

A Health Maintenance Organization

Serving: The Island of Guam, the Commonwealth of the North Mariana Islands,
and the Republic of Belau (Palau)

Enrollment in this Plan is limited; see page 3 for requirements.



Enrollment codes for this Plan:

High Option

JK1 Self Only

JK2 Self and Family

Standard Option

JK3 Self Only

JK5 Self and Family

Authorized for distribution by the:



UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
RETIREMENT AND INSURANCE SERVICE
[HTTP://WWW.OPM.GOV/INSURE](http://www.opm.gov/insure)



Federal Employees
Health Benefits Program

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Introduction

PacifiCare Health Insurance Company Micronesia
DBA PacifiCare Asia Pacific owned by PacifiCare Health Plans
231 Guerro Drive
Tamuning, Guam 96911

This brochure describes the benefits of PacifiCare Health Plans under our contract (CS 2825) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled for Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2001, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2001, and are summarized on page 5. Rates are shown at the end of this brochure.

Plain Language

The President and Vice President are making the Government's communication more responsive, accessible, and understandable to the public by requiring agencies to use plain language. In response, a team of health plan representatives and OPM staff worked cooperatively to make this brochure clearer. Except for necessary technical terms, we use common words. "You" means the enrollee or family member; "we" means *PacifiCare Asia Pacific*.

The plain language team reorganized the brochure and the way we describe our benefits. When you compare this Plan with other FEHB plans, you will find that the brochures have the same format and similar information to make comparisons easier.

If you have comments or suggestions about how to improve this brochure, let us know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail us at fehbwebcomments@opm.gov or write to OPM at Insurance Planning and Evaluation Division, P.O. Box 436, Washington, DC 20044-0436.

Section 1. Facts about this HMO plan

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services.

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

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

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

How we pay providers

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

Patients' Bill of Rights

OPM requires that all FEHB Plans comply with the Patients' Bill of Rights, recommended by the President's Advisory Commission on Consumer Protection and Quality in the Health Care Industry. You may get information about us, our networks, providers, and facilities. OPM's FEHB website (www.opm.gov/insure) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- *PHICM, dba PacifiCare Asia Pacific, has met all the licensing requirements needed on Guam, in the CNMI and the Republic of Belau to conduct business as an insurance company*
- PacifiCare has been operating on Guam for 27 years
- We are a for-profit organization

If you want more information about us, call 1-671-647-3526 or write to PacifiCare at 231 Guerrero Drive Tamuning, Guam 96911. You may also contact us by fax at 1-671-646-6923 or visit our website at www.pacificare.com.

Service Area

To enroll with us, you must live in our service area. This is where our providers practice.

Our service area is:

The Territory of Guam, the Commonwealth of the Northern Mariana Islands and the Republic of Palau.

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will only pay for emergency care. We will not pay for any other health care services.

Section 2. How we change for 2001

Program-wide changes

- The plain language team reorganized the brochure and the way we describe our benefits. We hope this will make it easier for you to compare plans.
- This year, the Federal Employees Health Benefits Program is implementing network mental health and substance abuse parity. This means that your coverage for mental health, substance abuse, medical, surgical, and hospital services from providers in our plan network will be the same with regard to deductibles, coinsurance, copays, and day and visit limitations when you follow a treatment plan that we approve. Previously, we placed shorter day or visit limitations on mental health and substance abuse services than we did on services to treat physical illness, injury, or disease.
- Many healthcare organizations have turned their attention this past year to improving healthcare quality and patient safety. OPM asked all FEHB plans to join them in this effort. You can find specific information on our patient safety activities by calling the PacifiCare Asia Pacific Customer Service Department at 1-671-647-3526 or checking our website www.pacificare.com. You can find out more about patient safety on the OPM website, www.opm.gov/insure. To improve your healthcare, take these five steps:
 - Speak up if you have questions or concerns.
 - Keep a list of all the medicines you take.
 - Make sure you get the results of any test or procedure.
 - Talk with your doctor and health care team about your options if you need hospital care.
 - Make sure you understand what will happen if you need surgery.
- We clarified the language to show that anyone who needs a mastectomy may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure. Previously, the language referenced only women.

Changes to this Plan

- Your share of the Standard Option non-postal premium will increase by 15.1% for Self Only coverage and 1.7% for Self and Family coverage.
- Your share of the High Option non-postal premium will increase by 8.9% for Self Only coverage and 32.3% for Self and Family coverage.
- **Prescription drug benefit** – Diabetic lancets are covered.
- **Chiropractic Services** – We cover up to 10 visits to a participating Chiropractor per calendar year. You pay nothing up to \$25 per visit.
- **Vision Services** – We cover annual eye refractions. Under the Standard Option you pay a \$15 copayment per visit, under High Option you pay a \$10 copayment per visit.
- **Visions Services** – When you purchase prescription eyewear at a Plan provider, you will receive a \$100 credit towards the cost per calendar year.

Section 3. How you get care

Identification cards

We will send you an identification (ID) card. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your Employee Express confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-671-647-3526.

Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments, and/or deductibles, and you will not have to file claim.

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.

We list Plan providers in the provider directory, which we update periodically. The list is also on our website, which you can also access @ www.pacificare.com/asia_pacific.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our website.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. In selecting a primary care physician, call the PacifiCare Asia Pacific Customer Service Department at 1-671-647-3526. You may have different primary care physician for each member of the family. You may also change your primary care physician as often as once a month and any changes made will be made effective on the first of the following month.

