

# CareFirst BlueChoice, Inc.

<http://www.carefirst.com>

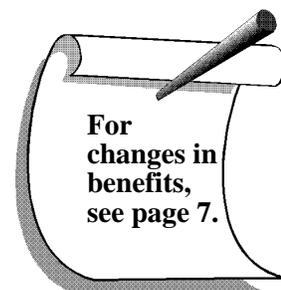


## 2007

### A Health Maintenance Organization

**Serving:** The Maryland, Northern Virginia, and Washington, DC area

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



**Enrollment code  
for this Plan:  
2G1 Self Only  
2G2 Self and  
Family**



**This Plan has Excellent accreditation from NCQA. See the 2007 Guide for more information on accreditation.**

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 CareFirst BlueChoice About  
Our Prescription Drug Coverage and Medicare**

OPM has determined that CareFirst BlueChoice prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Credible Coverage. Thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefit coverage. 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 your FEHB plan 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 and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19% higher than what many other people pay. You will have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (November 15th through December 31st) 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 CareFirst BlueChoice, Inc. under our contract (CS 2879) with the United States Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. The address for CareFirst BlueChoice administrative offices is:

CareFirst BlueChoice, Inc.

840 First Street N.E.

Washington D.C. 20065

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 8. 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 CareFirst BlueChoice, Inc.
- 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:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except to your health care provider, 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 866/296-7363 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.
- Contact your doctor or pharmacist if you have any questions.

### **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?

Ø [www.ahrq.gov/consumer/pathqpack.html](http://www.ahrq.gov/consumer/pathqpack.html). 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.

Ø [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.

Ø [www.talkaboutrx.org/](http://www.talkaboutrx.org/). The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.

Ø [www.leapfroggroup.org](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.

Ø [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

Ø [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 individual physicians, medical groups, and hospitals 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.

### **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.

- We are in compliance with Federal and State licensing and certification requirements
- We have been in existence since 1984
- We are a for profit corporation
- CareFirst BlueChoice, Inc. is an independent licensee of the Blue Cross and Blue Shield Association. Registered trademark of the Blue Cross and Blue Shield Association. Registered trademark of CareFirst of Maryland, Inc.

If you want more information about us, call 866/296-7363, or write to CareFirst Blue Choice, Inc., P.O. Box 644, Owings Mills, MD 21117-9998. You may also contact us by fax at 443/738-7922 or visit our website at [www.carefirst.com](http://www.carefirst.com).

### **Service Area**

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is:

The District of Columbia, Maryland (entire State), and the Virginia counties of Arlington, Fairfax, Fauquier, Loudoun, Prince William, Spotsylvania, and Stafford, plus the cities of Alexandria, Falls Church and Fredericksburg.

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 may be able to take advantage of our Guest Membership Program. This program will allow you or your dependents, which reside out of the service area for an extended period of time, to utilize the benefits of an affiliated Blue Cross Blue Shield HMO. Please contact us at 866/296-7363 for more information on the Guest Membership Program. 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.

### **Changes to this Plan**

- Your share of the non-Postal premium will increase 5.6% for Self Only and 6% for Self and Family.
- We now charge a flat \$50 fee for outpatient medical and surgical services. Please see page 28.

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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 866/296-7363 or write to us at CareFirst Blue Choice, Inc., P.O. Box 644, Owings Mills, MD 21117-9998.</p>
<b>Where you get covered care</b>	<p>You get care from “Plan providers” and “Plan facilities.” You will only pay copayments or coinsurance 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 website.</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 a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. Each member may choose his or her primary care doctor from our provider directory.</p>
<ul style="list-style-type: none"><li>• <b>Open Access</b></li></ul>	<p>Under Open Access you can go directly to any network specialist of your choice without a referral from your primary care physician. (Note: This does not apply to covered mental health and substance abuse services.) You are still responsible for choosing a primary care physician and notifying Member Services at 866/296-7363 of your selection.</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 or coordinate most of your health care.</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>Specialty care</b></li></ul>	<p>Your primary care physician may refer you to a specialist for needed care or you may go directly to a specialist without a referral. Please remember that you must contact the behavioral health vendor for all mental health and substance abuse care.</p> <p>Here are some other things you should know about specialty care:</p> <ul style="list-style-type: none"><li>• If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. 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.</li><li>• 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.</li></ul>

- If you have a chronic and 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 program 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 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.

• **Hospital care**

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.

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

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at 866/296-7363. If you are new to the FEHB Program, we will arrange for you to receive care and reimburse you for your covered expenses while you are in the hospital beginning on the effective date of your coverage.

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 cases, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

**How to get approval for...**

• **Your hospital stay**

Please contact your PCP or admitting specialist for approval of hospital stays.

• **How to precertify an admission**

Your PCP or specialist will precertify your hospital admission.

• **Maternity care**

You do not need to precertify your normal delivery. Your obstetrician will precertify for other circumstances including an extended stay for you or your baby.

