



# Rural Carrier Benefit Plan

1997

A Managed Fee-for-Service Plan



Sponsored by The National Rural Letter Carriers' Association

**Who may enroll in this Plan:** Only eligible active and retired rural letter carriers of the U.S. Postal Service are permitted to enroll in this Plan. To enroll you must also be, or must become, a member of the National Rural Letter Carriers' Association.

**To become a member:** For information on how to become a member of the National Rural Letter Carriers' Association contact your State Secretary's office or the National Rural Letter Carriers' Association.

**Membership dues:** Dues vary in each state.

**Enrollment code for this Plan:**

381 Self only

382 Self and family

Authorized for distribution by the:



United States  
Office of  
Personnel  
Management



RI 72-5

# Rural Carrier Benefit Plan

The National Rural Letter Carriers' Association (NRLCA) (Carrier) has entered into Contract No. CS 1073 with the Office of Personnel Management (OPM) to provide a health benefits plan (Plan) authorized by the Federal Employees Health Benefits (FEHB) law. The Plan is underwritten by the Mutual of Omaha Insurance Company which administers this Plan on behalf of the Carrier and is referred to as Carrier in this brochure. The FEHB contract specifies the manner in which it may be modified or terminated.

This brochure is based on text incorporated into the contract between OPM and the Carrier as of January 1, 1997 and is intended to be a complete statement of benefits available to FEHB members. It describes the benefits, exclusions, limitations, and maximums of the Rural Carrier Benefit Plan for 1997 and until amended by future benefit negotiations between OPM and the Carrier. It also describes procedures for obtaining benefits. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language of this brochure and the contract the contract will control. Oral statements cannot modify the benefits described in this brochure.

An enrollee does not have a vested right to receive the benefits in this brochure in 1998 or later years, and does not have a right to benefits available prior to 1997 unless those benefits are contained in this brochure.

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## Inspector General Advisory: Stop Health Care Fraud!

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Fraud increases the cost of health care for everyone. Anyone who intentionally makes a false statement or a false claim in order to obtain FEHB benefits or increase the amount of FEHB benefits is subject to prosecution for FRAUD which may result in CRIMINAL PENALTIES.

Please review all medical bills, medical records and claims statements carefully. If you find that a provider, such as a doctor, hospital, pharmacy, etc., charged your Plan for services you did not receive, billed for the same service twice, or misrepresented any other information, take the following actions:

- Call the provider (doctor, hospital, etc.) and ask for an explanation — sometimes the problem is a simple error.
- If the provider does not resolve the matter, or if you remain concerned, call your Carrier at 800/638-8432 and explain the situation.
- If the matter is not resolved after speaking to your Carrier (and you still suspect fraud has been committed), call or write:

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

The Office of Personnel Management  
Office of the Inspector General Fraud Hotline  
1900 E Street, N.W., Room 6400  
Washington, D.C. 20415

The inappropriate use of membership identification cards, *e.g.*, to obtain benefits for a person who is not an eligible family member or after you are no longer enrolled in the Plan, is also subject to review by the Inspector General and may result in an adverse administrative action by your agency.

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## Using This Brochure

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The **Table of Contents** will help you find the information you need to make the best use of your benefits. To get the best value for your money, you should read **Facilities and Other Providers**. It will help you understand how your choice of doctors and hospitals will affect how much you pay for services under this Plan.

This brochure explains all of your benefits. It's important that you read about your benefits so you will know what to expect when a claim is filed. Most of the benefit headings are self-explanatory. **Other Medical Benefits** and **Additional Benefits**, on the other hand, both include a variety of unrelated benefits. What is different about these benefits is how they are paid: Other Medical Benefits are paid after you satisfy the calendar year deductible and Additional Benefits are generally not subject to the calendar year deductible.

You will find that some benefits are listed in more than one section of the brochure. That is because how they are paid depends on which provider bills for the service. For example, physical therapy is paid one way if it is billed by an inpatient facility and paid another way when it is billed by a doctor, physical therapist or outpatient facility.

The last part of the brochure contains information useful to you under certain circumstances. For example, if you have to go to the hospital you need to read **Precertification**; hospital stays must be precertified for all payable benefits to apply. If you are enrolled in Medicare, take a look at **This Plan and Medicare**. And, the **Enrollment Information** section tells you about several FEHB enrollment requirements that could affect your future coverage.

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# *How This Plan Works*

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## **Help Contain Costs**

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### **You can help**

FEHB plans are expected to manage their costs prudently. All FEHB plans have cost containment measures in place. All fee-for-service plans include two specific provisions in their benefits packages: precertification of all inpatient admissions and flexible benefits option.

As a result of your cooperative efforts, the FEHB Program has been able to control premium costs. Please keep up the good work and continue to help keep costs down.

### **Precertification**

Precertification evaluates the medical necessity of proposed admissions and the number of days required to treat your condition. You are responsible for ensuring that the precertification requirement is met. You or your doctor must check with Mutual of Omaha's Care Review Unit before being admitted to the hospital. Be a responsible consumer. Be aware of your Plan's cost containment provisions. Avoid penalties and help keep premiums under control by following the procedures specified on pages 22 and 23 of this brochure.

### **Flexible benefits option**

Under the flexible benefits option, the Carrier has the authority to determine the most effective way to provide services. The Carrier may identify medically appropriate alternatives to traditional care and coordinate the provision of Plan benefits as a less costly alternative benefit. Alternative benefits are subject to ongoing review. The Carrier may decide to resume regular contract benefits at its sole discretion. Approval of an alternative benefit is not a guarantee of any future alternative benefits. The decision to offer an alternative benefit is solely the Carrier's and may be withdrawn at any time. It is not subject to OPM review under the disputed claims process.

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## Facilities and Other Providers

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### Covered facilities

#### Birth center

A licensed facility that is equipped and operated solely to provide prenatal care, to perform uncomplicated spontaneous deliveries and to provide immediate post-partum care.

#### Hospice

A public or private agency or organization that:

- 1) administers and provides hospice care; and
- 2) meets one of the following requirements:
  - a) licensed or certified as such by the State in which it is located;
  - b) certified (or is qualified and could be certified) to participate as such under Medicare;
  - c) accredited as such by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO); or
  - d) meets the standards established by the National Hospice Organization.

#### Hospital

(1) An institution which is accredited as a hospital under the hospital accreditation program of the JCAHO; or (2) any other institution that is operated pursuant to law, under the supervision of a staff of doctors and with twenty-four-hour-a-day nursing service, and that is primarily engaged in providing: (a) general inpatient care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, all of which facilities must be provided on its premises or under its control, or (b) specialized inpatient medical care and treatment of sick or injured persons through medical and diagnostic facilities (including x-ray and laboratory) on its premises, under its control, or through a written agreement with a hospital (as defined above) or with a specialized provider of those facilities. In no event shall the term hospital include a convalescent nursing home or institution or part thereof that (1) is used principally as a convalescent facility, rest facility, nursing facility or facility for the aged; (2) furnishes primarily domiciliary or custodial care, including training in the routines of daily living; or (3) is operated as a school.

For inpatient treatment of alcohol and drug abuse, the term hospital also includes a free-standing alcohol and drug abuse treatment facility approved by the JCAHO.

#### Skilled nursing facility

An institution or that part of an institution that provides convalescent skilled nursing care 24 hours a day and is certified (or is qualified and could be certified) as a skilled nursing facility under Medicare.

### Covered providers

A licensed doctor of medicine (M.D.), a licensed doctor of podiatry (D.P.M.), or licensed doctor of osteopathy (D.O.). Other covered providers include a qualified clinical psychologist, clinical social worker, physician assistant, optometrist, dentist, chiropractor, nurse midwife, nurse practitioner/clinical specialist and nursing school administered clinic. For purpose of this FEHB brochure, the term "doctor" includes all of these providers when the services are performed within the scope of their license or certification.

#### Coverage in medically underserved areas

Within States designated as medically underserved areas, any licensed medical practitioner will be treated as a covered provider for any covered services performed within the scope of that license. For 1997, the States designated as medically underserved are: Alabama, Louisiana, Mississippi, New Mexico, North Dakota, South Carolina, South Dakota, West Virginia and Wyoming.

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## Cost Sharing

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### Deductibles

A deductible is the amount of expense an individual must incur for covered services and supplies before the Plan starts paying benefits for the expense involved. A deductible is not reimbursable by the Plan and benefits paid by the Plan do not count toward a deductible. When a benefit is subject to a deductible, only expenses allowable under that benefit count toward the deductible.

#### Calendar year

The calendar year deductible is the amount of covered expenses an individual must incur for covered services and supplies each calendar year before the Plan pays certain benefits. The deductible is the \$250 you pay before the Plan starts paying expenses for Other Medical Benefits.

#### Hospital

You pay \$200 per person for the first hospital admission in a calendar year before the Plan starts paying inpatient room and board benefits.

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## Cost Sharing *continued*

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**Dental** You pay a \$50 deductible per person each calendar year for all dental procedures included in the Class B Schedule of Dental Allowances. You may count toward the deductible only those expenses covered under the Class B Schedule of Dental Allowances. You cannot count toward the deductible any charges in excess of the amounts listed in the Class B Schedule of Dental Allowances.

**Mental conditions** For inpatient treatment of mental conditions you pay the first \$400 of covered hospital charges per person each calendar year.

**Carryover** If you changed to this Plan during open season from a plan with a deductible and the effective date of the change was after January 1, any expenses that would have applied to that plan's deductible in the prior year will be covered by your old plan if they are for care you got in January **before** the effective date of your coverage in this Plan. If you have already met the deductible in full, your old plan will reimburse these covered expenses. If you have not met it in full, your old plan will first apply your covered expenses to satisfy the rest of the deductible and then reimburse you for any additional covered expenses. The old plan will pay these covered expenses according to this year's benefits; benefit changes are effective on January 1.

**Family limit** There is a separate calendar year deductible of \$250 per person. Under a family enrollment, the deductible is considered satisfied and benefits are payable for all family members (1) after two family members have each met their calendar year deductible, or (2) when the combined covered expenses applied to the deductibles for all family members reach \$500 during a calendar year.

**Coinsurance** Coinsurance is the stated percentage of covered charges you must pay after you have met any applicable deductible. For instance, when a Plan pays 80% of reasonable and customary charges for a covered service, you are responsible for 20% of the reasonable and customary charges, *i.e.*, the coinsurance. In addition, you may be responsible for any excess charge over the Plan's reasonable and customary allowance. For example, if the provider ordinarily charges \$100 for a service but the Plan's reasonable and customary allowance is \$95, the Plan will pay 80% of the allowance (\$76). You must pay the 20% coinsurance (\$19), plus the difference between the actual charge and the reasonable and customary allowance (\$5), for a total member responsibility of \$24.

**If provider waives your share** If a provider routinely waives (does not require you to pay) your share of the charge for services rendered, the Plan is not obligated to pay the full percentage of the amount of the provider's original charge it would otherwise have paid. A provider or supplier who routinely waives coinsurance, copayments or deductibles is misstating the actual charge. This practice may be in violation of the law. The Plan will base its percentage on the fee actually charged. For example, if the provider ordinarily charges \$100 for a service but routinely waives the 20% coinsurance, the actual charge is \$80. The Plan will pay \$64 (80% of the actual charge of \$80).

**When hospital charges are limited by law** When inpatient claims are paid according to a Diagnostic Related Group (DRG) limit (for instance, for admissions of certain retirees who do not have Medicare — see page 8), the Plan will pay 30% of the total covered amount as room and board charges and 70% as other charges and will apply your coinsurance accordingly.

**Lifetime maximums**

- Inpatient benefits for the treatment of alcoholism and drug abuse are limited to two inpatient programs per person per lifetime.
- The smoking cessation benefit is limited to one per person per lifetime.
- Diagnosis and treatment of infertility is limited to \$5,000 per person per lifetime.