- **Primary care**

Your primary care physician can be a *family practitioner, internist, General Practitioner or pediatrician for children under 18 years of age*. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. For well-woman care, no referrals are needed and you may contact an OB/GYN directly for an appointment.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).

- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
 - terminate our contract with your specialist for other than cause; or
 - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
 - reduce our service area and you enroll in another FEHB Plan,
 you may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us at 1-671-647-3526, or if we drop out of the Program, contact your new plan.

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

• **Hospital care**

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

If you are in the hospital when your enrollment in our Plan begins, call our Customer Service Department immediately at 1-671-647-3526. If you are new to the FEHB Program, we will arrange for you to receive care.

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

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

These provisions apply only to the hospital benefit of the hospitalized person

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

Services requiring our prior approval

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

We call this the approval process. Your physician must obtain approval for services such as but not limited to:

- Hospitalization
- CT scans
- Growth Hormone Therapy (GHT)
- MRIs
- Off-island referrals

Section 4. Your costs for covered services

You must share the cost of some services. You are responsible for:

- **Copayments**

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

Example: When you see your primary care physician you pay a copayment of \$10 per office visit for High Option and \$15 per office visit for Standard Option and when you go in the hospital, you pay nothing per admission (High Option) or \$150 per admission (Standard Option).

- **Deductible**

We do not have a deductible.

- **Coinsurance**

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

Example: When you are referred for specialty care off-island, under the Standard Option, you pay 20% of the first \$5,000 charges, then you are covered 100% thereafter up to the plan maximum of \$95,000.

Your out-of-pocket maximum

After your copayments total \$1,000 per person or \$3,000 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, copayments for the following services do not count toward your out-of-pocket maximum, and you must continue to pay copayments for these services:

- *Prescription Drugs*
- *Dental Services*
- *Vision Hardware*
- *Chiropractic Services*
- *Hospital emergency room copays*

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

Section 5. Benefits -- OVERVIEW

(See page 5 for how our benefits changed this year and page 47 for a benefits summary.)

NOTE: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claims forms, claims filing advice, or more information about our benefits, contact us at 1-671-647-3526 or at our website at www.pacificare.com/asia_pacific.

(a) Medical services and supplies provided by physicians and other health care professionals	11-17
• Diagnostic and treatment services	
• Lab, X-ray, and other diagnostic tests	
• Preventive care, adult	
• Preventive care, children	
• Maternity care	
• Family planning	
• Infertility services	
• Allergy care	
• Treatment therapies	
• Rehabilitative therapies	
• Hearing services (testing, treatment, and supplies)	
• Vision services (testing, treatment, and supplies)	
• Foot care	
• Orthopedic and prosthetic devices	
• Durable medical equipment (DME)	
• Home health services	
• Alternative treatments	
• Educational classes and programs	
(b) Surgical and anesthesia services provided by physicians and other health care professionals	18-21
• Surgical procedures	
• Reconstructive surgery	
• Oral and maxillofacial surgery	
• Organ/tissue transplants	
• Anesthesia	
(c) Services provided by a hospital or other facility, and ambulance services	22-24
• Inpatient hospital	
• Outpatient hospital or ambulatory surgical center	
• Extended care benefits/skilled nursing care facility benefits	
• Hospice care	
• Ambulance	
(d) Emergency services/accidents	25-26
• Medical emergency	
• Ambulance	
(e) Mental health and substance abuse benefits	27-28
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Section 5 (a). Medical services and supplies provided by physicians and other health care professionals

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Here are some important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the PacifiCare Medical Management Department.

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Benefit Description	You pay	
	You pay - Standard Option	You pay - High Option
Diagnostic and treatment services		
Professional services of physicians <ul style="list-style-type: none"> • In physician's office • In an urgent care center • Office medical consultations • Second surgical opinion • During a hospital stay • In a skilled nursing facility • Initial examination of a newborn child covered under a family enrollment 	\$15 per office visit	\$10 per office visit
At home doctors house calls or visits by nurses and health aides	Nothing	Nothing
<i>Not covered: Off-island care without prior authorization, except in the case of emergency or eligible reciprocity benefits. Blood products not replaced by the member.</i>	<i>All charges</i>	<i>All charges</i>
Lab, X-ray and other diagnostic tests		
Tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine Mammograms • Cat Scans/MRI • Ultrasound • Electrocardiogram and EEG 	Nothing if you receive these services during your office visit; otherwise, \$15 per office visit	Nothing if you receive these services during your office visit; otherwise, \$10 per office visit

Preventive care, adult	You pay – Standard Option	You pay – High Option
Routine screenings, such as: <ul style="list-style-type: none"> • Blood lead level – One annually • Total Blood Cholesterol – once every three years, ages 19 through 64 • Colorectal Cancer Screening, including <ul style="list-style-type: none"> • Fecal occult blood test • Sigmoidoscopy, screening – every five years starting at age 50 	\$15 per office visit	\$10 per office visit
Prostate Specific Antigen (PSA test) – one annually for men age 40 and older	\$15 per office visit	\$10 per office visit
Routine pap test Note: The office visit is covered if pap test is received on the same day; see Diagnostic and Treatment Services above.	\$15 per office visit	\$10 per office visit
Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> • From age 35 through 39, one during this five year period • From age 40 through 64, one every 2 years • At age 65 and older, one every two consecutive calendar years 		
<i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i>	<i>All charges</i>	<i>All charges</i>
Routine Immunizations, limited to: <ul style="list-style-type: none"> • Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) • Influenza/Pneumococcal vaccines, annually, age 65 and over 	\$15 per office visit	\$10 per office visit
Preventive care, children		
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics 	\$15 per office visit	\$10 per office visit
<ul style="list-style-type: none"> • Examinations, such as: <ul style="list-style-type: none"> •• Eye exams through age 17 to determine the need for vision correction •• Ear exams through age 17 to determine the need for hearing correction •• Examinations done on the day of immunizations (through age 22) • Well-child care charges for routine examinations, immunizations and care (through age 22) 	\$15 per office visit	\$10 per office visit

