Plan Customer Solutions Center, 8802 North Meridian Street, Suite 100, Indianapolis, IN 46260. You may also request replacement cards through our Web site <a href="http://www.mplan.com">www.mplan.com</a>.</p>
<b>Where you get covered care</b>	<p>You get care from “Plan providers” and “Plan facilities” that work within our specific networks. You will only pay copayments, deductibles, and/or coinsurance. Our directory lists M-Plan providers and facilities according to their networks. You will only pay copayments or coinsurance for covered services and you will not have to file claims.</p>
<ul style="list-style-type: none"><li>• <b>Plan providers</b></li></ul>	<p>Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.</p> <p>We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site.</p>
<ul style="list-style-type: none"><li>• <b>Plan facilities</b></li></ul>	<p>Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our Web site.</p>
<b>What you must do to get covered care</b>	<p>It depends on the type of care you need. First, you and each family member must choose one of the M-Plan networks. Then, you choose a primary care physician within that network for each member of your family. Your decision is important because your primary care physician provides or arranges for your health care services within his or her network. Services of a specialty care doctor can only be received by referral from your primary care doctor.</p> <p>You may only receive services from providers within your selected network unless a particular service is unavailable from network providers. If this happens, you will be referred to another M-Plan health network provider who can provide the service you need.</p>
<ul style="list-style-type: none"><li>• <b>Primary care</b></li></ul>	<p>Your primary care physician can be a family practitioner, general practitioner, internist or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist within their health network.</p> <p>If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.</p>
<ul style="list-style-type: none"><li>• <b>Hospital care</b></li></ul>	<p>Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.</p> <p>If you are in the hospital when your enrollment in our Plan begins, call our <b>Customer Care Department</b> immediately at 317/571-5320. If you are new to the FEHB Program, we will arrange for you to receive care.</p> <p>If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:</p> <ul style="list-style-type: none"><li>• You are discharged, not merely moved to an alternative care center; or</li></ul>

- The day your benefits from your former plan run out; or
- The 92nd day after you become a member of this Plan, whichever happens first.

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

- **If you are hospitalized when your enrollment begins**

If you are in the hospital when your enrollment in our Plan begins, call our **Customer Solutions Center** immediately at 800-816-7526. If you are new to the FEHB Program, we will arrange for you to receive care.

If you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- You are discharged, not merely moved to an alternative care center; or
- The day your benefits from your former plan run out; or
- The 92nd day after you become a member of this Plan, whichever happens first.

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

- **Specialty Care**

Your primary care physician will refer you to a specialist for needed care. Except in a medical emergency, or when a primary care doctor has designated another doctor to see patients when he or she is unavailable, you must receive a referral from your primary care doctor before seeing any other doctor or obtaining special services. Referrals to a participating specialist are given at the primary care doctor's discretion; if non-Plan specialists or consultants are required, the primary care doctor will make arrangements for appropriate referrals.

Here are some other things you should know about specialty care:

- Referrals to a participating specialist are given at the primary care doctor's discretion; if non-Plan specialists or consultants are required, the primary care doctor will make arrangements for appropriate referrals.
- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for other than cause; or
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
  - reduce our service area and you enroll in another FEHB Plan,

you may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us, or if we drop out of the FEHB Program, contact your new plan.

- If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist until the end of your postpartum care, even if it is beyond the 90 days.

**Services requiring our prior authorization**

Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

We call this the “*prior authorization*” process. Your physician must obtain prior authorization for coverage of services, including but not limited to:

- Bariatric surgery
- Biologic products
- Advanced Technology Drugs, including certain cancer chemotherapy agents, Biopharmaceutical Drugs and Growth Hormone Therapy
- Durable Medical Equipment (DME)
- Elective surgery
- Extended Care Facility/Skilled Nursing Facility/Home Health
- Genetic counseling
- Habilitative and Rehabilitative therapies
- Hospital admissions
- Infertility services
- Organ/Tissue transplants
- Orthotic and prosthetic devices
- Certain prescription drugs

You must obtain authorization for Mental Health and Substance Abuse treatment prior to seeking services.

**Circumstances beyond our control**

Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

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## Section 4 Your costs for covered services

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This is what you will pay out-of-pocket for covered care.

### **Copayments**

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services.

Example: When you see your primary care physician you pay a copayment of \$10 per office visit to your primary care physician and \$35 per office visit to a specialist. When you go into the hospital, you pay \$100 per day for the first 5 days of a hospital admission up to a maximum copayment of \$500 per admission.

### **Coinsurance**

Coinsurance is the percentage of our allowance that you must pay for your care.

Example: In our Plan, you pay 50% of our allowance for infertility services and durable medical equipment.

### **Your maximum out-of-pocket**

We do not have maximum out-of-pocket amount you will pay for medical services; you simply pay copayments and coinsurance as indicated.

The only exception is Advanced Technology Drugs: after your out-of-pocket coinsurance reaches \$2,400, we will cover Advanced Technology Drugs at 100%; you pay nothing more.

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## Section 5 Benefits

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Our benefit package is described in Section 5. Make sure that you review the benefits carefully.

Section 5 is divided into subsections. Please read the important things you should keep in mind at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filling advice, or more information about High Option benefits, contact us at 800-816-7526 or at our Web site at [www.mplan.com](http://www.mplan.com).

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## Section 5(a) Medical services and supplies provided by physicians and other health care professionals

### Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- A facility copay applies to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay
<b>Diagnostic and treatment services</b>	
Professional services of physicians <ul style="list-style-type: none"> <li>• In physician's office               <ul style="list-style-type: none"> <li>- health evaluation and management</li> <li>- office medical consultations</li> <li>- second opinion consultations</li> </ul> </li> </ul>	\$10 per office visit to your primary care physician \$35 per office visit to a specialist
Professional services of physicians <ul style="list-style-type: none"> <li>• In non-office setting               <ul style="list-style-type: none"> <li>- during a hospital stay (includes surgeons/assistants and physician consultations)</li> <li>- in a skilled nursing facility</li> <li>- during an outpatient surgery</li> <li>- initial examination of a newborn in the hospital</li> </ul> </li> </ul>	\$35 per visit
<ul style="list-style-type: none"> <li>- In an urgent care center</li> </ul>	\$40 per visit
<ul style="list-style-type: none"> <li>- At home</li> </ul>	\$35 per visit
<b>Lab, X-ray and other diagnostic tests</b>	
Tests, such as: <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine Pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Non-routine mammograms</li> <li>• Ultrasound</li> <li>• Electrocardiogram (EKG) and EEG</li> </ul>	Nothing
Imaging scans and procedures such as: <ul style="list-style-type: none"> <li>• Magnetic Resonance Imaging (MRI)</li> <li>• Positron Emission Tomography (PET)</li> <li>• SPECT</li> </ul>	\$100 per procedure

*Lab, X-ray and other diagnostic tests - continued on next page*

Benefit Description	You pay
<b>Lab, X-ray and other diagnostic tests (cont.)</b>	
<ul style="list-style-type: none"> <li>• Computed Tomography (CT)</li> </ul>	\$100 per procedure
<b>Preventive care, adult</b>	
<p>Routine physical examinations and screenings, such as:</p> <ul style="list-style-type: none"> <li>• Blood Sugar</li> <li>• Total Blood Cholesterol</li> <li>• Colorectal Cancer Screening, including <ul style="list-style-type: none"> <li>- Fecal occult blood test</li> <li>- Sigmoidoscopy, screening – every five years starting at age 50</li> <li>- Double contrast barium enema – every five years starting at age 50</li> <li>- Colonoscopy screening – every ten years starting at age 50*</li> </ul> </li> </ul> <p>*Note: these procedures are subject to the higher copay when performed in the outpatient department of the hospital or other outpatient facility.</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician’s fee if performed in the outpatient department of a hospital or other outpatient facility</p> <p>Note: You will also owe a \$150 facility fee for certain procedures performed in the outpatient department of a hospital other outpatient facility. See Section 5(c).</p>
<p>Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p>
<p>Routine Pap test</p> <p>Note: You do not pay a separate copay for a Pap test performed during your routine annual physical; see <i>Diagnostic and treatment services</i>.</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p>
<p>Routine mammogram – covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five year period</li> <li>• From age 40 through 64, one every calendar year</li> <li>• At age 65 and older, one every two consecutive calendar years</li> </ul>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p>
<p>Routine immunizations, based on accepted medical practice such as:</p> <ul style="list-style-type: none"> <li>• Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations)</li> <li>• Influenza vaccine, annually</li> <li>• Pneumococcal vaccine, age 65 and older</li> </ul>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p>
<p><i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i></p>	<p><i>All charges</i></p>
<b>Preventive care, children</b>	
<ul style="list-style-type: none"> <li>• Childhood immunizations recommended by the American Academy of Pediatrics</li> </ul>	<p>Nothing</p>
<ul style="list-style-type: none"> <li>• Well-child care charges for routine examinations, immunizations and care</li> <li>• Examinations, such as: <ul style="list-style-type: none"> <li>- Eye exams through age 17 to determine the need for vision correction</li> <li>- Ear exams through age 17 to determine the need for hearing correction</li> </ul> </li> </ul>	<p>Nothing</p>