<p><b>What happens when you do not follow the precertification rules when using non-network facilities</b></p>	<p>Unless an emergency arises outside of our service area, all care must be provided by network physicians and facilities. If you choose to utilize a non-network facility, your care will not be precertified and you will be responsible for all medical charges.</p>
<p><b>Circumstances beyond our control</b></p>	<p>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.</p>

**Services requiring our prior approval**

Your primary care physician or specialist 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 review and approval process pre-authorization. Your physician must obtain pre-authorization for services such as but not limited to the following:

- Inpatient services
- Outpatient services
- Hospice care
- Skilled nursing facility
- Home health care
- Intravenous (IV)/Infusion therapy – Home IV and antibiotic therapy
- Growth hormone therapy
- Dialysis in a hospital setting

Your primary care physician or specialist will contact us for pre-authorization or an extension of a pre-authorized service. Your services may be denied if pre-authorization is not obtained.

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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 certain services.

Example: When you see your primary care physician you pay a copayment of \$20 per office visit.

Deductible

We do not have a deductible.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance doesn't begin until you meet your deductible.

Example: In our Plan, you pay 25% of our allowance for durable medical equipment.

Your catastrophic protection out-of-pocket maximum

After your copayment totals \$1,900 per person or \$5,500 per family in any calendar year, you do not have to pay anymore for covered services. However, copayments for the following services do not count towards your out-of-pocket maximum and you must continue to pay copayments for these services:

- Prescription drugs
- Durable medical equipment

Be sure to keep accurate records of your copayments since you are responsible for informing us when you reach the maximum.

Carryover

If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

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## Section 5 Benefits

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See page 8 for how our benefits changed this year. Page 60 is a benefit summary.

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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.
- We do not have a calendar year deductible.
- 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>	
<b>You Pay</b>	
Professional services of physicians <ul style="list-style-type: none"> <li>• In a physician's office</li> </ul>	\$20 per visit to your primary care physician \$30 per visit to a specialist
Professional services of physicians <ul style="list-style-type: none"> <li>• Office medical consultation</li> <li>• Second surgical opinion</li> <li>• At home</li> </ul>	\$20 per visit to your primary care physician \$30 per visit to a specialist
In a Plan urgent care center (see Emergency care 5 (d))	\$30 per visit
<ul style="list-style-type: none"> <li>• During a hospital Stay</li> <li>• In a skilled nursing facility</li> </ul>	Nothing
<i>Not covered: Test required for marriage; employment; attending schools or camp; foreign travel; or government licensing</i>	<i>All charges.</i>
<b>Lab, X-ray and other diagnostic tests</b>	
<b>You Pay</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>• CAT Scans/MRI</li> <li>• Ultrasound</li> <li>• Electrocardiogram and EEG</li> </ul>	Nothing

Benefit Description	You pay
<b>Preventive care, adult</b>	
Routine physical every year which includes:  Routine screenings, such as: <ul style="list-style-type: none"> <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>	Nothing
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	Nothing
Routine Pap test  Note: The office visit is covered at a \$20 primary care physician copay or a \$30 specialist copay if pap test is received on the same day.	Nothing
Routine mammogram – covered for women age 35 and older, as follows: <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>	Nothing
Routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC). <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>	Nothing if you receive these services through a well child visit or a complete physical.  Otherwise, \$20 per visit to your primary care physician and \$30 per visit to a specialist
<i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i>	<i>All charges.</i>
<b>Preventive care, children</b>	
Childhood immunizations recommended by the American Academy of Pediatrics	<b>You Pay</b> \$20 per visit to your primary care physician \$30 per visit to a specialist
<ul style="list-style-type: none"> <li>• Well-child care charges for routine examinations, immunizations and care (up to age 22)</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> </ul> </li> </ul>	\$20 per visit to your primary care physician \$30 per visit to a specialist \$10 per visit at participating vision providers

*Preventive care, children - continued on next page*

Benefit Description	You pay
<b>Preventive care, children (cont.)</b>	
<ul style="list-style-type: none"> <li>- Ear exams through age 17 to determine the need for hearing correction</li> <li>- Examinations done on the day of immunizations (up to age 22)</li> </ul>	<p style="text-align: center;"><b>You Pay</b></p> <ul style="list-style-type: none"> <li>\$20 per visit to your primary care physician</li> <li>\$30 per visit to a specialist</li> <li>\$10 per visit at participating vision providers</li> </ul>
<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; see page xx for other circumstances, such as extended stays for you or your baby.</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. Surgical benefits, not maternity benefits, apply to circumcision.</li> <li>• We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).</li> <li>• Office visit copays for routine obstetrical care are waived after the first maternity care visit.</li> </ul>	<p style="text-align: center;"><b>You Pay</b></p> <ul style="list-style-type: none"> <li>\$20 per visit to your primary care physician</li> <li>\$30 per visit to a specialist</li> </ul>
<i>Not covered: Routine sonograms to determine fetal age, size 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> <li>• Surgically implanted contraceptives</li> <li>• Injectable contraceptive drugs (such as Depo provera)</li> <li>• Intrauterine devices (IUDs)</li> <li>• Diaphragms</li> </ul> <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p style="text-align: center;"><b>You Pay</b></p> <ul style="list-style-type: none"> <li>\$20 per visit to your primary care physician</li> <li>\$30 per visit to a specialist</li> </ul>