Maternity care	You pay – Standard Option	You pay – High Option
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see page 22 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b). 	A single \$15 copayment for the entire pregnancy	A single \$10 copayment for the entire pregnancy
<i>Not covered: Routine sonograms to determine fetal age, size or sex</i>	<i>All charges</i>	<i>All charges</i>
Family planning		
<ul style="list-style-type: none"> • Voluntary sterilization • Surgically implanted contraceptives • Injectable contraceptive drugs • Intrauterine devices (IUDs) • Norplant 	\$15 per office visit	\$10 per office visit
<i>Not covered: reversal of voluntary, surgical sterilization, genetic counseling</i>	<i>All charges</i>	<i>All charges</i>
Infertility services		
<p>Diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> • Artificial insemination <ul style="list-style-type: none"> •• intravaginal insemination (IVI) •• intracervical insemination (ICI) • Injectable fertility drugs <p>Note: We cover oral fertility drugs under the prescription drug benefit.</p>	50% of charges	\$10 per office visit

Infertility services (Continued)	You pay – Standard Option	You pay – High Option
<p>Not covered:</p> <ul style="list-style-type: none"> • Assisted reproductive technology (ART) procedures, such as: <ul style="list-style-type: none"> •• in vitro fertilization •• embryo transfer and GIFT •• intrauterine insemination (IUI) • Other services and supplies related to ART procedures • Cost of donor sperm 	All charges	All charges
Allergy care		
Testing and treatment Allergy injection	\$15 per office visit	\$10 per office visit
Allergy serum	Nothing	Nothing
Not covered: provocative food testing and sublingual allergy desensitization		
Treatment therapies		
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 20.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Dialysis – Hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: – We will only cover GHT when we preauthorize the treatment. Call 1/671-646-6956 for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p>	\$15 per office visit	\$10 per office visit

Rehabilitative therapies	You pay – Standard Option	You pay – High Option
Physical therapy, occupational therapy and speech therapy – <ul style="list-style-type: none"> • 90 visits per condition for the services of each of the following: <ul style="list-style-type: none"> •• qualified physical therapists; •• speech therapists; and •• occupational therapists. 	\$15 per office visit, nothing for home visits 20% for inpatient services	\$10 per office visit, nothing for home visits Nothing for inpatient services
<ul style="list-style-type: none"> • Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to 90 days 	50% of charges	\$10 per office visit
<i>Not covered:</i> <ul style="list-style-type: none"> • long-term rehabilitative therapy • exercise programs 	<i>All charges</i>	<i>All charges</i>
Hearing services (testing, treatment, and supplies)		
<ul style="list-style-type: none"> • First hearing aid and testing only when necessitated by accidental injury • Hearing testing for children through age 17 (see <i>Preventive care, children</i>) 	\$15 per office visit	\$10 per office visit
<i>Not covered:</i> <ul style="list-style-type: none"> • all other hearing testing • hearing aids, testing and examinations for them 	<i>All charges</i>	<i>All charges</i>
Vision services (testing, treatment, and supplies)		
Medical and surgical benefits for the diagnosis and treatment of diseases of the eye	\$15 per office visit	\$10 per office visit
<ul style="list-style-type: none"> • Prescription Eyeglasses or prescription contact lenses 	All charges after \$100 at participating providers	All charges after \$100 at participating providers
<ul style="list-style-type: none"> • Eye exam to determine the need for vision correction for children through age 17 (see preventive care) • Annual eye refractions 	\$15 per office visit	\$10 per office visit
<i>Not covered:</i> <ul style="list-style-type: none"> • Eye exercises and orthoptics • Radial keratotomy and other refractive surgery 	<i>All charges</i>	<i>All charges</i>

Foot care	You pay – Standard Option	You pay – High Option
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p> <p>See orthopedic and prosthetic devices for information on podiatric shoe inserts.</p>	\$15 per office visit	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i> • <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i> 	<i>All charges</i>	<i>All charges</i>
Orthopedic and prosthetic devices		
<ul style="list-style-type: none"> • Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy. 	\$15 per office visit	\$10 per office visit
<ul style="list-style-type: none"> • Orthopedic devices, such as braces • foot orthotics 	Benefits are not available for the Standard Option	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>orthopedic and corrective shoes</i> • <i>arch supports</i> • <i>heel pads and heel cups</i> • <i>corsets, trusses, elastic stockings, support hose, and other supportive devices</i> • <i>prosthetic replacements provided less than 3 years after the last one we covered.</i> 	<i>All charges</i>	<i>All charges</i>
Durable medical equipment (DME)		
<p>Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician. Under this benefit, we cover:</p> <ul style="list-style-type: none"> • hospital beds; • standard manual wheelchairs; • crutches/walk aids; <p>Note: Call us at 1/671-647-3526 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	Benefits are not available for the Standard Option	Member is responsible for any deposit required.

