

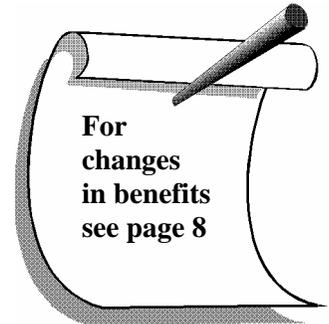
APWU Health Plan

<http://www.apwuhp.com>



2005

A fee-for-service plan and A consumer-driven plan with preferred provider organizations



Sponsored and administered by: American Postal Workers Union, AFL-CIO

Who may enroll in this Plan: All Federal and Postal Service employees and annuitants who are eligible to enroll in the FEHB Program may become members of this Plan. To enroll, you must be, or must become, a member or associate member of the American Postal Workers Union, AFL-CIO.

To become a member or associate member: All active Postal Service APWU bargaining unit employees must be, or must become, dues-paying members of the APWU, to be eligible to enroll in the Health Plan. All Federal employees, other Postal Service employees in non-APWU bargaining units, and annuitants will automatically become associate members of APWU upon enrollment in the APWU Health Plan.

Membership dues: \$35 per year for an associate membership. APWU will bill new associate members for the annual dues when it receives notice of enrollment. APWU will also bill continuing associate members for the annual membership. Active and retiree non-associate APWU membership dues vary.

Enrollment codes for this Plan:

- 471 High Option - Self Only
- 472 High Option - Self and Family
- 474 Consumer-driven Option - Self Only
- 475 Consumer-driven Option - Self and Family



Spectera/CARE Programs is accredited by URAC for Health Utilization Management and Case Management. ValueOptions is accredited by URAC for Health Utilization Management and by NCQA for Managed Behavioral HealthCare Organizations. Alliance is accredited by NCQA for Credentialing and PHCS is accredited by URAC for Health Network and Credentialing and NCQA for Credentialing and Recredentialing. See the 2005 Guide for more information about accreditation.

Authorized for distribution by the:



**United States
Office of Personnel Management**

Center for
Retirement and Insurance Services
<http://www.opm.gov/insure>

RI 71-004



UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
WASHINGTON, DC 20415-0001

OFFICE OF THE DIRECTOR

Dear Federal Employees Health Benefits Program Participant:

Welcome to the 2005 Open Season! By continuing to introduce pro-consumer health care ideas, the Office of Personnel Management (OPM) team has given you greater, cost effective choices. This year several national and local health plans are offering new options, strengthening the Federal Employees Health Benefits (FEHB) Program and highlighting once again its unique and distinctive market-oriented features. I remain firm in my belief that you, when fully informed as a Federal subscriber, are in the best position to make the decisions that meet your needs and those of your family. Plan brochures provide information to help subscribers make these fully informed decisions. Please take the time to review the plan's benefits, particularly Section 2, which explains plan changes.

Exciting new features this year give you additional opportunities to save and better manage your hard-earned dollars. For 2005, I am very pleased and enthusiastic about the new High Deductible Health Plans (HDHP) with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) component. This combination of health plan and savings vehicle provides a new opportunity to save and better manage your money. If an HDHP/HSA is not for you and you are not retired, I encourage you to consider a Flexible Spending Account (FSA) for health care. FSAs allow you to reduce your out-of-pocket health care costs by 20 to more than 40 percent by paying for certain health care expenses with tax-free dollars, instead of after-tax dollars.

Since prevention remains a major factor in the cost of health care, last year OPM launched the *HealthierFeds* campaign. Through this effort we are encouraging Federal team members to take greater responsibility for living a healthier lifestyle. The positive effect of a healthier life style brings dividends for you and reduces the demands and costs within the health care system. This campaign embraces four key "actions" that can lead to a healthy America: be physically active every day, eat a nutritious diet, seek out preventative screenings, and make healthy lifestyle choices. Be sure to visit *HealthierFeds* at www.healthierfeds.opm.gov for more details on this important initiative. I also encourage you to visit the Department of Health and Human Services website on Wellness and Safety, www.hhs.gov/safety/index.shtml, which complements and broadens healthier lifestyle resources. The site provides extensive information from health care experts and organizations to support your personal interest in staying healthy.

The FEHB Program offers the Federal team the widest array of cost-effective health care options and the information needed to make the best choice for you and your family. You will find comprehensive health plan information in this brochure, in the 2005 Guide to FEHB Plans, and on the OPM Website at www.opm.gov/insure. I hope you find these resources useful, and thank you once again for your service to the nation.

Sincerely,

A handwritten signature in black ink, appearing to read "Kay C. James".

Kay Coles James

Director



Notice of the United States Office of Personnel Management's Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

By law, the United States Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the General Accounting Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government health care oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.

- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at www.opm.gov/insure on the Web. You may also call 202-606-0745 and ask for OPM's FEHB Program privacy official for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints
United States Office of Personnel Management
P.O. Box 707
Washington, DC 20004-0707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the United States Department of Health and Human Services.

By law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a new notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

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Introduction

This brochure describes the benefits of APWU Health Plan under our contract (CS 1370) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. This plan is underwritten by the American Postal Workers Union, AFL-CIO. The address for the APWU Health Plan administrative office is:

APWU Health Plan
P.O. Box 3279
Silver Spring, MD 20918

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2005, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2005, and changes are summarized on page 8. Rates are shown at the end of this brochure.

Plain Language

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

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

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

Stop Health Care Fraud!

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

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

Protect Yourself From Fraud - Here are some things you can do to prevent fraud:

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.

- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

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

If the provider does not resolve the matter, call us at 800/222-APWU and explain the situation.

If we do not resolve the issue:

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

OR WRITE TO:

**United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street NW Room 6400
Washington, DC 20415-1100**

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

Preventing medical mistakes

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

1. Ask questions if you have doubts or concerns.

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

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

- Give your doctor and pharmacist a list of all the medicines that you take, including non-prescription medicines.
- Tell them about any drug allergies you have.
- Ask about side effects and what to avoid while taking the medicine.
- Read the label when you get your medicine, including all warnings.
- Make sure your medicine is what the doctor ordered and know how to use it.
- Ask the pharmacist about your medicine if it looks different than you expected.

3. Get the results of any test or procedure.

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

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

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

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

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

Want more information on patient safety?

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

Section 1. Facts about this fee-for-service plan

This Plan is a fee-for-service (FFS) plan. You can choose your own physicians, hospitals, and other health care providers.

We reimburse you or your provider for your covered services, usually based on a percentage of the amount we allow. The type and extent of covered services, and the amount we allow, may be different from other plans. Read brochures carefully.

We also have Preferred Provider Organizations (PPO):

Our fee-for-service plans offer services through PPO networks. When you use our network providers, you will receive covered services at reduced cost. APWU Health Plan is solely responsible for the selection of PPO providers in your area. The PPO networks for the High Option and the Consumer-driven Option are different.

The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. Provider networks may be more extensive in some areas than others. We cannot guarantee the availability of every specialty in all areas. If no PPO provider is available, or you do not use a PPO provider, the standard non-PPO benefits apply. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists who are not preferred providers at the PPO rate, based on Plan allowance.

High Option PPO Network: Contact APWU Health Plan at 800/222-APWU to request a High Option PPO directory. You can also go to our Web page, which you can reach through the FEHB website, www.opm.gov/insure. If you need assistance in identifying a participating provider or to verify their continued participation, call the Plan's PPO administrator for your state: Alliance PPO, Inc. 800/342-3289 for providers in the District of Columbia, Maryland, Virginia and West Virginia; Beech Street 800/923-3248 for providers in Arkansas, California, Florida, Montana, Nevada, New Mexico, Ohio, Oklahoma, Pennsylvania, South Carolina, Washington and Wisconsin; First Health 800/447-1704 for providers in Alaska, Hawaii, Idaho, Iowa, Kansas, Massachusetts, Mississippi, New Hampshire, North Carolina, North Dakota, Oregon, Puerto Rico, Rhode Island, South Dakota, Utah, Vermont and Wyoming; MagnaCare 888/211-8704 for providers in New Jersey; MultiPlan 800/672-2140 for providers in Arizona, Connecticut, Louisiana and New York; Midlands Choice 800/605-8259 for providers in Nebraska; MedNet 800/556-1144 for providers in Maine; Private Healthcare Systems (PHCS) 800/661-7563 for providers in Alabama, Colorado, Delaware, Georgia, Illinois, Indiana, Kentucky, Michigan, Missouri, Tennessee and Texas; PreferredOne 800/451-9597 for providers in Minnesota; or V.I. Equicare 340/774-5779 for providers in the U.S. Virgin Islands. For mental conditions/substance abuse providers (all states), call ValueOptions toll-free 888/700-7965.

Consumer-driven Option PPO Network: If you need assistance identifying a participating provider or to verify their continued participation, call the Plan's Consumer-driven Option administrator, Definity Health of St. Louis Park, MN, at 866/833-3463 or you can go to their Web page, www.definityhealth.com, User ID: **APWUHP** Password: **HPINFO** for a full nationwide online provider directory. Printed provider directories are **not** available.

How we pay providers

PPO Providers: Allowable benefits are based upon charges and discounts which we or our PPO administrators have negotiated with participating providers. PPO provider charges are always within our plan allowance.

Non-PPO providers: We determine our allowance for covered charges by using health care charge data prepared by the Health Insurance Association of America (HIAA) or other credible sources, including our own data, when necessary. We apply this charge data under the High Option at the 70th percentile and under the Consumer-driven Option at the 80th percentile.

Your Rights

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

- Spectera/CARE Programs, is the major subcontractor performing hospital precertification, continued stay review and case management for the High Option. The American Accreditation HealthCare Commission/URAC has accredited them for Health Utilization Management since 1993 and they received Case Management Certification in 2003.
- ValueOptions performs hospital precertification, continued stay review and outpatient prior authorization for mental health/substance abuse services. The American Accreditation HealthCare Commission/URAC has accredited them for Health Utilization Management since 1992.
- Alliance PPO, which provides preferred provider networks in specified states, has received a Credentialing Certification from the National Committee for Quality Assurance (NCQA) for compliance against the NCQA's 2000 Standards for Certification in Credentialing.
- PHCS, which provides preferred provider networks in specific states, has Credentialing Certification from the National Committee for Quality Assurance (NCQA) and Health Network and Credentialing Certification from the American Accreditation HealthCare Commission/URAC.
- The American Postal Workers Union Health Plan is a not-for-profit Voluntary Employee's Beneficiary Association (VEBA) formed in 1972.
- We meet applicable State and Federal licensing and accreditation requirements for fiscal solvency, confidentiality and transfer of medical records.

If you want more information about us, call 800/222-APWU, or write to APWU Health Plan, P.O. Box 3279, Silver Spring, MD 20918. You may also contact us by fax at 301/622-5712 or visit our Web site at www.apwuhp.com.

Section 2. How we change for 2005

Do not rely on these change descriptions; this page is not an official statement of benefits. For that, go to Sections 5 and 6 Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Program-wide changes

- In Section 3 under **Covered providers**, Alaska is designated as a medically underserved area in 2005. Maine, Utah and West Virginia are no longer designated as medically underserved areas in 2005.
- In Section 10, we revised the **Medicare Primary Payer Chart** and updated the language regarding Medicare Advantage plans (formerly called Medicare + Choice plans).
- In Section 13, we revised the language regarding the Flexible Spending Account Program - *FSAFEDS* and the Federal Long Term Care Insurance Program.

Changes to this Plan

High Option

- Your share of the Postal premium will increase by 3.0% for Self Only or 3.8% for Self and Family.
- Your share of the non-Postal premium will increase by 4.9% for Self Only or 5.5% for Self and Family.
- For surgical services, if you use a PPO hospital or PPO freestanding ambulatory facility and a PPO primary surgeon, your anesthesiologist will be paid at the 90% PPO rate instead of 70% even if not a PPO provider.
- For medical services, the Plan will cover one annual gynecological visit for pap test, to a PPO provider only, for women age 18 or over.
- Physician services for an accidental injury after 24 hours are covered under Section 5(a), 5(c), and 5(d).
- The PPO network for Nebraska has changed from Beech Street to Midlands Choice.

Consumer-driven Option

- Your share of the Postal premium will increase by 5.0% for Self Only or 5.0% for Self and Family.
- Your share of the non-Postal premium will increase by 5.0% for Self Only or 5.0% for Self and Family.
- The Personal Care Account (PCA) is now \$1,200 per year for a Self Only enrollment or \$2,400 per year for a Self and Family enrollment. Previously, the PCA was \$1,000 or \$2,000 respectively.
- Traditional Health Coverage begins after covered expenses reach \$1,800 (previously \$1,600) for Self Only and \$3,600 (previously \$3,200) for Self and Family. The total deductible is a combination of eligible expenses paid by the Plan under the PCA (\$1,200 and \$2,400) and the Member Responsibility paid by the member (\$600 and \$1,200).
- Dental/vision benefits paid under your PCA will no longer increase your Member Responsibility if your full PCA is exhausted. Previously, you were required to “make up” dental/vision benefits paid under your PCA if you exhausted your PCA and claimed benefits under Traditional Health Coverage.
- You may now rollover unused PCA benefits to subsequent years up to a maximum PCA account of \$5,000 per Self Only enrollment or \$10,000 per Self and Family enrollment. Previously, rollover limits were \$4,000 or \$6,000 respectively.
- For surgical services, if you use an in-network hospital or in-network freestanding ambulatory facility and an in-network primary surgeon, your anesthesiologist will be paid at the 85% in-network rate instead of 60% even if not an in-network provider.
- Under Prescription drug benefits, the minimum coinsurance for Network Retail and Network Retail Medicare will increase from \$8 to \$10 per prescription.
- Under Prescription drug benefits, the minimum coinsurance for Network Mail Order and Network Mail Order Medicare will increase from \$8 to \$15 per prescription.
- Under Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, copayments, and Member Responsibility, we have clarified the out-of-pocket expense accumulation for prescription drugs.

Section 3. How you get care

Identification cards

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

- **High Option:** Call us at 800/222-APWU or write to us at P.O. Box 3279, Silver Spring, MD 20918 or through our Web site at www.apwuhp.com.
- **Consumer-driven Option:** Call Definity Health at 866/833-3463 or request replacement cards through the Web site at www.definityhealth.com.

Where you get covered care

You can get care from any “covered provider” or “covered facility.” How much we pay – and you pay – depends on the type of covered provider or facility you use. If you use our preferred providers, you will pay less.

• Covered providers

We consider the following to be covered providers when they perform services within the scope of their license or certification:

1. Doctor – A licensed doctor of medicine (M.D.), a licensed doctor of osteopathy (D.O.), a licensed doctor of podiatry (D.P.M.), or, for certain specified services covered by this Plan, a licensed dentist, licensed chiropractor, or licensed clinical psychologist practicing within the scope of the license.
2. Alternate Provider – Alternate providers are covered when performing certain specified services covered by this Plan and when such treatment is within the scope of the provider’s license. Alternate providers are limited to licensed physical occupational and speech therapists licensed physician’s assistants; Registered Nurses (R.N.); Licensed Practical Nurses (L.P.N.); Licensed Vocational Nurses (L.V.N.); and Certified Registered Nurse Anesthetists (C.R.N.A.).
3. Other covered providers include a qualified clinical psychologist, clinical social worker, optometrist, audiologist, nurse midwife nurse practitioner /clinical specialist, and nursing school administered clinic. For purposes of this FEHB brochure, the term “doctor” includes all of these providers when the services are performed within the scope of their license or certification.

Medically underserved areas. Note: We cover any licensed medical practitioner for any covered service performed within the scope of that license in states OPM determines are “medically underserved.” For 2005, the states are: Alabama, Alaska, Idaho, Kentucky, Louisiana, Mississippi, Missouri, Montana, New Mexico, North Dakota, South Carolina, South Dakota, Texas, and Wyoming.

• Covered facilities

Covered facilities include:

- Freestanding ambulatory facility

An out-of-hospital facility such as a medical, cancer, dialysis, or surgical center or clinic, and licensed outpatient facilities accredited by the Joint Commission on Accreditation of Healthcare Organizations for treatment of substance abuse.

- **Covered facilities** (*continued*)

- **Hospital**

1. An institution which is accredited as a hospital under the Hospital Accreditation Program of the Joint Commission on Accreditation of Healthcare Organizations, or
2. Any other institution which is operated pursuant to law, under the supervision of a staff of doctors and twenty-four hour a day nursing service, and which is primarily engaged in providing:
 - a) general inpatient care and treatment of sick and injured persons through medical, diagnostic and major surgical facilities, all of which must be provided on its premises or under its control, or
 - b) specialized inpatient medical care and treatment of sick or injured persons through medical and diagnostic facilities (including X-ray and laboratory) on its premises, under its control, or through a written agreement with a hospital (as defined above) or with a specialized provider of those facilities.

The term “hospital” shall not include a skilled nursing facility, a convalescent nursing home or institution or part thereof which 1) is used principally as a convalescent facility, rest facility, residential treatment center, nursing facility or facility for the aged or 2) furnishes primarily domiciliary or custodial care, including training in the routines of daily living.

What you must do to get covered care

It depends on the kind of care you want to receive. You can go to any provider you want, but we must approve some care in advance.

- **Transitional care**

Specialty care: If you have a chronic or disabling condition and

- lose access to your specialist because we drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan, or
- lose access to your PPO specialist because we terminate our contract with your specialist for other than cause,

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

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

- **Hospital care**

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our High Option begins, call our customer service department immediately at 800/222-APWU. For the Consumer-driven Option, please call Definity Health at 866/833-3463.

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

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

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

How to Get Approval for...