Benefit Description	You pay
<b>Family planning (cont.)</b>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Reversal of voluntary surgical sterilization</li> <li>• Genetic counseling</li> </ul>	<p><i>All charges.</i></p>
<b>Infertility services</b>	
<p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> <li>• Artificial insemination: <ul style="list-style-type: none"> <li>- intravaginal insemination (IVI)</li> <li>- intracervical insemination (ICI)</li> <li>- intrauterine insemination (IUI)</li> </ul> </li> <li>• Fertility drugs</li> </ul> <p>Note: We cover injectible fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Assisted reproductive technology (ART) procedures, such as: <ul style="list-style-type: none"> <li>- <i>in vitro</i> 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> </ul>	<p><i>All charges.</i></p>
<b>Allergy care</b>	
<ul style="list-style-type: none"> <li>• Testing and treatment</li> <li>• Allergy injections</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p>
<p>Allergy serum</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specilaist</p>
<p><i>Not covered: Provocative food testing and Sublingual allergy desensitization</i></p>	<p><i>All charges.</i></p>
<b>Treatment therapies</b>	
<p>Chemotherapy and radiation therapy</p> <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 27.</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> <li>• Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>Nothing if provided as part of home health services (see page 23)</p>

*Treatment therapies - continued on next page*

Benefit Description	You pay
<b>Treatment therapies (cont.)</b>	
<ul style="list-style-type: none"> <li>Growth hormone therapy (GHT)</li> </ul> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Call Argus at 800/241-3371 for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>Nothing if provided as part of home health services (see page 23)</p>
<b>Physical and occupational therapies</b>	
<p>Up to 2 consecutive months per condition 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> <p>Note: Occupational therapy is limited to services which assist the member to achieve and maintain self-care and improved functioning in other activities of daily living</p>	<p>\$30 per visit to a specialist visit</p> <p>Nothing during a covered inpatient 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> <li><i>Cardiac rehabilitation</i></li> </ul>	<p><i>All charges.</i></p>
<b>Speech therapy</b>	
<p>Up to 2 consecutive months per condition</p>	<p>\$30 per visit to a specialist</p> <p>Nothing during covered inpatient admission</p>
<b>Hearing services (testing, treatment, and supplies)</b>	
<ul style="list-style-type: none"> <li>Hearing testing for children through age 17 (see <i>Preventive care, children</i>)</li> </ul> <p>Note: Adult hearing tests are covered only if referred by a PCP.</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>All other hearing testing</i></li> <li><i>Hearing aids, testing and examinations for them</i></li> </ul>	<p><i>All charges.</i></p>

Benefit Description	You pay
<b>Vision services (testing, treatment, and supplies)</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>One pair of eyeglasses or contact lenses to correct an impairment directly related to intraocular surgery (such as for cataracts)</li> </ul> <p>Note: This is a medical benefit not a vision benefit.</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>Nothing for the eyeglasses</p>
<ul style="list-style-type: none"> <li>Annual eye exams</li> </ul> <p>Note: See <i>Preventive care, children</i> for eye exams for children</p>	<p>\$10 per visit to an optometrist or ophthalmologist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Eyeglasses or contact lenses</i></li> <li><i>Eye exercises and orthoptics</i></li> <li><i>Radial keratotomy and other refractive surgery</i></li> </ul>	<p><i>All charges.</i></p>
<b>Foot care</b>	<b>You Pay</b>
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p> <p>Note: See Orthopedic and prosthetic devices for information on podiatric shoe inserts.</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>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</i></li> <li><i>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)</i></li> </ul>	<p><i>All charges.</i></p>
<b>Orthopedic and prosthetic devices</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy</li> <li>Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See 5(b) for coverage of the surgery to insert the device.</li> <li>Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>Nothing for the devices</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Orthopedic and corrective shoes</i></li> <li><i>Arch supports, heel pads, and heel cups</i></li> <li><i>Foot orthotics</i></li> </ul>	<p><i>All charges</i></p>