Durable medical equipment (DME) <i>(Continued)</i>	You pay – Standard Option	You pay – High Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Motorized wheel chairs</i> • <i>Glucose monitors</i> • <i>Insulin pumps</i> 	<i>All charges.</i>	<i>All charges.</i>
Home health services		
<ul style="list-style-type: none"> • Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications. 	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Nursing care requested by, or for the convenience of, the patient or the patient's family;</i> • <i>Nursing care primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication.</i> 	<i>All charges</i>	<i>All charges</i>
Alternative treatments		
<ul style="list-style-type: none"> • Chiropractic services – You may self refer to a participating chiropractor for up to 10 visits per calendar year. 	All charges above \$25	All charges above \$25
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Acupuncture services</i> • <i>Naturopathic services</i> • <i>Hypnotherapy</i> • <i>Biofeedback</i> 	<i>All charges</i>	<i>All charges</i>
Educational classes and programs		
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> • Smoking Cessation • Diabetes management classes • Taking Charge of Your Heart Health 	<p>Nothing</p> <p>(Note: There is a \$20 Prescription Drug copayment for nicotine replacement prescription)</p>	<p>Nothing</p> <p>(Note: There is a \$20 Prescription Drug copayment for nicotine replacement prescription)</p>

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

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Here are some important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOU MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the PacifiCare Medical Management Department.

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Benefit Description	You pay	
	You pay - Standard Option	You pay – High Option
Surgical procedures		
<ul style="list-style-type: none"> • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedure • Biopsy procedure • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) • Surgical treatment of morbid obesity • Insertion of internal prosthetic devices. See 5(a) – Orthopedic braces and prosthetic devices for device coverage information. 	\$15 per office visit; nothing for outpatient or inpatient surgery	\$10 per office visit; nothing for outpatient or inpatient surgery
<ul style="list-style-type: none"> • Voluntary sterilization • Norplant (a surgically implanted contraceptive) and intrauterine devices (IUDs) Note: Devices are covered under 5(a). • Treatment of burns <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>	\$15 per office visit	\$10 per office visit

Surgical procedures – Continued on next page.

Surgical procedures	You pay - Standard Option	You pay – High Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care.</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Reconstructive surgery		
<ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> •• the condition produced a major effect on the member’s appearance and •• the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Some examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes. • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> •• surgery to produce a symmetrical appearance on the other breast; •• treatment of any physical complications, such as lymphedemas; •• breast prostheses and surgical bras and replacements (see Prosthetic devices) <p>Note: If you need a mastectomy, you may choose to, have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$15 per office visit; nothing for hospital visits</p>	<p>\$10 per office visit; nothing for hospital visits</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury.)</i> • <i>Surgeries related to sex transformation</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Oral and maxillofacial surgery	You pay – Standard Option	You pay – High Option
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures. 	<p>\$15 per office visit; nothing for hospital visits</p>	<p>\$10 per office visit; nothing for hospital visits</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Organ/tissue transplants		
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Liver • Allogeneic (donor) bone marrow transplants • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors <p>Limited Benefits - Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>Nothing</p>	<p>Nothing</p>

Organ/tissue transplants – continued on next page

Organ/tissue transplants	You pay – Standard Option	You pay – High Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i> • <i>Implants of artificial organs</i> • <i>Transplants not listed as covered</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Anesthesia		
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital (inpatient) 	<p>Nothing</p>	<p>Nothing</p>
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office 	<p>\$15 per office visit</p>	<p>\$10 per office visit</p>

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

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Here are some important things to remember about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Section 5(a) or (b).
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the PacifiCare Medical Management Department.

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Benefit Description	You pay	
	You pay - Standard Option	You pay - High Option
<p>Inpatient hospital</p> <p>Room and board, such as:</p> <ul style="list-style-type: none"> • ward, semiprivate, or intensive care accommodations • general nursing care; and • meals and special diets. <p>NOTE: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p>	<p>\$150 per admission</p>	<p>Nothing</p>
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home 	<p>Nothing</p>	<p>Nothing</p>

Inpatient hospital continued on next page

Inpatient hospital (Continued)	You pay - Standard Option	You pay - High Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Custodial care • Non-covered facilities, such as nursing homes, extended care facilities, schools • Personal comfort items, such as telephone, television, barber services, guest meals and beds • Private duty nursing car 	<i>All charges</i>	<i>All charges</i>
Outpatient hospital or ambulatory surgical center		
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>NOTE: – We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	Nothing	Nothing
<i>Not covered: blood and blood derivatives not replaced by the member.</i>	<i>All charges</i>	<i>All charges</i>
Extended care benefits/skilled nursing care facility benefits		
<p>Extended care benefit: The Plan provides a comprehensive range of benefits when full-time skilled nursing care and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan.</p> <p>Standard Option – 60 days per calendar year</p> <p>High Option – 100 days per calendar year</p> <p>All necessary services are covered, including:</p> <ul style="list-style-type: none"> • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor. 	Nothing	Nothing
<i>Not covered: blood and blood derivatives not replaced by the member.</i>	<i>All charges</i>	<i>All charges</i>

Hospice care	You pay - Standard Option	You pay - High Option
<p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by the Plan's Medical Management Department. Services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p> <p>Services include</p> <ul style="list-style-type: none"> • inpatient and outpatient care • family counseling 	Nothing	Nothing
<i>Not covered: services such as independent nursing and homemaker services</i>	<i>All charges</i>	<i>All charges</i>
Ambulance		
<ul style="list-style-type: none"> • Local professional ambulance service when medically appropriate 	Nothing	Nothing

Section 5 (d). Emergency services/accidents

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Here are some important things to keep in mind about these benefits:

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

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What is a medical emergency?