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# General Limitations

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All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable when determined by the Carrier to be medically necessary. Coverage is provided only for services and supplies that are listed in this brochure. **No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under the Plan or be used in the prosecution or defense of a claim under the Plan.** This brochure is based on text included in the contract between OPM and this Plan and is intended to be the complete statement of benefits available to FEHB members. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control.

## Other sources of benefits

This section applies when you or your family members are entitled to benefits from a source other than this Plan. You must disclose information about other sources of benefits to the Carrier and complete all necessary documents and authorizations requested by the Carrier.

### Medicare

If you or a covered family member is enrolled in this Plan and Part A, Part B or Parts A and B of Medicare, the provisions on coordination of benefits with Medicare described on pages 23 and 24 apply.

### Group health insurance and automobile insurance

Coordination of benefits (double coverage) applies when a person covered by this Plan also has, or is entitled to benefits from any other group health coverage, or is entitled to the payment of medical and hospital costs under no-fault or other automobile insurance that pays benefits without regard to fault. Information about the other coverage must be disclosed to this Carrier.

When there is 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. When this Plan is the secondary payer, it will pay the lesser of (1) its benefits in full, or (2) a reduced amount that, when added to the benefits payable by the other coverage, will not exceed 100% of allowable expenses.

The determination of which plan is “primary” (pays its benefits first) is made according to guidelines provided by the National Association of Insurance Commissioners (NAIC). When benefits are payable under automobile insurance, including no-fault, the automobile insurer is primary (pays its benefits first) if it is legally obligated to provide benefits for health care expenses without regard to other health benefits coverage the enrollee may have.

This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given this Carrier to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.

### CHAMPUS

If you are covered by both this Plan and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), this Plan will pay benefits first.

### Medicaid

If you are covered by both this Plan and Medicaid, this Plan will pay benefits first.

### Workers’ compensation

The Plan will not pay for benefits or services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) to be payable under workers’ compensation (under section 8103 of title 5, U.S.C.) or by a similar agency under another Federal or State law. This provision also applies when a third party injury settlement or other similar proceeding provides medical benefits in regard to a claim under workers’ compensation or similar laws. If medical benefits provided under such laws are exhausted, medical benefits may be provided for services or supplies covered by this Plan. The Plan is entitled to be reimbursed by OWCP (or the similar agency) for benefits paid by the Plan that were later found to be payable by OWCP (or the agency).

### DVA facilities, DoD facilities, and Indian Health Service

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from the Plan for certain services and supplies provided to you or a family member to the extent that reimbursement is required under the Federal statutes governing such facilities.

### Other Government agencies

The Plan will not provide benefits for services and supplies paid for directly or indirectly by any other local, State, or Federal Government agency.

### Liability insurance and third party actions

Subrogation applies when you are sick or injured as a result of the act or omission of another person or party. Subrogation means the Plan’s right to recover any payments made to you or your dependent by a third party’s insurer, because of an injury or illness caused by a third party. Third party means another person or organization.

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## General Limitations *continued*

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If you or your dependent receive Plan benefits and have a right to recover damages from a third party, the Plan is subrogated to this right. All recoveries from a third party (whether by lawsuit, settlement or otherwise) must be used to reimburse the Plan for benefits paid. Any remainder will be yours or your dependent's. The Plan's share of the recovery will not be reduced because of attorney's fees, or because you or your dependent has not received the full damages claimed, unless the Plan agrees in writing to a reduction.

You must promptly advise the Plan whenever a claim is made against a third party with respect to any loss for which Plan benefits have been or will be paid. You or your dependent must execute any assignments, liens or other documents and provide information as the Plan requests. Plan benefits may be withheld until documents or information is received. If you need more information about subrogation, the Plan will provide you with its subrogation procedures.

### Overpayments

The Carrier will make reasonably diligent efforts to recover benefit payments made erroneously but in good faith and may apply subsequent benefits otherwise payable to offset any overpayments.

### Vested rights

An enrollee does not have a vested right to receive the benefits in this brochure in 1998 or later years, and does not have a right to benefits available prior to 1997 unless those benefits are contained in this brochure.

### Limit on your costs if you're age 65 or older and don't have Medicare

The information in these following paragraphs applies to you when 1) you are **not** covered by either Medicare Part A (hospital insurance) or Part B (medical insurance), or both, 2) you are enrolled in this Plan as an annuitant or as a former spouse or family member covered by the family enrollment of an annuitant or former spouse, and 3) you are not employed in a position which confers FEHB coverage.

#### Inpatient hospital care

If you are not covered by Medicare Part A, are age 65 or older or become age 65 while receiving inpatient hospital services, and you receive care in a Medicare participating hospital, the law (5 U.S.C. 8904(b)) requires the Plan to base its payment on an amount equivalent to the amount Medicare would have allowed if you had Medicare Part A. This amount is called the equivalent Medicare amount. After the Plan pays, the law prohibits the hospital from charging you more for covered services than any deductibles, coinsurance, or copayments you owe under the Plan. Any coinsurance you owe will be based on the equivalent Medicare amount, not the actual charge.

#### Physician services

Claims for physician services provided for retired FEHB members age 65 or older who do not have Medicare Part B are also processed in accordance with 5 U.S.C. 8904(b). This law mandates the use of Medicare Part B limits for covered physician services for those members who are not covered by Medicare Part B.

The Plan is required to base its payment on the Medicare-approved amount (which is the Medicare fee schedule for the service), **or** the actual charge, whichever is lower. The Plan will base its payment on the lower of these two amounts and you are responsible only for any deductible or coinsurance.

If your physician participates with Medicare, the Plan will base its regular benefit payment on the Medicare-approved amount. For instance, under this Plan's benefit, the Plan will pay 75% of the Medicare-approved amount. You will only be responsible for any deductible and coinsurance equal to 25% of the Medicare-approved amount.

If your physician does not participate with Medicare, the Plan will still base its payment on the Medicare-approved amount. However, in most cases you will be responsible for any deductible, the coinsurance amount, **and** any balance up to the limiting charge amount that a provider who does not participate with Medicare is legally permitted to bill under Medicare (115% of the Medicare-approved amount).

Since a physician who participates with Medicare is only permitted to bill you up to the Medicare fee schedule amount even if you do not have Medicare Part B, it is generally to your financial advantage to use a physician who participates with Medicare.

The Carrier's explanation of benefits (EOB) will tell you how much the hospital or physician can charge you in addition to what the Plan paid. If you are billed more than the hospital or physician is allowed to charge, ask the hospital or physician to reduce the bill. If you have already paid more than you have to pay, ask for a refund. If you cannot get a reduction or refund, or are not sure how much you owe, ask the Carrier for guidance.

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## General Exclusions

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These exclusions apply to more than one or to all benefits categories. Exclusions that are primarily identified with a single benefit category are listed along with that benefit category, but may apply to other categories. Therefore, please refer to the specific benefit sections as well to assure that you are aware of all benefit exclusions.

Benefits are provided only for services and supplies that are medically necessary (see definition). The Carrier reserves the right to determine medical necessity. The fact that a covered provider has prescribed, recommended, or approved a service or supply does not, in itself, make it medically necessary.

### **Benefits will not be paid for services and supplies when:**

- No charge would be made if the covered individual had no health insurance coverage
- Furnished without charge (except as described on page 7); while in active military service; or required for illness or injury sustained on or after the effective date of enrollment (1) as a result of an act of war within the United States, its territories, or possessions or (2) during combat
- Furnished by immediate relatives or household members, such as spouse, parents, child, brother or sister by blood, marriage, or adoption
- Furnished or billed by a provider or facility that has been barred from the FEHB Program
- Furnished or billed by a noncovered facility, except that medically necessary prescription drugs are covered
- For or related to sex transformation, sexual dysfunction, sexual inadequacy or impotence
- Not specifically listed as covered
- Investigational or experimental
- Received before coverage under the Plan begins or after it ends
- The charges for services and supplies are not reasonable and customary
- Not recommended or approved by a covered provider
- Not provided in accordance with generally accepted professional medical or dental standards in the United States

### **Benefits will not be paid for:**

- Any portion of a provider's fee or charge ordinarily due from the enrollee but that has been waived. If a provider routinely waives (does not require the enrollee to pay) a deductible or coinsurance, the Carrier will calculate the actual provider fee or charge by reducing the fee or charge by the amount waived
- Charges the enrollee or Plan has no legal obligation to pay, such as: excess charges for an annuitant age 65 or older who is not covered by Medicare Part A and/or B (see page 8), doctor charges exceeding the amount specified by the Department of Health and Human Services when benefits are payable under Medicare (limiting charge) or State premium taxes however applied.
- Acupuncture
- Preventive medical care and services (including periodic checkups and well child care after age 24 months, associated X-ray and lab tests) except as provided under Other Medical Benefits (pages 14 and 15) and Additional Benefits (page 15)
- Weight control or any treatment of obesity except surgery for morbid obesity (ileojejunum, balloon or gastric shunt procedures)
- Programs for smoking cessation and related drugs even if prescribed by a doctor, except as provided under Other Medical Benefits (page 15)
- Inpatient private duty nursing
- Any services rendered related to a learning disability
- Chelation therapy, except for acute arsenic, gold, mercury or lead poisoning
- Breast implants (except as provided on page 14), injections of silicone or other substances, and all related charges
- Nonmedical services such as social services and recreational, educational, visual, and speech therapy (except as provided for on pages 14 and 15)
- Hearing aids and examinations for them
- Eyeglasses and contact lenses (except as covered under Other Medical Benefits on page 14)
- Non-surgical treatment of temporomandibular joint (TMJ) dysfunction including dental appliances, study models, splints and other devices
- Services for cosmetic purposes
- Procedures, services, drugs and 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.

# Benefits

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## Inpatient Hospital Benefits

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### What is covered

The Plan pays for inpatient hospital services as shown below.

#### Precertification

The medical necessity of your hospital admission **must** be precertified for you to receive full Plan benefits. Emergency admissions not precertified must be reported within two business days following the day of admission even if you have been discharged. Otherwise, the benefits payable will be reduced by \$500. See pages 22 and 23 for details.

#### Waiver

This precertification requirement does not apply to persons whose primary coverage is Medicare Part A or another health insurance policy or when the hospital admission is outside the United States. For information on when Medicare is primary, see page 24.

#### Room and board

After you pay the first \$200 for your first admission in a calendar year, the Plan will pay **100%** of the semiprivate room and board charges.

For each confinement, the Plan will consider semiprivate or ward accommodations in a hospital to include all nursing care, meals and special diets. The Plan will consider charges for accommodations in intensive care units for each confinement, even though these charges may exceed the hospital's semiprivate room rate.

If a private room is used, the Plan will consider the average semiprivate room rate charged by the hospital or, if the hospital has only private rooms, the average semiprivate rate for hospitals in the same geographic area. However, if the patient's isolation is medically necessary to prevent contagion to others, the private room charge will be considered.

#### Other charges

The Plan will pay **80%** of other charges for services and supplies furnished by a hospital while you are a bed patient (inpatient) in a hospital. These include, but are not limited to:

- Use of operating room
- Surgical dressings
- Drugs and medicines for use in the hospital
- X-ray and laboratory examinations
- Blood or blood plasma, if not donated or replaced, and its administration

### Limited benefits

#### Pre-admission testing

The Plan pays **100%** of reasonable and customary charges for pre-admission testing received within 7 days of admission as an inpatient to a hospital.

#### Hospitalization for dental work

The Plan pays Inpatient Hospital Benefits in connection with dental procedures only when a nondental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient.

### Related benefits

#### Consultations

Inpatient consultations are covered only under Additional Benefits (see page 15).

#### Professional charges

Charges for professional services of a doctor, even though billed by a hospital as part of the hospital services, are covered only under Other Medical Benefits (see page 14).

#### Prosthetic appliances

Prosthetic appliances (e.g., pacemakers, artificial hips, intraocular lenses) provided by a hospital are covered only under Other Medical Benefits (see page 14)

#### Take-home items

Drugs and medicines and other medical supplies furnished upon discharge for use at home are covered only under Other Medical Benefits (see page 14) or Prescription Drug Benefits (see page 17).