*Orthopedic and prosthetic devices - continued on next page*

Benefit Description	You pay
<b>Orthopedic and prosthetic devices (cont.)</b>	
<ul style="list-style-type: none"> <li>• <i>Lumbosacral supports</i></li> <li>• <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i></li> <li>• <i>Wigs (including cranial prostheses)</i></li> <li>• <i>Prosthetic devices, such as artificial limbs and lenses following cataract removal unless covered under the DME benefit (see DME below)</i></li> <li>• <i>Prosthetic replacements provided less than 3 years after the last one we covered</i></li> </ul>	<i>All charges</i>
<b>Durable medical equipment (DME)</b>	
<p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> <li>• Oxygen</li> <li>• Dialysis equipment;</li> <li>• Hospital beds;</li> <li>• Wheelchairs;</li> <li>• Crutches;</li> <li>• Walkers;</li> <li>• Canes;</li> <li>• Commodes;</li> <li>• Suction machines;</li> <li>• Medical supplies (i.e. ostomy and catheter supplies, dialysis supplies, medical foods for inherited metabolic diseases and inborn deficiencies of amino acid metabolism)</li> <li>• Externally worn non-surgical durable devices which replace a body part or assists a patient in performing a bodily function (unless otherwise described in the “orthopedic and prosthetic devices” section above)</li> <li>• Externally worn braces which improve the function of a limb</li> </ul>	25% coinsurance up to Plan \$7,500 benefit maximum is met and all charges over that amount
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Hearing aids, eye glasses, contact lenses, dental prosthetics</i></li> <li>• <i>Environment control products</i></li> <li>• <i>Medical equipment of an expendable nature (i.e. ace bandages, incontinent pads)</i></li> <li>• <i>Replacement of DME equipment not due to normal wear and tear</i></li> <li>• <i>Comfort and convenience items</i></li> <li>• <i>Exercise equipment</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>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>• <i>Equipment that can be used for non-medical purposes</i></li> </ul>	<i>All charges.</i>
<b>Home health services</b>	<b>You Pay</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, intravenous therapy and medications.</li> </ul>	Nothing
<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>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.</i></li> </ul>	<i>All charges.</i>
<b>Chiropractic</b>	<b>You Pay</b>
Chiropractic services, limited to spinal manipulation, evaluation, and treatment up to a maximum of 20 visits per calendar year when provided by a Plan chiropractor.	\$30 per visit to a specialist
<p><i>Not covered:</i></p> <p><i>Services other than for musculoskeletal conditions of the spine.</i></p>	<i>All Charges:</i>
<b>Alternative treatments</b>	<b>You Pay</b>
<i>No benefit</i>	<i>All charges</i>
<b>Educational classes and programs</b>	<b>You Pay</b>
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> <li>• Diabetes self-management (Sponsored by the Plan's Health Education Department)</li> <li>• Smoking cessation – Up to \$100 for one smoking cessation program per member per lifetime, including all related expenses such as drugs.</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.
- We have no calendar year deductible.
- 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 PRECERTIFICATION OF SURGICAL PROCEDURES.**

Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

Benefit Description	You pay
<b>Surgical procedures</b>	<b>You Pay</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)</li> </ul> <p>Note: You must meet certain criteria to be eligible for bariatric surgery. They include:</p> <ul style="list-style-type: none"> <li>• have achieved full growth;</li> <li>• have failed conservative treatment measures for at least 1 year;</li> <li>• have no specific treatable correctable cause for morbid obesity; and</li> <li>• weigh at least 100 lbs (or twice) ideal body weight; or Body Mass Index (BMI) of 40; or BMI greater than 35 in combination with another Plan specified co-morbid condition.</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>

*Surgical procedures - continued on next page*

Benefit Description	You pay
<b>Surgical procedures (cont.)</b>	
<p>Please contact Member Services at 866/296-7363 for more details on bariatric surgery.</p> <ul style="list-style-type: none"> <li>• Insertion of internal prosthetic devices . See 5(a) – <i>Orthopedic 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>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</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>	<p><i>All Charges.</i></p>
<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 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; webbed fingers; and webbed 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 Prosthetic devices)</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>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>
<p><i>Not covered:</i></p>	<p><i>All Charges.</i></p>