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

What to do in case of emergency:

In a life or limb threatening emergency, call 911 or go to the nearest hospital emergency room or other facility for treatment. You do not need authorization from your primary care physician before you go. True emergency care is covered no matter where you are.

Emergencies within our service area: If you receive emergency care and are in our service area, notify your PCP on the first business day following your admission, so that he or she can coordinate any follow-up treatment.

When you need urgent care while you're in our service area, call your primary care physician. All physician offices have a 24-hour answering service that will contact your PCP or his or her on-call partner. Your physician can assess the situation and decide what type of care you need. Ask your PCP about after-hours and "on-call" procedures now, before you need these services.

Emergencies outside our service area: If you receive emergency or urgent care outside our service area, contact PacifiCare Customer Service within 48 hours, unless it was not reasonably possible to do so, to let us know what has happened and where you went for care.

We also cover follow-up treatment to emergency care up to \$400 per person per calendar year when that care is delivered outside our service area.

- **When you have to file a claim.** Please refer to Section 7 for information on how to file a pharmacy claim, or contact our Customer Service Department at 1-800-562-6223.

Please Note: We do not coordinate benefits for outpatient prescription drugs.

Prescription drug benefits begin on the next page.

Benefit Description	You pay	
	You pay - Standard Option	You pay - High Option
Emergency within our service area		
Emergency care at a doctor's office	\$15 per office visit	\$10 per office visit
Emergency care as an outpatient at a hospital, including doctor's services. <ul style="list-style-type: none"> • During normal business hours \$15 per visit \$10 per visit 	\$25 per emergency room visit and all charges after \$500 Note: You pay nothing if you are admitted to the hospital	\$25 per emergency room visit and all charges after \$500 Note: You pay nothing if you are admitted to the hospital
Emergency outside our service area		
<ul style="list-style-type: none"> • Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient or inpatient at a hospital, including doctors' services 	\$15 per office visit 20% of charges Note: Copay waived if admitted in the hospital	\$25 per visit \$25 per hospital emergency room visit If emergency results in admission to a hospital, the emergency care copay is waived
<i>Not covered:</i> <ul style="list-style-type: none"> • Elective care or non-emergency care • Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area • Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area 	<i>All charges</i>	<i>All charges</i>
Ambulance		
Professional ambulance service when medically appropriate. See 5(c) for non-emergency service.	Nothing	Nothing
<i>Not covered: air ambulance</i>	<i>All charges</i>	<i>All charges</i>

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

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Parity

Beginning in 2001, all FEHB plans' mental health and substance abuse benefits will achieve "parity" with other benefits. This means that we will provide mental health and substance abuse benefits differently than in the past.

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

Here are some important things to keep in mind about these benefits:

- All benefits are subject to the definitions, limitations, and exclusions in this brochure.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the PacifiCare Medical Management Department.

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Benefit Description	You pay	
	You pay - Standard Option	You pay - High Option
Mental health and substance abuse benefits	You pay - Standard Option	You pay - High Option
Diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illness or conditions.	Your cost sharing responsibilities are no greater than for other illness or conditions.
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management 	\$15 per office visit	\$10 per office visit.
<ul style="list-style-type: none"> • Diagnostic tests 	Nothing	Nothing
<ul style="list-style-type: none"> • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment 	\$150 per admission	Nothing

Network mental health and substance abuse benefits – Continued on next page

Mental health and substance abuse benefits <i>(Continued)</i>	You pay – Standard Option	You pay – High Option
<p><i>Not covered: Services we have not approved.</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<i>All charges</i>	<i>All charges</i>

Preauthorization

To be eligible to receive these enhanced mental health and substance abuse benefits you must follow your treatment plan and all of our network authorization processes. Please call 1/671-647-3526 for more information.

Special transitional benefit

If a mental health or substance abuse professional provider is treating you under our plan as of January 1, 2001, you will be eligible for continued coverage with your provider for up to 90 days if your mental health or substance abuse professional provider with whom you are currently in treatment leaves the plan at our request for other than cause.

If this condition applies to you, we will allow you reasonable time to transfer your care to a Plan mental health or substance abuse professional provider. During the transitional period, you may continue to see your treating provider and will not pay any more out-of-pocket than you did in the year 2000 for services. This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2000, the 90-day period ends before January 1 and this transitional benefit does not apply.

Network limitation

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

How to submit network claims

If you have out-of-pocket expenses for covered services, PacifiCare will reimburse you for those allowable charges, minus any applicable copayments. You should contact the PacifiCare Customer Service Department at 1/671-647-3526 and provide PacifiCare with a copy of your bill, your proof of payment and a brief description of what happened.

Section 5 (f). Prescription drug benefits

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Here are some important things to keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A Plan physician must write the prescription – or – A plan physician or licensed dentist must write the prescription.
- **Where you can obtain them.** You must fill the prescription at a plan pharmacy.
- **We use a formulary.** The PacifiCare Formulary is a list of over 1600 prescription drugs that physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to PacifiCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. PacifiCare physicians will request pre-authorization for non-formulary drugs. A participating physician may initiate the pre-authorization request simply by phoning or faxing in the request. Requests are generally processed within ten minutes although a few require up to 2 working days when additional information is needed from the doctor.
- **These are the dispensing limitations.** Prescription drugs will be dispensed for up to a 30-day supply or one commercially prepared unit (i.e., one inhaler, one vial of ophthalmic medication, one tube of ointment, one vial of insulin). For drugs that could be habit forming, the prescription unit is set at a smaller quantity for the protection and safety of our member.
- **When you have to file a claim.** Please refer to Section 7 for information on how to file a pharmacy claim, or contact our Customer Service Department at 1-800-562-6223.