*Preventive care, children - continued on next page*  
Section 5(a)

Benefit Description	You pay
<b>Preventive care, children (cont.)</b>	
- Examinations done on the day of immunizations (up to age 22)	Nothing
<b>Maternity care</b>	
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> <li>• Prenatal care</li> <li>• Delivery</li> <li>• Postnatal care</li> </ul> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> <li>• You do not need to precertify your normal delivery.</li> <li>• You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary.</li> <li>• We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment.</li> <li>• We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits, Section 5(c) and Surgery benefits, Section 5(b).</li> <li>• Surgical benefits, not maternity benefits, apply to circumcision.</li> </ul>	<p>Nothing</p> <p>Note: You will owe a \$100 per day copay for the inpatient hospital admission up to a maximum of \$500 per admission. See Section 5(c).</p>
<i>Not covered: Routine sonograms to determine size, fetal age, or sex.</i>	<i>All charges</i>
<b>Family planning</b>	
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Voluntary sterilization (See Surgical procedures Section 5(b))</li> </ul>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician's fee if performed in the outpatient department of a hospital or ambulatory surgery center</p> <p>Note: See Section 5(c) for amounts that you will owe for the facility charges.</p>
<ul style="list-style-type: none"> <li>• Genetic counseling – limited to prenatal and neonatal diagnosis of inheritable diseases and chromosomal abnormalities; or prospective parent testing for inheritable disease; or counseling and testing for the prevention, delayed onset or cure of the disease Note: This service requires prior authorization.</li> </ul>	<p>\$35 per office visit to a specialist</p>
<ul style="list-style-type: none"> <li>• Surgically implanted contraceptives</li> <li>• Intrauterine devices (IUDs)</li> <li>• Diaphragms and cervical caps</li> </ul> <p>Note: We cover oral contraceptives and injectable contraceptive drugs (such as Depo Provera) under the prescription drug benefit; see Section 5(f).</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>plus 50% coinsurance for the contraceptive implant or device</p>
<i>Not covered: Reversal of voluntary surgical sterilization</i>	<i>All charges</i>

Benefit Description	You pay
<b>Infertility services</b>	
Diagnosis and treatment of infertility such as: <ul style="list-style-type: none"> <li>• Artificial insemination (limited to 6 cycles per lifetime)</li> <li>• intravaginal insemination (IVI)</li> <li>• intracervical insemination (ICI)</li> <li>• intrauterine insemination (IUI)</li> </ul>	50% coinsurance
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• Assisted reproductive technology (ART) procedures, such as:               <ul style="list-style-type: none"> <li>- in vitro fertilization</li> <li>- embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)</li> </ul> </li> <li>• Services and supplies related to ART procedures</li> <li>• Cost of donor sperm</li> <li>• Cost of donor egg</li> <li>• Infertility drugs and infertility drug therapy including injections for the treatment of infertility</li> </ul>	<i>All charges</i>
<b>Allergy care</b>	
<ul style="list-style-type: none"> <li>• Testing</li> <li>• Allergy injections</li> </ul>	\$10 per office visit to your primary care physician \$35 per office visit to a specialist
<ul style="list-style-type: none"> <li>• Allergy serum</li> </ul>	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• Provocative food testing</li> <li>• Sublingual allergy desensitization</li> </ul>	<i>All charges</i>
<b>Treatment therapies</b>	
<ul style="list-style-type: none"> <li>• Chemotherapy, radiation therapy, and intravenous (IV)/infusion therapy in a physician's office or other outpatient facility. See Section 5(f) for coverage of Advanced Technology Drugs and Biopharmaceutical products.</li> </ul> <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants in Section 5(b).</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> </ul>	\$10 per office visit to your primary care physician \$35 per office visit to a specialist \$35 per visit to an outpatient facility Nothing if the procedure is performed inpatient in the hospital, skilled nursing facility, or ambulatory surgical center
<ul style="list-style-type: none"> <li>• Biologic Products</li> </ul>	Nothing

*Treatment therapies - continued on next page*

Benefit Description	You pay
<b>Treatment therapies (cont.)</b>	
<p>NOTE: Biologic Products mean those products licensed and approved under the FDA's Center for Biologic Evaluation and Research (CBER) including: vaccines (including therapeutic vaccines), blood, blood products or components (i.e. recombinant blood clotting factors, immunoglobulins, alpha-1 proteinase inhibitors), products composed of human or animal cells or physical parts of those cells, viruses, therapeutic serums, vectors, genes, other genetic components (i.e. gene therapy), allergenics, allergen patch tests, antitoxins, antivenins, venoms, toxoids, toxins (for immunization) and in vitro diagnostics. See <i>Services requiring our prior approval</i> in Section 3.</p>	Nothing
<ul style="list-style-type: none"> <li>Advanced Technology Drugs or Biopharmaceutical Drugs including cancer chemotherapy drugs and growth hormones NOTE: We will only cover Advanced Technology or Biopharmaceutical drugs when we prior authorize the treatment. Your primary care physician or specialists to whom you have been referred will request prior authorization. We will ask your provider to submit information that establishes that the Advanced Technology or Biopharmaceutical drug is medically necessary. If we determine the Advanced Technology or Biopharmaceutical drug is not medically necessary, we will not cover the drug or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</li> </ul>	<p>20% coinsurance</p> <p>Note: After your out-of-pocket coinsurance reaches \$2,400, we will cover Advanced Technology and Biopharmaceutical drugs at 100% and you do not have to pay anything more.</p>
<b>Physical and occupational therapies</b>	
<p>Up to two consecutive months per condition of combined inpatient and outpatient treatments for the services of each of the following:</p> <ul style="list-style-type: none"> <li>qualified physical therapists and</li> <li>occupational therapists</li> </ul> <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p> <ul style="list-style-type: none"> <li>Cardiac rehabilitation following a cardiac event, such as a heart transplant, bypass surgery or a myocardial infarction <ul style="list-style-type: none"> <li>Phase I - Inpatient</li> <li>Phase II - Outpatient</li> </ul> </li> </ul> <p>Qualified cardiac rehabilitation candidates have been diagnosed with coronary artery disease following a recent (within 12 months) acute event such as acute myocardial infarction, coronary artery bypass graft surgery, percutaneous transluminal coronary angioplasty, cardiac transplantation, cardiac valve surgery, cardiac stent placement, or one course of therapy following the initial diagnosis of congestive heart failure. We cover cardiac rehabilitation in Phase I/Inpatient Stay and Phase II/Outpatient services limited to 36 sessions over a 12 week period.</p>	<p>\$35 per visit</p> <p>Nothing during a covered inpatient hospital admission or skilled nursing facility admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Long-term rehabilitative therapy</i></li> <li><i>Exercise programs</i></li> </ul>	<i>All charges</i>