• Your hospital stay

Precertification is the process by which – prior to your inpatient hospital admission – we evaluate the medical necessity of your proposed stay and the number of days required to treat your condition. Unless we are misled by the information given to us, we won't change our decision on medical necessity.

In most cases, your physician or hospital will take care of precertification. Because you are still responsible for ensuring that we are asked to precertify your care, you should always ask your physician or hospital whether they have contacted us.

Warning

We will reduce our benefits for the inpatient hospital stay by \$500 if no one contacts us for precertification. If the stay is not medically necessary, we will not pay any benefits.

How to precertify an admission

- **High Option:** You, your representative, your doctor, or your hospital must call Spectera/CARE at 800/580-8771 at least 48 hours before admission. In Minnesota, call PreferredOne at 800/451-9597 to precertify. These numbers are available 24 hours every day.
- **Consumer-driven Option:** You, your representative, your doctor, or your hospital must call Definity Health at 866/333-4648 at least 48 hours before admission. This number is available 24 hours every day.
- If you have an emergency admission due to a condition that you reasonably believe puts your life in danger or could cause serious damage to bodily function, you, your representative, the doctor, or the hospital must telephone the above number 48 hours following the day of the emergency admission, even if you have been discharged from the hospital.
- Provide the following information:
 - Enrollee's name and Plan identification number
 - Patient's name, birth date, and phone number
 - Reason for hospitalization, proposed treatment, or surgery
 - Name and phone number of admitting doctor
 - Name of hospital or facility; and
 - Number of planned days of confinement
- We will then tell the doctor and/or hospital the number of approved inpatient days and we will send written confirmation of our decision to you, your doctor, and the hospital.

Maternity care

You do not need to precertify a maternity admission for a routine delivery. However, if your medical condition requires you to stay more than 48 hours after a vaginal delivery or 96 hours after a cesarean section, then your physician or the hospital must contact us for precertification of additional days. Further, if your baby stays after you are discharged, then your physician or the hospital must contact us for precertification of additional days for your baby.

If your hospital stay needs to be extended

High Option: If your hospital stay -- including for maternity care -- needs to be extended, you, your representative, your doctor or the hospital must ask us to approve the additional days by calling Spectera/CARE at 800/580-8771 or in Minnesota, call PreferredOne at 800/451-9597.

Consumer-driven Option: If your hospital stay – including for maternity care - needs to be extended, you, your representative, your doctor or the hospital must ask us to approve the additional days by calling Definity Health at 866/333-4648.

What happens when you do not follow the precertification rules

If no one contacted us, we will decide whether the hospital stay was medically necessary.

- If we determine that the stay was medically necessary, we will pay the inpatient charges, less the \$500 penalty.
- If we determine that it was not medically necessary for you to be an inpatient, we will not pay inpatient hospital benefits. We will only pay for any covered medical supplies and services that are otherwise payable on an outpatient basis.

If we denied the precertification request, we will not pay inpatient hospital benefits. We will only pay for any covered medical supplies and services that are otherwise payable on an outpatient basis.

When we precertified the admission but you remained in the hospital beyond the number of days we approved and did not get the additional days precertified, then:

- For the part of the admission that was medically necessary, we will pay inpatient benefits, but
- For the part of the admission that was not medically necessary, we will pay only medical services and supplies otherwise payable on an outpatient basis and will not pay inpatient benefits.

Exceptions

You do not need precertification in these cases:

- You are admitted to a hospital outside the United States and Puerto Rico.
- You have another group health insurance policy that is the primary payer for the hospital stay.
- Your Medicare Part A is the primary payer for the hospital stay. Note: If you exhaust your Medicare hospital benefits and do not want to use your Medicare lifetime reserve days, then we will become the primary payer and you **do** need precertification.

• Radiology/Imaging Procedures Precertification

High Option: Radiology precertification is required prior to scheduling specific imaging procedures. We evaluate the medical necessity of your proposed procedure to ensure that the appropriate procedure is being requested for your condition. In most cases your physician will take care of the precertification. Because you are responsible for ensuring that precertification is done, you should ask your doctor to contact us.

The following outpatient radiology services require precertification:

- CAT/CT – Computerized Axial Tomography
- MRI – Magnetic Resonance Imaging
- MRA – Magnetic Resonance Angiography
- NC – Nuclear Cardiology
- PET – Positron Emission Tomography

How to precertify a radiology/imaging procedure

For these outpatient studies; you, your representative or doctor must call MedSolutions before scheduling the procedure. The toll free number is 888/693-3298.

- Provide the following information:
 - Patient's name, Plan identification number, and birth date
 - Requested procedure and clinical support for request
 - Name and phone number of ordering provider
 - Name of requested imaging facility

Exceptions

You do not need precertification in these cases:

- You have another health insurance policy that is primary including Medicare Parts A&B or Part B Only
- The procedure is performed outside the United States or Puerto Rico
- You are inpatient hospital
- The procedure is performed as an emergency

Warning

We will reduce our benefits for these procedures by \$100 if no one contacts us for precertification. If the procedure is not medically necessary, we will not pay any benefits.

• Other services

Some services require prior approval (**High Option**) and some require pre-notification (**Consumer-driven Option**):

High Option: Call Spectera/CARE at 800/580-8771 if you need any of the services listed below:

Consumer-driven Option: Call Definity Health at 866/333-4648 if you need any of the services listed below:

- Prior approval/pre-notification is required for organ transplantation. Call before your first evaluation as a potential candidate.
- Prior approval/pre-notification is required for surgical procedures which may be cosmetic in nature such as eyelid surgery (blepharoplasty) or varicose vein surgery (sclerotherapy).
- Prior approval/pre-notification is required for recognized surgery for morbid obesity or for organic impotence.
- Prior approval/pre-notification is required for home health care such as nursing visits, infusion therapy, growth hormone therapy (GHT), rehabilitative therapy (physical, occupational or speech therapy) and pulmonary rehabilitation programs.
- Prior approval/pre-notification is required for durable medical equipment such as wheelchairs, oxygen equipment and supplies, artificial limbs and braces and for Retin A, Botox or drugs for organic impotence.

Prior approval is also required for mental health and substance abuse benefits, inpatient or outpatient, in-network or out-of-network. Under the High Option and the Consumer-driven Option, call ValueOptions at 888/700-7965.

Section 4. Your costs for covered services

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

Copayments

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

Example: Under the High Option, when you see your PPO physician you pay a copayment of \$18 per visit.

Consumer-driven Option: There are no copayments under the Consumer-driven Option.

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 them. Copayments do not count toward any deductible.

High Option

- If you use PPO providers, the calendar year deductible is \$275 per person. Under a family enrollment, the deductible is satisfied for all family members when the combined covered expenses applied to the calendar year deductible for family members reach \$550. If you use non-PPO providers, your calendar year deductible increases to a maximum of \$500 per person (\$1,000 per family). Whether or not you use PPO providers, your calendar year deductible will not exceed \$500 per person (\$1,000 per family).
- We also have a separate deductible for mental health and substance abuse benefits. The in-network deductible is \$275 per person. Under a family enrollment, this deductible is satisfied for all family members when the combined in-network covered expenses applied to this deductible for all family members reach \$550. The out-of-network deductible is \$750 per person each calendar year with no family maximum.

Note: If you change plans during Open Season, you do not have to start a new deductible under your old plan between January 1 and the effective date of your new plan. If you change plans at another time during the year, you must begin a new deductible under your new plan.

And, if you change from Self and Family to Self Only, or from Self Only to Self and Family during the year, we will credit the amount of covered expenses already applied toward the deductible of your old enrollment to the deductible of your new enrollment. However, if you change from High Option to Consumer-driven Option, or from Consumer-driven Option to High Option, during the year, expenses incurred as of the effective date of the option change are subject to the benefit provisions of your new option.

Consumer-driven Option: There is no calendar year deductible under the Consumer-driven Option. Also, there is no separate deductible for mental health and substance abuse benefits under the Consumer-driven Option.

Coinsurance

High Option: Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance doesn't begin until you meet your deductible (**High Option**) or your Member Responsibility (**Consumer-driven Option**).

Example: You pay 30% of our allowance for office visits to a non-PPO physician.

Note: If your provider routinely waives (does not require you to pay) your copayments, deductibles, or coinsurance, the provider is misstating the fee and may be violating the law. In this case, when we calculate our share, we will reduce the provider's fee by the amount waived.

For example, if your physician ordinarily charges \$100 for a service but routinely waives your 30% coinsurance, the actual charge is \$70. We will pay \$49 (70% of the actual charge of \$70).

Consumer-driven Option: Coinsurance is the percentage of our allowance that you must pay for your care after you have used up your Personal Care Account (PCA) and paid your Member Responsibility.

Member Responsibility

High Option: Does not apply.

Consumer-driven Option: Your Member Responsibility is your bridge between your Personal Care Account (PCA) and your Traditional Health Coverage. After you have exhausted your PCA, you must pay your Member Responsibility before your Traditional Health Coverage begins. Your Member Responsibility is generally \$600 for a Self Only enrollment or \$1,200 for a Self and Family enrollment. Your Member Responsibility in subsequent years may be reduced by rolling over any unused portion of your Personal Care Account remaining at the end of the calendar year(s).

Differences between our allowance and the bill

High Option: Our “Plan allowance” is the amount we use to calculate our payment for covered services. Fee-for-service plans arrive at their allowances in different ways, so their allowances vary. For more information about how we determine our Plan allowance, see the definition of Plan allowance in Section 11.

Often, the provider’s bill is more than a fee-for-service plan’s allowance. Whether or not you have to pay the difference between our allowance and the bill will depend on the provider you use.

- **PPO providers** agree to limit what they will bill you. Because of that, when you use a preferred provider, your share of covered charges consists only of your deductible and coinsurance or copayment. Here is an example about coinsurance: You see a PPO physician who charges \$150, but our allowance is \$100. If you have met your deductible, you are only responsible for your coinsurance. That is, you pay just -- 10% of our \$100 allowance (\$10). Because of the agreement, your PPO physician will not bill you for the \$50 difference between our allowance and his bill.
- **Non-PPO providers**, on the other hand, have no agreement to limit what they will bill you. When you use a non-PPO provider, you will pay your deductible and coinsurance -- **plus** any difference between our allowance and charges on the bill. Here is an example: You see a non-PPO physician who charges \$150 and our allowance is again \$100. Because you’ve met your deductible, you are responsible for your coinsurance, so you pay 30% of our \$100 allowance (\$30). Plus, because there is no agreement between the non-PPO physician and us, he can bill you for the \$50 difference between our allowance and his bill.

The following table illustrates the examples of how much you have to pay out-of-pocket for services from a PPO physician vs. a non-PPO physician. The table uses our example of a service for which the physician charges \$150 and our allowance is \$100. The table shows the amount you pay if you have met your calendar year deductible

EXAMPLE	PPO physician	Non-PPO physician
Physician’s charge	\$150	\$150
Our allowance	We set it at: 100	We set it at: 100
We pay	90% of our allowance: 90	70% of our allowance: 70
You owe: Coinsurance	10% of our allowance: 10	30% of our allowance: 30
+Difference up to charge?	No: 0	Yes: 50
TOTAL YOU PAY	\$10	\$80

Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, copayments, and Member Responsibility

Consumer-driven Option:

- **PPO providers** agree to accept our plan allowance so if you use a PPO Provider, you never have to worry about paying the difference between the plan allowance and the billed amount for covered services. If your covered expenses are being paid out of your Personal Care Account or if you are receiving in-network covered preventive services, the plan will pay 100%. If you have exhausted your Personal Care Account, you will be responsible for paying your Member Responsibility and also coinsurance under the Traditional Health Coverage.
- **Non PPO Providers:** If you use a non-PPO provider, you will have to pay the difference between the plan allowance and the billed amount only if you use up your Personal Care Account for the year. Note that it usually makes sense to use PPO providers because it will make your Personal Care Account go much further since money left in your Personal Care Account can be rolled over to be used in the next year.

There is a limit to the amount you must pay out-of-pocket for coinsurance for the year for certain charges. When you have reached this limit, you pay no coinsurance for covered services for the remainder of the calendar year.

High Option:

PPO benefit: Your out-of-pocket maximum is \$4,000 for either a Self Only or a Self and Family enrollment if you are using PPO providers. Only eligible expenses for PPO providers count toward this limit.

Non-PPO benefit: Your out-of-pocket maximum is \$10,000 for either a Self Only or a Self and Family enrollment if you are using non-PPO providers. Eligible expenses for network providers also count toward this limit. Your eligible out-of-pocket expenses will not exceed this amount whether or not you use network providers.

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

- The 10% you pay for PPO Inpatient hospital charges, Surgical, Maternity and Diagnostic and treatment services
- The 30% you pay for non-PPO Inpatient hospital charges, Surgical, Maternity and Diagnostic and treatment services; and
- The copayment of \$18 for outpatient visits to PPO physicians

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

- Expenses in excess of our allowance or maximum benefit limitations
- Expenses for out-of-network mental health or substance abuse
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements (see pages 11, 12, 13 and 14)
- Covered expenses applied to the \$275 or \$500 calendar year deductibles
- Covered expenses applied to the \$275 deductible for in-network mental health or substance abuse care
- The \$300 per admission deductible for non-PPO Inpatient hospital charges
- Expenses for prescription drugs
- Expenses in excess of visit maximums for physical, occupational and speech therapy (see page 26)
- Expenses incurred in excess of the \$90 per day provided under home nursing care (see page 29); and
- Expenses in excess of hospice care and preventive care maximums

Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, copayments, and Member Responsibility *(continued)*

Consumer-driven Option:

If you have exceeded your Personal Care Account and met your Member Responsibility the following would apply:

In-network benefit: Your out-of-pocket maximum is \$4,500 for either a Self Only or a Self and Family enrollment if you are using network providers. Only eligible expenses for network providers count toward this limit.

Out-of-network benefit: Your out-of-pocket maximum is \$9,000 for either a Self Only or a Self and Family enrollment if you are using out-of-network providers. Eligible expenses for network providers also count toward this limit. Your eligible out-of-pocket expenses will not exceed this amount whether or not you use network providers.

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

- The 15% you pay for in-network Inpatient and outpatient hospital charges, Surgical, Medical, Maternity and Emergency services under the Traditional Health Coverage
- The 40% you pay for out-of-network Inpatient and outpatient hospital charges, Surgical, Medical, Maternity and Emergency services under the Traditional Health Coverage

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

- Any expenses paid by the Plan under your Personal Care Account
- Any expenses paid by the Plan under your In-network Preventive Care benefit
- Any expenses you must pay under your Member Responsibility
- Expenses in excess of our allowance or maximum benefit limitations or expenses not covered under the Traditional Health Coverage
- Expenses for out-of-network mental health or substance abuse care
- Expenses you pay for prescription drugs under your Traditional Health Coverage
- Dental care or vision care expenses above the limitations provided under your Personal Care Account
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements (see pages 11, 12, 13, 14 and 15)
- Expenses in excess of hospice care maximums

Carryover

If you enrolled in our Plan during Open Season and your effective date is after January 1, your previous plan will be responsible for any medical care you received before your coverage in our Plan began. The old plan will pay your covered costs under this year's benefits since benefit changes start on January 1. If you did not meet your out-of-pocket maximum under your old plan last year, your covered out-of-pocket expenses will be applied to that maximum. If you did meet that maximum, your old plan's catastrophic protection benefit will continue to apply until your effective date in our Plan.

When Government facilities bill us

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow.

If we overpay you

We will make diligent efforts to recover benefit payments we made in error but in good faith. We may reduce subsequent benefit payments to offset overpayments. We will generally first seek recovery from the provider if we paid the provider directly, or from the person (covered family member, guardian, custodial parent, etc.) to whom we sent our payment.

When you are age 65 or over and you do not have Medicare

Under the FEHB law, we must limit our payments for **inpatient hospital care** and **physician care** to those benefits you would be entitled to if you had Medicare. And, your physician and hospital must follow Medicare rules and cannot bill you for more than they could bill you if you had Medicare. You and the FEHB benefit from these payment limits. Outpatient hospital care is not covered by this law; regular Plan benefits apply. The following chart has more information about the limits.

If you...

- are age 65 or over, and
- do not have Medicare Part A, Part B, or both; and
- have this Plan as an annuitant or as a former spouse, **or** as a family member of an annuitant or former spouse; and
- are not employed in a position that gives FEHB coverage. (Your employing office can tell you if this applies.)

Then, for your inpatient hospital care,

- the law requires us to base our payment on an amount -- the “equivalent Medicare amount” -- set by Medicare’s rules for what Medicare would pay, not on the actual charge;
- you are responsible for your applicable deductibles, coinsurance, or copayments you owe under this Plan;
- you are not responsible for any charges greater than the equivalent Medicare amount; we will show that amount on the explanation of benefits (EOB) form that we send you; and
- the law prohibits a hospital from collecting more than the Medicare equivalent amount.

And, for your physician care, the law requires us to base our payment and your coinsurance on...

- an amount set by Medicare and called the “Medicare approved amount,” or
- the actual charge if it is lower than the Medicare approved amount.

If your physician...	Then you are responsible for...
Participates with Medicare or accepts Medicare assignment for the claim and is a member of our PPO network,	your deductibles, coinsurance, and copayments;
Participates with Medicare and is not in our PPO network,	your deductibles, coinsurance, copayments, and any balance up to the Medicare approved amount;
Does not participate with Medicare,	your deductibles, coinsurance, copayments, and any balance up to 115% of the Medicare approved amount

It is generally to your financial advantage to use a physician who participates with Medicare. Such physicians are permitted to collect only up to the Medicare approved amount.