### What is not covered

- A hospital admission that is not medically necessary, *i.e.*, the medical services did not require the acute hospital inpatient (overnight) setting, but could have been provided in a physician's office, the outpatient department of a hospital, or some other setting without adversely affecting the patient's condition or the quality of medical care rendered.
- Confinement in nursing homes, rest homes, places for the aged, convalescent homes or any place that is not a hospital, skilled nursing facility or hospice (see definitions)
- Custodial care (see definition) even when provided by a hospital
- Inpatient private duty nursing
- Personal comfort items such as radio, television, telephone, air conditioner, beauty and barber services, guest cots, guest meals, newspapers and similar items.

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# Surgical Benefits

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## What is covered

### Hospital inpatient and outpatient

The Plan pays for the following services:

The Plan pays **85%** of reasonable and customary charges for inpatient or outpatient surgery. Charges for normal pre- and post-operative care by the doctor who performs surgery, including in-hospital visits for the first 14 days after an operation, are considered to be part of the surgical fee. Hospital visits by the surgeon after 14 days are considered under Other Medical Benefits (see page 14). Charges for use of an outpatient surgical facility are covered as Additional Benefits (see page 16).

### Multiple surgical procedures

When multiple or bilateral surgical procedures that add time or complexity to patient care are performed during the same operative session by a doctor/surgeon or podiatrist, the Plan pays as follows: the value of the major procedure plus 50 percent of the value of the lesser procedure(s) will be considered.

### Incidental procedures

When an incidental procedure (*e.g.*, incidental appendectomy, lysis of adhesions, excision of scar) is performed through the same incision, the reasonable and customary allowance will be that of the major procedure only. Separate benefits will not be provided for procedures deemed by the Plan to be incidental to the total surgery.

### Assistant surgeon (inpatient/outpatient)

The Plan pays **85%** of reasonable and customary charges of an assistant surgeon for inpatient or outpatient surgery when determined by the Plan to be medically necessary.

### Second opinion (voluntary)

The Plan pays **100%** of reasonable and customary charges for a second, outpatient surgical opinion by an independent consulting doctor other than the surgeon.

### Anesthesia

This Plan pays **85%** of the reasonable and customary charges for general anesthesia and its administration.

### Organ/tissue transplants and donor expenses

All reasonable and customary charges incurred for a covered surgical transplant whether incurred by the recipient or donor, will be considered expenses of the recipient and will be covered the same as for any other illness or injury.

#### What is covered

- Cornea, heart, kidney, liver, pancreas (when condition is not treatable by use of insulin therapy), heart/lung, single lung and double lung transplants
- Bone marrow transplants and stem cell support as follows: allogeneic bone marrow transplants; autologous bone marrow transplants (autologous stem cell support) and autologous peripheral stem cell support for acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, testicular, mediastinal, retroperitoneal and ovarian germ cell tumors, epithelial ovarian cancer, breast cancer, and multiple myeloma
- Related medical and hospital expenses of the donor when the recipient is covered by the Plan. Recipient means an insured person who undergoes an operation to receive an organ transplant. Donor means a person who undergoes an operation for the purpose of donating an organ for transplant surgery.

#### What is not covered

- Transplants not listed as covered

### Cosmetic surgery

Cosmetic surgery (see definition) is covered only if necessary for repair of accidental injury sustained while covered by the FEHB Program, to correct congenital anomalies, or for reconstruction of a breast that was removed or partially removed.

### Oral and maxillofacial surgery

Oral surgery is covered only for:

- the extraction of impacted (unerupted) teeth
- correction of fractures of the jaw and/or facial bones
- removal of salivary stones
- correction of cleft palate
- correction of severe malocclusion (protruding or retruding mandible or maxilla) caused by disease, injury, or congenital malformation
- excision of bony cysts of the jaw (unrelated to tooth structures)
- excision of pathological tori, tumors, and premalignant and malignant lesions
- surgical correction of temporomandibular joint (TMJ) dysfunction
- frenectomy or frenotomy unrelated to orthodontic care

### What is not covered

- Treatment or removal of corns and calluses, or trimming of toenails
- Radial keratotomy or similar surgery done in treating myopia (except for cornea graft)
- Dental appliances, study models, splints and other devices or services related to the treatment of TMJ dysfunction
- Reversal of voluntary surgical sterilization

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# Maternity Benefits

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## What is covered

The Plan pays the same benefits for hospital, surgery (delivery), laboratory tests and other medical expenses as for illness or injury

### Inpatient hospital

#### Precertification

The medical necessity of your hospital admission must be precertified for you to receive full Plan benefits. Unscheduled or emergency admissions not precertified must be reported within two business days following the day of admission even if you have been discharged. Newborn confinements that extend beyond the mother's discharge must also be precertified. If any of the above are not done, the benefits payable will be reduced by \$500. See pages 22 and 23 for details.

#### Room and board

After you pay the first \$200 for your first hospital admission in a calendar year, the Plan will pay 100% of the semiprivate room and board charges.

#### Other charges

The Plan will pay **80%** of other hospital charges

Bassinet or nursery charges for days on which mother and child are both confined are considered expenses of the mother and not expenses of the child. Doctor's in-hospital charges for routine newborn care and any other charges which are expenses of the child, will be considered only if the child is covered by a family enrollment. Routine circumcision is covered under Surgical Benefits for family enrollments.

### Outpatient care

The Plan pays **100%** of the reasonable and customary charges for covered services at the time of delivery when:

- Delivery is on an outpatient basis, or
- Delivery is at a licensed birthing center, or
- Inpatient delivery results in a hospital confinement of one day (overnight) or less

If the mother or newborn child is transferred from a birthing center to a hospital due to medical complications, the birthing center expenses will be paid at **100%** of reasonable and customary charges.

For a confinement of one day (overnight) or less, if the mother and child leave the hospital against medical advice, this benefit is not payable and only the regular Plan benefits will apply.

### Obstetrical care

The Plan pays **85%** of reasonable and customary charges for covered expenses due to delivery by a doctor or midwife. Prenatal and postnatal doctor and midwife visits are covered under Other Medical Benefits (page 14).

### Related benefits

#### Diagnosis and treatment of infertility

Services for the diagnosis and treatment of infertility are covered under Other Medical Benefits (see page 14).

#### Tests

Sonograms, amniocentesis and other related tests on the unborn are covered under Other Medical Benefits (see page 14).

#### Voluntary sterilization

The Plan pays the same benefits as for any other surgical procedure. See Surgical Benefits (page 11).

### For whom

Benefits are payable under Self Only enrollments and for family members under Self and Family enrollments.

### What is not covered

- Procedures, services, drugs and 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 and supplies related to treatment of impotency
- Reversal of voluntary surgical sterilization
- Contraceptive devices and contraceptive drugs (including oral contraceptives and implanted drugs, such as Norplant)
- Assisted Reproductive Technology (ART) procedures, such as artificial insemination, in vitro fertilization, embryo transfer or placement and GIFT, as well as services and supplies related to ART procedures are not covered.

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# Mental Conditions/Substance Abuse Benefits

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## What is covered

The Plan pays for the following services:

### Mental conditions

#### Inpatient care

After a \$400 deductible for covered hospital charges per person per calendar year, the Plan then pays **100%** of covered hospital charges for the first 31 days and **50%** of such charges after the 31st day.

#### Precertification

The medical necessity of your admission to a hospital or other covered facility must be precertified for you to receive full Plan benefits. Emergency admissions must be reported within two business days following the day of admission even if you have been discharged. Otherwise, the benefits payable will be reduced by \$500. See pages 22 and 23 for details.

#### Catastrophic protection benefit

When the 50% you pay for covered hospital charges after the 31st day, plus the deductible, totals \$8,000 in a calendar year for one member, the Plan will then pay 100% of that person's covered hospital charges for the rest of that calendar year.

#### Inpatient/outpatient visits

The Plan will consider charges for psychiatric treatment sessions (including group sessions) up to a maximum benefit of \$30 per session even when billed by a hospital or provided by the hospital staff. The number of sessions is limited to 50 per person per calendar year. These services are covered only when rendered by a licensed M.D., a licensed clinical psychologist, or a licensed social worker, even when billed for by a hospital or provided by hospital personnel. These services are not subject to a deductible or coinsurance and their cost does not apply to the catastrophic protection benefit for mental conditions. Charges for psychological testing and pharmacological visits are covered only under Other Medical Benefits (see page 14).

### Substance abuse

The Plan will pay up to \$5,500 for an inpatient treatment program in an accredited alcohol or drug abuse treatment facility. The Plan will pay up to \$250 for an aftercare outpatient treatment program that immediately follows an inpatient program.

#### Precertification

The medical necessity of your admission to a hospital or other covered facility must be precertified for you to receive full Plan benefits. Emergency admissions must be reported within two business days following the day of admission even if you have been discharged. Otherwise, the benefits payable will be reduced by \$500. See pages 22 and 23 for details.

#### Lifetime maximum

The Substance abuse benefit is limited to two (2) inpatient programs per person per lifetime. No other benefits are payable for this condition.

## What is not covered

- All charges for chemical aversion therapy, conditioned reflex treatments, narcotherapy or any similar aversion treatments and all related charges (including room and board)
- Biofeedback and milieu therapy
- Counseling or therapy for educational or behavioral problems, or related to mental retardation or learning disabilities.
- Marital, family or other counseling services

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## Other Medical Benefits

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### What is covered

After the \$250 deductible has been met, the Plan pays **75%** of reasonable and customary charges for the following:

- Doctors' visits (inhospital, home or office)
- Prenatal and postnatal doctor and midwife visits
- Insulin, including hypodermic syringes
- Physical therapy performed by a registered physical therapist
- Oxygen and equipment for its administration
- Electroshock therapy
- Radiation therapy
- Chemotherapy
- Allergy treatment, including injections and testing
- One pair of eyeglasses or contact lenses, if required as a result of intraocular surgery and obtained within one (1) year of the surgery, but not spare glasses or lenses after surgery
- Hospital outpatient services and supplies
- Speech therapy by a qualified speech therapist when loss of speech is due to illness or injury
- Rabies shots when the individual has been exposed to active rabies
- X-ray and laboratory examinations except for dental work
- Pathological services and machine diagnostic tests
- Orthopedic appliances, including orthopedic braces and crutches
- Prosthetic appliances such as artificial limbs and eyes, including replacement, repair, or adjustment when required because of a change in the patient's physical condition. Also covered are first purchase (not replacement) of one externally fitted breast prosthesis and one fitted bra, and first internal breast prosthesis following mastectomy

### Routine services

In addition to coverage of diagnostic X-ray, laboratory and pathological services and machine diagnostic tests, the Plan pays **75%** of reasonable and customary charges for the following routine (screening) services after the \$250 deductible has been met.

#### Physical exam

Annual coverage of one routine physical exam per person, limited to a maximum charge of \$200 per person. A routine physical exam is a complete evaluation of a patient without symptoms or illness and includes a comprehensive history and physical examination. Physical exam charges applied to satisfy the deductible are counted toward the benefit limit.

#### Breast cancer screening

Mammograms are covered for women age 35 and older as follows:

- From age 35 through 39, one mammogram screening during this five year period;
- From age 40 through 49, one mammogram screening every two consecutive calendar years;
- From age 50 through 64, one mammogram screening every calendar year; and
- At age 65 or over, one mammogram screening every two consecutive calendar years.

#### Cervical cancer screening

Annual coverage of one pap smear for women age 18 and older

#### Colorectal cancer screening

Annual coverage of one fecal occult blood test for members age 40 and older

#### Prostate cancer screening

Annual coverage of one PSA (Prostate Specific Antigen) test for men age 40 and older

### Limited benefits

#### Chiropractor

The following benefits are covered at **75%** after the \$250 deductible has been met:

Plan pays up to \$300 per person each calendar year for service of a chiropractor. Services of a chiropractor are not covered under any other Plan benefit except as described on page 5. Chiropractic charges applied to satisfy the deductible are counted toward the benefit limit.