Benefit Description	You pay
<b>Speech therapy</b>	
Up to two consecutive months per condition of combined inpatient and outpatient treatment	\$35 per visit  Nothing during a covered inpatient hospital admission or during an approved skilled nursing facility admission
<i>Not covered:</i>	<i>All charges</i>
<b>Hearing services (testing, treatment, and supplies)</b>	
<ul style="list-style-type: none"> <li>Hearing testing only when necessitated by accidental injury</li> </ul>	\$10 per office visit to your primary care physician  \$35 per office visit to a specialist
Hearing testing for children through age 17 (see <i>Preventive care, children</i> )	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> <li>All other hearing testing</li> <li>Hearing aids, testing and examinations for them</li> </ul>	<i>All charges</i>
<b>Vision services (testing, treatment, and supplies)</b>	
<ul style="list-style-type: none"> <li>Annual eye refractions when obtained through participating vision care providers</li> </ul>	<i>Nothing</i>
<i>Not covered:</i> <ul style="list-style-type: none"> <li>Eyeglasses or contact lenses, and examinations for them (for post-cataract surgery lenses, see Section 5(a) Orthotic and prosthetic devices)</li> <li>Eye exercises and orthoptics</li> <li>Radial keratotomy and other refractive surgery</li> </ul>	<i>All charges</i>
<b>Foot care</b>	
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	\$10 per office visit to your primary care physician  \$35 per office visit to a specialist
<i>Not covered:</i> <ul style="list-style-type: none"> <li>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</li> <li>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</li> </ul>	<i>All charges</i>

Benefit Description	You pay
<b>Orthopedic and prosthetic devices</b>	
<p>We cover orthotic and prosthetic devices when they are medically necessary, prior authorized, and included on our Orthotic and Prosthetic Device List. Our covered list includes:</p> <ul style="list-style-type: none"> <li>• Artificial limbs and eyes; stump hose</li> <li>• Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy</li> <li>• Corrective orthotic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome</li> <li>• One pair of refractive lenses or contact lenses following crystalline lens removal (primary cataract surgery) or the congenital absence of the crystalline lens of the eye.</li> <li>• Contact lenses as required for the treatment of corneal disease with prior authorization.</li> </ul> <p>Note: Contact Customer Solutions at 317-571-5320 for a list of covered orthotic and prosthetic devices.</p>	50% coinsurance
<ul style="list-style-type: none"> <li>• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants (initial device only), and surgically implanted breast implant following mastectomy.</li> </ul> <p>Note: We pay internal prosthetic devices as hospital benefits; see Section 5(c) for payment information. See Section 5(b) for coverage of the surgery to insert the device.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Items not listed in the Plan's orthotic and prosthetic device list</i></li> <li>• <i>Loss, theft, misuse or neglect of orthotic or prosthetic devices</i></li> </ul>	<i>All charges</i>
<b>Durable medical equipment (DME)</b>	
<p>We cover durable medical equipment when medically necessary and authorized in accordance with our prior authorization process and included on our durable medical equipment list. Our covered list includes:</p> <ul style="list-style-type: none"> <li>• Hospital beds;</li> <li>• Wheelchairs;</li> <li>• Crutches;</li> <li>• Walkers;</li> <li>• Blood glucose monitors; and</li> <li>• Insulin pumps.</li> </ul> <p>Note: You may contact us for a list of covered durable medical equipment. Please call Customer Solutions at (317)571-5320.</p>	50% coinsurance
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Personal comfort or convenience items</i></li> <li>• <i>Items not included on the Plan's DME list</i></li> <li>• <i>Equipment for use in exercising, training, or for recreational purposes</i></li> <li>• <i>Air conditioners, humidifiers, air filters, heaters and other equipment that adjusts interior environment</i></li> </ul>	<i>All charges</i>

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay
<b>Durable medical equipment (DME) (cont.)</b>	
<ul style="list-style-type: none"> <li>• <i>Loss, theft, or misuse of DME</i></li> </ul>	<i>All charges</i>
<b>Home health services</b>	
<ul style="list-style-type: none"> <li>• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide.</li> <li>• Services include oxygen therapy and intravenous therapy; see Section 5(f) for coverage of medications and Advanced Technology or Biopharmaceutical drugs.</li> </ul> <p>Note: Services must be prescribed by your Plan doctor who will periodically review the continuing appropriateness and need.</p>	\$35 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Nursing care requested by, or for the convenience of, the patient or the patient's family</i></li> <li>• <i>Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative</i></li> <li>• <i>Self-administered dressings</i></li> </ul>	<i>All charges</i>
<b>Chiropractic</b>	
<p>Up to 40 visits per year for the services of participating chiropractors in the American Specialty Health Network (ASHN)</p> <ul style="list-style-type: none"> <li>• Manipulation of the spine and extremities</li> <li>• Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application</li> </ul>	\$20 per office visit
<i>Not covered: Visits in excess of 40 per year</i>	<i>All Charges</i>
<b>Alternative treatments</b>	
<p><i>No Benefit. We do not cover:</i></p> <ul style="list-style-type: none"> <li>• <i>Naturopathic services</i></li> <li>• <i>Hypnotherapy</i></li> <li>• <i>Biofeedback</i></li> <li>• <i>Accupuncture</i></li> </ul>	<i>All charges</i>
<b>Educational classes and programs</b>	
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> <li>• Smoking cessation - up to \$100 for one smoking cessation program per member per lifetime, including all related expenses such as drugs</li> <li>• Diabetes self management classes</li> </ul>	Nothing

## Section 5(b) Surgical and anesthesia services provided by physicians and other health care professionals

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).

**YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION OF SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require prior authorization.

Benefit Description	You pay
<b>Surgical procedures</b>	
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by the surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (see <i>Reconstructive surgery</i>)</li> <li>• Surgical treatment of morbid obesity (bariatric surgery) -- non-experimental treatment of morbid obesity provided that the morbid obesity has persisted for at least five (5) years and non-surgical treatment, supervised by your physician and per the Plan's guidelines, has been unsuccessful. We must prior authorize the surgery.</li> <li>• Insertion of internal prosthetic devices. See 5(a) – <i>Orthotic and prosthetic devices</i> for device coverage information</li> <li>• Voluntary sterilization (e.g., tubal ligation, vasectomy)</li> <li>• Treatment of burns</li> </ul> <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician's fee for surgery performed in the hospital or ambulatory surgery center</p> <p>Note: See Section 5(c) to determine your copay for the facility charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Routine treatment of conditions of the foot; see Foot care.</i></li> </ul>	<i>All charges</i>

Benefit Description	You pay
<b>Reconstructive surgery</b>	
<ul style="list-style-type: none"> <li>• Surgery to correct a functional defect</li> <li>• Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> <li>- the condition has produced a major effect on the member's appearance, and</li> <li>- the condition can reasonably be expected to be corrected by such surgery</li> </ul> </li> <li>• Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes.</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> <li>- surgery to produce a symmetrical appearance of breasts;</li> <li>- treatment of any physical complications, such as lymphedemas;</li> <li>- breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>)</li> </ul> </li> </ul> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician's fee for surgery performed in the hospital or ambulatory surgery center</p> <p>Note: See Section 5(c) to determine your copay for the facility charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>	<p><i>All charges</i></p>
<b>Oral and maxillofacial surgery</b>	
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip, cleft palate or severe functional malocclusion;</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures; and</li> </ul> <p>Other surgical procedures that do not involve the teeth or their supporting structures.</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician's fee for surgery performed in the hospital or ambulatory surgery center</p> <p>Note: See Section 5(c) to determine your copay for the facility charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i></li> </ul>	<p><i>All charges</i></p>

Benefit Description	You pay
<p><b>Organ/tissue transplants</b></p> <p>Solid organ transplants limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Lung - Single and Double</li> <li>• Kidney</li> <li>• Kidney/Pancreas</li> <li>• Liver</li> <li>• Pancreas</li> <li>• Intestinal transplants <ul style="list-style-type: none"> <li>- Small intestine</li> <li>- Small intestine with the liver</li> <li>- Small intestine with multiple organs, such as the liver, stomach, and pancreas</li> </ul> </li> </ul>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician's fee for surgery performed in the hospital or ambulatory surgery center</p> <p>Note: See Section 5(c) to determine your copay for the facility charges.</p>
<p>Blood or marrow stem cell transplants limited to the stages of the following diagnoses (the medical necessity is considered satisfied as long as the patient meets the staging description):</p> <ul style="list-style-type: none"> <li>• Allogeneic transplants for <ul style="list-style-type: none"> <li>- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia</li> <li>- Advanced Hodgkin's and Non-Hodgkin's lymphoma</li> <li>- Chronic myelogenous leukemia</li> <li>- Severe combined immunodeficiency</li> <li>- Severe or very severe aplastic anemia</li> <li>- Phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome)</li> </ul> </li> <li>• Autologous transplants for <ul style="list-style-type: none"> <li>- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia</li> <li>- Advanced Hodgkin's and Non-Hodgkin's lymphoma</li> <li>- Advanced neuroblastoma</li> </ul> </li> <li>• Autologous tandem transplants for Recurrent germ cell tumors (including testicular cancer) <ul style="list-style-type: none"> <li>- Autologous transplants for <ul style="list-style-type: none"> <li>- Multiple myeloma</li> <li>- Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors</li> <li>- Breast cancer</li> <li>- Epithelial ovarian cancer</li> </ul> </li> </ul> </li> </ul>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p> <p>\$35 physician's fee for surgery performed in the hospital or ambulatory surgery center</p> <p>Note: See Section 5(c) to determine your copay for the facility charges.</p>
<p>Note: We cover related medical and hospital expenses of the donor only when the recipient is a member of our plan. Coverage for the donor includes:</p> <ul style="list-style-type: none"> <li>• A covered transplant predetermination workup</li> </ul>	