Our explanation of benefits (EOB) form will tell you how much the physician or hospital can collect from you. If your physician or hospital tries to collect more than allowed by law, ask the physician or hospital to reduce the charges. If you have paid more than allowed, ask for a refund. If you need further assistance, call us.

When you have the Original Medicare Plan (Part A, Part B, or both)

We limit our payment to an amount that supplements the benefits that Medicare would pay under Medicare Part A (Hospital insurance) and Medicare Part B (Medical insurance), regardless of whether Medicare pays. Note: We pay our regular benefits for emergency services to an institutional provider, such as a hospital, that does not participate with Medicare and is not reimbursed by Medicare.

If you are covered by Medicare Part B and it is primary, your out-of-pocket costs for services that both Medicare Part B and we cover depend on whether your physician accepts Medicare assignment for the claim.

- **High Option:** If your physician **accepts** Medicare assignment, then you pay nothing for covered charges.
- **Consumer-driven Option:** If your physician **accepts** Medicare assignment, then you pay nothing if you have unused benefits available under your Personal Care Account to pay the difference between the Medicare approved amount and Medicare's payment. If your PCA is exhausted, you must pay either this full difference under your Member Responsibility or the lesser of your coinsurance or the full difference if your Member Responsibility has been met.
- If your physician **does not accept** Medicare assignment, then you pay the difference between the "limiting charge" or the physician's charge (whichever is less) and our payment combined with Medicare's payment.

It's important to know that a physician who does not accept Medicare assignment may not bill you for more than 115% of the amount Medicare bases its payment on, called the "limiting charge." The Medicare Summary Notice (MSN) that Medicare will send you will have more information about the limiting charge. If your physician tries to collect more than allowed by law, ask the physician to reduce the charges. If the physician does not, report the physician to your Medicare carrier who sent you the MSN form. Call us if you need further assistance.

Please see Section 10, *Coordinating benefits with other coverage*, for more information about how we coordinate benefits with Medicare.

Section 5. High Option Benefits – OVERVIEW

(See page 8 for how our benefits changed this year and page 98 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 7; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at 800/222-APWU or at our Web site at www.apwuhp.com.

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

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

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- 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.
- The calendar year deductible is: PPO - \$275 per person (\$550 per family); Non-PPO - \$500 per person (\$1,000 per family). The calendar year deductible applies to almost all benefits in this Section. We added “(No deductible)” to show when the calendar year deductible does not apply.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists who are not preferred providers at the PPO rate, based on Plan allowance.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PRECERTIFICATION OF CERTAIN OUTPATIENT IMAGING PROCEDURES. FAILURE TO DO SO WILL RESULT IN A MINIMUM OF \$100 PENALTY.** Please refer to precertification information in Section 3 to be sure which procedures require precertification.

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Benefit Description	You Pay After the calendar year deductible...
Note: The calendar year deductible applies to almost all benefits in this Section. We say “(No deductible)” when it does not apply.	
Diagnostic and treatment services	
Professional services of physicians <ul style="list-style-type: none"> • In physician’s office • One annual routine gynecological visit for pap test for women age 18 or over – PPO only 	PPO: \$18 copayment (No deductible) Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount
Professional services of physicians <ul style="list-style-type: none"> • In an urgent care center • During a hospital stay • In a skilled nursing facility • Initial examination of a newborn child covered under a family enrollment • Second surgical opinion • At home 	PPO: 10% of the Plan allowance Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> • Routine physical checkups and related tests • Non-PPO annual routine gynecological visits 	<i>All charges</i>

Lab, X-ray and other diagnostic tests	You pay
<p>Tests, such as:</p> <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine Mammograms • CAT and CT Scans/MRI/MRA/NC/PET (Outpatient requires precertification – See Section 3) • Ultrasound • Electrocardiogram and EEG 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p> <p>Note: If your PPO provider uses a non-PPO lab or radiologist, we will pay non-PPO benefits for any lab and X-ray charges.</p>
<p><i>Not covered: Professional fees for automated lab tests</i></p>	<p><i>All charges</i></p>
Preventive care, adult	
<p>Routine screenings, limited to:</p> <ul style="list-style-type: none"> • Total Blood Cholesterol – once annually • Fasting lipoprotein profile, once every 5 years for adults age 20 or over • Osteoporosis screening, once every two years, for women age 65 and older • Chlamydial infection • Colorectal Cancer Screening, including <ul style="list-style-type: none"> – Fecal occult blood test, once annually, ages 40 and older – Sigmoidoscopy, screening – every five years starting at age 50 – Colonoscopy, once every 10 years starting at age 50 – Double Contrast Barium Enema (DCBE), once every 5 years starting at age 50 • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older • Routine pap test, one annually, women age 18 and older 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Routine mammograms– covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> • From age 35 through 39, one during this five year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive calendar years 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Routine immunizations, limited to:</p> <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 vaccine, annually • Pneumococcal vaccine, age 65 and older 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Adult immunizations other than those listed above</i> • <i>Office visit associated with preventive care other than one annual routine PPO gynecological visit for pap test for women age 18 or over</i> 	<p><i>All charges</i></p>

Preventive care, children	You pay
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics up to age 22 • Examinations, limited to: <ul style="list-style-type: none"> – Well-child care charges for physical examinations and laboratory tests through age 12 – Examination for amblyopia and strabismus-limited to one screening examination (age 2 through 6) 	<p>PPO: Nothing (No deductible)</p> <p>Non-PPO: Any difference between the Plan allowance and the billed charge (No deductible)</p> <p>PPO: Nothing (No deductible)</p> <p>Non-PPO: Any difference between the Plan allowance and the billed charge and any amount above \$250 per child (ages 0 through 3) each year and any amount above \$150 per child (ages 4 through 12) each year (No deductible)</p>
Maternity care	
<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 11 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 cover an extended stay if medically necessary, but you, your representative, your doctor, or your hospital must precertify. • 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 if we cover the infant under a Self and Family enrollment. We cover circumcision of a covered newborn under Surgical benefits. See Surgery benefits (Section 5b). • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital Benefits (Section 5c) and Surgery Benefits (Section 5b). 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<i>Not covered: Amniocentesis if for diagnosing multiple births</i>	<i>All charges</i>
Family planning	
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures Section 5(b)) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<i>Not covered: Reversal of voluntary surgical sterilization and genetic counseling</i>	<i>All charges</i>

Infertility services	You pay
<p>Diagnosis and treatment of infertility, except as shown in <i>Not covered</i>.</p>	<p>PPO: 10% of the Plan allowance and any amount over \$2,500</p> <p>Non-PPO: 30% of the Plan allowance, any difference between our allowance and the billed amount and any amount over \$2,500</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Infertility services after voluntary sterilization</i> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> – <i>artificial insemination (all procedures)</i> – <i>in vitro fertilization</i> – <i>embryo transfer and gamete intrafallopian transfer (GIFT)</i> – <i>intrauterine insemination (IUI)</i> – <i>intracervical insemination (ICI)</i> – <i>intrauterine insemination (IUI)</i> • <i>Services and supplies related to ART procedures</i> • <i>Cost of donor sperm</i> • <i>Cost of donor egg</i> 	<p><i>All charges</i></p>
Allergy care	
<p>Testing and treatment, including materials (such as allergy serum)</p> <p>Allergy injections</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered: Provocative food testing and sublingual allergy desensitization</i></p>	<p><i>All charges</i></p>
Treatment therapies	
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed on page 33.</p> <ul style="list-style-type: none"> • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: We only cover IV/Infusion therapy and GHT when we preauthorize the treatment. Call Spectera/CARE at 800/580-8771 for preauthorization. Spectera/CARE will ask you to submit information that establishes that GHT is medically necessary. You should ask for preauthorization before you begin treatment. If you do not ask or if we determine GHT is not medically necessary, we will not cover GHT or related services and supplies. See <i>Other services</i> under <i>How to get approval for...</i> in Section 3.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapies 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>

Physical and occupational therapies	You pay
<p>Physical therapy and occupational therapy provided by a licensed registered therapist up to a combined 60 visits per calendar year.</p> <p>Note: Preauthorization of rehabilitative therapies is required. Call Spectera/CARE at 800/580-8771 for preauthorization.</p> <p>Note: We only cover physical and occupational therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury and when a physician:</p> <ol style="list-style-type: none"> 1) Orders the care 2) Identifies the specific professional skills the patient requires and the medical necessity for skilled services; and 3) Indicates the length of time the services are needed 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Maintenance therapies • Exercise programs • Physical and occupational therapies without preauthorization 	<p><i>All charges</i></p>
Speech therapy	
<p>Speech therapy where medically necessary and provided by a licensed therapist</p> <p>Note: Preauthorization of speech therapy is required. Call Spectera/CARE at 800/580-8771 for preauthorization.</p> <p>Note: Speech therapy is combined with 60 visits per year for the services of physical therapy and/or occupational therapy (see above).</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
Hearing services (testing, treatment, and supplies)	
<p>Audiologist to diagnose a hearing problem</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Hearing aids, testing and examinations for them 	<p><i>All charges</i></p>
Vision services (testing, treatment, and supplies)	
<ul style="list-style-type: none"> • Internal (implant) ocular lenses and/or the first contact lenses required to correct an impairment caused by accident or illness. The services of an optometrist are limited to the testing, evaluation and fitting of the first contact lenses required to correct an impairment caused by accident or illness. <p>Note: See Preventive care, children for eye exams for children</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Eyeglasses or contact lenses and examinations for them • Eye exercises and visual training • Radial keratotomy and other refractive surgery 	<p><i>All charges</i></p>

Foot care	You pay
<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>	<p>PPO: \$18 copayment for the office visit (No deductible) plus 10% of the Plan allowance for other services performed during the visit</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<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> 	<p><i>All charges</i></p>
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 • Leg, arm, neck and back braces • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See Section 5(b) for coverage of the surgery to insert the device. <p>Note: We recommend preauthorization of orthopedic and prosthetic devices. Call Spectera/CARE at 800/580-8771 for preauthorization.</p> <p>Note: We will pay only for the cost of the standard item. Coverage for specialty items, such as bionics, is limited to the cost of the standard item.</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthopedic and corrective shoes</i> • <i>Arch supports</i> • <i>Foot orthotics</i> • <i>Heel pads and heel cups</i> • <i>Lumbosacral supports</i> • <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i> 	<p><i>All charges</i></p>

Durable medical equipment (DME)	You pay
<p>Durable medical equipment (DME) is equipment and supplies that:</p> <ol style="list-style-type: none"> 1) Are prescribed by your attending physician (i.e., the physician who is treating your illness or injury) 2) Are medically necessary 3) Are primarily and customarily used only for a medical purpose 4) Are generally useful only to a person with an illness or injury 5) Are designed for prolonged use; and 6) Serve a specific therapeutic purpose in the treatment of an illness or injury <p>We cover rental or purchase, at our option, including repair and adjustment, of durable medical equipment, such as oxygen and dialysis equipment.</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Under this benefit, we also cover equipment such as:</p> <ul style="list-style-type: none"> • Hospital beds • Wheelchairs • Ostomy supplies (including supplies purchased at a pharmacy) • Crutches; and • Walkers <p>Note: Call Spectera/CARE at 800/580-8771 as soon as your physician prescribes this equipment because prior approval is required. We 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> <p>Note: We will pay only for the cost of the standard item. Coverage for specialty equipment, such as all-terrain wheelchairs, is limited to the cost of the standard equipment.</p>	<p>(see above)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Whirlpool equipment</i> • <i>Sun and heat lamps</i> • <i>Light boxes</i> • <i>Heating pads</i> • <i>Exercise devices</i> • <i>Stair glides</i> • <i>Elevators</i> • <i>Air Purifiers</i> • <i>Computer “story boards,” “light talkers,” or other communication aids for communication-impaired individuals</i> 	<p><i>All charges</i></p>

Home health services	You pay
<p>Services for skilled nursing care up to 25 visits per calendar year, not to exceed a maximum plan payment of \$90 per day, when preauthorized and:</p> <ul style="list-style-type: none"> • A registered nurse (R.N.), licensed practical nurse (L.P.N.) or licensed vocational nurse (L.V.N.) provides the services • The attending physician orders the care • The physician identifies the specific professional skills required by the patient and the medical necessity for skilled services; and • The physician indicates the length of time the services are needed <p>Note: Skilled nursing care must be preauthorized. Call Spectera/CARE at 800/580-8771 for preauthorization.</p>	<p>PPO: 10%; all charges after we pay \$90 per day</p> <p>Non-PPO: 30%; all charges after we pay \$90 per day</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Nursing care requested by, or for the convenience of, the patient or the patient's family • Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative • Nursing services without preauthorization • Services of nurses aides or home health aides 	<p><i>All charges</i></p>
Chiropractic	
<p>Chiropractic treatment limited to 12 visits and/or manipulations per year</p>	<p>PPO: \$18 copayment (No deductible)</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
Alternative treatments	
<p>Acupuncture – by a doctor of medicine or osteopathy</p>	<p>PPO: \$18 copayment (No deductible)</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Services of any provider not listed as covered; see Covered providers on page 9 <p>Note: Benefits of certain alternative treatment providers may be covered in medically underserved areas; see page 9.</p>	<p><i>All charges</i></p>
Educational classes and programs	
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> • Smoking Cessation – Up to \$100 for one smoking cessation program per member per lifetime 	<p>PPO: Nothing</p> <p>Non-PPO: Nothing</p>

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

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

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- 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.
- The calendar year deductible is: PPO - \$275 per person (\$550 per family); Non-PPO - \$500 per person (\$1,000 per family). The calendar year deductible applies to almost all benefits in this Section. We added “(No deductible)” to show when the calendar year deductible does not apply.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists who are not preferred providers at the PPO rate, based on Plan allowance.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 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.**

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Precertification/preauthorization is required for:

- Organ transplantations
- Procedures which might be cosmetic in nature, such as eyelid surgery or varicose vein surgery
- Surgery for morbid obesity, or
- Surgery for organic impotence

Benefit Description	You Pay
After the calendar year deductible...	
<p>Note: The calendar year deductible applies to almost all benefits in this Section. We say “(No deductible)” when it does not apply.</p>	
<p>Surgical procedures</p> <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Electroconvulsive therapy 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>

Surgical procedures benefits – continued on next page

Surgical procedures <i>(continued)</i>	You Pay
<ul style="list-style-type: none"> • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) • Surgical treatment of morbid obesity • Insertion of internal prosthetic devices. See Section 5(a) for Orthopedic and prosthetic devices for device coverage information • Voluntary sterilization (e.g., Tubal ligation, Vasectomy) • Surgically implanted contraceptives • Intrauterine devices (IUDs) • Treatment of burns • Assistant surgeons - We cover up to 20% of our allowance for the surgeon's charge 	(see above)
<p>When multiple or bilateral surgical procedures performed during the same operative session add time or complexity to patient care, our benefits are:</p> <ul style="list-style-type: none"> • For the primary procedure: <ul style="list-style-type: none"> – PPO: 90% of the Plan allowance or – Non-PPO: 70% of the Plan allowance • For the secondary procedure(s): <ul style="list-style-type: none"> – PPO: 90% of one-half of the Plan allowance or – Non-PPO: 70% of one-half of the Plan allowance <p>Note: Multiple or bilateral surgical procedures performed through the same incision are “incidental” to the primary surgery. That is, the procedure would not add time or complexity to patient care. We do not pay extra for incidental procedures.</p>	<p>PPO: 10% of the Plan allowance for the primary procedure and 10% of one-half of the Plan allowance for the secondary procedure(s)</p> <p>Non-PPO: 30% of the Plan allowance for the primary procedure and 30% of one-half of the Plan allowance for the secondary procedure(s); and any difference between our payment and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery and other related expenses if not preauthorized</i> • <i>Reversal of voluntary sterilization</i> • <i>Services of a standby surgeon, except during angioplasty or other high risk procedures when we determine standbys are medically necessary</i> • <i>Radial keratotomy and other refractive surgery</i> 	<i>All charges</i>
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. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks (including port wine stains); and webbed fingers and toes. 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>

Reconstructive surgery benefits – continued on next page

Reconstructive surgery (<i>continued</i>)	You Pay
<ul style="list-style-type: none"> • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> – Surgery to produce a symmetrical appearance of breasts – Treatment of any physical complications, such as lymphedemas – Breast prostheses; and surgical bras and replacements (see Prosthetic devices for coverage) <p>Note: We pay for internal breast prostheses as hospital benefits.</p> <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>	(see above)
<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 if repair is initiated within two years of the accident</i> • <i>Surgeries related to sex transformation, sexual dysfunction or sexual inadequacy except if preauthorized for organic impotence</i> 	<i>All charges</i>
Oral and maxillofacial surgery	
<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 plate 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 • Other surgical procedures that do not involve the teeth or their supporting structures • Extraction of impacted (unerupted) teeth • Alveoplasty, partial ostectomy and radical resection of mandible with bone graft unrelated to tooth structure • Excision of bony cysts of the jaw unrelated to tooth structure • Excision of tori, tumors, and premalignant lesions, and biopsy of hard and soft oral tissues • Reduction of dislocations and excision, manipulation, arthrocentesis, aspiration or injection of temporomandibular joints • Removal of foreign body, skin, subcutaneous alveolar tissue, reaction-producing foreign bodies in the musculoskeletal system and salivary stones 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>