Benefit Description	You pay
<b>Reconstructive surgery (cont.)</b>	<b>You Pay</b>
<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>	<i>All Charges.</i>
<b>Oral and maxillofacial surgery</b>	<b>You Pay</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>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</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>	<i>All charges.</i>
<b>Organ/tissue transplants</b>	<b>You Pay</b>
<p>Solid organ transplants are limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Single, double, or lobar lung</li> <li>• Kidney</li> <li>• Liver</li> <li>• Pancreas</li> </ul> <p>Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis</p> <p>Intestinal transplants</p> <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>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay
<b>Organ/tissue transplants (cont.)</b>	<b>You Pay</b>
<p>Blood or marrow stem cell transplants limited to the stages of the following diagnoses (The medical necessity limitation is considered satisfied if the patient meets the staging description and can safely tolerate the procedure):</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 lymphoma</li> <li>- Advanced non-Hodgkin’s lymphoma</li> <li>- Chronic myelogenous leukemia</li> <li>- Severe combined immunodeficiency</li> <li>- Severe or very severe aplastic anemia</li> </ul> </li> <li>• Autologous transplants for <ul style="list-style-type: none"> <li>- Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia</li> <li>- Advanced Hodgkin’s lymphoma</li> <li>- Advanced non-Hodgkin’s lymphoma</li> <li>- Advanced neuroblastoma</li> </ul> </li> <li>• Autologous tandem transplants for recurrent germ cell tumors (including testicular cancer)</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>
<p>Blood or marrow stem cell transplants for</p> <ul style="list-style-type: none"> <li>• Allogeneic transplants for <ul style="list-style-type: none"> <li>- Infantile malignant osteoporosis</li> <li>- Mucopolysaccharidosis (e.g., Gaucher’s disease, metachromatic leukodystrophy, adrenoleukodystrophy)</li> <li>- Mucopolysaccharidosis (e.g., Hunter’s syndrome, Hurler’s syndrome, Sanfilippo’s syndrome, Maroteaux-Lamy syndrome variants)</li> <li>- Myeloproliferative disorders</li> <li>- Sickle cell anemia</li> <li>- Thalassemia major (homozygous beta-thalassemia)</li> </ul> </li> <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> <li>- Amyloidosis</li> <li>- Ependymoblastoma</li> </ul> </li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay
<b>Organ/tissue transplants (cont.)</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>- Ewing’s sarcoma</li> <li>- Medulloblastoma</li> <li>- Pineoblastoma</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>
<p>Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designated center of excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols for:</p> <ul style="list-style-type: none"> <li>• Nonmyeloablative allogenic transplants for <ul style="list-style-type: none"> <li>- Breast cancer</li> <li>- Multiple myeloma</li> <li>- Ovarian cancer</li> </ul> </li> <li>• Allogenic transplants for <ul style="list-style-type: none"> <li>- Breast cancer</li> <li>- Epithelial ovarian cancer</li> </ul> </li> <li>• National Transplant Program (NTP)</li> </ul> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$50 per outpatient visit</p> <p>\$100 per hospital admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <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 listed as covered</i></li> </ul>	<p><i>All Charges</i></p>
<b>Anesthesia</b>	<b>You Pay</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>	<p>Nothing</p>

## 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.
- We have no calendar year deductible.
- 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 PRECERTIFICATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

Benefit Description	You pay
<b>Inpatient hospital</b>	<b>You Pay</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 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>• Blood or blood plasma, if not donated or replaced</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Take-home items</li> </ul> Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.)	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• Custodial care</li> <li>• Non-covered facilities, such as nursing homes, schools</li> </ul>	<i>All Charges</i>

*Inpatient hospital - continued on next page*

Benefit Description	You pay
<b>Inpatient hospital (cont.)</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>• <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i></li> <li>• <i>Private nursing care, except when medically necessary</i></li> </ul>	<i>All Charges</i>
<b>Outpatient hospital or ambulatory surgical center</b>	<b>You Pay</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 impairment. We do not cover the dental procedures.</p>	\$50 per outpatient visit
<i>Not covered: Blood and blood derivatives not replaced by the member</i>	<i>All charges.</i>
<b>Extended care benefits/Skilled nursing care facility benefits</b>	<b>You Pay</b>
<p>If a Plan doctor determines that you need full-time skilled nursing care or need to stay in a skilled nursing facility, and we approve that decision, we will give you the comprehensive range of benefits with no dollar or day limit.</p> <ul style="list-style-type: none"> <li>• Bed, board, and 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
<i>Not covered: Custodial care</i>	<i>All Charges.</i>

Benefit Description	You pay
<b>Hospice care</b>	<b>You Pay</b>
<p>If terminally ill, you are covered for supportive and palliative care in your home or at a hospice. This includes inpatient and outpatient care and family counseling. A Plan doctor, who certifies that you are in the terminal stages of illness, with a life expectancy of approximately six months or less, will direct these services.</p>	Nothing
<p><i>Not covered: Independent nursing, homemaker services</i></p>	<i>All Charges</i>
<b>Ambulance</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>Local professional ambulance service when medically appropriate</li> </ul>	Nothing

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## Section 5(d) Emergency services/accidents

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### 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.
- We have no calendar year deductible.
- 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

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### 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.

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### What to do in case of emergency:

#### Emergencies within our service area:

- For emergencies, please call your primary care physician. If your PCP is unavailable, call FirstHelp at 800/535-9700 and a registered nurse will give you health care advice. In extreme emergencies, where your life or limbs are in jeopardy, and you cannot reach your doctor, contact the local emergency system (911, for example) or go to the nearest hospital emergency room. Be sure to tell the workers in the emergency room that you are a Plan member so they can notify the Plan.
- If you need to stay in a facility our plan does not designate (a non-Plan facility), you must notify the Plan at 800/367-1799 or 202/646-0090 within 48 hours or on the first working day after the day they admitted you, unless you cannot reasonably do so. If you stay in a non-Plan facility and a Plan doctor believes that a Plan hospital can give you better care, then the facility will transfer you when medically feasible and we will fully cover any ambulance charges.
- You can receive benefits for care from non-Plan providers if you did not reach a Plan provider in time and the delay would result in death, disability or significantly jeopardize your condition.
- For this Plan to cover you, only Plan-providers can give you follow-up care that the non-Plan providers recommend.