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay
<b>Organ/tissue transplants (cont.)</b>	
<ul style="list-style-type: none"> <li>• Medical treatment directly related to a Covered transplant procedure prior to the transplant</li> <li>• Hospital, professional and related follow-up services for human organs and tissue transplants</li> <li>• Any Covered transplant related follow-up treatment incurred during the original twelve (12) month period provided by the transplant Physician.</li> </ul> <p>If the donor is not a Member, Covered Services for the donor are limited to those services and supplies directly related to the transplant procedure (itself) including complications and are Covered only to the extent that services are not Covered by other health insurance.</p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Medical and hospital services of an organ donor or prospective donor when the recipient is not a member of the Plan</i></li> <li>• <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i></li> <li>• <i>Implants of artificial organs</i></li> <li>• <i>Transplants not specifically listed as covered unless we prior authorize them</i></li> </ul>	<i>All charges</i>
<b>Anesthesia</b>	
<p>Professional services provided in –</p> <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Skilled nursing facility</li> <li>• Ambulatory surgical center</li> <li>• Office</li> </ul>	Nothing

## Section 5(c) Services provided by a hospital or other facility, and ambulance services

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).

**YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require prior authorization.

Benefit Description	You pay
<b>Inpatient hospital</b>	
Room and board, such as <ul style="list-style-type: none"> <li>• Ward, semiprivate, or intensive care accommodations;</li> <li>• General nursing care; and</li> <li>• Meals and special diets.</li> </ul> Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	\$100 per day, up to a maximum copay of \$500 per admission
Other hospital services and supplies, such as: <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and X-rays</li> <li>• Administration of blood and blood products</li> <li>• Blood or blood plasma and other biologicals</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</li> </ul>	Nothing (included in the admission copay)
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• Custodial care</li> <li>• Non-covered facilities, such as nursing homes, schools</li> <li>• Personal comfort items, such as telephone, television, barber services, guest meals, beds and take home items</li> <li>• Private nursing care, unless medically necessary</li> </ul>	<i>All charges</i>

Benefit Description	You pay
<b>Outpatient hospital or ambulatory surgical center</b>	
<ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests, X-rays, and pathology services</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood plasma, if not donated or replaced</li> <li>• Pre-surgical testing</li> <li>• Dressings, casts, and sterile tray services</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul> <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical or mental impairment. We do not cover the dental procedures or dental supplies.</p>	\$150 per outpatient admission
<b>Extended care benefits/Skilled nursing care facility benefits</b>	
<p>We cover up to 30 days per contract year with no dollar limit when full-time necessary confinement in a skilled nursing facility is medically appropriate. The service must be prescribed by your Plan doctor and prior authorized by us. All necessary services are covered, including:</p> <ul style="list-style-type: none"> <li>• bed</li> <li>• board</li> <li>• general nursing care</li> <li>• drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>• Skilled nursing facility (SNF)</li> </ul>	Nothing
<p><i>Not covered: Custodial care, nursing home care, rest cures, domiciliary care regardless of location or setting</i></p>	<i>All charges</i>
<b>Hospice care</b>	
<p>We cover supportive and palliative care for a terminally ill member in the home or hospice facility. Covered services billed by the hospice include inpatient and outpatient care, and family counseling. Hospice services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p>	Nothing
<p><i>Not covered: Independent nursing, homemaker services</i></p>	<i>All charges</i>

Benefit Description	You pay
<b>Ambulance</b>	
Professional ambulance service when medically appropriate	Nothing

## Section 5(d) Emergency services/accidents

### Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

### What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability, and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that we may determine are medical emergencies – what they all have in common is the need for quick action.

### What to do in case of emergency: Emergencies within or outside our service area

If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911-telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify us. You or a family member should notify us within 48 hours unless it is not reasonably possible to do so. It is your responsibility to ensure that we have been timely notified.

If you need to be hospitalized in a non-Plan facility, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and Plan doctors believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability, or significant jeopardy to your condition. To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Benefit Description	You pay
<b>Emergency within our service area</b>	
<ul style="list-style-type: none"> <li>• Emergency care at a doctor's office</li> </ul>	\$10 per office visit to your primary care physician \$35 per office visit to a specialist
<ul style="list-style-type: none"> <li>• Emergency care at an urgent care center</li> </ul>	\$40 per urgent care center visit
<ul style="list-style-type: none"> <li>• Emergency care as an outpatient or inpatient at a hospital, including doctors' services</li> </ul> <p>Note: We waive the ER copay if you are admitted to the hospital as an inpatient from the emergency room.</p>	\$100 per hospital emergency room visit
<i>Not covered: Elective care or non-emergency care</i>	<i>All charges</i>

Benefit Description	You pay
<b>Emergency outside our service area</b>	
<ul style="list-style-type: none"> <li>Emergency care at a doctor’s office</li> </ul>	\$10 per office visit to your primary care physician \$35 per office visit to a specialist
<ul style="list-style-type: none"> <li>Emergency care at an urgent care center</li> </ul>	\$40 per urgent care center visit
<ul style="list-style-type: none"> <li>Emergency care at a hospital or outpatient facility</li> </ul> <p>Note: We waive the ER copay if you are admitted to the hospital as an inpatient from the emergency room.</p>	\$100 per hospital emergency room visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers</i></li> <li><i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> <li><i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> <li><i>Routine care outside the service area</i></li> </ul>	<i>All charges</i>
<b>Ambulance</b>	
Professional ambulance service when medically appropriate.	Nothing

## Section 5(e) Mental health and substance abuse benefits

When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

**YOU MUST GET PRIOR AUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay
<b>Mental health and substance abuse benefits</b>	
<p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions.</p>
<ul style="list-style-type: none"> <li>• Professional services in an office, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers</li> <li>• Medication management</li> </ul> <p>Note: We consider psychiatrists, psychologists, and clinical social workers to be specialists.</p>	<p>\$10 per office visit to your primary care physician</p> <p>\$35 per office visit to a specialist</p>
<p>Diagnostic evaluation and psychological testing</p> <ul style="list-style-type: none"> <li>• Services provided by a hospital or other facility</li> <li>• Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment</li> </ul>	<p>Nothing</p> <p>\$100 per day up to a maximum copayment of \$500 per inpatient hospital admission</p> <p>\$150 per outpatient admission to a hospital or ambulatory surgery center for surgical procedures</p>
<p>Tests, such as:</p> <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> </ul>	<p>Nothing</p>
<ul style="list-style-type: none"> <li>• Imaging scans and procedures such as               <ul style="list-style-type: none"> <li>- Magnetic Resonance Imaging (MRI)</li> <li>- Positron Emission Tomography (PET)</li> <li>- SPECT</li> <li>- Computed Tomography (CT)</li> </ul> </li> </ul>	<p>\$100 per procedure</p>
<ul style="list-style-type: none"> <li>• Services provided by a hospital or other facility</li> </ul>	<p>\$100 per day up to a maximum copayment of \$500 per inpatient hospital admission</p>