Oral and maxillofacial surgery <i>(continued)</i>	You Pay
<ul style="list-style-type: none"> • Incision/excision of salivary glands and ducts • Repair of traumatic wounds • Sinusotomy, including repair of oroantral and oromaxillary fistula and/or root recovery • Surgical treatment of trigeminal neuralgia • Frenectomy or frenotomy, skin graft or vestibuloplasty-stomatoplasty unrelated to periodontal disease • Incision and drainage of cellulitis unrelated to tooth structure • Note: We suggest you call us at 800/222-APWU to determine whether a procedure is covered. 	(See above)
<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> • <i>Dental bridges, replacement of natural teeth, dental/orthodontic/temporomandibular joint dysfunction appliances and any related expenses</i> • <i>Treatment of periodontal disease and gingival tissues, and abscesses</i> • <i>Charges related to orthodontic treatment</i> 	<i>All charges</i>
Organ/tissue transplants	
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single – only for the following end-stage pulmonary diseases: pulmonary fibrosis, primary pulmonary hypertension, or emphysema; Double – only for patients with cystic fibrosis • Pancreas • Allogeneic bone marrow transplants are limited to patients with leukemia, advanced Hodgkin’s lymphoma, advanced non-Hodgkin’s lymphoma, aplastic anemia, severe combined immuno-deficiency disease or Wiskott-Aldrich syndrome • Autologous bone marrow transplants and autologous peripheral stem cell support are limited to patients with acute leukemia in remission, relapsed non-Hodgkin’s lymphomas responding to treatment, resistant or recurrent neuroblastoma, relapsed Hodgkin’s disease responding to treatment, testicular cancer, mediastinal cancer, retroperitoneal cancer, ovarian germ cell tumors, epithelial ovarian cancer, breast cancer and multiple myeloma <p>Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas only for those patients with irreversible intestinal failure who have failed TPN (total parenteral nutrition)</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount and any amount over \$50,000 for kidney transplants or \$100,000 for other listed transplants</p>

Organ/tissue transplant benefits – continued on next page

Organ/tissue transplants (<i>continued</i>)	You Pay
<p>The Plan uses specific Plan-designated organ/tissue transplant facilities. Before your initial evaluation as a potential candidate for a transplant procedure, you or your doctor must contact Spectera/CARE at 800/580-8771 and ask to speak to a Transplant Case Manager. You will be provided with information about transplant preferred providers. If you choose a Plan-designated transplant facility, you may receive prior approval for travel and lodging costs.</p> <p>Limited Benefits – If you don't use a Plan-designated transplant facility, benefits for pretransplant evaluation, organ procurement, inpatient hospital, surgical and medical expenses for covered transplants, whether incurred by the recipient or donor, are limited to a maximum of \$50,000 for kidney transplants or \$100,000 for each other listed transplant, including multiple organ transplants.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount and any amount over \$50,000 for kidney transplants or \$100,000 for other listed transplants</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Donor screening tests and donor search expenses, except those performed for the actual donor • Services or supplies for, or related to, surgical transplant procedures for artificial or human organ transplants not listed as specifically covered. Related services include administration of high dose chemotherapy when supported by autologous bone marrow transplant • Transplants not listed as covered 	<p><i>All charges</i></p>
Anesthesia	
<p>Professional services for administration of anesthesia</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p> <p>Note: If surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of non-PPO anesthesiologists at the PPO rate, based on Plan allowance.</p>

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

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

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- 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.
- In this Section, unlike Sections 5(a) and 5(b), the calendar year deductible applies to only a few benefits. In that case, we added “(calendar year deductible applies).” The calendar year deductible is: PPO - \$275 per person (\$550 per family); Non-PPO - \$500 per person (\$1,000 per family).
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists who are not preferred providers at the PPO rate, based on Plan allowance.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e. hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e. physicians, etc.) are in Sections 5(a) or (b).
- **YOU MUST GET PRECERTIFICATION OF HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM \$500 PENALTY.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.

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Benefit Description	You Pay
Note: The calendar year deductible applies ONLY when we say below: “(calendar year deductible applies).”	
Inpatient hospital	
<p>Room and board, such as:</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets <p>Note: We only cover a private room when you must be isolated to prevent contagion. Otherwise, we will pay the hospital’s average charge for semiprivate accommodations. If the hospital only has private rooms, we base our payment on the average semiprivate rate of comparable hospitals in the area.</p> <p>Note: When the non-PPO hospital bills a flat rate, we prorate the charges to determine how to pay them, as follows: 30% room and board and 70% other charges.</p>	<p>PPO: 10% of the covered charges</p> <p>Non-PPO: \$300 per admission and 30% of the covered charges</p> <p>Note: If you use a PPO provider and a PPO facility, we may still pay non-PPO benefits if you receive treatment from a radiologist or pathologist who is not a PPO provider.</p>

Inpatient hospital benefits – continued on next page

Inpatient hospital (<i>continued</i>)	You Pay
<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 • 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 <p>Note: We cover appliances, medical equipment and medical supplies provided for take-home use under Section 5(a). We cover prescription drugs and medicines dispensed for take-home use under Section 5(f).</p> <p>Note: We base payment on whether the facility or a health care professional bills for the services or supplies. For example, when the hospital bills for its nurse anesthetists' services, we pay Hospital benefits and when the anesthesiologist bills, we pay Surgery benefits.</p>	(see above)
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Any part of a hospital admission that is not medically necessary (see definition), such as when you do not need acute hospital inpatient (overnight) care, but could receive care in some other setting without adversely affecting your condition or the quality of your medical care. Note: In this event, we pay benefits for services and supplies other than room and board and in-hospital physician care at the level they would have been covered if provided in an alternative setting</i> • <i>Custodial care; see definition</i> • <i>Non-covered facilities, such as nursing homes, skilled nursing facilities, residential treatment facilities, day and evening care centers, and schools</i> • <i>Personal comfort items such as radio, television, air conditioners, beauty and barber services, guest meals and beds</i> • <i>Services of a private duty nurse that would normally be provided by hospital nursing staff</i> 	<i>All charges</i>

Outpatient hospital or ambulatory surgical center	You Pay
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • 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> <p>Note: We cover outpatient services and supplies of a hospital or free-standing ambulatory facility the day of a surgical procedure (including change of cast), hemophilia treatment, hyperalimentation, rabies shots, cast or suture removal, oral surgery, foot treatment, chemotherapy for treatment of cancer, and radiation therapy.</p>	<p>PPO: 10% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount (calendar year deductible applies)</p>
Extended care benefits/Skilled nursing care facility benefits	
No benefit	All charges
Hospice care	
<p>Hospice is a coordinated program of home and inpatient supportive care for the terminally ill patient and the patient's family provided by a medically supervised specialized team under the direction of a duly licensed or certified Hospice Care Program.</p> <ul style="list-style-type: none"> • We pay \$3,000 annually for outpatient services and \$2,000 annually for inpatient services • We pay a \$200 annual bereavement benefit per family unit 	Any amount over the annual maximums shown
Ambulance	
<ul style="list-style-type: none"> • Local professional ambulance service when medically appropriate immediately before or after an inpatient admission 	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Ambulance service used for routine transport</i> 	<i>All charges</i>

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 and are payable only when we determine they are medically necessary.
- The calendar year deductible is: PPO - \$275 per person (\$550 per family); Non-PPO - \$500 per person (\$1,000 per family). The calendar year deductible applies to almost all benefits in this Section. We added “(No deductible)” to show when the calendar year deductible does not apply.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists who are not preferred providers at the PPO rate, based on Plan allowance.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.

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What is an accidental injury?

An accidental injury is a bodily injury sustained solely through violent, external, and accidental means, such as broken bones, animal bites, and poisonings.

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. If you are unsure of the severity of a condition in terms of this benefit, the Plan recommends that you first call its 24-hour nurse advisory service (888/993-0333) or your physician.

Note: If you use an emergency room for other than a recognized medical emergency, facility fees and supplies will not be covered.

Benefit Description	You Pay After the calendar year deductible...
Note: The calendar year deductible applies to almost all benefits in this Section. We say “(No deductible)” when it does not apply.	
Accidental injury If you receive care for your accidental injury within 24 hours, we cover: <ul style="list-style-type: none"> • Physician services and supplies • Related outpatient hospital services • Professional ambulance service • Air ambulance if medically necessary for transport to the closest appropriate facility for treatment Note: We pay Hospital benefits if you are admitted.	PPO: Nothing (No deductible) Non-PPO: Only the difference between our allowance and the billed amount (No deductible)

Accidental injury – continued on next page

Accidental injury (continued)	You Pay
<p>If you receive care for your accidental injury after 24 hours, we cover:</p> <ul style="list-style-type: none"> Physician services and supplies <p>Note: We pay Hospital benefits if you are admitted.</p>	<p>PPO: \$18 copayment (No deductible)</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
Medical emergency	
<p>Outpatient facility charges in an Urgent Care Center</p>	<p>PPO: \$40 copayment (No deductible)</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Outpatient medical or surgical services and supplies, other than an Urgent Care Center</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>
Ambulance	
<ul style="list-style-type: none"> Professional ambulance service within 24 hours of a medical emergency Air ambulance if medically necessary for transport to the closest appropriate facility for treatment within 24 hours of a medical emergency <p>Note: See Section 5(c) for non-emergency service.</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>

Section 5 (e) Mental health and substance abuse benefits

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You may choose to get care **In-network** or Out-of-network. When you receive In-network care, you must get our approval for services and follow a treatment plan we approve. If you do, cost-sharing and limitations for In-network 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:

- 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.
- The Mental health and substance abuse benefits have a separate calendar year deductible. The In-network deductible is \$275 per person, \$550 per family.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits descriptions below.
- In-network mental health and substance abuse benefits are below, then Out-of-network benefits begin on page 41.

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Benefit Description	You Pay After the calendar year deductible...
Note: The calendar year deductible applies to almost all benefits in this Section. We say “(No deductible)” when it does not apply.	
In-network benefits	
<p>All diagnostic and treatment services contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: In-network benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	Your cost sharing responsibilities are no greater than for other illnesses or conditions
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, licensed social workers, or licensed intensive outpatient treatment centers • Medication management 	\$18 per visit (No deductible)
<ul style="list-style-type: none"> • Diagnostic tests 	10% of the Plan allowance
<ul style="list-style-type: none"> • Inpatient services provided by a hospital or other facility • Services in approved partial hospitalization setting 	10% of the covered charges (No deductible)
<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>

In-network benefits – continued on next page

In-network benefits (<i>continued</i>)	You Pay
<p>Preauthorization</p> <p>To be eligible to receive these enhanced mental health and substance abuse benefits you must obtain a treatment plan and follow all of the following network authorization processes:</p> <ul style="list-style-type: none"> • Inpatient care—You must get preauthorization of hospital stays; failure to do so will result in a minimum \$500 penalty. Please refer to the precertification information shown in Section 3. To obtain preauthorization of an admission for mental conditions or substance abuse, call ValueOptions at 888/700-7965. • Outpatient care—You must get preauthorization of outpatient care for mental conditions or substance abuse. Preauthorization must be obtained by calling ValueOptions at 888/700-7965. • We do not make available provider directories for mental health or substance abuse providers. ValueOptions will provide you with a choice of network providers when you call to preauthorize your care. 	
Out-of-network benefits	
Professional outpatient care to treat mental conditions and substance abuse	After a \$750 mental conditions/substance abuse calendar year deductible, 50% of our allowance for up to 15 visits; all charges after 15 visits
Inpatient care to treat mental conditions includes ward or semiprivate accommodations and other hospital charges	After a \$750 mental conditions/substance abuse calendar year deductible, 50% of charges for up to 30 days per calendar year; all charges after 30 days
Inpatient care to treat substance abuse includes room and board and ancillary charges for confinements in a treatment facility for rehabilitative treatment of alcoholism or substance abuse	After a \$750 mental conditions/substance abuse calendar year deductible, 50% of charges for one treatment program up to \$3,000; all charges over \$3,000 per lifetime
<p><i>Not covered out-of-network:</i></p> <ul style="list-style-type: none"> • <i>Treatment for learning disabilities and mental retardation</i> • <i>Services rendered or billed by a school or halfway house or a member of its staff</i> • <i>Phototherapy for treatment of Seasonal Affective Disorder (SAD)</i> 	<i>All charges</i>
<p>Lifetime maximum</p> <p>Out-of-network inpatient care for the treatment of alcoholism and drug abuse is limited to one treatment program per lifetime not to exceed \$3,000.</p>	
<p>Precertification</p> <ul style="list-style-type: none"> • Inpatient care – You must get preauthorization of hospital stays; failure to do so will result in a minimum \$500 penalty. Please refer to the precertification information shown in Section 3. To obtain preauthorization of an admission for mental conditions or substance abuse, call ValueOptions at 888/700-7965. • Outpatient care – You must get preauthorization of outpatient care for mental conditions or substance abuse. Preauthorization must be obtained by calling ValueOptions at 888/700-7965. 	
<p>See these sections of the brochure for more valuable information about these benefits:</p>	
<ul style="list-style-type: none"> • Section 4, Your costs for covered services, for information about catastrophic protection for these benefits. • Section 8, Filing a claim for covered services, for information about submitting out-of-network claims 	

Section 5 (f) Prescription drug benefits

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

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- We cover prescribed drugs and medications, as described in the chart on the next page.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible does not apply to prescription drug benefits.
- The non-PPO benefits are the standard benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 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.** Any covered provider licensed to prescribe drugs may write your prescription.
- **Where can you obtain them.** You can fill the prescription at a Medco Health network pharmacy, a non-network pharmacy, or by mail. We pay our highest level of benefits for mail order and you should use the mail order program to obtain your maintenance medications.
- **We use a formulary.** Our formulary is open and voluntary. A formulary is a list of medications we have selected based on their clinical effectiveness and lower cost. By asking your doctor to prescribe formulary medications, you can help reduce your costs while maintaining high-quality care. Use of a formulary drug is voluntary; there is no financial penalty if your physician does not prescribe a formulary drug.
- **Brand/Generic Drugs**

Why use generic drugs? A generic drug is a chemical equivalent of a corresponding name brand drug. The US Food and Drug Administration sets quality standards for generic drugs to ensure that these drugs meet the same standards of quality and strength as brand name drugs. Generic drugs are less expensive than brand drugs, therefore, you may reduce your out-of-pocket-expenses by choosing to use a generic drug.

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 received a preauthorization, you have to pay the difference in cost between the name brand drug and the generic, in addition to your coinsurance. However, if your doctor obtains preauthorization because it is medically necessary that a brand name drug be dispensed, you will not be required to pay this cost difference. Your doctor may seek preauthorization by calling 800/841-5409.
- **These are the dispensing limitations.**
 - The Medco Health Retail Network –you may obtain up to a 30-day supply plus one 30-day refill for each prescription purchased from a Medco Health network pharmacy. After one 30-day refill, you must obtain a new prescription and submit it to the mail order program. If you do not, we will pay the non-network pharmacy benefit level. To receive maximum savings you must present your card at the time of each purchase, and your enrollment information must be current and correct. In most cases, you simply present the card together with the prescription to the pharmacist. Refills cannot be obtained until 75% of the drug has been used.
 - Exceptions for special circumstances – The Plan will authorize up to a 90-day supply at a network pharmacy for covered persons called to active military service. Also, the Plan will authorize an extra 30-day supply, either at network retail or Home Delivery, for civilian Government employees who are relocated for assignment in the event of a national emergency. Authorization may be obtained from Medco Health at 800/841-2734 or from the Plan at 800/222-APWU.
 - Non-network pharmacy – if you do not use your identification card, if you elect to use a non-network pharmacy, or if a Medco Health network pharmacy is not available, you will need to file a claim and we will pay at the non-network retail pharmacy benefit level.
 - Mail order – through this program, you may receive up to a 90-day supply of maintenance medications for drugs which require a prescription, diabetic supplies and insulin, syringes and needles for covered

injectable medications, and oral contraceptives. Some medications may not be available in a 90-day supply from Medco Health Home Delivery Pharmacy Service even though the prescription is for 90 days.

- Refills for maintenance medications are not considered new prescriptions except when the doctor changes the strength or 180 days has elapsed since the previous purchase. Refill orders submitted too early after the last one was filled are held until the right amount of time has passed. As part of the administration of the prescription drug program, we reserve the right to maximize your quality of care as it relates to the utilization of pharmacies.
- You may fill your prescription at any pharmacy participating in the Medco Health system. For the names of participating pharmacies, call 800/841-2734.

Certain controlled substances and several other prescribed medications may be subject to other dispensing limitations, such as quantities dispensed, and to the judgment of the pharmacist.