Prescription drug benefits begin on the next page.

Benefit Description	You pay	
Covered medications and supplies	You pay - Standard Option	You pay - High Option
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail-order program:</p> <ul style="list-style-type: none"> • Drugs and medications that by Federal law of the United States require a physician's prescription for their purchase, except as excluded below. • Insulin, copay charged to each vial • Disposable needles and syringes for the administration of covered medications; lancets • Oral contraceptive drugs; contraceptive diaphragms and cervical caps. (Injectable and implantable contraceptive drugs are covered under section 5(a) Family Services) • Oral medications to treat infertility. (Injectable infertility drugs are covered under Section 5(a) Infertility Services) <p>Limited benefits</p> <ul style="list-style-type: none"> • Drugs for sexual dysfunction are covered when Plan's medical criteria is met. Contact plan for dose limits. You pay 50% per prescription unit or refill up to the dosage limits. 	<p>\$5 for each generic or brand formulary prescription unit or refill</p> <p>\$20 for each non-formulary prescription unit</p>	<p>\$5 for each generic or brand formulary prescription unit or refill</p> <p>\$20 for each non-formulary prescription unit</p>
<p>Here are some things to keep in mind about our prescription drug program:</p> <ul style="list-style-type: none"> • A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the difference in cost between the name brand drug and the generic. 		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them</i> • <i>Non-prescription medicines</i> • <i>Medical supplies such as dressings and antiseptics</i> • <i>Appetite suppressants</i> • <i>Drugs to enhance athletic performance</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Section 5 (g). Special features

Feature	Description
FHP Urgent Care Center	Extended care hours are available to Plan members. If your Primary Care Doctor's clinic is closed, you may seek treatment from the FHP Clinic's Urgent Care services.
Out-of-area Primary Care	<p>Members may receive primary care services from out-of-area primary care providers. Out-of-area coverage is limited to the providers or geographic areas listed below. Primary care providers are limited to General and Family Practitioners and Internists. Other services must be treated by, or referred to a specialist by, your Plan primary care doctor.</p> <p>United States (refer to your provider directory for participating providers in the U.S.) – You pay nothing per office visit for High Option and all charges for the Standard Option.</p> <p>Hawaii (refer to your provider directory for participating providers in Hawaii) – you pay nothing for High or Standard Option</p> <p>Philippines (refer to your provider directory for participating providers in the Philippines) – You pay nothing for High or Standard Option</p> <p>Pacific Rim (Australia, Hong Kong, Japan, Korea, Singapore and Taiwan) – You pay 20% for High or Standard Option</p> <p>For eligible services, which includes primary care physician visits, diagnostic laboratory and x-rays and routine immunizations, the Plan will pay up to the covered reasonable and customary charge.</p>
Health Improvement Programs	<p>You pay nothing for the following PacifiCare Programs:</p> <p>Managing your Heart Health, Managing Diabetes, Smoking Cessation*.</p> <p>*Smoking Cessation nicotine replacement require a \$20 copayment.</p>

Section 5 (h). Dental benefits

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Here are some important things to keep in mind about these benefits:

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

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Benefit Description	You pay
Accidental injury benefit	
<p>We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.</p> <p>If you are outside of the service area, we will reimburse you up to \$100 for these services, if they are provided by a non plan dentist.</p>	Nothing

Dental Benefits		
Service	You pay - Standard Option	You pay - High Option
OFFICE VISIT		
X-rays, including bitewings and panoramic (once a year); oral examination and treatment plan, vitality test; and oral cancer exam	Nothing	Nothing
PREVENTIVE SERVICES		
Prophylaxis (once every 6 months); sealants; annual topical application of fluoride (up to age 12); preventive dental instructions	Nothing	Nothing
RESTORATIVE DENTISTRY		
Amalgam – one, two or three surfaces; plastic or composite – one or two surfaces	<i>All charges</i>	20% of covered charges
ORAL SURGERY		
Post-operative treatment; simple extraction	<i>All charges</i>	20% of covered charges
PROSTHETICS		
Full and partial dentures; crowns and bridges; repair; relining and/or reconstruction of dentures	<i>All charges</i>	20% of covered charges

Section 5 (i). Non-FEHB benefits available to Plan members

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

Supplemental Dental Coverage

PacifiCare Asia Pacific offers a dental plan to supplement the dental coverage provided in the PacifiCare FEHBP plan option you have selected. The supplemental dental plan covers services provided by participating dental providers and provides coverage as follows:

	YOU PAY
Diagnostic Services	Nothing
Preventive Services	Nothing
Restorative Services	Nothing
Oral Surgery	Nothing
Endodontics	50% of covered charges
Periodontics	50% of covered charges
Prosthetics	50% of covered charges

Orthodontics

The supplemental dental plan will cover orthodontic treatment for dependent children at participating orthodontic providers up to \$1000 per member per lifetime.

Dental Plan Premium

The supplemental dental plan will pay a maximum of \$1500 per member per calendar year.

For details on the cost of the supplemental dental plan and how to enroll, call 1/671-647-3526.

Section 6. General exclusions — things we don't cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury or condition and we agree, as discussed under *What Services Require Our Prior Approval* on page 8.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- Expenses you incurred while you were not enrolled in this Plan;
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations; or
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.