#### Diagnosis and treatment of infertility

The Plan will pay up to \$5,000 per person per lifetime for the following services and supplies:

- Initial diagnostic tests and procedures done solely to identify the cause of the inability to conceive
- Fertility drugs, hormone therapy and related services
- Medical or surgical services performed solely to create or enhance the ability to conceive

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## Other Medical Benefits *continued*

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### **Durable medical equipment**

The Plan pays for rental, up to the purchase price, of durable medical equipment (see definition). Purchase of equipment is at the Plan's option and must also be preapproved. To obtain preapproval, request Plan approval in writing within 31 days of the initial rental **and include your doctor's statement of medical necessity**. Unless you request an extended rental within 31 days, the Plan **will not pay** for more than three rental months even if it eventually authorizes purchase of the equipment.

### **Occupational therapy**

Plan pays for up to thirty days of occupational therapy each calendar year when therapy is under the supervision of a doctor.

### **Smoking cessation benefit**

The Plan will pay up to \$100 for enrollment in one smoking cessation program, including any related prescription drugs, per member per lifetime. Charges applied to satisfy the deductible are counted toward the benefit limit. Smoking cessation drugs and medications, including nicotine patches, are not available under any other Plan provisions.

### **Well child care**

The Plan will pay charges for all routine office visits and testing for children up to age 24 months. See below for benefits for routine childhood immunizations

### **What is not covered**

- Orthopedic shoes, orthotics and other devices to support the feet
- Corsets and trusses
- Provocative food testing, end point titration techniques and sublingual allergy desensitization
- Sun or heat lamps, whirlpool baths, heating pads, air purifiers, humidifiers, exercise devices and other items that do not meet the definition of durable medical equipment
- Eye exercises and visual training (orthoptics)
- Custodial care
- Telephone consultations
- Jobst stockings, unless determined to be medically necessary.

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## Additional Benefits

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### **Accidental injury or medical emergency**

The Plan will pay **100%** of reasonable and customary charges up to a maximum of \$200 for treatment of an accidental injury or a medical emergency (see definitions) on an inpatient or outpatient basis if rendered within 72 hours of injury or medical emergency. This can include follow-up charges for dressings, X-ray, and cast removal in connection with injury if initial treatment is received within 72 hours. Charges exceeding the \$200 limit will be considered under Other Medical Benefits.

### **Ambulance service**

The Plan will pay actual charges up to \$50 for professional ambulance service to the nearest hospital or medical facility which is equipped to handle the patient's condition for accidents or acute illness, or for inpatients in connection with covered inpatient care. Additional charges are covered under Other Medical Benefits.

### **Cancer treatment**

The Plan will pay, without dollar limitation, **100%** of the reasonable and customary charges for any services and supplies normally covered by the Plan for the treatment of any illness diagnosed as cancer. The service or supply must be for the treatment of a malignancy. Diagnoses secondary to cancer are not covered under this benefit.

### **Childhood immunizations**

Childhood immunizations recommended by the American Academy of Pediatrics are covered at 100% of reasonable and customary charges for dependent children under age 22. Associated charges for office visits and other services will be considered under Other Medical Benefits.

### **Consultation**

The Plan will pay up to \$50 for an in-hospital consultation, limited to one consultation per confinement. Reasonable and customary charges above \$50 are covered under Other Medical Benefits.

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## **Additional Benefits** *continued*

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### **Dental accident**

The Plan will pay **100%** (no deductible) of reasonable and customary charges for the treatment or repair (including root canal therapy and crowns) of an accidental injury to sound natural teeth (not from biting or chewing), provided the accident occurs while covered by the FEHB Program, and the treatment or repair is performed within one year of the accident. If treatment or repair to a child's teeth must be delayed because of the child's age, the Plan may extend coverage to a period of not more than three years from the date of the accident provided the request for delay is made to the Plan within one year of the accident, and the child remains covered by the Plan until treatment is completed.

The Plan may request dental records, including X-rays, to substantiate the condition of the teeth prior to the accidental injury. Charges covered for dental accidents cannot be considered under Dental Benefits.

### **Home health care**

If home health care (see definition) is precertified (see page 23), the Plan will pay 100% of the reasonable and customary charges up to a maximum of \$80 per visit for up to 90 visits per calendar year when the care is an alternative to hospitalization.

If the care is not precertified, the Plan will pay 100% of the reasonable and customary charges up to a maximum of \$40 per visit for up to 40 visits per calendar year when the care is an alternative to hospitalization.

A home health care visit consists of one of the following:

- Less than an 8 hour shift of nursing care provided by a registered nurse (RN) or a licensed practical nurse (LPN);
- One session of physical, occupational or speech therapy provided by a licensed therapist;
- Less than an 8 hour shift of a home health aide's services that are performed under the supervision of a registered nurse (RN) and that consists mainly of medical care and therapy provided solely for the care of the Plan member.

The above services must be furnished by a home health agency (or by visiting nurses where services of a home health agency are not available) in accord with a home health care plan (see definition) certified by the member's doctor and in the member's home.

### **Hospice care**

If hospice care is precertified (see page 23), the Plan will pay 100% of the reasonable and customary charges up to a maximum of \$7,500 for care provided by a hospice agency or organization (see definition) to a terminally ill patient in the final stages of illness when such care is prescribed by a doctor.

If the care is not precertified, the Plan will pay 100% of the reasonable and customary charges up to a maximum of \$5,500 when hospice care is prescribed by a doctor.

### **Outpatient surgical facility**

The Plan will pay 100% of charges for the use of an outpatient surgi-center or other outpatient surgical facility, including a doctor's office. The doctor's charge for surgery is covered under Surgical Benefits (page 11).

### **Renal dialysis**

The Plan will pay 100% of reasonable and customary charges for covered services and supplies for renal dialysis in or out of the hospital.

### **Skilled nursing facilities**

If a person is confined in a skilled nursing facility and the confinement is precertified (see page 23), the Plan will, for a maximum of 60 days per calendar year, pay **100%** of the reasonable and customary charges when the confinement is an alternative to hospitalization.

If a person is confined in a skilled nursing facility but the confinement is not precertified, the Plan will, for a maximum of 30 days per calendar year, pay 80% of the reasonable and customary charges when the confinement is an alternative to hospitalization.

### **Vision care**

The Plan will pay up to \$45 for one routine eye examination per person per calendar year. Please note that the itemized bill must indicate that the visit is for the purpose of a routine exam.

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# Prescription Drug Benefits

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## What is covered

You may purchase the following medications and supplies prescribed by a doctor from either a pharmacy or by mail:

- Drugs that by Federal law of the United States require a doctor's prescription for their purchase
- Insulin
- Needles and syringes for the administration of covered medications

## What is not covered

- Medical supplies such as dressings and antiseptics
- Drugs and supplies for cosmetic purposes
- Nutritional supplements, vitamins
- Contraceptive drugs and devices, including Norplant
- Fertility drugs, after the Plan's payment for the treatment of infertility has met the \$5,000 lifetime maximum
- Drugs to aid in smoking cessation except under Smoking cessation benefit (see page 15)
- Medication that does not require a prescription under Federal law even if your doctor prescribes it or a prescription is required under your State law

## From a pharmacy

You may purchase up to a 34-day supply of covered drugs or supplies at a discount through a Caremark Retail Network Pharmacy or pay full price at a non-network pharmacy. Call 1-800-831-4440 to locate a network pharmacy in your area. You pay the cost of a prescription at the time of purchase. The expense is reimbursed at **75%** after the \$250 deductible has been met.

## To claim benefits

Use Plan claim form HCFA 1500 to claim benefits for prescription drugs and supplies you purchased at any network or non-network retail pharmacy. You may obtain claim forms by calling 1-800-638-8432. Complete and sign the claim form, attach prescription receipts and mail it to: Rural Carrier Benefit Plan, P.O. Box 668329, Charlotte, NC 28266-8329. Your receipt must show the name of the patient, prescription number, name of drug, prescribing doctor's name, date, charge, and name of pharmacy.

## By mail

If your doctor orders more than a 34-day supply of drugs or covered supplies, up to a 90-day supply, you may order your prescription or refill by mail from the Rural Carrier Benefit Plan mail order drug program. Caremark will fill your prescription. All drugs and supplies covered by the Plan are available under this program except drugs to aid in smoking cessation and fertility drugs.

Under the Rural Carrier Benefit Plan mail order drug program, if a generic equivalent to the prescribed drug is available, Caremark will dispense the generic equivalent instead of the name brand unless your doctor specifies that the name brand is medically required. **You pay** a \$15 copayment for each brand name prescription drug, a \$10 copayment for each generic prescription drug or refill you purchase through the Plan's mail order drug program.

## Medicare copayment

You pay a \$5 copayment for each brand name or a \$2 copayment for each generic prescription drug or refill when you are covered by Medicare Part B and use the Plan's mail order drug program.

## To claim benefits

The Plan will send you information on the mail order drug program. To use the program:

- 1) Complete the initial mail order form.
- 2) Enclose your prescription and copayment.
- 3) Mail your order to: Caremark, 10430 Lakeridge Pkwy, Ashland, VA 23005-9431.
- 4) Allow approximately two to three weeks for delivery.

You'll receive forms for refills and future prescription orders each time you receive drugs or supplies under this program. In the meantime, if you have any questions about a particular drug or a prescription, and to request your first order forms, you may call toll-free: 1-800-831-4440.

## Drugs from other sources

Prescription drugs are also covered at **75%** after the \$250 deductible has been met under this Plan when they are provided to you by a doctor or covered facility.

## Purchasing drugs when you are overseas

Only prescription drugs and supplies available in the United States and listed above as covered by the Plan are eligible for reimbursement when purchased in a foreign country. These expenses are reimbursed at **75%** after the \$250 deductible has been met.

# Dental Benefits

## What is covered

The Plan will pay for the following services on the Class A and Class B schedules of dental allowances. These lists include all covered services.

### Preventive care

#### Class A schedule of dental allowances

Plan pays — Actual charges for up to two visits per person per calendar year up to the amounts specified below; you pay any charges that exceed Plan payment.

Oral exam	\$12.50	Complete X-ray series	\$34.00
Prophylaxis, adult	\$22.00	Panoramic X-ray	\$34.00
Prophylaxis, child (thru age 14)	\$15.00	Single film X-ray	\$ 5.50
with fluoride treatment	\$24.00	Each additional X-ray film (up to 7)	\$ 4.00
Space maintainer	\$88.00	Bitewings – 2 films	\$ 9.00
		Bitewings – 4 films	\$14.00

### Restorative care

#### Class B schedule of dental allowances

**You pay** a deductible of \$50 per person per calendar year and any charges that exceed Plan payment; **Plan pays** actual charges up to the amounts specified below.

#### Restorations

Amalgam – 1 surface deciduous	\$12.50
Amalgam – 2 surfaces deciduous	\$18.50
Amalgam – 3 or more surfaces deciduous	\$23.50
Amalgam – 1 surface permanent	\$14.00
Amalgam – 2 surfaces permanent	\$20.50
Amalgam – 3 or more surface permanent	\$26.50
Silicate cement	\$13.50
Acrylic or plastic	\$21.50
Gold	\$103.50

#### Extractions (uncomplicated)

Single tooth	\$16.00
Each additional tooth	\$15.00
Pulp capping – direct	\$ 9.50
Pulpotomy – vital	\$21.00

#### Pontics

Porcelain fused to gold	\$120.00
Dowel pin	\$25.00

#### Root canal therapy

One root	\$106.00
Two roots	\$126.00
Three or more roots	\$170.00
Gingival curettage (per quadrant)	\$ 26.50

#### Crowns

Plastic with gold	\$120.00
Porcelain	\$113.50
Porcelain with gold	\$120.00
Gold (full cast)	\$120.00
Gold (3/4 cast)	\$120.00
Stainless steel	\$ 21.50

#### Dentures

Complete upper or lower	\$126.00
Partial without bar	\$138.00
Partial with bar	\$157.00
Repairs	\$ 14.00
Relining	\$ 40.50

Where this schedule provides for a category of service, but does not specifically list a particular procedure belonging in that category, the Plan will determine the maximum allowance for that procedure.