- **When you have to file a claim.** Use a Prescription Drug Claim Form to claim benefits for prescription drugs and supplies purchased from a non-network pharmacy. You may obtain forms by calling 800/222-APWU or from our Web site at www.apwuhp.com. Your claim must include receipts that show the prescription number, the National Drug Code (NDC) number, name of the drug, prescribing physician’s name, date of purchase and charge for the drug. Mail the claim form and receipt(s) to:

APWU Health Plan
P.O. Box 967
Silver Spring, MD 20910

Benefit Description	You Pay
Note: The calendar year deductible does not apply to this section.	
<p>Covered medications and supplies</p> <p>Each new enrollee will receive a description of our prescription drug program, a combined prescription drug/Plan identification card, a mail order form/patient profile and a preaddressed reply envelope.</p> <p>You may purchase the following medications and supplies prescribed by a physician from either a pharmacy or by mail:</p> <ul style="list-style-type: none"> • Drugs and medicines, including those for smoking cessation, for use at home that are obtainable only upon a doctor’s prescription and listed in official formularies • Drugs and medicines (including those administered during a non-covered admission or in a non-covered facility) that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as Not covered • Insulin and reagent strips for known diabetics • Needles and syringes for the administration of covered medications • Full range of FDA-approved drugs, prescriptions, and devices for birth control • Approved drugs for organic impotence subject to prior Plan approval and limitations on dosage and quantity • Retin A, Botox, Growth Hormones and approved drugs for organic impotence such as Viagra and Levitra must have prior approval from Spectera/CARE at 800/580-8771 	<ul style="list-style-type: none"> • Network Retail: \$8 generic/25% brand name with an \$8 minimum coinsurance for brand name • Network Retail Medicare: \$8 generic/25% brand name with an \$8 minimum coinsurance for brand name • Non-network Retail: 50% of cost with an \$8 minimum coinsurance • Non-network Retail Medicare: 50% of cost with an \$8 minimum coinsurance • Network Mail Order: \$12 generic/25% brand name with a \$12 minimum coinsurance for brand name • Network Mail Order Medicare: \$12 generic/25% brand name with a \$12 minimum coinsurance for brand name

Covered medication and supplies – continued on next page

Covered medications and supplies <i>(continued)</i>	You Pay
<i>Not covered:</i> <ul style="list-style-type: none">• <i>Drugs and supplies for cosmetic purposes</i>• <i>Vitamins, minerals, nutritional supplements, and enteral formulas (liquid food supplements)</i>• <i>Medical supplies such as dressings and antiseptics</i>• <i>Nonprescription medicines</i>	<i>All charges</i>

Section 5 (g) Special features

Special features	Description
Flexible benefits option	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit • Alternative benefits are subject to our ongoing review • By approving an alternative benefit, we cannot guarantee you will get it in the future • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process
24 hour nurse line	<p>We offer a 24-hour nurse advisory service for your use. This program is strictly voluntary and confidential. You may call toll-free at 888/993-0333 and reach registered nurses to discuss an existing medical concern or to receive information about numerous health care issues.</p>
Services for deaf and hearing impaired	<p>We offer a toll-free TDD line for customer service. The number is 800/622-2511. TDD equipment is required.</p>
Wellness benefit	<p>We reimburse you up to \$250 per Self Only enrollment and \$350 per Self and Family enrollment per calendar year for non-covered expenses such as vision, eyeglasses, hearing aids, if received in 2005 and no other benefits for 2005 have been paid. If we paid claims of less than \$350 for a Self and Family enrollment, the difference up to \$350 will be paid.</p> <p>We will notify you in November if you are eligible for the Wellness benefit. Submit Wellness claims after January 1, 2006. Wellness claims are paid after March 1, 2006. If, after Wellness benefits have been paid, subsequent claims are received for hospital, medical or dental expenses, payments made under the Wellness benefit will be deducted from allowable charges.</p>
Disease Management Program	<p>A voluntary program that provides a variety of services to help you manage a chronic condition with outpatient treatment and avoid unnecessary emergency care or inpatient admissions. Some examples of conditions that can be managed through this program are: diabetes, coronary artery disease and heart failure. We use medical and/or pharmacy claims data as well as interactions with you and your physician(s). If you have a chronic condition and would like additional information, call CorSolutions at 866/676-0740.</p>
Review and reward program	<p>If you send us a corrected hospital billing, we will credit 20% of any hospital charge over \$20 for covered services and supplies that were not actually provided to a covered person. The maximum amount payable under this program is \$100 per person per calendar year.</p>

Section 5 (h) Dental benefits

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

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- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this only when we determine they are medically necessary.
 - The calendar year deductible is: PPO - \$275 per person (\$550 per family); Non-PPO - \$500 per person (\$1,000 per family). The calendar year deductible applies to almost all benefits in this Section. We added “(No deductible)” to show when the calendar year deductible does not apply.
 - Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.
- Note: 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. See Section 5(c) for inpatient hospital benefits.

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Accidental injury benefit	You pay
<p>We cover restorative services and supplies necessary to repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury (a blow or fall) and must be performed within two years of the accident. See also Section 5(d), <i>Accidental Injury</i>.</p>	<p>Within 24 hours of accident: PPO: Nothing (No deductible) Non-PPO: Only the difference between our allowance and the billed amount (No deductible)</p> <p>More than 24 hours after accident: PPO: 10% of the Plan allowance Non-PPO: 30% of the Plan allowance and any difference between our allowance and the billed amount</p>

Dental benefits		
Service	We pay (scheduled allowance)	You pay
Office visits Restorative care (fillings) Simple extractions Note: Office visits include examinations, prophylaxis (cleanings), x-rays of all types and fluoride treatment	\$25 per visit (limit 2 visits per year) \$13 per tooth (single surface) \$18 per tooth (two or more surfaces) \$13 per tooth	All charges in excess of the scheduled amounts listed to the left (No deductible)

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 catastrophic protection out-of-pocket maximums.

Voluntary Benefits Plan Dental Plan The Voluntary Benefits Plan Dental program is an optional program with an additional premium that supplements the dental benefits in your APWU Health Plan coverage. All participants of the APWU Health Plan, either High Option or Consumer-driven Option, who enroll in the Voluntary Benefits Plan Dental Plan through this offer will receive a discount in the regular premiums for that program. To enroll in this additional coverage, complete and sign the Voluntary Benefits Plan Dental Plan enrollment form, which you can obtain from your APWU Health Plan representative or by calling the Voluntary Benefits Plan office at the toll-free number listed below. Please specify that you are an APWU Health Plan participant.

Availability The Voluntary Benefits Plan Dental Plan is available to all Active, Retired, Associate and Transitional Employee APWU Members in all States and Territories of the United States.

Coverage Description This optional dental plan is an indemnity insurance plan underwritten by the United States Life Insurance Company. You may use any dentist you choose. Covered services are reimbursed as a percentage of the "Reasonable and Customary" charges for that service in the state where the charge is incurred. Once you have satisfied the continuous coverage limitations of the program, there are no further waiting periods as long as you remain continuously insured under the plan. Both you and your eligible dependents (spouse and unmarried children to age 19 - full-time students to age 25) can be insured under this plan.

Coverage Schedule Calendar Year Deductible: \$50 per person - Type I benefits
 \$100 per person - Type II and Type III benefits, combined
 Calendar Year Maximum: \$1,500 per person for all covered services
 \$500 per person for all eligible Orthodontic services, if Optional Orthodontic Coverage is selected
 Lifetime Maximum: \$1,000 for Orthodontic services, if Optional Orthodontic Coverage is selected

BENEFIT SCHEDULE	After the Annual Deductible, this plan will pay:	
	High Option Plan	Low Option Plan
TYPE I BENEFITS Preventive Services • Exams • X-rays • Cleanings	100% of the Reasonable and Customary charges	100% of the Reasonable and Customary charges
TYPE II BENEFITS Basic Services • Fillings • Oral Surgery • Extractions	80% of the Reasonable and Customary charges (6 month waiting period)	50% of the Reasonable and Customary charges (6 month waiting period)
TYPE III BENEFITS Major Services • Crowns • Bridges • Dentures • Periodontics	50% of the Reasonable and Customary charges (12 month waiting period)	50% of the Reasonable and Customary charges (18 month waiting period)
TYPE IV BENEFITS (Optional Coverage) • Orthodontic	50% of the Reasonable and Customary charges (24 month waiting period)	50% of the Reasonable and Customary charges (24 month waiting period)

This is a partial summary of the terms, conditions and limitations of the Dental Plan policy #G-224,540. For more information regarding the coverage, rates or to receive an enrollment form, please contact the Voluntary Benefits Plan office by calling or writing:

Voluntary Benefits Plan
 P.O. Box 1471
 Waterbury, CT 06721

800/422-4492
 800/237-5536 (In CT)
 203/754-4410 (TDD)

Benefits on this page are not part of the FEHB contract

Section 6. Consumer-driven Option Benefits -- OVERVIEW

(See page 8 for how our benefits changed this year and page 99 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 7; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at 1-866/UDEFINE (1-866/833-3463) or at our Web site at www.definityhealth.com. User ID: **APWUHP**, Password: **HPINFO**

The new Consumer-driven Option focuses on you, the health care consumer, and gives you greater control in how you use your health care benefits. With this plan, in-network preventive care is covered in full and you can use a Personal Care Account (PCA) for non-preventive care. If you use up your PCA, the Traditional Health Coverage works like a regular preferred provider organization (PPO) plan. If you don't use up your PCA for the year, you can roll it over to the next year.

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Summary of benefits for the APWU Health Plan – Consumer-driven Option - 2005 99

Section 6 (a) In-network preventive care

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Here are some important things you should keep in mind about these in-network preventive care benefits:

- Under the Consumer-driven Option, the plan pays 100% for the preventive care services listed in this Section as long as you use a network (PPO) provider.
- For preventive care not listed in this Section or for preventive care from a non-network provider, please see Section 6(b) – Personal Care Account (PCA).
- For all other covered expenses, please see Section 6(b) – Personal Care Account and Section 6(c) – Traditional Health Coverage.
- Note that the in-network preventive care paid under this Section does NOT count against or use up your Personal Care Account (PCA).
- Under the Consumer-driven Option, there is no calendar year deductible.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.

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Benefit Description	You Pay
Note: There is no calendar year deductible under the Consumer-driven Option.	
Preventive care, adult	
One annual routine office visit and examination per person after age 18	Nothing
Routine immunizations: <ul style="list-style-type: none"> • Tetanus-diphtheria (Td) Booster once every 10 years • Influenza Vaccination (flu shot) annually • Pneumococcal Vaccination (Pneumovax) one dose for persons 65 and older 	Nothing
Routine screenings: <ul style="list-style-type: none"> • Total Blood Cholesterol, once annually • Fasting lipoprotein profile, once every 5 years for adults age 20 or older • Osteoporosis screening, once every two years, for women age 65 and older • Chlamydial infection • Routine mammograms – 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 calendar year – At age 65 and older, one every two consecutive calendar years • Pap Smear and Routine Pelvic Exam annually • Colorectal Cancer Screenings, member has the choice of the following: <ul style="list-style-type: none"> – Fecal occult blood test (FOBT) annually and flexible sigmoidoscopy once every 5 years, both beginning at age 50; or – Colonoscopy once every 10 years beginning at age 50; or – Double contrast barium enema (DCBE) once every five years starting at age 50 • Digital rectal examination (DRE) and prostate specific antigen (PSA) test annually starting at age 45 	Nothing

Preventive care, children	You Pay
<p>Routine office visits, examinations and laboratory tests as follows:</p> <ul style="list-style-type: none"> • Six visits the first year (to age 1) • Three visits the second year (age 1-2) • Annual visits from age 2 through age 18 	<p>Nothing</p>
<p>Routine immunizations:</p> <ul style="list-style-type: none"> • Two doses of Hepatitis A • Three doses of Hepatitis B • Six doses of Diphtheria, Tetanus, Pertussis (DtaP) • Four doses of Haemophilus Influenza type b • Four doses of Polio • Four doses of Pneumococcal Conjugate • Two doses of Varicella • Two doses of Measles, Mumps, Rubella 	<p>Nothing</p>
<p>Routine screenings:</p> <ul style="list-style-type: none"> • Lead level testing, one between ages 9 to 12 months and one between 12 and 24 months • Vision screening at ages 3, 4, 5, 6, 8, 10, 12, 15, and 18 • Hearing screening at ages 4, 5, 6, 8, 10, 12, 15, and 18 • Pap smear and routine pelvic exam annually beginning at age 18 or the onset of sexual activity, whichever comes first. 	<p>Nothing</p>

Section 6 (b) Personal Care Account (PCA)

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Here are some important things you should keep in mind about your Personal Care Account:

- All eligible health care expenses (except in-network preventive care) are paid first from your Personal Care Account (PCA). Traditional Health Coverage (Section 6(c)) will only start once your Personal Care Account is exhausted.
- Note that in-network preventive care covered under Section 6(a) does NOT count against your PCA.
- The Personal Care Account provides full coverage for both in-network and out-of-network providers. However your Personal Care Account will generally go much further when you use network providers because network providers agree to discount their fees.
- You have flexibility about how to spend your PCA, and the Plan provides you with the resources to manage your PCA. You can track your PCA on your personal private Web site, by telephone at 866/333-4648 (toll-free), or with monthly statements mailed directly to you at home.
- If you join this Plan during Open Season, you receive the full PCA (\$1,200 per Self Only or \$2,400 per Self and Family enrollment) as of your effective date of coverage. If you join at any other time during the year, your PCA for your first year will be prorated at a rate of \$100 per month for Self Only or \$200 per month for Self and Family for each full month of coverage remaining in that calendar year.
- Unused PCA benefits are forfeited when leaving this Plan.
- If PCA benefits are available in your account at the time a claim is processed, out-of-pocket expenses will be paid from your PCA regardless of the date the expense was incurred.
- 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.
- Under the Consumer-driven Option, there is no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PRECERTIFICATION OF HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM \$500 PENALTY.** Please refer to the precertification information shown in Section 3 to confirm which services require precertification.

Benefit Description	You Pay
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Note: There is no calendar year deductible under the Consumer-driven Option.

A Personal Care Account (PCA) is provided by the plan for each enrollment. Each year the plan adds to your account:

- \$1,200 per year for a Self Only enrollment or
- \$2,400 per year for a Self and Family enrollment

The Personal Care Account covers eligible expenses at 100%. For example, if you are ill and go to a network doctor for a \$60 visit, the doctor will submit your claim and the cost of the visit will be deducted automatically from your PCA; you pay nothing.

Balance in PCA for Self Only	\$1,200
Less: Cost of visit	-60
Remaining Balance in PCA	\$ 1,140

In-network and Out-of-Network: Nothing up to \$1,200 for a Self Only enrollment or \$2,400 for a Self and Family enrollment

Benefit Description	You Pay
<p>There are two types of eligible expenses covered by your PCA.</p> <ul style="list-style-type: none"> • Basic PCA Expenses are the same medical, surgical, hospital, emergency, mental health and substance abuse, and prescription drug services and supplies covered under the Traditional Health Coverage (see Section 6(c) for details) • Extra PCA Expenses include: <ul style="list-style-type: none"> – Dental and/or vision services up to a combined maximum of \$400 per Self Only enrollment or \$800 per Self and Family enrollment each calendar year, including: <ul style="list-style-type: none"> – Vision exam performed by an optometrist or ophthalmologist – Eyeglasses and contact lenses – Dental treatment (including examinations, cleanings, fillings, restorative treatment, endodontics, and periodontics) – Costs for in-network preventive care services not included under Section 6(a) – In-network Preventive Care benefits – Costs for out-of-network preventive care including amounts in excess of the Plan allowance, limited to services shown as covered under Section 6(a) – Amounts in excess of the Plan allowance for services received out-of-network and covered under Basic PCA Expenses <p>Note: Both Basic and Extra PCA Expenses are covered at 100% as long as you have not used up your Personal Care Account.</p> <p>Note: Extra PCA Expenses are covered under your PCA only and are combined with your Basic PCA Expenses up to the PCA account limit. These expenses do not count toward reducing your Member Responsibility and are not covered under Traditional Health Coverage.</p> <p>To make the most of your Personal Care Account, you should:</p> <ul style="list-style-type: none"> • Use the network providers wherever possible; • Use generic prescriptions wherever possible; and • Only use your PCA for Extra PCA Expenses if you expect to have an unused balance in your PCA at the end of the calendar year. 	<p>(see above)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthodontia</i> • <i>Dental treatment for cosmetic purposes including teeth whitening</i> • <i>Out-of-network preventive care services not included under Section 6(a)</i> • <i>Services or supplies shown as not covered under Traditional Health Coverage (see Section 6(c)) and not included under Extra PCA Expenses above</i> 	<p><i>All charges</i></p>

PCA Rollover

Any unused, remaining balance in your PCA at the end of the calendar year may be rolled over to subsequent years, as long as you remain in this Plan, up to a maximum PCA account of \$5,000 per Self Only enrollment or \$10,000 per Self and Family enrollment, thereby increasing your PCA in the following year(s).

Section 6 (c) Traditional Health Coverage

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

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In-network preventive care is covered at 100% under Section 6(a) and does not count against your Personal Care Account.
- Your Personal Care Account **must** be used first for eligible health care expenses.
- If your Personal Care Account has been exhausted, you must pay your Member Responsibility before your Traditional Health Coverage may begin. Your Member Responsibility applies to all benefits in this section
- The Consumer-driven Option provides coverage for both in-network and out-of-network providers. The out-of-network benefits are the standard benefits under the Traditional Health Coverage. In-network benefits apply only when you use a provider from the large, national network. When a network provider is not available, out-of-network benefits apply.
- If you join at any time during the year other than Open Season, your Member Responsibility for your first year will be prorated at a rate of \$50 per month for Self Only or \$100 per month for Self and Family for each full month of coverage remaining in that calendar year.
- When you use a network hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists, may not all be network providers. If they are not, they will be paid by this Plan as out-of-network providers under the Traditional Health Coverage. However, if surgical services are rendered at a PPO hospital or a PPO freestanding ambulatory facility by a PPO primary surgeon, we will pay the services of anesthesiologists who are not preferred providers at the PPO rate, based on Plan allowance.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 10 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PRECERTIFICATION OF HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM \$500 PENALTY.** Please refer to the precertification information shown in Section 3 to confirm which services require precertification.