Section 7. Filing a claim for covered services

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

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

Medical, hospital and pharmacy benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 1/617-647-3526.

When you must file a claim — such as for out-of-area care — submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

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

**Submit your claims to: PacifiCare Asia Pacific
231 Guerrero Drive
Tamuning, Guam 96911**

Deadline for filing your claim

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

When we need more information

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

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization:

Step	Description
1	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none">(a) Write to us within 6 months from the date of our decision; and(b) Send your request to us at: 231 Guerrero Drive, Tamuning, Guam 96911; and(c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and(d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	<p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none">(a) Pay the claim (or if applicable, arrange for the health care provider to give you the care); or(b) Write to you and maintain our denial — go to step 4; or(c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	<p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>
4	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none">• 90 days after the date of our letter upholding our initial decision; or• 120 days after you first wrote to us — if we did not answer that request in some way within 30 days; <p>or</p> <ul style="list-style-type: none">• 120 days after we asked for additional information. <p>Write to OPM at: Office of Personnel Management, Office of Insurance Programs, Contracts Division III, P.O. Box 436, Washington, D.C. 20044-0436.</p>

Send OPM the following information:

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

Note: If you want OPM to review different claims, you must clearly identify which documents apply to which claim.

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

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

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

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

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

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

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

- (a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1/671-647-3526 and we will expedite our review; or
- (b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You can call OPM's Health Benefits Contracts Division III at 202/606-0737 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

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

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

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

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

• What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has two parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A.
- Part B (Medical Insurance). Most people pay monthly for Part B.

If you are eligible for Medicare, you may have choices in how you get your healthcare. Medicare + Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

• The Original Medicare Plan

The Original Medicare Plan is available everywhere in the United States. It is the way most people get their Medicare Part A and Part B benefits. You may go to any doctor, specialist, or hospital that accepts Medicare. Medicare pays its share and you pay your share. Some things are not covered under Original Medicare, like prescription drugs.

When you are enrolled in this Plan and Original Medicare, you still need to follow the rules in this brochure for us to cover your care. Your care must continue to be coordinated by your Plan PCP, and preauthorization rules still apply.

We will not waive any of our copayments, coinsurance, and deductibles.

(Primary payer chart begins on next page.)

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

Primary Payer Chart		
A. When either you – or your covered spouse – are age 65 or over and ...	Then the primary payer is...	
	Original Medicare	This Plan
1) Are an active employee with the Federal government (including when you or a family member are eligible for Medicare solely because of a disability),		✓
2) Are an annuitant,	✓	
3) Are a reemployed annuitant with the Federal government when...		
a) The position is excluded from FEHB or,	✓	
b) The position is not excluded from FEHB		✓
Ask your employing office which of these applies to you.		
4) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge),	✓	
5) Are enrolled in Part B only, regardless of your employment status,	✓ (for Part B services)	✓ (for other services)
6) 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,	✓ (except for claims related to Workers' Compensation.)	
B. When you – or a covered family member – have Medicare based on end stage renal disease (ESRD) and...		
1) Are within the first 30 months of eligibility to receive Part A benefits solely because of ESRD,		✓
2) Have completed the 30-month ESRD coordination period and are still eligible for Medicare due to ESRD,	✓	
3) Become eligible for Medicare due to ESRD after Medicare became primary for you under another provision,	✓	
C. When you or a covered family member have FEHB and...		
1) Are eligible for Medicare based on disability, and		
a) Are an annuitant, or	✓	
b) Are an active employee		✓

If your Plan physician does not participate in Medicare, you will have to file claims directly with Medicare.

Claims process – You probably will never have to file a claim form when you have both our Plan and Medicare.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claims will be coordinated automatically and we will pay the balance of covered charges. You will not need to do anything. To find out if you need to do something about filing your claims, call us at 1-671-647-3526.

• Medicare managed care plan

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare managed care plan. These are health care choices (like HMOs) in some areas of the country. In most Medicare managed care plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare managed care plans cover all Medicare Part A and B benefits. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare managed care plan, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov. If you enroll in a Medicare managed care plan, the following options are available to you:

This Plan and another Plan's Medicare managed care plan: You may enroll in another plan's Medicare managed care plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare managed care plan is primary, but we will not waive any of our copayments, coinsurance, or deductibles.

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

• Enrollment in Medicare Part B

Note: If you choose not to enroll in Medicare Part B, you can still be covered under the FEHB Program. We cannot require you to enroll in Medicare.

TRICARE

TRICARE is the health care program for members, eligible dependents of military persons and retirees of the military. TRICARE includes the CHAMPUS program. If both TRICARE and this Plan cover you, we pay first. See your TRICARE Health Benefits Advisor if you have questions about TRICARE coverage.

Workers' Compensation

We do not cover services that:

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

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your benefits. You must use our providers.

Medicaid

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

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

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

Section 10. Definitions of terms we use in this brochure

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.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 9.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. See page 9.
Covered services	Care we provide benefits for, as described in this brochure.
Custodial Care	Day to day care that can be provided by a non-medical individual.
Deductible	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 9.
Experimental or investigational Services	Our National and Regional Medical Committees determine whether or not treatments, procedures and drugs are no longer considered experimental or investigational. Our determinations are based on the safety and efficacy of new medical procedures, technologies, devices and drugs.
Medical necessity	Medical necessity refers to medical services or hospital services which are determined by us to be: <ul style="list-style-type: none">• Rendered for the treatment or diagnosis of an injury or illness; and• Appropriate for the symptoms, consistent with diagnosis, and otherwise in accordance with sufficient scientific evidence and professionally recognized standards; and• Not furnished primarily for the convenience of the Member, the attending physician, or other provider of service; and• Furnished in the most economically efficient manner which may be provided safely and effectively to the Member.
Plan allowance	Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance by our contracted rate with the participating provider.
Us/We	Us and we refer to PacifiCare Asia Pacific.
You	You refers to the enrollee and each covered family member.