## Related benefits

### Dental accident

For dental accident benefit, see page 16.

### Oral surgery

For covered oral surgery, see page 11.

## What is not covered

- Charges related to orthodontia
- Dental procedures involving the preparation of the mouth for dentures, including routine tooth extractions
- Dental implants
- Dental appliances, study models, splints and other devices or services related to the treatment of TMJ dysfunction.
- Other dental services not listed as covered
- Any service covered under another provision of the Plan

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# How to Claim Benefits

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## Claim forms and identification cards

If you do not receive your identification card(s) within 60 days after the effective date of your enrollment, call the Carrier at 703/684-5552 to report the delay. In the meantime, use your copy of the SF 2809 enrollment form or your annuitant confirmation letter from OPM as proof of enrollment when you obtain services. This is also the number to call for claim forms or advice on filing claims.

Claim forms will be furnished with your identification cards.

Claims forms will also be furnished with all claim payments. Additional forms may be obtained by writing to the Plan at 1630 Duke Street, Suite 200, Alexandria, VA 22314-3466 or calling 800/638-8432.

## How to file claims

Claims filed by your doctor that include an assignment of benefits to the doctor are to be filed on the form HCFA 1500, Health Insurance Claim Form. Claims submitted by enrollees may be submitted on the HCFA 1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Name of patient and relationship to enrollee
- Plan identification number of the enrollee
- Name and address of person or firm providing the service or supply
- Dates that services or supplies were furnished
- Type of each service or supply and the charge
- Diagnosis

In addition:

- A copy of the explanation of benefits (EOB) from any primary payer (such as Medicare) must be sent with your claim.
- Bills for private duty nurses must show that the nurse is a registered or licensed practical nurse and must include nursing notes.
- Claims for rental or purchase of durable medical equipment, private duty nursing, and physical, occupational and speech therapy require a written statement from the doctor specifying the medical necessity for the service or supply and the length of time needed.
- Claims for prescription drugs and medicines that are not ordered through the mail order drug program must include receipts that include the prescription number, name of drug, prescribing doctor's name, date, charge and name of the pharmacy.
- Claims for overseas (foreign) services should include an English translation. Charges should be converted to U.S. dollars using the exchange rate applicable at the time the expense was incurred.
- If the claim involves hospitalization, the hospital billing statement must show (or the hospital must advise) the type of accommodations (private, semiprivate, etc.). If a private room is used, the billing statement must show the average semiprivate rate.

### **Cancelled checks, cash register receipts or balance due statements are not acceptable.**

Complete a claim form HCFA 1500. Note the name of the insured the same as it appears on the ID card. Be sure to answer all questions or mark "Not Applicable" (N/A) on those which do not apply every time you file a claim.

The attending doctor or dentist must complete the statement on the HCFA 1500 or furnish another statement which includes the name of the patient, the diagnosis, dates of treatment, itemized charges and the Federal Tax I.D. number of the doctor or dentist. There is no separate prescription drug or dental claim form.

After completing claim form HCFA 1500 and attaching the doctor's or dentist's statement and all related itemized bills, send claims to:

Rural Carrier Benefit Plan  
P.O. Box 668329  
Charlotte, NC 28266-8329  
Claims toll-free telephone number: 800/638-8432  
Plan Administrative Office telephone number: 703/684-5552

## Records

Keep a separate record of the medical expenses of each covered family member, as deductibles and maximum allowances apply separately to each person. Save all medical bills including those being accumulated to satisfy a deductible. In most instances they will serve as evidence of your claim. The Carrier will not provide duplicate or year end statements.

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## How to Claim Benefits *continued*

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### **Submit claims promptly**

Claims must be filed within 90 days after the expense for which the claim is being made was incurred. To avoid delays in payment, submit claims as expenses are incurred. **Do not hold claims until the end of the year.** Expenses are “incurred” on the date on which the service or supply is received. No benefits are payable for claims submitted to the Plan more than two (2) years from the date the expense is incurred, unless timely filing was prevented by administrative operations of Government or legal incapacitation, provided the claim was submitted as soon as reasonably possible.

A finding of custodial care by the Plan does not exclude benefits for all services and supplies. Some services (such as prescription drugs, X-rays and lab tests) may still be covered. **ALL BILLS SHOULD BE ROUTINELY SUBMITTED TO THE PLAN FOR CONSIDERATION.**

### **Direct payment to hospital or provider of care**

An assignment to direct benefit payments to the hospital or doctor may be made by completing an assignment form furnished by the hospital or doctor or by completing the assignment statement on claim form HCFA 1500.

### **When more information is needed**

Reply promptly when the Carrier requests information in connection with a claim. If you do not respond, the Carrier may delay processing or limit the benefits available.

### **Confidentiality**

Medical and other information provided to the Carrier, including claim files, is kept confidential and will be used only: 1) by the Carrier and its subcontractors for internal administration of the Plan, coordination of benefit provisions with other plans, and subrogation of claims; 2) by law enforcement officials with authority to investigate and prosecute alleged civil or criminal actions; 3) by OPM to review a disputed claim or perform its contract administration functions; 4) by OPM and the General Accounting Office when conducting audits as required by the FEHB law; or 5) for bona fide medical research or education. Medical data that does not identify individual members may be disclosed as a result of the bona fide medical research or education.

### **Disputed claims review Reconsideration**

If a claim for payment is denied by the Carrier, you must ask the Carrier, in writing, and within six months of the date of the denial, to reconsider its decision before you request a review by OPM. (This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.) OPM will not review your request unless you demonstrate that you gave the Carrier an opportunity to reconsider your claim. Before you ask the Carrier to reconsider, you should first check with your provider or facility to be sure that the claim was filed correctly. For instance, did they use the correct procedure code for the service(s) performed (surgery, laboratory test, X-ray, office visit, etc.)? Indicate any complications of any surgical procedure(s) performed. Include copies of an operative or procedure report, or other documentation that supports your claim. Your written request to the Carrier should state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment should have been paid.

Within 30 days after receipt of your request for reconsideration, the Carrier must affirm the denial in writing to you, pay the claim, or request additional information that is reasonably necessary to make a determination. If the Carrier asks a provider for information it will send you a copy of this request at the same time. The Carrier has 30 days after receiving the information to give its decision. If this information is not supplied within 60 days, the Carrier will base its decision on the information it has on hand.

### **OPM review**

If the Carrier affirms its denial, you have the right to request a review by OPM to determine whether the Carrier’s actions are in accordance with the terms of its contract. You must request the review within 90 days after the date of the Carrier’s letter affirming its initial denial.

You may also ask OPM for a review if the Carrier fails to respond within 30 days of your written request for reconsideration or 30 days after you have supplied additional information to the Carrier. In this case, OPM must receive a request for review within 120 days of your request to the Carrier for reconsideration or of the date you were notified that the Carrier needed additional information, either from you or from your doctor or hospital.

This right is available only to you or the executor of a deceased claimant’s estate. Providers, legal counsel, and other interested parties may act as your representative only with your specific written consent to pursue payment of the disputed claim. OPM must receive a copy of your written consent with their request for review.

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## How to Claim Benefits *continued*

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Your written request for an OPM review must state why, based on specific provisions in this brochure, you believe the Carrier should have paid the denied claim. If the Carrier has reconsidered and denied more than one unrelated claim, clearly identify the documents for each claim.

Your request must include the following information or it will be returned by OPM:

- A copy of your letter to the Carrier requesting reconsideration;
- A copy of the Carrier's reconsideration decision (if the Carrier failed to respond, provide instead (a) the date of your request to the Carrier, or (b) the dates the Carrier requested and you provided additional information to the Carrier);
- Copies of documents that support your claim (such as doctors' letters, operative reports, bills, medical records, explanation of benefit (EOB) forms, etc.); and
- Your daytime phone number.

Medical documentation received from you or the Carrier during the review process becomes a permanent part of the disputed claim file, subject to the provisions of the Freedom of Information Act and the Privacy Act.

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contracts Division II, P.O. Box 436, Washington, DC 20044.

You (or a person acting on your behalf) may not bring a lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan until you have exhausted the OPM review procedure, established at section 890.105, title 5, Code of Federal Regulations (CFR). If OPM upholds the Carrier's decision on your claim, and you decide to bring a lawsuit based on the denial, the lawsuit must be brought no later than December 31 of the third year after the year in which the services or supplies upon which the claim is predicated were provided. Pursuant to section 890.107, title 5, CFR, such a lawsuit must be brought against the Office of Personnel Management in Federal court.

Federal law exclusively governs all claims for relief in a lawsuit that relates to this Plan's benefits or coverage or payments with respect to those benefits. Judicial action on such claims is limited to the record that was before OPM when it rendered its decision affirming the Carrier's denial of the benefit. The recovery in such a suit is limited to the amount of benefits in dispute.

**Privacy Act statement** — If you ask OPM to review a denial of a claim for payment or service, OPM is authorized by chapter 89 of title 5, U.S.C., to use the information collected from you and the Carrier to determine if the Carrier has acted properly in denying you the payment or service, and the information so collected may be disclosed to you and/or the Carrier in support of OPM's decision on the disputed claim.

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## Protection Against Catastrophic Costs

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### Catastrophic protection

For those services with coinsurance, the Plan pays 100% of reasonable and customary charges for the remainder of the calendar year after the calendar year deductible is met, when out-of-pocket expenses for the deductibles and coinsurance in that calendar year exceed \$2,500 per person or \$3,000 per family.

Out-of-pocket expenses for the purposes of this Benefit are:

- The 15% you pay for Surgical Benefits;
- The 20% you pay for Inpatient Hospital Benefits;
- The 25% you pay for Other Medical Benefits;
- The \$250 you pay toward the Other Medical Benefits calendar year deductible; and
- The \$200 you pay toward the first hospital admission deductible under Inpatient Hospital Benefits.

The following cannot be included in the accumulation of out-of-pocket expenses:

- Expenses in excess of reasonable and customary charges or maximum benefit limitations;
- Expenses for mental conditions, substance abuse or dental care;
- Expenses incurred for medications ordered through the Rural Carrier mail order drug program;
- Expenses for non-covered services and supplies; and
- Expenses for confinement in a skilled nursing facility
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements (see pages 22 and 23).

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## Protection Against Catastrophic Costs *continued*

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### **Mental Conditions/ Substance Abuse Benefit**

For Mental conditions, after the **50%** you pay for inpatient care after the 31st day, plus the \$400 deductible, total \$8,000 in a calendar year for an individual, the Plan will then pay **100%** of covered hospital charges for that individual for the remainder of the calendar year.

### **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 got in January **before** the effective date of your coverage in this Plan. If you have already met the covered out-of-pocket maximum expense level in full, your old plan's catastrophic protection benefit will continue to apply until the effective date. 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 benefit to covered out-of-pocket expenses incurred from that point until the effective date. The old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

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## *Other Information*

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### **Precertification**

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#### **Precertify before admission**

Precertification is not a guarantee of benefit payments. Precertification of an inpatient admission is a predetermination that, based on the information given, the admission meets the medical necessity requirements of the Plan. It is your responsibility to ensure that precertification is obtained. If precertification is not obtained and benefits are otherwise payable, benefits for the admission will be reduced by \$500.

To precertify a scheduled admission:

- You, your representative, your doctor, or your hospital must call Mutual of Omaha's Care Review Unit at least seven days prior to admission. The toll-free number is 1-800-228-0286.
- Provide the following information: enrollee's name and Plan identification number; patient's name, birth date and phone number; reason for hospitalization, proposed treatment or surgery; name of hospital or facility; name and phone number of admitting doctor; and number of planned days of confinement.

Mutual of Omaha's Care Review Unit will then tell the doctor and hospital the number of approved days of confinement for the care of the patient's condition. Written confirmation of the Carrier's certification decision will be sent to you, your doctor, and the hospital. If the length of stay needs to be extended, follow the procedures below.