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Benefit Description	You Pay
Note: There is no calendar year deductible under the Consumer-driven Option.	
<p>Member Responsibility before Traditional Health Coverage begins</p> <p>If your Personal Care Account has been exhausted, you are responsible to pay your Member Responsibility before your Traditional Health Coverage begins. Traditional Health Coverage benefits begin after covered eligible expenses total \$1,800 for Self Only or \$3,600 for Self and Family (the combination of eligible expenses paid out of your PCA and your Member Responsibility) each calendar year.</p> <p>Note: You must use any available PCA benefits, including any amounts rolled over from previous years, before Traditional Health Coverage begins.</p>	<p>In-network/Out-of-network: \$600 per Self Only enrollment or \$1,200 per Self and Family enrollment</p>

Member responsibility before Traditional Health Coverage begins <i>(continued)</i>	You pay																			
<p>In year one, therefore, the member responsibility is \$600 for Self Only and \$1,200 for Self and Family enrollment.</p>	(see above)																			
<table border="1"> <thead> <tr> <th></th> <th>Self Only</th> <th>Self and Family</th> </tr> </thead> <tbody> <tr> <td>Basic PCA Expenses paid by PCA</td> <td>\$1,200</td> <td>\$2,400</td> </tr> <tr> <td>Member Responsibility paid by you</td> <td>\$ 600</td> <td>\$1,200</td> </tr> <tr> <td>Traditional Health Coverage starts after</td> <td>\$1,800</td> <td>\$3,600</td> </tr> </tbody> </table>		Self Only	Self and Family	Basic PCA Expenses paid by PCA	\$1,200	\$2,400	Member Responsibility paid by you	\$ 600	\$1,200	Traditional Health Coverage starts after	\$1,800	\$3,600								
	Self Only	Self and Family																		
Basic PCA Expenses paid by PCA	\$1,200	\$2,400																		
Member Responsibility paid by you	\$ 600	\$1,200																		
Traditional Health Coverage starts after	\$1,800	\$3,600																		
<p>Any PCA dollars that you rollover at the end of the year will reduce your Member Responsibility next year.</p>																				
<p>In future years, the amount of your Member Responsibility may be lower if you rollover PCA dollars at the end of the year. For example, if you rollover \$300 at the end of the year:</p>																				
<table border="1"> <thead> <tr> <th></th> <th>Self Only</th> <th>Self and Family</th> </tr> </thead> <tbody> <tr> <td>PCA for year 2</td> <td>\$1,200</td> <td>\$2,400</td> </tr> <tr> <td>Rollover from year 1</td> <td><u>+ 300</u></td> <td><u>+ 300</u></td> </tr> <tr> <td></td> <td>\$1,500</td> <td>\$2,700</td> </tr> <tr> <td>Member Responsibility paid by you</td> <td>+ 300</td> <td>+ 900</td> </tr> <tr> <td>Traditional Health Coverage starts when eligible expenses total</td> <td>\$1,800</td> <td>\$3,600</td> </tr> </tbody> </table>		Self Only	Self and Family	PCA for year 2	\$1,200	\$2,400	Rollover from year 1	<u>+ 300</u>	<u>+ 300</u>		\$1,500	\$2,700	Member Responsibility paid by you	+ 300	+ 900	Traditional Health Coverage starts when eligible expenses total	\$1,800	\$3,600		
	Self Only	Self and Family																		
PCA for year 2	\$1,200	\$2,400																		
Rollover from year 1	<u>+ 300</u>	<u>+ 300</u>																		
	\$1,500	\$2,700																		
Member Responsibility paid by you	+ 300	+ 900																		
Traditional Health Coverage starts when eligible expenses total	\$1,800	\$3,600																		
<p>If you decide to use your PCA for Extra PCA Expenses for other than covered dental and/or vision services, you may increase your Member Responsibility.</p>																				
<p>For example, if you have out-of-network preventive care for \$150 and later have an accident that leads to a hospital stay, you will have to pay your Member Responsibility plus “make up” the \$150 dollars you spent on Extra PCA Expenses.</p>																				

Traditional Health Coverage	You Pay
Note: The services listed below are Covered Expenses under Traditional Health Coverage	
Medical services and supplies provided by physicians and other health care professionals	
Diagnostic and treatment services	
Professional services of physicians <ul style="list-style-type: none"> • In physician’s office • At home • In an urgent care center • During a hospital stay • Initial examination of a newborn child covered under a family enrollment • In a skilled nursing facility • Second surgical opinion 	In-network: 15% of the Plan allowance Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount
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/PET • Ultrasound • Electrocardiogram and EEG 	In-network: 15% of the Plan allowance Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount Note: If your network provider uses an out-of-network lab or radiologist, we will pay out-of-network benefits for any lab and X-ray charges.
<i>Not covered: Professional fees for automated lab tests</i>	<i>All charges</i>
Maternity care	
Complete maternity (obstetrical) care, such as: <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see pages 11 and 12 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 cover an extended stay if medically necessary, but you, your representative, your doctor, or your hospital must precertify.	In-network: 15% of the Plan allowance Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount

Maternity care benefits – continued on next page

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Maternity care <i>(continued)</i>	
<ul style="list-style-type: none"> • We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. We will cover the initial examination of the infant and other care of an infant who requires non-routine treatment if we cover the infant under a Self and Family enrollment. We cover circumcision of a covered newborn under Surgical benefits. See Surgery benefits below. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits and Surgery benefits below. 	<p>(see above)</p>
<p><i>Not covered: Amniocentesis if for diagnosing multiple births</i></p>	<p><i>All charges</i></p>
Family planning	
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures below) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered: Reversal of voluntary surgical sterilization and genetic counseling</i></p>	<p><i>All charges</i></p>
Infertility services	
<p>Diagnosis and treatment of infertility, except as shown in <i>Not covered</i></p>	<p>In-network: 15% of the Plan allowance and any amount over \$2,500</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount and any amount over \$2,500</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Infertility services after voluntary sterilization</i> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> – <i>artificial insemination (all procedures)</i> – <i>in vitro fertilization</i> – <i>embryo transfer and gamete intrafallopian transfer (GIFT)</i> – <i>intrauterine insemination (IUI)</i> – <i>intracervical insemination (ICI)</i> – <i>intrauterine insemination (IUI)</i> • <i>Services and supplies related to ART procedures</i> • <i>Cost of donor sperm</i> • <i>Cost of donor egg</i> 	<p><i>All charges</i></p>

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Allergy care	
<p>Testing and treatment, including materials (such as allergy serum)</p> <p>Allergy injections</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered: Provocative food testing and sublingual allergy desensitization</i></p>	<p><i>All charges</i></p>
Treatment therapies	
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed on page 66.</p> <ul style="list-style-type: none"> • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: We only cover IV/Infusion therapy and GHT when we are pre-notified of the treatment. Call Definity Health at 866/333-4648 for pre-notification. Definity Health will ask you to submit information that establishes that GHT is medically necessary. You should pre-notify before you begin treatment. If you do not ask or if we determine GHT is not medically necessary, we will not cover GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapies 	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
Physical and occupational therapies	
<p>Physical therapy and occupational therapy provided by a licensed registered therapist up to a combined 60 visits per calendar year</p> <p>Note: Pre-notification of rehabilitative therapies is required. Call Definity Health at 866/333-4648 for pre-notification.</p> <p>Note: We only cover physical and occupational therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury and when a physician:</p> <ol style="list-style-type: none"> 1) Orders the care 2) Identifies the specific professional skills the patient requires and the medical necessity for skilled services; and 3) Indicates the length of time the services are needed 	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>

Physical and occupational therapies benefits – continued on next page

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Physical and occupational therapies <i>(continued)</i>	
<p>Not covered:</p> <ul style="list-style-type: none"> • Maintenance therapies • Exercise programs • Physical and occupational therapies without preauthorization 	<p>All charges</p>
Speech therapy	
<p>Speech therapy where medically necessary and provided by a licensed therapist</p> <p>Note: Pre-notification of speech therapy is required. Call Definity Health at 866/333-4648 for pre-notification.</p> <p>Note: Speech therapy is combined with 60 visits per year for the services of physical therapy and/or occupational therapy (see above).</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
Hearing services (testing, treatment, and supplies)	
<p>Audiologist to diagnose a hearing problem</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Hearing aids, testing and examinations for them</i> 	<p><i>All charges</i></p>
Vision services (testing, treatment, and supplies)	
<ul style="list-style-type: none"> • Internal (implant) ocular lenses and/or the first contact lenses required to correct an impairment caused by accident or illness. The services of an optometrist are limited to the testing, evaluation and fitting of the first contact lenses required to correct an impairment caused by accident or illness. <p>Note: See page 51 - Preventive care, children, for eye exams for children</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eyeglasses or contact lenses and examinations for them except under PCA</i> • <i>Eye exercises and visual training</i> • <i>Radial keratotomy and other refractive surgery</i> 	<p><i>All charges</i></p>

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Foot care	
<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>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<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> 	<p><i>All charges</i></p>
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 • Leg, arm, neck and back braces • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See Surgical benefits below for coverage of the surgery to insert the device. <p>Note: We recommend pre-notification of orthopedic and prosthetic devices. Call Definity Health at 866/333-4648 for pre-notification.</p> <p>Note: We will pay only for the cost of the standard item. Coverage for specialty items, such as bionics, is limited to the cost of the standard item.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthopedic and corrective shoes</i> • <i>Arch supports</i> • <i>Foot orthotics</i> • <i>Heel pads and heel cups</i> • <i>Lumbosacral supports</i> • <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i> 	<p><i>All charges</i></p>

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
<p>Durable medical equipment (DME)</p> <p>Durable medical equipment (DME) is equipment and supplies that:</p> <ol style="list-style-type: none"> 1) Are prescribed by your attending physician (i.e., the physician who is treating your illness or injury) 2) Are medically necessary 3) Are primarily and customarily used only for a medical purpose 4) Are generally useful only to a person with an illness or injury 5) Are designed for prolonged use; and 6) Serve a specific therapeutic purpose in the treatment of an illness or injury <p>We cover rental or purchase, at our option, including repair and adjustment, of durable medical equipment, such as oxygen and dialysis equipment. Under this benefit, we also cover equipment such as:</p> <ul style="list-style-type: none"> • Hospital beds • Wheelchairs • Ostomy supplies (including supplies purchased at a pharmacy) • Crutches; and • Walkers <p>Note: Call Definity Health at 866/333-4648 as soon as your physician prescribes this equipment because pre-notification is required.</p> <p>Note: We will pay only for the cost of the standard item. Coverage for specialty equipment, such as all-terrain wheelchairs, is limited to the cost of the standard equipment.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Whirlpool equipment • Sun and heat lamps • Light boxes • Heating pads • Exercise devices • Stair glides • Elevators • Air Purifiers • Computer “story boards,” “light talkers,” or other communication aids for communication-impaired individuals 	<p><i>All charges</i></p>

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Home health services	
<p>Services for skilled nursing care up to 25 visits per calendar year, not to exceed a maximum plan payment of \$90 per day, when preauthorized and:</p> <ul style="list-style-type: none"> • A registered nurse (R.N.), licensed practical nurse (L.P.N.) or licensed vocational nurse (L.V.N.) provides the services • The attending physician orders the care • The physician identifies the specific professional skills required by the patient and the medical necessity for skilled services; and • The physician indicates the length of time the services are needed <p>Note: Skilled nursing care must be preauthorized. Call Definity Health at 866/333-4648 for pre-notification.</p>	<p>In-network: 15% of the Plan allowance; all charges after we pay \$90 per day</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount; all charges after we pay \$90 per day</p>
<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>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative</i> • <i>Services of nurses aides or home health aides</i> 	<p><i>All charges</i></p>
Chiropractic	
<p>Chiropractic treatment limited to 12 visits and/or manipulations per year</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>

Medical services and supplies provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Alternative treatments	
<p>Acupuncture – by a doctor of medicine or osteopathy</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Services of any provider not listed as covered; see Covered providers on page 9</i> <p><i>Note: Benefits of certain alternative treatment providers may be covered in medically underserved areas; see page 9.</i></p>	<p><i>All charges</i></p>
Educational classes and programs	
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> • Smoking Cessation – Up to \$100 for one smoking cessation program per member per lifetime 	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
Surgical and anesthesia services provided by physicians and other health care professionals	
Surgical procedures	
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Electroconvulsive therapy • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) • Surgical treatment of morbid obesity • Insertion of internal prosthetic devices (see Orthopedic and prosthetic devices above for device coverage information) • Voluntary sterilization (e.g., Tubal ligation, Vasectomy) • Surgically implanted contraceptives • Intrauterine devices (IUDs) • Treatment of burns • Assistant surgeons - We cover up to 20% of our allowance for the surgeon’s charge 	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>

Surgical procedures benefits – continued on next page

Surgical and anesthesia services provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Surgical procedures <i>(continued)</i>	
<p>When multiple or bilateral surgical procedures performed during the same operative session add time or complexity to patient care, our benefits are:</p> <ul style="list-style-type: none"> • For the primary procedure: <ul style="list-style-type: none"> – In-network: 85% of the Plan allowance or – Out-of-network: 60% of the Plan allowance • For the secondary procedure(s): <ul style="list-style-type: none"> – In-network: 85% of one-half of the Plan allowance or – Out-of-network: 60% of one-half of the Plan allowance <p>Note: Multiple or bilateral surgical procedures performed through the same incision are “incidental” to the primary surgery. That is, the procedure would not add time or complexity to patient care. We do not pay extra for incidental procedures.</p>	<p>In-network: 15% of the Plan allowance for the primary procedure and 15% of one-half of the Plan allowance for the secondary procedure(s)</p> <p>Out-of-network: 40% of the Plan allowance for the primary procedure and 40% of one-half of the Plan allowance for the secondary procedure(s); and any difference between our payment and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery and other related expenses if not preauthorized</i> • <i>Reversal of voluntary sterilization</i> • <i>Services of a standby surgeon, except during angioplasty or other high risk procedures when we determine standbys are medically necessary</i> • <i>Radial keratotomy and other refractive surgery</i> 	<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. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks (including port wine stains); and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> – Surgery to produce a symmetrical appearance of breast – Treatment of any physical complications, such as lymphedemas – Breast prostheses; and surgical bras and replacements (see Prosthetic devices for coverage) 	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>

Reconstructive surgery benefits – continued on next page

Surgical and anesthesia services provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Reconstructive surgery <i>(continued)</i>	
<p>Note: We pay for internal breast prostheses as hospital benefits.</p> <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>	(see above)
<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 if repair is initiated within two years of the accident</i> • <i>Surgeries related to sex transformation, sexual dysfunction or sexual inadequacy except if preauthorized for organic impotence</i> 	<i>All charges</i>
Oral and maxillofacial surgery	
<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 plate 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 • Other surgical procedures that do not involve the teeth or their supporting structures • Extraction of impacted (unerupted) teeth • Alveoplasty, partial ostectomy and radical resection of mandible with bone graft unrelated to tooth structure • Excision of bony cysts of the jaw unrelated to tooth structure • Excision of tori, tumors, and premalignant lesions, and biopsy of hard and soft oral tissues • Reduction of dislocations and excision, manipulation, arthrocentesis, aspiration or injection of temporomandibular joints • Removal of foreign body, skin, subcutaneous alveolar tissue, reaction-producing foreign bodies in the musculoskeletal system and salivary stones • Incision/excision of salivary glands and ducts • Repair of traumatic wounds • Sinusotomy, including repair of oroantral and oromaxillary fistula and/or root recovery • Surgical treatment of trigeminal neuralgia • Frenectomy or frenotomy, skin graft or vestibuloplasty-stomatoplasty unrelated to periodontal disease • Incision and drainage of cellulitis unrelated to tooth structure <p>Note: We suggest you call us at 866/333-4648 to determine whether a procedure is covered.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>

Oral and maxillofacial surgery benefits – continued on next page

Surgical and anesthesia services provided by physicians and other health care professionals <i>(continued)</i>	You Pay
<p>Oral and maxillofacial surgery <i>(continued)</i></p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Oral implants and transplants • Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva and alveolar bone) • Dental bridges, replacement of natural teeth, dental/orthodontic/temporomandibular joint dysfunction appliances and any related expenses • Treatment of periodontal disease and gingival tissues, and abscesses • Charges related to orthodontic treatment 	<p><i>All charges</i></p>
<p>Organ/tissue transplants</p>	
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single – only for the following end-stage pulmonary diseases: pulmonary fibrosis, primary pulmonary hypertension, or emphysema; Double – only for patients with cystic fibrosis • Pancreas • Allogeneic bone marrow transplants are limited to patients with leukemia, advanced Hodgkin’s lymphoma, advanced non-Hodgkin’s lymphoma, aplastic anemia, severe combined immuno-deficiency disease or Wiskott-Aldrich syndrome • Autologous bone marrow transplants and autologous peripheral stem cell support are limited to patients with acute leukemia in remission, relapsed non-Hodgkin’s lymphomas responding to treatment, resistant or recurrent neuroblastoma, relapsed Hodgkin’s disease responding to treatment, testicular cancer, mediastinal cancer, retroperitoneal cancer, ovarian germ cell tumors, epithelial ovarian cancer, breast cancer and multiple myeloma • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas only for those patients with irreversible intestinal failure who have failed TPN (total parenteral nutrition) <p>The Plan uses specific Plan-designated organ/tissue transplant facilities. Before your initial evaluation as a potential candidate for a transplant procedure, you or your doctor must contact Definity Health at 866/333-4648 and ask to speak to a Transplant Case Manager. You will be provided with information about transplant preferred providers. If you choose a Plan-designated transplant facility, you may receive prior approval for travel and lodging costs.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount and any amount over \$100,000</p>