*Mental health and substance abuse benefits - continued on next page*

Benefit Description	You pay
<b>Mental health and substance abuse benefits (cont.)</b>	
<ul style="list-style-type: none"> <li>Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment</li> </ul>	<p>\$100 per day up to a maximum copayment of \$500 per inpatient hospital admission</p> <p>\$150 per outpatient admission to a hospital or ambulatory surgery center for surgical procedures</p>
<b>Pervasive Developmental Disorders (PDD)</b>	
<p>This is a State of Indiana mandated benefit.</p> <p>We cover medically necessary services for the treatment of a Pervasive Developmental Disorder when prescribed by the member's treating Physician in accordance with a treatment plan. The term Pervasive Developmental Disorders is defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders of the American Psychiatric Association includes, but is not limited to, Asperger's syndrome or autism.</p> <p>NOTE: Services for treatment vary. All services may not be shown in this brochure. Please see the specific benefit section. Please contact our Customer Solutions Center at 1-800-816-7526 for coverage information.</p>	<p>Applicable copayment for services prescribed by the primary care physician</p> <p>Note: Your copayment will vary based on the type of service. Please see the specific benefit section for copayment information.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Services not prescribed or referred by the member's primary care physician for pervasive developmental disorders</i></li> <li><i>Services we have not prior authorized</i></li> </ul> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another</i></p>	<p><i>All charges</i></p>

**Prior Authorization**

To be eligible to receive these benefits you must follow your treatment plan and all the following prior authorization processes:

Your provider directory lists the phone number of your network mental health provider. You must call for authorization prior to seeking care unless in an emergency. See Section 5(d) for instructions in an emergency. Your network provider will develop a treatment plan based on your needs and authorize a certain number of visits to a mental health or substance abuse professional. You do not need a referral from your primary care doctor.

**Limitation**

We may limit your benefits if you do not obtain a treatment plan.

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## Section 5(f) Prescription drug benefits

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### Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We use a prescription drug formulary. Some drugs require prior authorization from us before we will dispense them. Your doctor will contact us for prior authorization. We generally review the request and make our decision within 48 hours.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

### There are important features you should be aware of. These include:

- **Who can write your prescription?** A licensed plan physician must write the prescription.
- **Where you can obtain them.** You must fill the prescription at a plan pharmacy or by mail for a maintenance medication only.
- **We use a four-tier plus formulary.** The four tier plus pharmacy benefit has five levels of copays and/or coinsurance. The levels are: Over-the-Counter (OTC) Select; Generic Select; Generic Non-Select; Brand Select; and Brand Non-Select. Our Pharmacy and Therapeutics Committee developed the formulary for our use. Please contact our Customer Solutions Center at 800/816-7526 for a copy of our formulary.

Over-the-Counter (OTC) drugs are those drugs that do not require a prescription in the United States and do not carry the Federal Legend (Rx Only) on their label. Over-the-Counter (OTC) Select Drugs offer additional value over comparable OTC drugs as determined by the Pharmacy and Therapeutics Committee. You pay nothing for OTC Select drugs.

Generic Select drugs are generic prescription drugs that have the lowest total cost. Your copay for Generic Select drugs is \$5.00.

Generic Non-Select drugs are generic prescription drugs that have a higher total cost. Your copay for Generic Non-Select drugs is \$15.00.

Brand Name Select drugs are those name brand prescription drugs that don't have generic equivalents and offer safe and effective therapy at a better value than Brand Name Non-Select drugs. Your copay for Brand Name Select drugs is \$25.00.

Brand Name Non-Select drugs are those prescription brand name drugs that are not on our formulary. You pay 50% coinsurance for these drugs with a \$50.00 minimum copay up to a maximum copay of \$75.00.

- **These are the dispensing limitations.** Plan pharmacies will dispense up to a 30-day supply or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or insulin). Plan pharmacies will dispense Generic Select or Generic Non-Select equivalent drugs when substitution is permissible and your physician has not indicated "dispense as written" on the prescription. Prescriptions filled through the Plan's mail order program will be dispensed for up to a 90-day supply or three (3) times the retail quantity amount. Brand Name Non-Select drugs are not available through the mail order program. All drugs will be dispensed within FDA guidelines. Some prescriptions require prior-authorization for coverage. Your primary care physician or plan specialist to whom you have been referred will request prior-authorization for you. Plan members called to active military duty (or members in time of national emergency) with special needs to obtain prescribed medications should call our Customer Solutions Center at 800/816-7526
- **A generic equivalent will be dispensed if it is available,** unless your physician specifically requires a name brand.

- **Why use generic drugs?** Generic drugs are effective therapeutic treatment at a lower cost to us and you. Generic drugs are those prescription drugs whose Brand Name counterparts are no longer under patent protection. Generic equivalent drugs contain the same active ingredients as their Brand Name counterparts and are identical in strength, dosage, form, and route of administration. Generic drugs also supply the same amount of the active ingredient in the body, at the same rate, as the Brand Name drug. Generic drugs can be marketed only if they have been approved by the Food and Drug Administration (FDA). Generic drugs are produced in accordance with stringent government regulations called current Good Manufacturing Practices (GMP).

Benefit Description	You pay
<b>Covered medications and supplies</b>	
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as Not covered.</li> <li>• Insulin with a copay applied to each vial</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Injectable contraceptives</li> <li>• Nutrition for Inherited Metabolic Disease, as mandated by Indiana State Law, means a formula that is: <ul style="list-style-type: none"> <li>- intended for the dietary treatment of a disease or condition for which nutritional requirements are established by medical evaluation; and</li> <li>- formulated to be consumed or administered enterally under the direction of the covered person’s participating Physician; and</li> <li>- medically necessary; and</li> <li>- prescribed by a member’s participating Physician for treatment of the Covered Person’s Inherited Metabolic Disease.</li> </ul> </li> </ul> <p>NOTE: If there is no generic equivalent available, you will still have to pay the appropriate Brand Select or Brand Non-Select copayment.</p>	<p>For up to a 30-day supply from a participating <b>retail</b> pharmacy, you pay:</p> <p>\$5 for Generic Select drugs;</p> <p>\$15 for Generic Non-Select drugs;</p> <p>\$25 for Brand Name Select drugs; or</p> <p>50% coinsurance for Name Brand Non-Select drugs with a \$50 minimum up to a \$75 maximum copayment</p> <p>For up to a 90-day supply through our mail-order program, you pay:</p> <p>\$10 for Generic Select drugs (including oral contraceptives);</p> <p>\$30 for Generic Non-Select drugs; or</p> <p>\$50 for Brand Name Select drugs</p> <p>Note: Brand Name Non-Select drugs are not available by mail-order.</p>
<ul style="list-style-type: none"> <li>• Diabetic supplies, including disposable needles, syringes, and test strips</li> </ul>	<p>\$25 per prescription unit or refill</p>
<ul style="list-style-type: none"> <li>• Advanced Technology or Biopharmaceutical Drugs, including but not limited to cancer chemotherapy drugs and growth hormones</li> </ul> <p>Note: If a physician prescribes Advanced Technology or Biopharmaceutical drugs, the physician's office will give special instructions for obtaining it.</p>	<p>20% coinsurance with a maximum out-of-pocket of \$2,400</p> <p>Note: After your out-of-pocket coinsurance reaches \$2,400, we will cover Advanced Technology and Biopharmaceutical Drugs at 100% and you pay nothing.</p>
<ul style="list-style-type: none"> <li>• Select over-the-counter (OTC) medication</li> </ul> <p>Note: We will only cover OTC medication as it appears on our formulary. Please contact us for a copy of our formulary and the specific list of Select OTC medication that we cover.</p>	<p>Nothing</p>
<ul style="list-style-type: none"> <li>• Oral contraceptive drugs</li> </ul>	<p>\$5 copay per 30-day supply</p>
<ul style="list-style-type: none"> <li>• Drugs used to treat sexual dysfunction</li> </ul>	<p>50% coinsurance</p>