#### **Need additional days?**

A review coordinator will contact your doctor before the certified length of stay ends to determine if you will be discharged on time or if additional inpatient days are medically necessary. If the admission is precertified but you remain confined beyond the number of days certified as medically necessary, the Plan will not pay for charges incurred on any extra days that are determined to not be medically necessary by the Carrier during the claim review.

#### **You don't need to certify an admission when**

- Medicare Part A, or another group health insurance policy, is the primary payer for the hospital confinement (see page 24). Precertification is required, however, when Medicare hospital benefits are exhausted prior to using lifetime reserve days.
- You are confined in a hospital outside the United States.

#### **Maternity or emergency admissions**

When there is an unscheduled maternity admission or an emergency admission due to a condition that puts the patient's life in danger or could cause serious damage to bodily function, you, your representative, the doctor, or the hospital must telephone 1-800/228-0286 within two business days following the day of admission, even if the patient has been discharged from the hospital. Otherwise, inpatient benefits otherwise payable for the admission will be reduced by \$500.

Newborn confinements that extend beyond the mother's discharge date must also be certified. You, your representative, the doctor or hospital must request certification for the newborn's continued confinement within two business days following the day of the mother's discharge.

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## Precertification *continued*

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### **Other considerations**

An early determination of need for confinement (precertification of the medical necessity of inpatient admission) is binding on the Carrier unless the Carrier is misled by the information given to it. After the claim is received, the Carrier will first determine whether the admission was precertified and then provide benefits according to all of the terms of this brochure.

### **If you do not precertify**

If precertification is not obtained before admission to the hospital (or within two business days following the date of a maternity or emergency admission or in the case of a newborn, the mother's discharge), a medical necessity determination will be made at the time the claim is filed. If the Carrier determines that the hospitalization was not medically necessary the inpatient hospital benefits will not be paid. However, medical supplies and services otherwise payable on an outpatient basis will be paid.

If the claim review determines that the admission was medically necessary, any benefits payable according to all of the terms of this brochure will be reduced by \$500 for failing to have the admission precertified.

If the admission is determined to be medically necessary, but part of the length of stay was found not to be medically necessary, inpatient hospital benefits will not be paid for the portion of the confinement that was not medically necessary. However, medical services and supplies otherwise payable on an outpatient basis will be paid.

### **Precertify home health care, hospice care and skilled nursing care**

When home health care, hospice care or skilled nursing care are prescribed by a doctor, you, your representative, the doctor, the home health agency, hospice agency, or skilled nursing facility must telephone Mutual of Omaha's Care Review Unit at 1-800-228-0286 for a predetermination that, based on the information given, the care meets the medical necessity requirements of the Carrier. Otherwise, benefits payable for the care will be reduced.

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## This Plan and Medicare

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### **Coordinating benefits**

The following information applies only to enrollees and covered family members entitled to benefits from both this Plan and Medicare. You must disclose information about Medicare coverage, including your enrollment in a Medicare prepaid plan, to this carrier; this applies whether or not you file a claim under Medicare. You must also give this carrier authorization to obtain information about benefits or services denied or paid by Medicare when they request it. It is also important that you inform the carrier about other coverage you may have as this coverage may affect the primary/secondary status of this Plan and Medicare (see page 7).

This Plan covers most of the same kinds of expenses as Medicare Part A, hospital insurance, and Part B, medical insurance, except that Medicare does not cover prescription drugs.

The following rules apply to enrollees and their family members who are entitled to benefits from both an FEHB plan and Medicare.

### **This Plan is primary if:**

- 1) You are age 65 or over, have Medicare Part A (or Parts A and B), and are employed by the Federal Government;
- 2) Your covered spouse is age 65 or over and has Medicare Part A (or Parts A and B) and you are employed by the Federal Government;
- 3) The patient (you or a covered family member) is within the first 18 months of eligibility to receive Medicare Part A benefits due to End Stage Renal Disease (ESRD), except when Medicare was the patient's primary payer on the day before he or she became eligible for Medicare Part A due to ESRD; or
- 4) The patient (you or a covered family member) is under age 65 and eligible for Medicare solely on the basis of disability, and you are employed by the Federal Government.

For purposes of this section, "employed by the Federal Government" means that you are eligible for FEHB coverage based on your current employment and that you do not hold an appointment described under Rule 6 of the following "Medicare is primary" section.

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# This Plan and Medicare

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## Medicare is primary if:

- 1) You are an annuitant age 65 or over, covered by Medicare Part A (or Parts A and B) and are not employed by the Federal Government;
- 2) Your covered spouse is age 65 or over and has Medicare Part A (or Parts A and B) and you are not employed by the Federal Government;
- 3) You are 65 or over and (a) you are a Federal judge who retired under title 28 of the U.S.C., (b) you are a Tax Court judge who retired under Section 7447 of title 26 of the U.S.C., or (c) you are the covered spouse of a retired judge described in (a) or (b);
- 4) You are an annuitant not employed by the Federal Government, and either you or a covered family member (who may or may not be employed by the Federal Government) is under age 65 and eligible for Medicare on the basis of disability;
- 5) You are enrolled in Part B only, regardless of your employment status;
- 6) You are age 65 or over and employed by the Federal Government in an appointment that excludes similarly appointed nonretired employees from FEHB coverage, and have Medicare Part A (or Parts A and B);
- 7) You 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;
- 8) The patient (you or a covered family member) has completed the 18-month ESRD coordination period and is still eligible for Medicare due to ESRD; or
- 9) The patient (you or a covered family member) becomes eligible for Medicare due to ESRD after Medicare assumed primary payer status for the patient under rules 1 through 7 above.

## When Medicare is primary

When Medicare is primary, all or part of your Plan deductibles and coinsurance will be waived as follows:

**Inpatient Hospital Benefits:** If you are enrolled in Medicare Part A, the Plan will waive the deductible and coinsurance.

**Surgical Benefits:** If you are enrolled in Medicare Part B, the Plan will waive the coinsurance.

**Mental Conditions/Substance Abuse Benefits:** If you are enrolled in Medicare Part A, the Plan will waive the deductible and coinsurance.

**Other Medical Benefits:** If you are enrolled in Medicare Part B, the Plan will waive the deductible and coinsurance applicable to medical care. Note: prescription drugs are not covered by Medicare; therefore, neither the deductible nor the coinsurance for prescription drugs is waived.

**Prescription Drugs:** If you are enrolled in Medicare Part B, this Plan will reduce the copayment you pay under the Rural Carrier mail order drug program from \$10 to \$2 per prescription for generic prescriptions and from \$15 to \$5 for brand name prescriptions.

**Dental Benefits:** A person enrolled in Medicare is required to satisfy the dental deductible.

When Medicare is the primary payer, this Plan will pay the lesser of (1) its benefits in full, or (2) a reduced amount which, when added to the benefits payable by Medicare, will not exceed 100% of reasonable and customary expenses or, for doctor services, the amount specified by Medicare as described below.

## When you also enroll in a Medicare prepaid plan

When you are enrolled in a Medicare prepaid plan while you are a member of this Plan, you may continue to obtain benefits from this Plan. If you submit claims for services covered by this Plan that you receive from providers that are not in the Medicare plan's network, the Plan will not waive any deductibles or coinsurance when paying these claims.

## Medicare's payment and this Plan

If you are covered by Medicare Part B and it is primary, you should be aware that your out-of-pocket costs for services covered by both this Plan and Medicare Part B will depend on whether your doctor accepts Medicare assignment for the claim.

Medicare-participating doctors accept assignment; that is, they have agreed not to bill you for more than the Medicare-approved amount for covered services. Some non-Medicare-participating doctors accept assignment on certain claims. If you use a doctor who accepts Medicare assignment for the claim, the doctor is permitted to bill you after the Plan has paid only in those instances where the Medicare and Plan payments combined do not total the Medicare-approved amount.

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## This Plan and Medicare *continued*

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Non-Medicare-participating doctors do not need to accept assignment. When they do not accept assignment on a claim, they can bill you for more than the Medicare approved amount — up to a limit set by the Medicare law (the Social Security Act, 42 U.S.C.) called the limiting charge. The limiting charge is 115 percent of the Medicare-approved amount. If you use a doctor who does not accept assignment for the claim, the doctor is permitted to bill you after the Plan has paid only if the Medicare and Plan payments combined do not total the limiting charge set by the Medicare law for non-Medicare participating doctors. Neither you nor your FEHB Plan is liable for any amount in excess of the Medicare limiting charge for charges of a non-participating Medicare doctor. The Medicare Explanation of Benefits (EOB) form will have more information about this limit.

### **How to claim benefits**

In most cases, when services are covered by both Medicare and this Plan, Medicare is the primary payer if you are an annuitant and this Plan is the primary payer if you are an employee. When Medicare is the primary payer, your claims should first be submitted to Medicare. The Carrier has contracted with all Medicare Part B carriers to receive electronic copies of your claims after Medicare has paid their benefits. This eliminates the need for you to submit your Part B claims to this Carrier. You may call the Carrier at 800/638-8432 to find out if your claims are being electronically filed. If they are not, you should initially submit your claims to Medicare and, after Medicare has paid its benefits, the Carrier will consider the balance of any covered expenses upon receipt of the itemized bill and Medicare EOB statement. The Carrier will not process your claim without knowing whether you have Medicare and, if you do, without receiving the Medicare EOB.

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## **Enrollment Information**

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### **If you are a new member**

Use this brochure as a guide to coverage and obtaining benefits. There may be a delay before you receive your identification card and member information from the Carrier. Until you receive your ID card, you may show your copy of the SF 2809 enrollment form or your annuitant confirmation letter from OPM to a provider as proof of enrollment in this Plan. If you do not receive your ID card within 60 days after the effective date of your enrollment, you should contact the Carrier. See “*How to claim benefits*” on page 19.

If you are a new member of this Plan, benefits and rates begin on the effective date of your enrollment, as set by your employing office or retirement system (see *Effective date* on page 28). Coverage under your new plan for a hospitalized member may be delayed if you are currently enrolled in another FEHB plan and you or a covered family member are hospitalized on the effective date of your enrollment; see *If you are hospitalized* below.

No FEHB plan may refuse to provide benefits for any condition you or a covered family member may have solely on the basis that it was a condition that existed before you enrolled in a plan under the FEHB Program except as stated in any cosmetic surgery or dental benefits description in this brochure.

### **If you are hospitalized**

If you change plans or options, benefits under your prior plan or option cease on the effective date of your enrollment in your new plan or option, unless you or a covered family member are confined in a hospital or other covered facility or are receiving medical care in an alternative care setting on the last day of your enrollment under the prior plan or option. In that case, the confined person will continue to receive benefits under the former plan or option until the earliest of (1) the day the person is discharged from the hospital or other covered facility (a move to an alternative care setting does not constitute a discharge under this provision, or (2) the day after the day all inpatient benefits have been exhausted under the prior plan or option, or (3) the 92nd day after the last day of coverage under the prior plan or option. However, benefits for other family members under the new plan will begin on the effective date. If your plan terminates participation in the FEHB Program in whole or in part, or if the Associate Director for Retirement and Insurance orders an enrollment change, this continuation of coverage provision does not apply; in such case, the hospitalized family member’s benefits under the new plan begin on the effective date of enrollment.

### **Your responsibility**

**It is your responsibility to be informed about your health benefits.** Your employing office or retirement system can provide information about when you may change your enrollment; who “family members” are; what happens when you transfer, go on leave without pay, enter military service, or retire; when your enrollment terminates; and the next open season for enrollment. Your employing office or retirement system will also make available to you an FEHB Guide, brochures and other materials you need to make an informed decision.