#### Emergencies outside our service area:

- You can receive benefits for any medically necessary health service that you require immediately because of injury or unforeseen illness.
- For emergencies, please contact FirstHelp at 800/535-9700 and a registered nurse will give you health care advice. In extreme emergencies, where your life or limbs are in jeopardy, contact the local emergency system (911, for example) or go to the nearest hospital emergency room.
- If you need to stay in a medical facility, you must notify the Plan at 800/367-1799 or 202/646-0090 within 48 hours or on the first working day after the date they admit you, unless not reasonably possible to do so. If a Plan doctor believes a Plan hospital can give you better care, then the facility will transfer you when medically feasible, and we will fully cover any ambulance charges.
- For this Plan to cover you, Plan providers must provide any of the follow-up care that non-Plan providers may recommend to you.

Benefit Description	You pay
<b>Emergency within our service area</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>• Emergency care at a doctor’s office</li> <li>• Emergency care at an urgent care center</li> <li>• Emergency care as an outpatient at a hospital , including doctors’ services</li> </ul>	<p>\$20 per visit to your primary care physician</p> <p>\$30 per visit to a specialist</p> <p>\$100 per non-participating urgent care center visit; \$30 per participating urgent care center visit</p> <p>\$100 per hospital emergency room visit</p> <p>Note: Emergency room copay waived if admitted into the hospital</p>
<i>Not covered: Elective care or non-emergency care</i>	<i>All Charges.</i>
<b>Emergency outside our service area</b>	<b>You Pay</b>
<ul style="list-style-type: none"> <li>• Emergency care at a doctor’s office</li> <li>• Emergency care at an urgent care center</li> <li>• Emergency care as an outpatient at a hospital, including doctors’ services</li> </ul>	<p>\$30 per office visit</p> <p>\$100 per hospital emergency room or urgent care center visit.</p> <p>Note: Emergency room copay waived if admitted into the hospital</p>
<b>Ambulance</b>	<b>You Pay</b>
<p>Professional ambulance service when medically appropriate.</p> <p>Note: See 5(c) for non-emergency service.</p>	Nothing
<i>Not covered: Air ambulance</i>	<i>All Charges.</i>

## 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.
- We do not have a calendar year deductible.
- 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 PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay
<b>Mental health and substance abuse benefits</b>	<b>You Pay</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, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers</li> <li>• Medication management</li> </ul>	<p>\$30 per visit to a specialist</p>
<p>Diagnostic tests</p>	<p>Nothing</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>\$100 per admission</p>
<p><i>Not covered: Services we have not approved.</i></p> <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>

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

Benefit Description	You pay
<b>Mental health and substance abuse benefits (cont.)</b>	<b>You Pay</b>
	<i>All Charges.</i>

<b>Preauthorization</b>	<p>To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following network authorization processes:</p> <p>We administer mental health and substance abuse benefits under a contract with Magellan Behavioral Health (or another vendor we determine). If you think you need mental health or substance abuse services you must first call Magellan at 800/245-7013. If you need treatment, Magellan will refer you to one of their network providers. Magellan must coordinate all mental health and substance services, not your primary care doctor.</p>
<b>Limitation</b>	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.
- 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 do not have a calendar year deductible.

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.

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

- **Who can write your prescription.** A licensed physician must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a Plan pharmacy, or by mail. You may contact Argus at 800/241-3371 to get more information on the mail order service.
- **We use a formulary.** A formulary is a preferred list of drugs that we selected to meet patient needs at a lower cost. The formulary includes both generic and brand name drugs. You will be responsible for higher charges if your doctor prescribes a drug not on our formulary list. However, non-formulary drugs will be covered when prescribed by a Plan doctor.
- **We have an open formulary.** If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from a formulary list. This list of name brand drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug brochure, call Argus at 800-241-3371.
- **These are the dispensing limitations.** You can receive up to 34 days worth of medication for each fill of prescriptions at a local Plan pharmacy. In addition, you can receive up to 90 days of medications through our mail order pharmacy program. Your copay will be \$10, \$25, or \$40 for a 34-day supply or less at the retail pharmacy and twice that amount for 35-day supply or greater up to 90 days by mail. You can purchase the same prescriptions through the mail order service that can be purchased through your community pharmacy. In most cases, you can get a refill once you have taken 75% of the medication. Your prescription will not be refilled prior to the 75% usage guidelines. A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. Certain drugs require clinical prior authorization. Contact the Plan for a listing of which drugs are subject to the prior authorization policy. Prior authorization may be initiated by the Prescriber or the pharmacy by calling Argus at 800/241-3371 (or other vendor as determined by the Plan).
- **Why use generic drugs?** A generic drug is the chemical equivalent of a corresponding brand name drug dispensed at a lower cost. You can reduce your out-of-pocket expenses by choosing a generic drug over a brand name drug.
- **When you do have to file a claim.** Call our preferred drug vendor, Argus, at 800/241-3371 to order prescription drug claim forms. You will send the prescription drug claim form to: Argus Health Systems, PO Box 419019 Kansas City, MO 64141.