*Covered medications and supplies - continued on next page*

Benefit Description	You pay
<b>Covered medications and supplies (cont.)</b>	
<p>Note: We limit you to 6 doses per 30-day supply. These drugs are not available through our mail-order program.</p>	50% coinsurance
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies</i></li> <li>• <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them</i></li> <li>• <i>Over the counter (OTC) medical supplies such as dressings and antiseptics; except diabetic supplies as ordered in writing by a participating provider and authorized and approved by the Plan</i></li> <li>• <i>Over-the-counter (OTC) non-prescription drugs except those defined as OTC Select</i></li> <li>• <i>Drugs and supplies for cosmetic purposes</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Infertility drugs and infertility drug therapy including therapeutic injections for the treatment of infertility</i></li> <li>• <i>Convenience items</i></li> <li>• <i>Take home drugs from the hospital</i></li> <li>• <i>Oral formulas or supplements used for the dietary treatment of diseases and/or conditions other than Inherited Metabolic Diseases.</i></li> <li>• <i>Parenteral formulas or supplements such as hyperalimentation</i></li> <li>• <i>DME (Durable Medical Equipment) as defined by the Plan such as external ambulatory pumps and related components</i></li> <li>• <i>Any enteral formula or supplement labeled “Caution – Limited by Federal law to Investigational Use” or experimental drugs even though a charge is made to the patient</i></li> <li>• <i>Extra oral formulas or supplements for vacation, travel or to replace those that have been lost or broken</i></li> </ul>	<i>All charges</i>

## Section 5(g) Special features

Feature	Description
<b>Flexible Benefits Option</b>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> <li>• We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit.</li> <li>• Alternative benefits are subject to our ongoing review.</li> <li>• By approving an alternative benefit, we cannot guarantee you will get it in the future.</li> <li>• The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits.</li> </ul> <p>Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.</p>
<b>Services for deaf and hearing impaired</b>	<p>For the deaf and hearing impaired, please dial Relay Indiana at 711 or 1-800-743-3333.</p>

## Section 5(h) Dental benefits

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan dentists must provide or arrange your care.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You Pay
<b>Accidental injury benefit</b>	
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. We cover only those services (including re-implantation of the natural tooth) that are rendered within 24 hours of the accidental injury.	\$35 per office visit
<p><i>Not covered</i></p> <ul style="list-style-type: none"> <li>• <i>Injury due to chewing or eating</i></li> <li>• <i>Services performed more than 24 hours after the accidental injury</i></li> <li>• <i>Services not shown as covered</i></li> </ul>	<i>All charges</i>

**Dental benefits**

We have no other dental benefits.

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## Non-FEHB benefits available to Plan members

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The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums.

### M•Plan Member Discount Programs

The Member Discount Programs offer M•Plan members a variety of discounts to help them stay healthy and provide greater access to health-related programs. To receive the discount, please show your M•Plan membership card.

### Complementary Care (Health Supplements)

*Healthyroads* is available to all M•Plan members and is provided by *American Specialty Health Network (ASHN)*. It offers:

- online health and wellness products
- dietary supplements
- articles on a variety of health care topics
- and access to one of the nation's largest networks of complementary health care providers

To learn more about *Healthyroads* visit the Web site at [www.healthyroads.com](http://www.healthyroads.com)

### Fitness Centers

- M•Plan's *fitness centers discounts* allow M•Plan members to join several fitness centers throughout Indiana for a reduced price. Visit the M•Plan Web site to learn more, [www.mplan.com](http://www.mplan.com)
- *American Specialty Health Networks Fitness Clubs* -- access these clubs through the M•Plan Web site as well.

### Hearing Service Discount Plan

M•Plan has partnered with *EPIC Hearing Health Care* to provide M•Plan members and their dependents with access to hearing health professionals—primarily physicians and audiologists—who can help the member achieve maximum hearing potential.

To learn more about *EPIC Hearing Health Care* visit the Web site at [www.epichearing.com](http://www.epichearing.com)

### Vision Care Services

The M•Plan's FEHBP vision benefit of one annual eye refraction is provided through *Vision Service Plan (VSP)*. In addition, *VSP* offers:

- access to more than 600 vision providers throughout Indiana
- a 20% discount on complete pairs of eyeglasses
- a 15% discount off contact lens exams and fittings
- preferred pricing on annual supplies of contact lenses
- a 25% discount, on average, for laser surgery

To find a *VSP* provider, visit [www.vsp.com](http://www.vsp.com)

### Weight Management Programs

*Weight Watchers* joining fee is \$13 and weekly fee is \$11 for M•Plan members. This is a \$22 savings over the regular joining fee and \$2 savings over the regular weekly fee. Visit *Weight Watchers* online at [www.weightwatchers.com](http://www.weightwatchers.com)

***Discounts offered to M•Plan members are subject to change and are offered at the discretion of the companies listed. M•Plan makes every effort to keep our discount list updated, however, it is always best to check with the vendor before proceeding about any available M•Plan-related discount.***

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## Section 6 General exclusions – things we don't cover

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The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants);
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

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## Section 7 Filing a claim for covered services

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When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment, coinsurance, or deductible.

You will only need to file a claim when you receive emergency services from non-plan providers. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

### **Medical and hospital benefits and prescription drug benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call Customer Solutions at 800-816-7526.

When you must file a claim – such as for services you receive outside the Plan’s service area – submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member’s name and ID number;
- Name and address of the physician or facility that provided the service or supply;
- Dates you received the services or supplies;
- Diagnosis;
- Type of each service or supply;
- The charge for each service or supply;
- A copy of the explanation of benefits, payments, or denial from any primary payer – such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

### **Submit your claims to:**

M-Plan Customer Solutions Center  
8802 N. Meridian Street, Suite 100  
Indianapolis, IN 46260

### **Deadline for filing your claim**

Send us all of the documents for your claim as soon as possible. You must submit the claim within one year of the date of the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

### **When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond.

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## Section 8 The disputed claims process

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Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization/prior approval required by Section 3.

**1**

Ask us in writing to reconsider our initial decision. You must:

- a) Write to us within 6 months from the date of our decision; and
- b) Send your request to us at: M-Plan, 8802 N. Meridian Street, Suite 100, Indianapolis, Indiana 46260; and
- c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and

Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.

**2**

We have 30 days from the date we receive your request to:

- a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or
- b) Write to you and maintain our denial - go to step 4; or
- c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.

**3**

You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.

We will write to you with our decision.

**4**

If you do not agree with our decision, you may ask OPM to review it.

You must write to OPM within

- 90 days after the date of our letter upholding our initial decision; or
- 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or
- 120 days after we asked for additional information.

Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

## 5

OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

- a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 800-816-7526 and we will expedite our review; or
- b) We denied your initial request for care or preauthorization/prior approval, then:
  - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
  - You may call OPM's Health Insurance Group 3 at 202/606-0755 between 8 a.m. and 5 p.m. eastern time.

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## Section 9 Coordinating benefits with other coverage

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### When you have other health coverage

You must tell us if you or a covered family member have coverage under another group health plan or have automobile insurance that pays health care expenses without regard to fault. This is called “double coverage.”

When you have double coverage, one plan normally pays its benefits in full as the primary payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners’ guidelines.

When we are the primary payer, we will pay the benefits described in this brochure.

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

### What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age or older;
- Some people with disabilities under 65 years of age; and
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We do not offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare’s Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

### • Should I enroll in Medicare?

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It’s easy. Just call the Social Security Administration toll-free number 1-800-772-1213 to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you don't have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage. It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare Advantage is the term used to describe the various private health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on whether you are in the Original Medicare Plan or a private Medicare Advantage plan.

- **The Original Medicare Plan (Part A or Part B)**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care.

**Claims process when you have the Original Medicare Plan** – You will probably not need to file a claim form when you have both our Plan and the Original Medicare Plan.

When we are the primary payer, we process the claim first.

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 800-816-7526 or see our Web site at [www.mplan.com](http://www.mplan.com).

**We do not waive any costs if the Original Medicare Plan is your primary payer.**

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at [www.medicare.gov](http://www.medicare.gov).

If you enroll in a Medicare Advantage plan, the following options are available to you:

**This Plan and another plan's Medicare Advantage plan:** You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments, coinsurance, or deductibles. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

**Suspended FEHB coverage to enroll in a Medicare Advantage plan:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare Advantage plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare Advantage plan premium.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage or move out of the Medicare Advantage plan's service area.

• **Medicare prescription drug coverage (Part D)**

When we are the primary payer, we process the claim first. If you enroll in Medicare Part D and we are the secondary payer, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

**TRICARE and CHAMPVA**

TRICARE is the health care program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. IF TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs.

**Suspended FEHB coverage to enroll in TRICARE or CHAMPVA:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the program.

**Workers' Compensation**

We do not cover services that:

- You need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care.

**Medicaid**

When you have this Plan and Medicaid, we pay first.

**Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

**When other Government agencies are responsible for your care**

We do not cover services and supplies when a local, State, or Federal government agency directly or indirectly pays for them.