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## Enrollment Information *continued*

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### Things to keep in mind

- The benefits in this brochure are effective on January 1 for those already enrolled in this Plan. If you changed plans or plan options, see “If you are a new member” above. In both cases, however, the Plan’s new rates are effective the first day of the enrollee’s first full pay period that begins on or after January 1 (January 1 for all annuitants).
- Generally, you must be continuously enrolled in the FEHB Program for the last five years before you retire to continue your enrollment for you and any eligible family members after you retire.
- The FEHB Program provides Self Only coverage for the enrollee alone or Self and Family coverage for the enrollee, his or her spouse, and unmarried dependent children under age 22. Under certain circumstances, coverage will also be provided under a family enrollment for a disabled child 22 years of age or older who is incapable of self-support.
- An enrollee with Self Only coverage who is expecting a baby or the addition of a child may change to a Self and Family enrollment up to 60 days after the birth or addition. The effective date of the enrollment change is the first day of the pay period in which the child was born or became an eligible family member. The enrollee is responsible for his or her share of the Self and Family premium for that time period.
- You will not be informed by your employing office (or your retirement system) or your Carrier when a family member loses eligibility.
- You must direct questions about enrollment and eligibility, including whether a dependent age 22 or older is eligible for coverage, to your employing office or retirement system. The Carrier does not determine eligibility and cannot change an enrollment status without the necessary information from the employing agency or retirement system.
- An employee, annuitant, or family member enrolled in one FEHB plan is not entitled to receive benefits under any other FEHB plan.
- Report additions and deletions (including divorces) of covered family members to the Carrier promptly.
- If you are an annuitant or former spouse with FEHB coverage and you are also covered by Medicare Part B, you may drop your FEHB coverage and enroll in a Medicare prepaid plan when one is available in your area. If you later change your mind and want to reenroll in FEHB, you may do so at the next open season, or whenever you involuntarily lose coverage in the Medicare prepaid plan or move out of the area it serves.

Most Federal annuitants have Medicare Part A. If you do not have Medicare Part A, you may enroll in a Medicare prepaid plan, but you will probably have to pay for hospital coverage in addition to the Part B premium. **Before** you join the plan, ask whether they will provide hospital benefits and, if so, what you will have to pay.

You may also remain enrolled in this Plan when you join a Medicare prepaid plan. See page 24 for how this Plan’s benefits are affected when you are enrolled in a Medicare prepaid plan.

Contact your local Social Security Administration (SSA) office for information on local Medicare plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800-638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan.

- Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

### Coverage after enrollment ends

When an employee’s enrollment terminates because of separation from Federal service or when a family member is no longer eligible for coverage under an employee or annuitant enrollment, and the person is not otherwise eligible for FEHB coverage, he or she will generally be eligible for a free 31-day extension of coverage. The employee or family member may also be eligible for one of the following:

### Former spouse coverage

When a Federal employee or annuitant divorces, the former spouse may be eligible to elect coverage under the spouse equity law. If you are recently divorced or anticipate divorcing, contact the employee’s employing office (personnel office) or retiree’s retirement system to get more facts about electing coverage.

### Temporary continuation of coverage

If you are an employee whose enrollment is terminated because you separate from service, you may be eligible to temporarily continue your health benefits coverage under the FEHB Program in any plan for which you are eligible. Ask your employing office for RI 79-27, which describes TCC, and for RI 70-5, the FEHB Guide for individuals eligible for TCC. Unless you are separated for gross misconduct, TCC is available to you if you are not otherwise eligible for continued coverage under the Program. For

example, you are eligible for TCC when you retire if you are unable to meet the five-year enrollment requirement for continuation of enrollment after retirement.

Your TCC begins after the initial 31-day extension of coverage ends and continues for up to 18 months after your separation from service (that is, if you use TCC until it expires 18 months following separation, you will only pay for 17 months of coverage). Generally, you must pay the total premium (both the Government and employee shares) plus a 2 percent administrative charge. If you use your TCC until it expires, you are entitled to another free 31-day extension of coverage when you may convert to nongroup coverage. If you cancel your TCC or stop paying premiums, the free 31-day extension of coverage and conversion option are not available.

Children or former spouses who lose eligibility for coverage because they no longer qualify as family members (and who are not eligible for benefits under the FEHB Program as employees or under the spouse equity law) also may qualify for TCC. They also must pay the total premium plus the 2 percent administrative charge. TCC for former family members continues for up to 36 months after the qualifying event occurs, for example the child reaches age 22 or the date of the divorce. This includes the free 31-day extension of coverage. When their TCC ends (except by cancellation or nonpayment of premium), they are entitled to another free 31-day extension of coverage when they may convert to nongroup coverage.

**NOTE:** If there is a delay in processing the TCC enrollment, the effective date of the enrollment is still the 32nd day after regular coverage ends. The TCC enrollee is responsible for premium payments retroactive to the effective date, and coverage may not exceed the 18 or 36 month period noted above.

### **Notification and election requirements:**

- **Separating employees** — Within 61 days after an employee's enrollment terminates because of separation from service, his or her employing office must notify the employee of the opportunity to elect TCC. The employee has 60 days after separation (or after receiving the notice from the employing office, if later) to elect TCC.
- **Children** — You must notify your employing office or retirement system when a child becomes eligible for TCC within 60 days after the qualifying event occurs, for example the child reaches age 22 or marries.
- **Former spouses** — You or your former spouse must notify the employing office or retirement system of the former spouse's eligibility for TCC within 60 days after the termination of the marriage. A former spouse may also qualify for TCC if, during the 36-month period of TCC eligibility, he or she loses spouse equity eligibility because of remarriage before age 55 or loss of the qualifying court order. This applies even if he or she did not elect TCC while waiting for spouse equity coverage to begin. The former spouse must contact the employing office within 60 days of losing spouse equity eligibility to apply for the remaining months of TCC to which he or she is entitled.

The employing office or retirement system has 14 days after receiving notice from you or the former spouse to notify the child or the former spouse of his or her rights under TCC. If a child wants TCC, he or she must elect it within 60 days after the date of the qualifying event (or after receiving the notice, if later). If a former spouse wants TCC, he or she must elect it within 60 days after any of the following events: the date of the qualifying event or the date he or she receives the notice, whichever is later; or the date he or she loses coverage under the spouse equity law because of remarriage before age 55 or loss of the qualifying court order.

**Important:** The employing office or retirement system must be notified of a child's or former spouse's eligibility for TCC within the 60-day time limit. If the employing office or retirement system is not notified, the opportunity to elect TCC ends 60 days after the qualifying event in the case of a child and 60 days after the change in status in the case of a former spouse.

### **Conversion to individual coverage**

When none of the above choices is available — or chosen — when coverage as an employee or family member ends, or when TCC coverage ends (except by cancellation or nonpayment of premium), you may be eligible to convert to an individual, nongroup contract. You will not be required to provide evidence of good health and the plan is not permitted to impose a waiting period of limit coverage for preexisting conditions. If you wish to convert to an individual contract, you must apply in writing to the carrier of the plan in which you are enrolled within 31 days after receiving notice of the conversion right from your employing agency. A family member must apply to convert within the 31-day free extension of coverage that follows the event that terminates coverage, for example divorce or reaching age 22. Benefits and rates under the individual contract may differ from those under the FEHB Program.

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# Definitions

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## Accidental injury

An injury caused by an external force such as a blow or a fall and that requires immediate medical attention. Animal bites and poisonings are also included as is dental care required as a result of an accidental injury to sound natural teeth. An injury to the teeth while eating is not considered an accidental injury.

## Admission

The period from entry (admission) into a hospital or other covered facility until discharge. In counting days of inpatient care, the date of entry and the date of discharge are counted as the same day.

## Assignment

An authorization by an enrollee or spouse for the Carrier to issue payment of benefits directly to the provider. The Carrier reserves the right to pay the member directly for all covered services.

## Calendar year

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

## Confinement

An admission (or series of admissions separated by less than 60 days) to a hospital as an inpatient for any one illness or injury. There is a new confinement when an admission is: (1) for a cause entirely unrelated to the cause for the previous admission; (2) for an enrolled employee who returns to work for at least one day before the next admission; or (3) for a dependent or annuitant when confinements are separated by at least 60 days.

## Congenital anomaly

A condition existing at or from birth which is a significant deviation from the common form or norm. For purposes of this Plan, congenital anomalies include cleft lips, cleft palates, birth marks, webbed fingers or toes and other conditions that the Carrier may determine to be congenital anomalies. In no event will the term congenital anomaly include conditions relating to teeth or intra-oral structures supporting the teeth.

## Cosmetic surgery

Any operative procedure or any portion of a procedure performed primarily to improve physical appearance and/or treat a mental condition through change in bodily form.

## Custodial care

Treatment or services, regardless of who recommends them or where they are provided, that could be rendered safely and reasonably by a person not medically skilled, or that are designed mainly to help the patient with daily living activities. These activities include but are not limited to:

- 1) personal care such as help in: walking, getting in and out of bed; bathing; eating by spoon, tube or gastrostomy; exercising; dressing;
- 2) homemaking, such as preparing meals or special diets;
- 3) moving the patient;
- 4) acting as companion or sitter;
- 5) supervising medication that can usually be self administered; or
- 6) treatment or services that any person may be able to perform with minimal instruction, including but not limited to recording temperature, pulse, and respirations, or administration and monitoring of feeding systems.

The Carrier determines which services are custodial care.

## Durable medical equipment

Equipment and supplies that:

- 1) are prescribed by your attending doctor;
- 2) are medically necessary;
- 3) are primarily and customarily used only for a medical purpose;
- 4) are generally useful only to a person with an illness or injury;
- 5) are designed for prolonged use; and
- 6) serve a specific therapeutic purpose in the treatment of an illness or injury.

## Effective date

The date the benefits described in this brochure are effective:

- 1) January 1 for continuing enrollments and for all annuitant enrollments;
- 2) the first day of the first full pay period of the new year for enrollees who change plans or options or elect FEHB coverage during the open season for the first time; or
- 3) for new enrollees during the calendar year, but not during the open season, the effective date of enrollment as determined by the employing office or retirement system.

## Expense

The cost incurred for a covered service or supply ordered or prescribed by a doctor. An expense is incurred on the date the service or supply is received. Expense does not include any charge: 1) for a service or supply that is not medically necessary, or 2) that is in excess of the reasonable and customary charge for the service or supply.

## Experimental or investigational drug, device and medical treatment or procedure

A drug, device or medical treatment or procedure is experimental or investigational:

- 1) if the drug or device cannot be lawfully marketed without approval of the U.S. Food and Drug Administration and approval for marketing has not been given at the time the drug or device is furnished; or
- 2) if reliable evidence shows that the drug, device or medical treatment or procedure is the subject of on-going phase I, II, or III clinical trials or under study to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis; or

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## Definitions *continued*

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- 3) if reliable evidence shows that the consensus of opinion among experts regarding the drug, device or medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy or its efficacy as compared with the standard means of treatment or diagnosis.

Reliable evidence shall mean only published reports and articles in the authoritative medical and scientific literature; the written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device or medical treatment or procedure; or the written informed consent used by the treating facility or by another facility studying substantially the same drug, device or medical treatment or procedure.

### **Group health coverage**

Health care coverage that a member is eligible for because of employment by, membership in, or connection with, a particular organization or group that provides payment for hospital, medical, or other health care services or supplies, or that pays a specific amount for each day or period of hospitalization if the specified amount exceeds \$200 per day, including extension of any of these benefits through COBRA.

### **Home health care**

A plan of continued care and treatment of an insured person who is under the care of a doctor, and whose doctor certifies that without home health care, confinement in a hospital or skilled nursing facility would be required. Home health care must be provided by a public agency or private organization that is licensed as a home health agency by the State and is certified (or is qualified and could be certified) as such under Medicare.

### **Hospice care program**

A coordinated program of home and inpatient pain control and supportive care for the terminally ill patient and the patient's family, provided by a medically supervised team under the direction of a Carrier approved independent hospice administration.

### **Medical emergency**

The sudden and unexpected onset of a condition requiring immediate non-surgical medical care that the covered person secures within 72 hours after the onset. The severity of the condition, as revealed by the doctor's diagnosis, must be such as would normally require emergency care. Medical emergencies include heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respiration, convulsions, and such other acute conditions as may be determined by the Carrier to be medical emergencies.