Organ/tissue transplant benefits – continued on next page

Surgical and anesthesia services provided by physicians and other health care professionals <i>(continued)</i>	You Pay
Organ/tissue transplants <i>(continued)</i>	
<p>Limited Benefits – If you don’t use a Plan-designated transplant facility, benefits for pretransplant evaluation, organ procurement, inpatient hospital, surgical and medical expenses for covered transplants, whether incurred by the recipient or donor, are limited to a maximum of \$100,000 for each listed transplant, including multiple organ transplants.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount and any amount over \$100,000</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Donor screening tests and donor search expenses, except those performed for the actual donor • Services or supplies for, or related to, surgical transplant procedures for artificial or human organ transplants not listed as specifically covered. Related services include administration of high dose chemotherapy when supported by autologous bone marrow transplant • Transplants not listed as covered 	<p><i>All charges</i></p>
Anesthesia	
<p>Professional services for administration of anesthesia</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p> <p>Note: If surgical services are rendered at an in-network hospital or an in-network freestanding ambulatory facility by an in-network primary surgeon, we will pay the services of out-of-network anesthesiologists at the in-network rate, based on Plan allowance.</p>

Services provided by a hospital or other facility, and ambulance services	You Pay
<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 • Meals and special diets <p>Note: We only cover a private room when you must be isolated to prevent contagion. Otherwise, we will pay the hospital’s average charge for semiprivate accommodations. If the hospital only has private rooms, we base our payment on the average semiprivate rate of comparable hospitals in the area.</p> <p>Note: When the out-of-network hospital bills a flat rate, we prorate the charges to determine how to pay them, as follows: 30% room and board and 70% other charges.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p> <p>Note: If you use a network provider and a network facility, we may still pay out-of-network benefits on any services received from a radiologist or pathologist who is not a network provider.</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 • 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 <p>Note: We base payment on whether the facility or a health care professional bills for the services or supplies. For example, when the hospital bills for its nurse anesthetists’ services, we pay Hospital benefits and when the anesthesiologist bills, we pay Surgery benefits.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Any part of a hospital admission that is not medically necessary (see definition), such as when you do not need acute hospital inpatient (overnight) care, but could receive care in some other setting without adversely affecting your condition or the quality of your medical care. Note: In this event, we pay benefits for services and supplies other than room and board and in-hospital physician care at the level they would have been covered if provided in an alternative setting</i> • <i>Custodial care; see definition</i> • <i>Non-covered facilities, such as nursing homes, skilled nursing facilities, residential treatment facilities, day and evening care centers, and schools</i> • <i>Personal comfort items such as radio, television, air conditioners, beauty and barber services, guest meals and beds</i> • <i>Services of a private duty nurse that would normally be provided by hospital nursing staff</i> 	<p><i>All charges</i></p>

Services provided by a hospital or other facility, and ambulance services <i>(continued)</i>	You Pay
<p>Outpatient hospital or ambulatory surgical center</p> <ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • 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> <p>Note: We cover outpatient services and supplies of a hospital or free-standing ambulatory facility the day of a surgical procedure (including change of cast), hemophilia treatment, hyperalimentation, rabies shots, cast or suture removal, oral surgery, foot treatment, chemotherapy for treatment of cancer, and radiation therapy.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Extended care benefits/Skilled nursing care facility benefits</p>	
<p>No benefit</p>	<p>All charges</p>
<p>Hospice care</p>	
<p>Hospice is a coordinated program of home and inpatient supportive care for the terminally ill patient and the patient’s family provided by a medically supervised specialized team under the direction of a duly licensed or certified Hospice Care Program.</p> <ul style="list-style-type: none"> • We pay \$3,000 annually for outpatient services and \$2,000 annually for inpatient services • We pay a \$200 annual bereavement benefit per family unit 	<p>Any amount over the annual maximums shown</p>
<p>Ambulance</p>	
<p>Local professional ambulance service when medically appropriate immediately before or after an inpatient admission</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 40% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Ambulance service used for routine transport</i> 	<p><i>All charges</i></p>

Emergency services/accidents	You Pay
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What is an accidental injury?

An accidental injury is a bodily injury sustained solely through violent, external, and accidental means, such as broken bones, animal bites, and poisonings.

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.

Note: If you use an emergency room for other than a recognized medical emergency, facility fees and supplies will not be covered.

Accidental injury	
<p>If you receive care for your accidental injury within 24 hours, we cover:</p> <ul style="list-style-type: none"> • Physician services and supplies • Related outpatient hospital services <p>Note: We pay Hospital benefits if you are admitted.</p> <p>If you receive care for your accidental injury after 24 hours, we cover:</p> <ul style="list-style-type: none"> • Physician services and supplies <p>Note: We pay Hospital benefits if you are admitted.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 15% of the Plan allowance and any difference between our allowance and the billed amount</p>
Medical emergency	
<ul style="list-style-type: none"> • Outpatient facility charges in an Urgent Care Center • Outpatient medical or surgical services and supplies, other than an Urgent Care Center 	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 15% of the Plan allowance and any difference between our allowance and the billed amount</p>
Ambulance	
<ul style="list-style-type: none"> • Professional ambulance service within 24 hours of an accidental injury or medical emergency • Air ambulance if medically necessary for transport to the closest appropriate facility for treatment within 24 hours of an accidental injury <p>Note: See Hospital benefits above for non-emergency service.</p>	<p>In-network: 15% of the Plan allowance</p> <p>Out-of-network: 15% of the Plan allowance and any difference between our allowance and the billed amount</p>

Mental health and substance abuse benefits	You Pay
In-network benefits	
<p>All diagnostic and treatment services contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: In-network benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, licensed social workers, or licensed intensive outpatient treatment centers • Medication management 	<p>15% of the Plan allowance</p>
<ul style="list-style-type: none"> • Diagnostic tests 	<p>15% of the Plan allowance</p>
<ul style="list-style-type: none"> • Inpatient services provided by a hospital or other facility • Services in approved partial hospitalization setting 	<p>15% of the Plan allowance</p>
<p><i>Not covered: Services we have not approved</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan’s clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<p><i>All charges</i></p>

Preauthorization

To be eligible to receive these enhanced mental health and substance abuse benefits you must obtain a treatment plan and follow all of the following network authorization processes:

- Inpatient care—You must get preauthorization of hospital stays; failure to do so will result in a minimum \$500 penalty. Please refer to the precertification information shown in Section 3. To obtain preauthorization of an admission for mental conditions or substance abuse, call ValueOptions at 888/700-7965.
- Outpatient care—You must get preauthorization of outpatient care for mental conditions or substance abuse. Preauthorization must be obtained by calling ValueOptions at 888/700-7965.
- We do not make available provider directories for mental health or substance abuse providers. ValueOptions will provide you with a choice of network providers when you call to preauthorize your care.

Out-of-network benefits	
<p>Professional outpatient care to treat mental conditions and substance abuse</p>	<p>40% of our allowance for up to 15 visits; all charges after 15 visits</p>
<p>Inpatient care to treat mental conditions includes ward or semiprivate accommodations and other hospital charges</p>	<p>40% of charges for up to 30 days per calendar year; all charges after 30 days</p>

Out-of-network benefits – continued on next page

Mental health and substance abuse benefits <i>(continued)</i>	You Pay
Out-of-network benefits <i>(continued)</i>	
Inpatient care to treat substance abuse includes room and board and ancillary charges for confinements in a treatment facility for rehabilitative treatment of alcoholism or substance abuse	40% of charges for one treatment program up to \$3,000; all charges over \$3,000 per lifetime
<p><i>Not covered out-of-network:</i></p> <ul style="list-style-type: none"> • <i>Treatment for learning disabilities and mental retardation</i> • <i>Services rendered or billed by a school or halfway house or a member of its staff</i> <p><i>Phototherapy for treatment of Seasonal Affective Disorder (SAD)</i></p>	<i>All charges</i>
Lifetime maximum	Out-of-network inpatient care for the treatment of alcoholism and drug abuse is limited to one treatment program per lifetime not to exceed \$3,000.
Precertification	<ul style="list-style-type: none"> • Inpatient care – You must get preauthorization of hospital stays; failure to do so will result in a minimum \$500 penalty. Please refer to the precertification information shown in Section 3. To obtain preauthorization of an admission for mental conditions or substance abuse, call ValueOptions at 888/700-7965 • Outpatient care – You must get preauthorization of outpatient care for mental conditions or substance abuse. Preauthorization must be obtained by calling ValueOptions at 888/700-7965
See these sections of the brochure for more valuable information about these benefits:	
<ul style="list-style-type: none"> • Section 4, <i>Your costs for covered services</i>, for information about catastrophic protection for these benefits. • Section 8, <i>Filing a claim for covered services</i>, for information about submitting out-of-network claims. 	

Prescription drug benefits	You Pay
<p>Covered medications and supplies</p> <p>Each new enrollee will receive a description of our prescription drug program administered by Medco Health, a combined prescription drug/Plan identification card, a mail order form/patient profile and a reply envelope.</p> <p>You may purchase the following medications and supplies prescribed by a physician from either a network pharmacy or by mail:</p> <ul style="list-style-type: none"> • Drugs and medicines, including those for smoking cessation, for use at home that are obtainable only upon a doctor’s prescription • Drugs and medicines (including those administered during a non-covered admission or in a non-covered facility) that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not covered</i> • Insulin and reagent strips for known diabetics • Needles and syringes for the administration of covered medications • Full range of FDA-approved drugs, prescriptions, and devices for birth control • Approved drugs for organic impotence subject to prior Plan approval and limitations on dosage and quantity • Note: If you do not use your identification card at a network pharmacy, or if you use a non-network pharmacy, the Plan provides no benefit and you must pay the full cost of your purchases. Non-network retail drugs will be covered under the in-network benefit only if necessary and prescribed for sudden illness while traveling outside of the United States (including Puerto Rico). 	<ul style="list-style-type: none"> • Network Retail: 25% of charge with a minimum of \$10 per prescription • Network Retail Medicare: 25% of charge with a minimum of \$10 per prescription • Network Mail Order: 25% of charge with a minimum of \$15 per prescription • Network Mail Order Medicare: 25% of charge with a minimum of \$15 per prescription
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Vitamins, minerals, nutritional supplements, and enteral formulas (liquid food supplements)</i> • <i>Medical supplies such as dressings and antiseptics</i> • <i>Nonprescription medicines</i> • <i>Non-network retail drugs (unless for a sudden illness while traveling outside the United States or Puerto Rico)</i> 	<p><i>All charges</i></p>

Section 6 (d) Health tools and resources

Special features	Description
Online tools and resources	<p>Your personal, private Web site accessible by Internet or telephone (866/333-4648) featuring:</p> <ul style="list-style-type: none"> • Your Personal Care Account balance and activity (also mailed quarterly) • Your complete claims payment history • A consumer health encyclopedia and interactive services • Online health risk assessment to help determine your risk for certain conditions and steps to manage them
Consumer choice information	<p>Each member is provided access by Internet or telephone (866/333-4648) to information which you may use to support your important health and wellness decisions, including:</p> <ul style="list-style-type: none"> • Online provider directory with complete national network and provider information (i.e., address, telephone, specialty, practice hours, languages spoken) • Network provider discounted pricing for comparative shopping • Pricing information for prescription drugs • General cost information for surgical and diagnostic procedures and for comparison of different treatment options • Provider quality information • Health calculators on medical and wellness topics
Care support	<p>A 24-hour nurse advisory service for your use. This program is strictly voluntary and confidential. You may call toll-free at 866/333-4648 to discuss an existing medical concern or to receive information about numerous health care and self-care issues. This also includes health coaching with a registered nurse when you want to discuss significant medical decisions. TTY/TDD callers, please call the National Relay Center at 800/855-2880 and ask for 866/333-4648.</p> <p>Identification and notification of potential patient safety issues (e.g., drug interactions).</p> <p>Individual support with a health care professional for numerous medical conditions including maternity, asthma, diabetes, congestive heart failure, and more.</p>

Section 7. 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 we determine it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- 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, sexual dysfunction or sexual inadequacy except for organic impotence as shown on pages 30, 32, 43, 65 and 73
- Services, drugs, or supplies for weight reduction/control or treatment of obesity except as shown under Surgical benefits, Sections 5(b) and 6(c)
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program
- Services, drugs and supplies for which no charge would be made if the covered individual had no health insurance coverage
- Computer “story boards”, “light talkers”, or other communication aids for communication-impaired individuals
- Services, drugs, or supplies you receive without charge while in active military service.
- Services, drugs and supplies furnished by immediate relatives or household members, such as spouse, parent, child, brother, or sister by blood, marriage, or adoption
- Services and supplies furnished or billed by a noncovered facility, except that medically necessary prescription drugs and physical, speech and occupational therapy rendered by a qualified professional therapist on an outpatient basis are covered subject to plan limits
- Services, supplies and drugs not specifically listed as covered
- Services, supplies and drugs furnished or billed by someone other than a covered provider as defined on page 9
- Any portion of a provider’s fee or charge ordinarily due from the enrollee but that has been waived. If a provider routinely waives (does not require the enrollee to pay) a deductible, copay or coinsurance, we will calculate the actual provider fee or charge by reducing the fee or charge by the amount waived
- Charges which you or we have no legal obligation to pay, such as excess charges for an annuitant age 65 or older who is not covered by Medicare Parts A and/or B (see pages 18 and 19), doctor charges exceeding the amount specified by the Department of Health and Human Services when benefits are payable under Medicare (limiting charge) (see page 19), or State premium taxes however applied
- Biofeedback; nonmedical self care or self help training, such as recreational, educational, or milieu therapy; or
- Charges that we determine to be in excess of the Plan allowance.

Section 8. Filing a claim for covered services

How to claim benefits

High Option: to obtain claim forms or other claims filing advice or answers about our benefits, contact us at 800/222-APWU, or at our Web site at www.apwuhp.com.

Consumer-driven Option: contact Definity Health at 866/333-4648 or visit their Web site at www.definityhealth.com. User ID: APWUHP Password: HPINFO

In most cases, providers and facilities file claims for you. Your physician must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 800/222-APWU.

When you must file a claim, such as when you use non-PPO providers, for services you receive overseas or when another group health plan is primary, submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

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

Note: Canceled checks, cash register receipts, or balance due statements are not acceptable substitutes for itemized bills.

In addition:

- You must send a copy of the explanation of benefits (EOB) from any primary payer (such as the Medicare Summary Notice (MSN)) with your claim
- Bills for home nursing care must show that the nurse is a registered nurse, licensed practical nurse or licensed vocational nurse
- Claims for rental or purchase of durable medical equipment; private duty nursing; and physical, occupational, and speech therapy require a written statement from the physician specifying the medical necessity for the service or supply and the length of time needed
- Claims for prescription drugs and supplies that are not obtained from a network pharmacy or through the Mail Service Prescription Drug Program must include receipts that include the prescription number, the National Drug Code (NDC) number, name of drug or supply, prescribing physician's name, date, and charge
- You should provide an English translation and currency conversion rate at the time of services for claims for overseas (foreign) services

Records

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

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. Once we pay benefits, there is a three-year limitation on the reissuance of uncashed checks.

Overseas claims

For covered services you receive in hospitals outside the United States and Puerto Rico and performed by physicians outside the United States, send a completed Claim Form and the itemized bills to the following address. Also send any written inquiries concerning the processing of overseas claims to:

- **High Option:** APWU Health Plan, P.O. Box 967, Silver Spring, MD 20910.
- **Consumer-driven Option:** Definity Health at the claims address shown on the back of your Definity Health ID card.

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 9. The disputed claims process

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

Step	Description
------	-------------

- | | |
|----------|---|
| 1 | Ask us in writing to reconsider our initial decision. You must: <ol style="list-style-type: none">Write to us within 6 months from the date of our decision; andSend your High Option request to us at: APWU Health Plan, P.O. Box 3279, Silver Spring, MD 20918 or send your Consumer-driven Option request to: Definity Health, Attn: Appeals, 1600 Utica Ave., So., Suite 900, St. Louis Park, MN 55416; andInclude a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andInclude copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. |
|----------|---|

- | | |
|----------|---|
| 2 | We have 30 days from the date we receive your request to: <ol style="list-style-type: none">Pay the claim (or, if applicable, arrange for the health care provider to give you the care); orWrite to you and maintain our denial -- go to step 4; orAsk you or your provider for more information. If we ask your provider, we will send you a copy of our request -- go to step 3. |
|----------|---|

- | | |
|----------|--|
| 3 | You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days. |
|----------|--|

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

We will write to you with our decision.

- | | |
|----------|--|
| 4 | If you do not agree with our decision, you may ask OPM to review it. |
|----------|--|

You must write to OPM within:

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

Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 2, 1900 E Street, NW, Washington, D.C. 20415-3620.

Send OPM the following information:

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

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

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

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

The disputed claims process (*continued*)

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

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

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

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

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

- (a) We haven't responded yet to your initial request for care or preauthorization/prior approval under the High Option, then call us at 800/222-APWU or under the Consumer-driven Option, call 866/333-4648 and we will expedite our review; or
- (b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You may call OPM's Health Insurance Group 2 at 202/606-3818 between 8 a.m. and 5 p.m. Eastern Time.

Section 10. Coordinating benefits with other coverage

When you have other health coverage

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

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

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

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

Please see Section 4, *Your costs for covered services*, for more information about how we pay claims.

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. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 800/MEDICARE (800/633-4227) for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

• Should I enroll in Medicare?

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

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

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

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

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

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share. Some things are not covered under Original Medicare, such as most prescription drugs (but coverage through private prescription drug plans will be available starting in 2006).

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

Claims process when you have the Original Medicare Plan: You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan:

- When we are the primary payer, we process the claim first. In this case, we do not waive any out-of-pocket costs
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 800/222-APWU or contact us at our Web site at www.apwuhp.com

We waive some costs if the Original Medicare Plan is your primary payer.