**When others are responsible for injuries**

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

Primary Payer Chart		
A. When you - or your covered spouse - are age 65 or over and have Medicare and you?	The primary payer for the individual with Medicare is?	
	Medicare	This Plan
1) Have FEHB coverage on your own as an active employee or through your spouse who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #1 above	✓	
4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
5) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #1 above	✓	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty	✓ *	
B. When you or a covered family member?		
1) Have Medicare solely based on end stage renal disease (ESRD) and • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and • This Plan was the primary payer before eligibility due to ESRD		✓ for 30-month coordination period
• Medicare was the primary payer before eligibility due to ESRD	✓	
C. When either you or a covered family member are eligible for Medicare solely due to disability and you?		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
D. When you are covered under the FEHB Spouse Equity provision as a former spouse		
	✓	

\*Workers' Compensation is primary for claims related to your condition under Workers' Compensation.

**TRICARE and  
CHAMPVA**

TRICARE is the health care program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. IF TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs.

Suspended FEHB coverage to enroll in TRICARE or CHAMPVA: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the program.

**Workers' Compensation**

We do not cover services that:

- You need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care.

**Medicaid**

When you have this Plan and Medicaid, we pay first.

**Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

**When other Government agencies are responsible for your care**

We do not cover services and supplies when a local, State, or Federal government agency directly or indirectly pays for them.

**When others are responsible for injuries**

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

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## Section 10 Definitions of terms we use in this brochure

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### **Advanced Technology drugs**

Advanced Technology Drugs are those drugs covered under the Pharmacy Services benefit, designated as such by the Pharmacy and Therapeutics Committee based on the following criteria:

- A need for case management of the member; or
- The complexity of the medical condition being treated; or
- The high likelihood of poor member compliance; or
- The likelihood of moderate to severe side effects; or
- The need for ongoing monitoring; or
- A high monthly drug cost – usually in excess of \$1,000.00/month; or
- Defined as **Biopharmaceutical drugs** (below)

For a list of Advanced Technology drugs, contact our Customer Solutions Center at 800-816-7526.

### **Biopharmaceutical drugs**

**Biopharmaceutical drugs** are drugs manufactured through advanced technologies including biotechnology methods involving live organisms or derived functional components (bioprocessing) approved and regulated under the FDA's Center for Drug Evaluation and Research (CDER) intended for the prevention, treatment or cure of disease/condition in human beings. Biopharmaceutical Drug product categories include:

- monoclonal antibodies for *in vivo* use,
- proteins intended for therapeutic use including cytokines, enzymes or other novel proteins,
- immunomodulators (non-vaccines and blood products) including proteins derived from plants, animals, or microorganisms, and recombinant versions of these products,
- growth factors, cytokines, and monoclonal antibodies intended to mobilize, stimulate, decrease or otherwise alter the production of hematopoietic cells *in vivo*, and
- therapeutic synthetic peptide products of 40 or fewer amino acids.
- drugs developed through advanced technology that are not included under item "a" above. The Pharmacy and Therapeutics committee will assign drugs to this category based on cost and the need to provide exceptional management such as:
  - Prior Authorization, and
  - provision through a network selected specialty pharmacy vendor, and,
  - clinical oversight, and/or
  - disease management, and/or
  - case management.

For a list of Biopharmaceutical drugs, contact our Customer Solutions Center at 800-816-7526.

### **Calendar year**

January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

### **Coinsurance**

Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See Section 5, Benefits.

### **Copayment**

A copayment is a fixed amount of money you pay when you receive covered services. See Section 5, Benefits.

### **Covered services**

Care we provide benefits for, as described in this brochure.

<b>Custodial care</b>	These are non-health related services that do not seek to cure or which are provided during periods when the medical condition of the patient is not changing. Custodial care is primarily assistance with activities of daily living, transportation, meal preparation and companion activities.
<b>Deductible</b>	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. We do not have a calendar year deductible.
<b>Experimental or investigational service</b>	<p>Medical technology or a new application of existing medical technology, including medical procedures, drugs and devices for treating a medical condition, illness or diagnosis that:</p> <ol style="list-style-type: none"> <li>1. Is not generally accepted by informed health care professionals in the United States as effective; or</li> <li>2. Has not been proven by scientific testing or evidence to be effective in treating the medical condition, illness or diagnosis for which its use is proposed.</li> </ol>
<b>Medical necessity</b>	<p>Services and/or supplies provided by a Hospital, Physician, or other provider to identify and treat an illness or injury that are:</p> <ol style="list-style-type: none"> <li>1. Consistent with symptoms, or diagnosis and treatment of the condition, disease, ailment or injury;</li> <li>2. Appropriate with regard to standards of good medical practice; and</li> <li>3. Not primarily for the convenience of the patient, the patient's family, the Physician or the Provider.</li> </ol>
<b>Plan allowance, or Reasonable &amp; Customary allowance</b>	<p>This the maximum amount that we use to determine our payment and your coinsurance for covered services. Our determination considers:</p> <ol style="list-style-type: none"> <li>1. Amounts charged by other providers for the same or similar service</li> <li>2. Any unusual medical circumstance, requiring additional time, skill or experience; and/or</li> <li>3. Other factors that we determine are relevant, including but not limited to, a resource based relative value scale.</li> </ol>
<b>Us/We</b>	Us and We refer to M-Plan.
<b>You</b>	You refers to the enrollee and each covered family member.

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## Section 11 FEHB Facts

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### Coverage information

#### No pre-existing condition limitation

We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.

#### Where you can get information about enrolling in the FEHB Program

See [www.opm.gov/insure/health](http://www.opm.gov/insure/health) for enrollment information as well as:

- Information on the FEHB Program and plans available to you
- A health plan comparison tool
- A list of agencies who participate in Employee Express
- A link to Employee Express
- Information on and links to other electronic enrollment systems

Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

- When you may change your enrollment;
- How you can cover your family members;
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire;
- When your enrollment ends; and
- When the next open season for enrollment begins.

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office.

#### Types of coverage available for you and your family

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

If you or one of your family members is enrolled in one FEHB plan, that person may not be enrolled in or covered as a family member by another FEHB plan.

#### Children's Equity Act

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the FEHB Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child(ren).

If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

**When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2007 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2006 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

**When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as Temporary Continuation of Coverage (TCC).

**When you lose benefits**

**When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage (TCC), or a conversion policy (a non-FEHB individual policy.)

## Upon divorce

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide To Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices. You can also download the guide from OPM's Web site, [www.opm.gov/insure](http://www.opm.gov/insure).

## Temporary Continuation of Coverage (TCC)

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn 22 or marry, etc.

You may not elect TCC if you are fired from your Federal job due to gross misconduct.

**Enrolling in TCC.** Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from [www.opm.gov/insure](http://www.opm.gov/insure). It explains what you have to do to enroll.

## Converting to individual coverage

You may convert to a non-FEHB individual policy if:

- Your coverage under TCC or the spouse equity law ends (If you canceled your coverage or did not pay your premium, you cannot convert);
- You decided not to receive coverage under TCC or the spouse equity law; or
- You are not eligible for coverage under TCC or the spouse equity law.

If you leave Federal service, your employing office will notify you of your right to convert. You must apply in writing to us within 31 days after you receive this notice. However, if you are a family member who is losing coverage, the employing or retirement office will **not** notify you. You must apply in writing to us within 31 days after you are no longer eligible for coverage.

Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, and we will not impose a waiting period or limit your coverage due to pre-existing conditions.

## Getting a Certificate of Group Health Plan Coverage

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

For more information, get OPM pamphlet RI 79-27, *Temporary Continuation of Coverage (TCC) under the FEHB Program*. See also the FEHB Web site at [www.opm.gov/insure/health](http://www.opm.gov/insure/health); refer to the "TCC and HIPAA" frequently asked questions. These highlight HIPAA rules, such as the requirement that Federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and information about Federal and State agencies you can contact for more information.

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## Section 12 Three Federal Programs complement FEHB benefits

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### Important information

OPM wants to be sure you are aware of three Federal programs that complement the FEHB Program.

First, the **Federal Long Term Care Insurance Program (FLTCIP)** helps cover long term care costs, which are not covered under the FEHB Program.

Second, the **Federal Flexible Spending Account Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket.