Section 11. FEHB facts

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure. Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans, and other materials you need to make an informed decision about:

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

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

Types of coverage available for you and your family

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

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

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

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

When benefits and premiums start

The benefits in this brochure are effective on January 1. If you are new to this Plan, your coverage and premiums begin on the first day of your first pay period that starts on or after January 1. Annuitants' premiums begin on January 1.

Your medical and claims records are confidential

We will keep your medical and claims information confidential. Only the following will have access to it:

- OPM, this Plan, and subcontractors when they administer this contract;
- This Plan, and appropriate third parties, such as other insurance plans and the Office of Workers' Compensation Programs (OWCP), when coordinating benefit payments and subrogating claims;
- Law enforcement officials when investigating and/or prosecuting alleged civil or criminal actions;
- OPM and the General Accounting Office when conducting audits;
- Individuals involved in bona fide medical research or education that does not disclose your identity; or
- OPM, when reviewing a disputed claim or defending litigation about a claim.

When you retire

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

When you lose benefits

• When FEHB coverage ends

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

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

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage.

• Spouse equity coverage

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. But, you may be eligible for your own FEHB coverage under the spouse equity law. If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices.

• TCC

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

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

Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from www.opm.gov/insure.

- **Converting to individual coverage**

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

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

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

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

Getting a Certificate of Group Health Plan Coverage

If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan.

If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

Inspector General Advisory

Stop health care fraud! Fraud increases the cost of health care for everyone. If you suspect that a physician, pharmacy, or hospital has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

- Call the provider and ask for an explanation. There may be an error.
- If the provider does not resolve the matter, call us at 1/671-647-3526 and explain the situation.
- If we do not resolve the issue, call **THE HEALTH CARE FRAUD HOTLINE—202/418-3300** or write to: The United States Office of Personnel Management, Office of the Inspector General Fraud Hotline, 1900 E Street, NW, Room 6400, Washington, DC 20415.

Penalties for Fraud

Anyone who falsifies a claim to obtain FEHB Program benefits can be prosecuted for fraud. Also, the Inspector General may investigate anyone who uses an ID card if the person tries to obtain services for someone who is not an eligible family member, or is no longer enrolled in the Plan and tries to obtain benefits. Your agency may also take administrative action against you.

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Do not rely on this page; it is for your convenience and does not explain your benefit coverage.

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Summary of benefits for the *PacifiCare Asia Pacific* – 2001

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

Benefits	You Pay – Standard Option	Page
Medical services provided by physicians: • Diagnostic and treatment services provided in the office.	Office visit copay: \$15 primary care; \$15 specialist for standard	11
Services provided by a hospital: • Inpatient • Outpatient.	\$150 copay for standard option Outpatient services are covered at your office visit copay	22 23
Emergency benefits: • In-area • Out-of-area	\$25 copay per emergency visit and all charges over \$500 20% copayment for standard option	26 26
Mental health and substance abuse treatment.	Same as any other illness or condition	27
Prescription drugs	\$5 copay for formulary prescriptions \$20 for non-formulary prescriptions	30
Dental Care	Not covered	32
Vision Care	Office visit copay: \$15 for standard	15
Special features: Health improvement programs		31
Protection against catastrophic costs (your out-of-pocket maximum)	Nothing after \$1,000/Self Only or \$3,000/Family enrollment per year Some costs do not count toward this protection	9

Benefits	You Pay – High Option	Page
Medical services provided by physicians: <ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office. 	Office visit copay: \$10 primary care; \$10 specialist for standard	11
Services provided by a hospital: <ul style="list-style-type: none"> • Inpatient • Outpatient. 	Nothing per admission for high option Outpatient services are covered at your office visit copay	22 23
Emergency benefits: <ul style="list-style-type: none"> • In-area • Out-of-area 	\$25 copay per emergency visit and all charges over \$500 \$25 per emergency room visit	26 26
Mental health and substance abuse treatment.	Regular benefits	27
Prescription drugs	\$5 copay for formulary prescriptions \$20 for non-formulary prescriptions	30
Dental Care	Nothing for preventive services; scheduled allowance for other services high option only	32
Vision Care	Office visit copay: \$10 for high option	15
Special features: Health improvement programs		31
Protection against catastrophic costs (your out-of-pocket maximum)	Nothing after \$1,000/Self Only or \$3,000/Family enrollment per year Some costs do not count toward this protection	9

2001 Rate Information for PacifiCare Asia Pacific

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

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and special FEHB guides are published for Postal Service Nurses and Tool & Die employees (see RI 70-2B); and for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

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

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

Guam/N. Mariana Islands/Palau

High Option Self Only	JK1	\$81.81	\$27.27	\$177.26	\$59.08	\$96.81	\$12.27
High Option Self and Family	JK2	\$195.82	\$90.78	\$424.28	\$196.69	\$231.17	\$55.43
Standard Option Self Only	JK4	\$53.85	\$17.95	\$116.68	\$38.89	\$63.72	\$8.08
Standard Option Self and Family	JK5	\$142.19	\$47.39	\$308.07	\$102.69	\$168.25	\$21.33