### **Medically necessary**

Services, drugs, supplies or equipment provided by a hospital or covered provider of the health care services that the Carrier determines:

- 1) are appropriate to diagnose or treat the patient's condition, illness or injury;
- 2) are consistent with standards of good medical practice in the United States;
- 3) are not primarily for the personal comfort or convenience of the patient, the family, or the provider;
- 4) are not a part of or associated with the scholastic education or vocational training of the patient; and
- 5) in the case of inpatient care, cannot be provided safely on an outpatient basis.

The fact that a covered provider has prescribed, recommended, or approved a service, supply, drug or equipment does not, in itself, make it medically necessary.

### **Mental conditions/ substance abuse**

Conditions and diseases listed in the most recent edition of the International Classification of Diseases (ICD) as psychoses, neurotic disorders or personality disorders; other nonpsychotic mental disorders listed in the ICD, to be determined by the Carrier; or disorders listed in the ICD requiring treatment for abuse of or dependence upon substances such as alcohol, narcotics, or hallucinogens.

### **Morbid obesity**

A condition in which an individual:

- 1) is greater than 100 pounds or 100% over the standard weight as determined by the Carrier's underwriter, with complicating medical condition(s), and
- 2) has been so for at least five years, despite documented unsuccessful attempts to reduce weight under a diet and exercise program monitored by a doctor.

### **Prosthetic appliance**

A device which is surgically inserted or physically attached to the body to restore a bodily function or replace a physical portion of the body. Prosthetic appliances include such items as artificial legs, artificial hips, artificial knees, and pacemakers.

### **Reasonable and customary**

Those charges that are comparable to charges made by other providers for similar services and supplies under comparable circumstances in the same geographic area. The Carrier's allowances are developed from actual claims received in each Zip Code area throughout the United States, as compiled by the Health Insurance Association of America, and are updated twice a year, at the 90th percentile. This method is used for determining reasonable and customary allowances for surgery, maternity, physician and other professional services, Other Medical and Mental Conditions/Substance Abuse Benefits, and accidental injury care. For other categories of benefits, and for certain specific services within each of the above categories, exceptions to this general method for determining the Plan's allowances may exist.

### **Sound natural tooth**

A tooth that is whole or properly restored and is without impairment, periodontal disorders or other dental disorders and is not in need of the treatment provided for any reason other than an accidental injury.

## **Non-FEHB Benefits Available to Plan Members**

The benefits described on this page are neither offered nor guaranteed under the contract with the FEHB Program, but are made available to all enrollees and family members who are members of this Plan. The cost of the benefits described on this page is not included in the FEHB premium; any charges for these services do not count toward any FEHB deductibles, out-of-pocket maximum copay charges, etc. These benefits are not subject to the FEHB disputed claims review procedure.

### **Long term care**

Long term care is open to NRLCA members under the age of 80. Premium rates are based on your age at the time of acceptance into the program. Please consult the separate descriptive pamphlet for detailed information.

- Covers confinements for skilled nursing, intermediate nursing and custodial care. \$100 per day benefit.
- Covers nonconfinement care for: home health care, adult day care and respite care. \$50 per day benefit.
- Contains return of premium feature.
- Contains inflation protection option.

### **Term life insurance**

Term life insurance is open to active postal employees who are members of the NRLCA under age 60. Premium rates are based on your age at time of acceptance into the program and at each renewal date. Please consult the separate descriptive pamphlet for detailed information.

- Provides up to \$100,000 of term life insurance coverage in \$25,000 multiples.
- Provides up to \$20,000 accidental death and dismemberment coverage.
- Family life insurance coverage available.

### **Long term disability income insurance**

Long term disability income insurance protects an individual from being unable to work because of an illness or injury. Long term disability coverage is open to active regular rural letter carriers who are members of the NRLCA. Premium rates are based on age and coverage option selected. Please consult the separate descriptive pamphlet for detailed information.

- Two levels of coverage with a waiting period
- Replacement of up to 60% of basic pay tax-free
- Benefits payable to age 65
- Premiums payable through payroll allotment

***Benefits on this page are not part of the FEHB contract***

# *How the Rural Carrier Benefit Plan Changes January 1997*

Do not rely on this page; it is not an official statement of benefits.

## **Clarifications**

- The brochure has been clarified to show that procedures, services, drugs and supplies related to abortions are excluded 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.
- The Smoking Cessation Benefit under Other Medical Benefits has been amended to clarify that charges for smoking cessation applied to the deductible count toward the \$100 limit per person.
- The Home Health Care Benefit under Additional Benefits has been amended to clarify what is considered a home health care visit.
- The “By mail” section of Prescription Drug Benefits has been amended to clarify that a generic drug will be dispensed under the Plan’s mail order drug program unless the doctor specifies that the name brand drug is medically required.
- This Plan’s type of delivery system is now identified on the brochure cover: A Managed Fee-for-Service Plan.
- The use of a Plan identification card to obtain benefits after you are no longer enrolled in the Plan is a fraudulent action subject to review by the Inspector General.
- Medical data that does not identify individual members may be disclosed as a result of bona fide medical research or education.

- **General Information** When a family member is hospitalized on the effective date of an enrollment change and continues to receive benefits under the **old** plan, benefits under the **new** plan will begin for other family members on the effective date of the new enrollment. An enrollee with Self Only coverage who is expecting a baby or the addition of a child may change to a Self and Family enrollment up to 60 days after the birth or addition.

Annuitants and former spouses with FEHB coverage, and who are covered by Medicare Part B, may join a Medicare prepaid plan if they do not have Medicare Part A, but they will probably have to pay for hospital coverage. They may also remain enrolled under an FEHB plan when they enroll in a Medicare prepaid plan.

Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

Temporary continuation of coverage (TCC) for employees or family members who lose eligibility for FEHB coverage includes one free 31-day extension of coverage and may include a second. How these are coordinated has been clarified; notification and election requirements have also been clarified.

“Conversion to individual coverage” does not require evidence of good health and the plan is not permitted to impose a waiting period or limit coverage for preexisting conditions; benefits and rates under the individual contract may differ from those under the FEHB Program.

- The rules concerning whether this Plan or Medicare pays your claim first when you are entitled to benefits under both this Plan and Medicare have been clarified (see pages 23 and 24):
  - This Plan is primary if you, the enrollee, are age 65 or over, have Medicare, and are employed by the Federal Government. If your covered spouse is age 65 or over, has Medicare, and is employed by the Federal Government and you, the enrollee, are not, Medicare is primary.
  - Medicare is primary if you 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.
  - Language on the non-FEHB page has been clarified to show that the cost of the benefits described on this page is not included in the FEHB premium.

## **Other changes**

- The “Flexible services option” is now known as the “Flexible benefits option.”
- **If you are eligible for Medicare**, the information about Medicare coverage that you must disclose to the Carrier now includes your enrollment in a Medicare prepaid plan.

When you are enrolled in both this Plan and a Medicare prepaid plan, this Plan will not waive any deductible or coinsurance for services that you receive from providers that are not in the Medicare plan’s network.

- The fact that an enrollee does not have a vested right to receive the benefits in this brochure in 1998 or later years, nor to benefits for years prior to 1997 unless those benefits are in this brochure, is now stated under “General Limitations” as well as on page 2.
- The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers’ Compensation Programs (OWCP) to be payable under worker’s compensation or by a similar agency under another Federal or State law. The Carrier is entitled to be reimbursed by OWCP (or the similar agency) for services it paid that were later found to be payable to OWCP (or the agency).
- **Disputed claims** If your claim for payment or services is denied by the Carrier, and you decide to ask OPM to review that denial, you must first ask the Carrier to reconsider their decision. You must now request their reconsideration within six months of the denial (previously, you had one year to do this). This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.

Providers, legal counsel, and other interested parties may act as your representative in pursuing payment of a disputed claim **only** with your written consent. Any lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan must be brought against the Office of Personnel Management in Federal court and only after you have exhausted the OPM review procedure.

- The States designated as medically underserved have changed for 1997. Arkansas and Idaho are no longer underserved.

# Summary of Benefits for the Rural Carrier Benefit Plan – 1997

**Do not rely on this chart alone.** All benefits are subject to the definitions, limitations, and exclusions set forth in the brochure. This chart merely summarizes certain important expenses covered by the Plan. If you wish to enroll or change your enrollment in this Plan, be sure to indicate the correct enrollment code on your enrollment form (codes appear on the cover of this brochure). All items below with an asterisk (\*) are subject to the \$250 calendar year deductible.

	<b>Benefits</b>	<b>Plan pays/provides</b>	<b>Page</b>
<b>Inpatient care</b>	<b>Hospital</b>	After a \$200 deductible per person for the first admission in a calendar year, 100% of room and board and 80% of all other covered hospital charges for each confinement .....	10
	<b>Surgical</b>	85% of reasonable and customary charges .....	11
	<b>Medical</b>	75%* of reasonable and customary charges .....	14
	<b>Maternity</b>	Same benefits as for illness and injury .....	12
	<b>Mental conditions</b>	After you pay the first \$400 of covered hospital charges per person per calendar year, 100% of covered hospital charges for the first 31 days and 50% of covered charges after the 31st day .....	13
	<b>Substance abuse</b>	Up to \$5,500 per inpatient treatment program in an accredited alcohol or drug abuse treatment facility (limited to two programs per lifetime) .....	13
<b>Outpatient care</b>	<b>Hospital</b>	100% of reasonable and customary charges for surgery facility, 75%* of other hospital charges .....	14, 16
	<b>Surgical</b>	85% of reasonable and customary charges .....	11
	<b>Medical</b>	75%* of reasonable and customary charges .....	14, 15, 16
	<b>Maternity</b>	Same benefits as for illness and injury .....	12
	<b>Home health care</b>	100% of the reasonable and customary charges up to a maximum of \$80 per visit for up to 90 visits in a calendar year .....	16
	<b>Mental conditions</b>	Up to \$30 per session limited to 50 sessions per person per calendar year (not subject to deductible or coinsurance) .....	13
	<b>Substance abuse</b>	Up to \$250 for an aftercare treatment program that immediately follows the inpatient treatment program .....	13
<b>Emergency care (accidental injury)</b>	Up to \$200 of charges for treatment of injury that were incurred within 72 hours of the accidental injury .....	15	
<b>Prescription drugs</b>	Under Other Medical Benefits, the Plan pays <b>75%*</b> and <b>you pay 25%</b> of reasonable and customary charges. Under the mail order drug program, <b>you pay</b> \$10 generic, \$15 name brand per prescription or refill (\$2 generic, \$5 name brand if you are covered by Part B of Medicare) .....	17	
<b>Dental care</b>	Benefits for preventive and restorative services listed on dental schedules .....	18	
<b>Additional benefits</b>	Hospice care, Home Health care, Vision care, Cancer treatment, Ambulance service, Childhood immunizations, Inhospital consultations, Renal dialysis, Skilled nursing facility care, Dental accident .....	15, 16	
<b>Protection against catastrophic costs</b>	<b>100%</b> of covered charges under Inpatient Hospital, Surgical and Other Medical Benefits after expenses reach \$2,500 out-of-pocket per individual or \$3,000 per family in a calendar year or after you spend \$8,000 on covered hospital charges under Mental conditions for one person in one year .....	21, 22	



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## 1997 Rate Information for The National Rural Letter Carriers Association

FEHB Benefits of this Plan are described in brochure 72-5

The 1997 rates for this Plan follow. **Non-Postal rates** apply to most non-Postal enrollees. If you are in a special enrollment category, refer to an FEHB Guide or contact the agency that maintains your health benefits enrollment. **Postal rates** apply to all USPS career employees and do not apply to non-career Postal employees, Postal retirees or associate members of any Postal employee organization.

Type of Enrollment	Code	<u>Non-Postal Premium</u>				<u>Postal Premium</u>	
		<u>Biweekly</u>		<u>Monthly</u>		<u>Biweekly</u>	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	381	n/a	n/a	136.13	65.89	74.35	18.89
Self and Family	382	n/a	n/a	292.37	119.47	159.68	30.40