Benefit Description	You pay
<b>Covered medications and supplies</b>	<b>You Pay</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 <i>Not covered</i>.</li> <li>• Insulin</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Drugs for sexual dysfunction (Subject to dosage limitations. Contact us for these limitations.)</li> <li>• Contraceptive drugs and devices</li> <li>• Smoking deterrents</li> <li>• Diabetic supplies including insulin syringes, needles, glucose test strips, lancets, and alcohol swabs</li>   <li>• Allergy serum</li> </ul> <p>Note: Intravenous fluids and medications for home use, implantable drugs (such as Norplant), some injectable drugs (such as Depo Provera), and IUDs are covered under the Medical and Surgical Benefits.</p> <p>Note: Injectable coverage will be limited to those medications that are usually self injected</p>	<p style="text-align: center;">Retail:</p> <p>\$10 per unit or refill for generic prescriptions</p> <p>\$25 per unit or refill for prescriptions on our formulary brand name list</p> <p>\$40 per unit or refill for all other prescriptions</p> <p style="text-align: center;">Mail order:</p> <p>\$20 per 90-day supply for mail order generic prescriptions</p> <p>\$50 per 90-day supply for mail order prescriptions on our formulary brand name list</p> <p>\$80 per 90-day supply for all other mail order prescriptions</p> <p>Note: If there is no generic equivalent available, you will still have to pay the brand name copay.</p> <p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs and supplies for cosmetic purposes</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Medical supplies such as dressings and antiseptics</i></li> <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>Nonprescription medicines</i></li> <li>• <i>Drugs for weight loss</i></li> </ul>	<p><i>All Charges.</i></p>

## Section 5(g) Special features

Feature	Description
Feature	High Option
<b>Flexible benefits option</b>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <p>We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit.</p> <p>Alternative benefits are subject to our ongoing review.</p> <p>By approving an alternative benefit, we cannot guarantee you will get it in the future.</p> <p>The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits.</p> <p>Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.</p>
<b>24 hour nurse line</b>	<p>If you have any health concerns, call FirstHelp at 800-535-9700, 24 hours a day, 7 days a week and talk with a registered nurse who will discuss treatment options and answer your health questions.</p>
<b>Care Team Program</b>	<p>We provide programs for members diagnosed with coronary artery disease, congestive heart failure, diabetes, cancer, and asthma. These programs are designed to help you better understand and manage your condition. Our Care Team Program benefits may include:</p> <ul style="list-style-type: none"> <li>• Educational materials, such as self-monitoring charts, resource listings, self-care tips, and a quarterly newsletter</li> <li>• A health assessment and nurse consultation</li> <li>• Access to a 24-hour Nurse Advisor help line</li> </ul> <p>Please call us at 866/296-7363 for more information about our Care Team Program</p>
<b>Guest membership</b>	<p>If you or one of your covered family member move outside of our service area for an extended period of time (for example, if your child goes to college in another state), you may be able to take advantage of our Guest Membership Program. This program would allow you or your dependents the option to utilize the benefits of an affiliated BlueCross BlueShield HMO. Please contact us at 866/296-7363 for more information on the Guest Membership Program.</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 do not have a deductible.
- 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>	<b>You Pay</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.	\$20 per visit to your primary care physician \$30 per visit to a specialist

**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 out-of-pocket maximums.

### Options

As a member of CareFirst BlueChoice HMO, you can receive discounts on alternative therapies including acupuncture, massage therapy and chiropractic care. Discounts are also available on laser vision correction and hearing aids. Please visit our website at CareFirst.com for more information.

### Dental savings plan

Your BlueChoice benefits include a dental savings plan. This savings plan provides you discounts on a wide range of dental services including cleanings, fillings, extractions, crowns, root canals, and orthodontics. You must use a plan dentist to receive your discount. Please visit our website at Carefirst.com for a list of dentists. You may also contact Member Services at 866/296-7363 to verify dentists that participate or request a pamphlet which will provide additional information on the dental discount services.

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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 and we agree, as discussed under Services requiring our prior approval on page 11.**

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.

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**

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 us at 866/296-7363.

When you must file a claim – such as for services you received 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:

CareFirst BlueChoice Inc, PO Box 804, Owings Mills MD 21117-9998

### **Prescription drugs**

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

Argus Health Systems, PO Box 419019 Kansas City, MO 64141

### **Other supplies or services**

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

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received 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.

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

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received 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.

## Section 8 The disputed claims process

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:

Step	Description
<b>1</b>	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none"> <li>a) Write to us within 6 months from the date of our decision; and</li> <li>b) Send your request to us at: CareFirst BlueChoice Inc, PO Box 644, Owings Mills MD 21117-9998; and</li> <li>c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li> <li>d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li> </ul>
<b>2</b>	<p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"> <li>a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or</li> <li>b) Write to you and maintain our denial - go to step 4; or</li> <li>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.</li> </ul>
<b>3</b>	<p>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.</p> <p>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.</p> <p>We will write to you with our decision.</p>
<b>4</b>	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"> <li>• 90 days after the date of our letter upholding our initial decision; or</li> <li>• 120 days after you first wrote to us ?? if we did not answer that request in some way within 30 days; or</li> <li>• 120 days after we asked for additional information.</li> </ul> <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 2, 1900 E Street, NW, Washington, DC 20415-3620.</p> <p>Send OPM the following information:</p> <ul style="list-style-type: none"> <li>• A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;</li> <li>• Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;</li> <li>• Copies of all letters you sent to us about the claim;</li> <li>• Copies of all letters we sent to you about the claim; and</li> <li>• Your daytime phone number and the best time to call.</li> </ul> <p>Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.</p>