Third, the new **Federal Employees Dental and Vision Insurance Program (FEDVIP)**, offers a variety of dental plans and vision plans to anyone who is eligible to enroll in the Federal Employees Health Benefits Program. Under **FEDVIP** you may choose self only, self plus one, or self and family coverage for yourself and any qualified dependents. Premiums are on an enrollee-pays-all basis.

### The Federal Long Term Care Insurance Program – *FLTCIP*

#### It's important protection

Why should you consider applying for coverage under the **Federal Long Term Care Insurance Program (FLTCIP)**?

- **FEHB plans do not cover the cost of long term care.** Also called “custodial care,” long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums. If you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions about your health. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.
- **To request an Information Kit and application.** Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit [www.ltcfeds.com](http://www.ltcfeds.com).

### The Federal Flexible Spending Account Program – *FSAFEDS*

#### What is an FSA?

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses.

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of \$250 and a maximum annual election of \$5,000.

- **Health Care FSA (HCFSA)** – Pays for eligible health care expenses for you and your dependents which are not covered or reimbursed by FEHBP coverage or other insurance.
- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents, which are not covered or reimbursed by FEHBP or FEDVIP coverage or other insurance.
- **Dependent Care FSA (DCFSA)** – Pays for eligible dependent care expenses that allow you (and your spouse if married) to work, look for work (as long as you have earned income for the year), or attend school full-time.

**What expenses can I pay with an FSAFEDS account?**

For the HCFSA and LEX HCFSA – Health plan copayments, deductibles, over-the-counter medications and products, sunscreen, eyeglasses, contacts, other vision and dental expenses (but not insurance premiums).

For the LEX HCFSA – Dental and vision care expenses (but not insurance premiums).

For the DCFSA – daycare expenses (including summer camp) for your child(ren) under age 13, dependent care expenses for dependents unable to care for themselves.

AND MUCH MORE! Visit [www.FSAFEDS.com](http://www.FSAFEDS.com).

**Who is eligible to enroll?**

Most Federal employees in the Executive branch and many in non-Executive branch agencies are eligible. For specifics on eligibility, visit [www.FSAFEDS.com](http://www.FSAFEDS.com) or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. TTY: 1-800-952-0450.

**When can I enroll?**

If you wish to participate, you must make an election to enroll each year by visiting [www.FSAFEDS.com](http://www.FSAFEDS.com) or calling the number above during the FEHB Open Season or within 60 days of employment (for new employees).

**Even if you enrolled for 2006, you must make a new election to continue participating in 2007. Enrollment DOES NOT carry over from year to year.**

**Who is SHPS?**

SHPS is the Third Party Administrator hired by OPM to manage the FSAFEDS Program. SHPS is responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

**Who is BENEFEDES?**

BENEFEDES is the name of the voluntary benefits portal hired by OPM to work with the FSAFEDS Program to set up payroll deductions for FSAFEDS allotments.

**The Federal Employees Dental and Vision Insurance Program – *FEDVIP***

**Important Information**

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a new program, separate and different from the FEHB Program, established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004.

OPM has contracted with several insurance carriers to make supplemental dental and vision benefits available to eligible Federal and USPS employees, annuitants, and their eligible family members.

**Dental Insurance**

Dental plans will provide a comprehensive range of services, including the following:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.

- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with a 24-month waiting period.

Please review the dental plans' benefits material for detailed information on the benefits covered, cost-sharing requirements, and preferred provider listings.

**Vision Insurance**

Vision plans will provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on LASIK surgery may also be available.

Please review the vision plans' benefits material for detailed information on the benefits covered, cost-sharing requirements, and preferred provider listings.

**What plans are available?**

You can find a comparison of the plans available and their premiums on the OPM website at [www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision). This site also provides links to each plan's website, where you can view detailed information about benefits and preferred providers.

**Premiums**

The premiums will vary by plan and by enrollment type (self, self plus one, or self and family). There is no government contribution to the premiums. If you are an active employee, your premiums will be taken from your salary on a pre-tax basis when your salary is sufficient to make the premium withholding. If you are an annuitant, premiums will be withheld from your monthly annuity check when your annuity is sufficient. Pre-tax premiums are not available to annuitants. For information on each plan's specific premiums, visit [www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision).

**Who is eligible to enroll?**

Federal and Postal Service employees eligible for FEHB coverage (whether or not enrolled) and annuitants (regardless of FEHB status) are eligible to enroll in a dental plan and/or a vision plan.

**Enrollment types available**

- Self-only, which covers only the enrolled employee or annuitant;
- Self plus one, which covers the enrolled employee or annuitant plus one eligible family member specified by the enrollee; and
- Self and family, which covers the enrolled employee or annuitant and all eligible family members.

**Which family members are eligible to enroll?**

Eligible family members include your spouse, unmarried dependent children under age 22, and unmarried dependent children age 22 or over incapable of self-support because of a mental or physical disability that existed before age 22.

**When can I enroll?**

Eligible employees and annuitants can enroll in a dental and/or vision plan during this open season -- November 13 to December 11, 2006. You can enroll, disenroll, or change your enrollment during subsequent annual open seasons, or because of a qualified life event. New employees will have 60 days from their first eligibility date to enroll.

**How do I enroll?**

You enroll on the Internet at [www.BENEFEDS.com](http://www.BENEFEDS.com). BENEFEDS is a secure enrollment website sponsored by OPM where you enter your name, personal information like address and Social Security Number, the agency you work for (or retirement plan that pays your annuity), and the dental and/or vision plan you select. For those without access to a computer, call 1-877-888- FEDS (TTY number, 1-877-TTY-5680). If you do not have access to a computer or a phone, contact your employing office or retirement system for guidance on how to enroll.

You cannot enroll in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, MyPay, or Employee Personal Page. However, those sites may provide a link to BENEFEDS.

**When will coverage be effective?**

The new Program will be effective December 31, 2006. Coverage for those who enroll during this year's open season (November 13 – December 11, 2006) will be effective December 31, 2006. Coverage for any other enrollments will be effective on/after December 31, 2006.

**How does this coverage work with my FEHB plan's dental or vision coverage?**

Some FEHB plans already cover some dental and vision services. When you are covered by more than one health/dental plan, federal law permits your insurers to follow a procedure called "coordination of benefits" to determine how much each should pay when you have a claim. The goal is to make sure that the combined payments of all plans do not add up to more than your covered expenses.

Coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

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## Summary of benefits for the M-Plan 2007

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

High Option Benefits	You pay	Page
<b>Medical services provided by physicians:</b>		
Diagnostic and treatment services provided in the office	Office visit copay: \$10 primary care; \$35 specialist	15
<b>Services provided by a hospital:</b>		
• <b>Inpatient</b>	\$100 copay per day up to a maximum of \$500 per admission	27
• <b>Outpatient</b>	\$150 per outpatient surgical admission	28
<b>Emergency benefits:</b>		
In-area or Out-of-area	\$40 per urgent care center visit or \$100 per hospital emergency room visit	30-31
<b>Mental health and substance abuse treatment:</b>	Regular cost sharing	32-33
<b>Prescription drugs:</b>		
• Retail pharmacy - Up to a 30-day supply from a participating pharmacy	\$5 Generic Select, \$15 Generic Non-Select; \$25 Brand Name Select; 50% Brand Name Non-Select drugs with a \$50 minimum copay up to a \$75 maximum copay	35-36
• Mail Order	\$10 Generic Select, \$30 Generic Non-Select; \$50 Brand Name Select (Brand Name Non-Select and Advanced Technology drugs are not eligible for the Mail Order program)	35-36
<b>Dental care:</b>	No benefit; you pay all charges	38
<b>Vision care:</b>		
• Annual eye refraction from participating vision care providers	Nothing	20
<b>Special features:</b>		
• Flexible Benefits Option and Services for the deaf and hearing impaired		37
<b>Protection against catastrophic costs (out-of-pocket maximum):</b>		
• We do not have an out-of-pocket maximum.	Stated copayments and coinsurance	12

## 2007 Rate Information for M-Plan

**Non-Postal rates** apply to most non-Postal employees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

**Postal rates** apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share

### Indiana

<b>High Option Self Only</b>	IN1	141.92	59.75	307.49	129.46	167.54	34.13
<b>High Option Self and Family</b>	IN2	321.89	133.3	697.43	288.82	380.01	75.18