	<p>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.</p> <p>Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.</p>
<p><b>5</b></p>	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

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 866/296-7363 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 2 at 202/606-3818 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 any other 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. (If you were a Federal employee at anytime both before and during January 1983, you will receive credit for your Federal employment before January 1983.) 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 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 tollfree 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. Your care must continue to be authorized by your Plan PCP, or precertified as required.

**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 866/296-7363 or see our Web site at [www.carefirst.com](http://www.carefirst.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. 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. 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 FEHBP 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 payor, 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.

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 FEHBP 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 TRICARE or CHAMPVA.

**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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<b>Calendar year</b>	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.
<b>Coinsurance</b>	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 12.
<b>Copayment</b>	A copayment is a fixed amount of money you pay when you receive covered services. See page 12.
<b>Covered services</b>	Care we provide benefits for, as described in this brochure.
<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. See page 12
<b>Experimental or investigational service</b>	<p>We consider services experimental or investigational if they do not meet the following criteria:</p> <ul style="list-style-type: none"><li>• Services legally used in testing or other studies on human patients</li><li>• Services recognized as safe and effective for the treatment of a specific condition.</li><li>• Services approved by any governmental authority whose approval is required.</li><li>• Services approved for human use by the Federal Food and Drug Administration in the case a drug, therapeutic regimen, or device is used.</li></ul>
<b>Group health coverage</b>	Health coverage made available through employment or membership with a particular organization or group.
<b>Medical necessity</b>	<p>Services or supplies that:</p> <ul style="list-style-type: none"><li>• are proper and needed for the diagnosis or treatment of your medical condition;</li><li>• are provided for the diagnosis, direct care, and treatment of your medical condition;</li><li>• meet the standards of good practice in the medical community of your local area, and;</li><li>• are not mainly for the convenience for you or your doctor.</li></ul>
<b>Us/We</b>	Us and We refer to CareFirst BlueChoice, Inc.
<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 family members are added or lose coverage for any reason, including your marriage, divorce, annulment, or when your child under age 22 turns age 22 or has a change in marital status..

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.

Any person covered under the 31 day extension of coverage who is confined in a hospital or other institution for care or treatment on the 31st day of the temporary extension is entitled to continuation of the benefits of the Plan during the continuance of the confinement but not beyond the 60th day after the end of the 31 day temporary extension.

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 make 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 by 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 Employee Health Benefit 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 1-800-843-3667) 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 – Health Plan copayments, deductibles, over-the-counter medications and products, sunscreen, eye glasses, contacts, other vision and dental expenses (but not insurance premiums).

For the LEX HCFSA – Dental and vision care expenses including eligible over-the-counter medicines and products related to dental and vision care (but not insurance premiums).

For 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 BENEFEDS?**

BENEFEDS 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 supplement 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) service, 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, our premiums will be taken from your salary on a pre-taxed 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 annuitant is sufficient. Pre-taxed premiums are not available to associates. 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) or eligible to enroll in a dental 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 employee; 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 older 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 can 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 employee office or retirement system for guidance on how to enroll.

You cannot 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/or 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 will reduce your out-of-pocket cost.

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## Notes

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## Summary of benefits for CareFirst BlueChoice, Inc.- 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: \$20 primary care; \$30 specialist	15
<b>Services provided by a hospital:</b>		
• <b>Inpatient</b>	\$100 per admission copay	30
• <b>Outpatient</b>	\$50 copay for medical and surgical services	31
<b>Emergency benefits:</b>		
• <b>In-area</b>	\$100 per emergency room visit	34
• <b>Out-of-area</b>	\$100 per emergency room visit	34
<b>Mental health and substance abuse treatment:</b>	Regular cost sharing	35
<b>Prescription drugs:</b>	\$10 generic copay; \$25 formulary brand copay; \$40 copay for non-formulary drugs	38
<b>Dental care:</b>	No benefit except for services related to an accidental injury	40
<b>Vision care:</b>	\$10 copay per visit	21

**Special Features:** 24 hr nurse line; Care team program; Guest membership program - No additional cost. Page 40

<b>Protection against catastrophic costs</b> (out-of-pocket maximum):	Nothing after \$1,900/Self Only or \$5,500 Family enrollment per year  Some costs do not count toward this protection	12
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## 2007 Rate Information for CareFirst Bluechoice, Inc.

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### 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
<b>High Option Self Only</b>	2G1	141.92	58.74	307.49	127.27	167.54	33.12
<b>High Option Self and Family</b>	2G2	321.89	129.51	697.43	280.6	380.01	71.39