Under the High Option, we will waive some out-of-pocket costs as follows:

- Inpatient hospital service. If you are enrolled in Medicare Part A, we will waive the deductible, copayment and coinsurance
- Medical services and supplies provided by physicians and other health care professionals. If you are enrolled in Medicare Part B, we will waive the deductible and coinsurance

Under the Consumer-driven Option, when Original Medicare (either Medicare Part A or Medicare Part B) is the primary payer, we will **not** waive any out-of-pocket costs.

Note: We do not waive our deductible, copayments or coinsurance for prescription drugs or for services and supplies that Medicare does not cover. Also, we do not waive benefit limitations, such as the 12-visit limit for chiropractic services or the 60-visit limit for physical, occupational or speech therapy.

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

Primary Payer Chart		
A. When you – or your covered spouse – are age 65 or over and have Medicare and you...	The primary payer for the individual with Medicare is...	
	Medicare	This Plan
1) Have FEHB coverage on your own as an active employee or through your spouse who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #1 above	✓	
4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and...		✓
<ul style="list-style-type: none"> • You have FEHB coverage on your own or through your spouse who is also an active employee • You have FEHB coverage through your spouse who is an annuitant 	✓	
5) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #1 above	✓	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty)	✓*	
B. When you or a covered family member...		
1) Have Medicare solely based on end stage renal disease (ESRD) and...		✓
<ul style="list-style-type: none"> • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period) • It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD 	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and...		✓ for 30-month coordination period
<ul style="list-style-type: none"> • This Plan was the primary payer before eligibility due to ESRD • Medicare was the primary payer before eligibility due to ESRD 	✓	
C. When either you or a covered family member are eligible for Medicare solely due to disability and you...		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
D. Are covered under the FEHB Spouse Equity provision as a former spouse	✓	

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

- **Medicare Advantage**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs) in some areas of the country. In most Medicare Advantage plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare Advantage plans provide all the benefits that Original Medicare covers. Some cover extras, like prescriptions drugs. To learn more about enrolling in a Medicare Advantage plan, contact Medicare at 800/MEDICARE (800/633-4227) or at www.medicare.gov.

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

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

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

- **Private contract with your physician**

A physician may ask you to sign a private contract agreeing that you can be billed directly for services ordinarily covered by Original Medicare. Should you sign an agreement, Medicare will not pay any portion of the charges, and we will not increase our payment. We will still limit our payment to the amount we would have paid after Original Medicare's payment.

TRICARE AND CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

If we pay any benefits for an injury or illness caused by another person or entity, and you receive money or have a right to receive money from any source, including underinsured and uninsured automobile coverage, we must be reimbursed up to the total amount of benefits paid for the injury or illness. This is called subrogation. The amount owed to the Plan will not be reduced for attorney's fees or costs nor because you were not fully compensated or "made whole" for the injury or illness. You are obligated to reimburse the Plan even if the amount you receive is not sufficient to compensate you fully.

You must promptly inform us if your injury or illness is caused by another person. If you file a claim for compensation, you must notify us of the status of all stages of your claim and you must tell us about any recoveries you obtain, whether in or out of court. We may seek a lien on the proceeds of your claim in order to reimburse the Plan up to the full amount of benefits we paid or will pay. You must agree that you will not do anything that would prevent us from being fully reimbursed and will cooperate in doing what is necessary to assist us in recovering benefits paid. All money recovered and in whatever manner it is recovered, and regardless of how it is designated, must first be used to reimburse the Plan before it is distributed in any form. If you receive a recovery and do not reimburse us, we may reduce any subsequent benefit payments to you or any provider who provided you or your dependents with medical care, until the Plan's payments are recovered in total. If you do not seek damages you must agree to let us try; this includes the right of the Plan to sue the responsible person or entity in your name.

You must agree to assign any proceeds or recovery to the Plan when asked to do so and you must sign a Reimbursement Agreement for this purpose when asked to do so. The Plan may delay processing of your claims until this agreement is signed. The Plan's right to full reimbursement applies even if the Plan paid benefits before we know of the accident or illness, and before we asked you to sign a Reimbursement Agreement. If you need more information, please contact our subrogation vendor at 202-898-1075.

Section 11. Definitions of terms we use in this brochure

Accidental injury	An injury resulting from a violent external force.
Admission	The period from entry (admission) into a hospital or other covered facility until discharge. In counting days of inpatient care, the date of entry and the date of discharge are counted as the same day.
Assignment	Your authorization for us to pay benefits directly to the provider. We reserve the right to pay you directly for all covered services.
Calendar year	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 14.
Consumer-driven option	A fee-for-service option under the FEHB that offers you greater control over choices of your health care expenditures. You decide what health care services will be reimbursed under the health plan funded Personal Care Account (PCA). Unused funds from the PCA will roll over at the end of the year. If you spend the entire PCA fund before the end of the year, then you must satisfy a member responsibility before benefits are payable under the traditional type of insurance covered by your Plan. You decide whether to use in-network or out-of-network providers to reach the maximum fund allowed under your PCA.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 14.
Covered services	Services we provide benefits for, as described in this brochure.
Custodial care	<p>Treatment or services, regardless of who recommends them or where they are provided, that could be rendered safely and reasonably by a person not medically skilled, or that are designed mainly to help the patient with daily living activities. These activities include, but are not limited to:</p> <ul style="list-style-type: none">• Personal care such as help in: walking; getting in and out of bed; bathing; eating by spoon, tube or gastrostomy; exercising; dressing• Homemaking, such as preparing meals or special diets• Moving the patient• Acting as a companion or sitter• Supervising medication that can usually be self administered; or• Treatment or services that any person may be able to perform with minimal instruction, including but not limited to recording temperature, pulse, and respirations, or administration and monitoring of feeding systems <p>We determine which services are custodial care. Custodial care that lasts 90 days or more is sometimes known as long term care.</p>
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 14.

Experimental or investigational services

A drug, device, or biological product is experimental or investigational if the drug, device, or biological product cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA) and approval for marketing has not been given at the time it is furnished. Approval means all forms of acceptance by the FDA.

A medical treatment or procedure, or a drug, device, or biological product is experimental or investigational if 1) reliable evidence shows that it is the subject of ongoing phase I, II, or III clinical trials or under study to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis; or 2) reliable evidence shows that the consensus of opinion among experts regarding the drug, device, or biological product or medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis.

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

Determination of experimental/investigational status may require review by a specialty appropriate board-certified health care provider or appropriate government publications such as those of the National Institute of Health, National Cancer Institute, Food and Drug Administration, Agency of Health Care Policy & Research, and the National Library of Medicine.

Group health coverage

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

Home health care agency

An agency which meets all of the following:

- Is primarily engaged in providing, and is duly licensed or certified to provide, skilled nursing care and therapeutic services
- Has policies established by a professional group associated with the agency or organization. This professional group must include at least one registered nurse (R.N.) to direct the services provided and it must provide for full-time supervision of each service by a physician or registered nurse
- Maintains a complete medical record on each individual; and
- Has a full-time administrator

Hospice care program

A coordinated program of home and inpatient palliative and supportive care for the terminally ill patient and the patient's family provided by a medically supervised specialized team under the direction of a duly licensed or certified Hospice Care Program.

Maintenance therapy

Includes but is not limited to physical, occupational, or speech therapy where continued therapy is not expected to result in significant restoration of a bodily function but is utilized to maintain the current status.

Medically necessary	<p>Services, drugs, supplies or equipment provided by a hospital or covered provider of health care services that we determine:</p> <ul style="list-style-type: none"> • Are appropriate to diagnose or treat the patient's condition, illness or injury • Are consistent with standards of good medical practice in the United States • Are not primarily for the personal comfort or convenience of the patient, the family, or the provider • Are not a part of or associated with the scholastic education or vocational training of the patient; and • In the case of inpatient care, cannot be provided safely on an outpatient basis <p>The fact that a covered provider has prescribed, recommended, or approved a service, supply, drug or equipment does not, in itself, make it medically necessary.</p>
Member Responsibility	<p>Under the Consumer-driven Option, your Member Responsibility is the amount you must pay, if you have exhausted your Personal Care Account, before your Traditional Health Coverage begins. See page 15.</p>
Personal Care Account	<p>Under the Consumer-driven Option, your Personal Care Account (PCA) is an established benefit amount which is available for you to use first to pay for covered hospital, medical, dental and vision care expenses. You determine how your PCA will be spent and any unused amount at the end of the year may be rolled over to increase your available PCA in the subsequent year(s).</p>
Plan allowance	<p>Our Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Fee-for-service plans determine their allowances in different ways. We determine our allowance as follows:</p> <p>For PPO providers, our allowance is based on negotiated rates. PPO providers always accept the Plan's allowance as their charge for covered services.</p> <p>For non-PPO providers, we base the Plan allowance on the lesser of the provider's actual charge or the reasonable and customary charge for the service you received. We determine the reasonable and customary allowance by using health care charges guides which compare charges of other providers for similar services in the same geographical area. For surgery, doctor's services, X-ray, lab and therapies (physical, speech and occupational), we use guides prepared by the Health Insurance Association of America (HIAA) and apply these guides under the High Option at the 70th percentile and under the Consumer-driven Option at the 80th percentile. We update these charges guides at least once each year. If HIAA information is not available, we will use other credible sources including our own data.</p> <p>For more information, see <i>Differences between our allowance and the bill</i> in Section 4.</p>
Rollover	<p>Any unused, remaining balance in your PCA at the end of the calendar year may be rolled over to subsequent years up to a maximum PCA account of \$5,000 per Self Only enrollment or \$10,000 per Self and Family enrollment, thereby increasing your PCA in the following year(s). You must use any available PCA benefits, including any amounts rolled over from previous years, before Traditional Health Coverage begins.</p>
Rehabilitative care	<p>Treatment that reasonably can be expected to restore and/or substantially restore a bodily function that was impaired as a result of trauma or disease.</p>
Us/We	<p>Us and we refer to APWU Health Plan.</p>
You	<p>You refers to the enrollee and each covered family member.</p>

Section 12. FEHB facts

Coverage information

- **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/health for enrollment as well as:

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

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

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

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

- **Types of coverage available for you and your family**

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

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

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive 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.

- **Children's Equity Act**

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

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

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

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

- **When benefits and premiums start**

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2005 benefits of your old plan or option except when you are enrolled under this Plan's Consumer-driven Option. Under this Plan's Consumer-driven Option, between January 1 and the effective date of your new plan (or change to High Option of this Plan) you will **not** receive a new Personal Care Account (PCA) for 2005 but any unused PCA benefits from 2004 will be available to you. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2004 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

Under the Consumer-driven Option, if you joined this Plan during Open Season, you receive the full Personal Care Account (PCA) as of your effective date of coverage. If you joined at any other time during the year, your PCA and your Member Responsibility for your first year will be prorated for each full month of coverage remaining in that calendar year.

- **When you retire**

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

When you lose benefits

- **When FEHB coverage ends**

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

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

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

- **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. This is the case even when the court has ordered your former spouse to provide health coverage to you. But, you may be eligible for your own FEHB coverage under the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices. You can also download the guide from OPM's Web site, www.opm.gov/insure.

- **Temporary Continuation of Coverage (TCC)**

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

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

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

- **Converting to individual coverage**

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

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

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

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

- **Getting a Certificate of Group Health Plan Coverage**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have

- **Getting a Certificate of Group Health Plan Coverage** (*continued*)

been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

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

Section 13. Two Federal Programs complement FEHB benefits

Important Information

OPM wants to make sure you are aware of two Federal programs that complement the FEHB Program. First, the **Federal Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside tax-free money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** covers long term care costs not covered under the FEHB.

The Federal Flexible Spending Account Program - *FSAFEDS*

- **What is an FSA?**

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%.*

There are two types of FSAs offered by FSAFEDS:

Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone you claim on your Federal Income Tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal Income Tax return, even if you don't have self and family health benefits coverage. *Note:* The IRS has a broader definition than that of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum annual amount that can be allotted for the HCFSA is \$4,000. *Note:* The Federal workforce includes a number of employees married to each other. If each spouse/employee is eligible for FEHB coverage, both may enroll for a HCFSA up to the maximum of \$4,000 each (\$8,000 total). Both are covered under each other's HCFSA. The minimum annual amount is \$250.

Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you, and your spouse, if married, can work, look for work, or attend school full-time.
- Qualifying dependents for this account include your dependent children under age 13, or any person of any age whom you claim as a dependent on your Federal Income Tax return (and who is mentally or physically incapable of self care).
- The maximum annual amount that can be allotted for the DCFSA is \$5,000. The minimum annual amount is \$250. *Note:* The IRS limits contributions to a DCFSA. For single taxpayers and taxpayers filing a joint return, the maximum is \$5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is \$2,500 per year. The limit includes any child care subsidy you may receive.

- **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the 2005 FEHB Open Season. Even if you enrolled during 2004, you must make a new election to continue participating in 2005. Enrollment is easy!

- **Online:** visit www.FSAFEDS.com and click on **Enroll**.
- **Telephone:** call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (372-3337) Monday through Friday, from 9 a.m. until 9 p.m. Eastern Time. TTY: 1-800-952-0450.

What is SHPS?

SHPS is a Third Party Administrator hired by OPM to manage the FSAFEDS Program. SHPS is the largest FSA administrator in the nation and will be responsible for the enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you’re not enrolled in FEHB – you can choose to participate in either, or both, of the FSAs. *However, if you enroll in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), you are not eligible to participate in an HCFSA.*

Almost all Federal employees are eligible to enroll for a DCFSA. The only exception is intermittent (also called “when actually employed” [WAE]) employees expected to work fewer than 180 days during the year.

Note: FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers have signed on to participate. Under IRS law, FSAs are not available to annuitants. Also, the U.S. Postal Service and the Judicial Branch, among others, have their own plans with slightly different rules. However, the advantages of having an FSA are the same regardless of the agency for which you work.

• How much should I contribute to my FSA?

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits an FSA provides, the IRS places strict guidelines on how the money can be used. Under current IRS tax rules, you are required to forfeit any money for which you did not incur an eligible expense under your FSA account(s) during the Plan Year. This is known as the “use-it-or-lose-it” rule. You will have until April 30, following the end of the Plan Year to submit claims for your eligible expenses incurred from January 1 through December 31. For example if you enroll in FSAFEDS for the 2005 Plan Year, you will have until April 30, 2006 to submit claims for eligible expenses.

The FSAFEDS Calculator at www.FSAFEDS.com will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

• What can my HCFSA pay for?

Every FEHB plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on pages 14 and 15 and detailed throughout this brochure. Your HCFSA will reimburse you when those costs are for qualified medical care for you and your dependents that is NOT covered by this FEHB Plan or any other coverage that you have.

Under the High Option of this Plan, typical out-of-pocket expenses include:

- Deductibles, copayments and coinsurance for doctors visits, prescription drugs and diagnostic tests
- Non-covered services such as vision care, many dental services or therapy visits in excess of Plan maximums

Under the Consumer-driven Option of this Plan, typical out-of-pocket expenses include:

- Your Member Responsibility and coinsurance for doctors services and prescription drugs
- Non-covered services such as vision/dental services in excess of your PCA maximum and treatment therapy and chiropractic visits in excess of Plan maximums

The IRS governs expenses reimbursable by a HCFSA. See Publication 502 for a comprehensive list of tax-deductible medical expenses. **Note: While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes.** Publication 502 can be found on the IRS Web site at www.irs.gov/pub/irs-pdf/p502.pdf. The FSAFEDS Web site also has a comprehensive list of eligible expenses at www.FSAFEDS.com/fsafeds/eligibleexpenses.asp. If you do not see your service or expense listed please call an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA**

An FSA lets you allot money for eligible expenses *before* your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will be less. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

Annual Tax Savings Example	With FSA	Without FSA
If your taxable income is:	\$50,000	\$50,000
And you deposit this amount into a FSA:	\$ 2,000	-\$0-
Your taxable income is now	\$48,000	\$50,000
Subtract Federal & Social Security taxes:	\$13,807	\$14,383
If you spend after-tax dollars for expenses:	-\$0-	\$ 2,000
Your real spendable income is:	\$34,193	\$33,617
Your tax savings:	\$576	-\$0-

Note: This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon in which retirement system you are enrolled (CSRS or FERS), your state of residence, and your individual tax situation. In this example, the individual received \$2,000 in services for \$1,424, a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You *cannot* claim expenses on your Federal Income Tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

- Health care expenses**

The HCFSA is Federal Income Tax-free from the first dollar. In addition, you may be reimbursed from your HCFSA at any time during year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal Income Tax return. Using the example shown above, only health care expenses exceeding \$3,750 (7.5% of \$50,000) would be eligible to be deducted on your Federal Income Tax return. In addition, money set aside through a HCFSA is also exempt from FICA taxes. This exemption is not available on your Federal Income Tax return.

- Dependent care expenses**

The DCFSA generally allows many families to save more than they would with the Federal Tax Credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit www.fsafeds.com and download the [Dependent Care Tax Credit Worksheet](#) from the Quick Links box to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything to participate in FSAFEDS?**

No. Section 1127 of the National Defense Authorization Act (Public Law 108-136) requires agencies that offer FSAFEDS to employees to cover the administrative fee(s) on behalf of their employees. However, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance by the end of the Plan Year, resulting in the forfeiture of funds remaining in your account (the IRS "use-it-or-lose-it" rule).

- **Contact us**

To learn more or to enroll, please visit the **FSAFEDS Web site** at www.fsafeds.com, or contact SHPS directly via email or by phone. FSAFEDS Benefits Counselors are available Monday through Friday, from 9:00 a.m. until 9:00 p.m. Eastern Time.

- E-mail: fsafeds@shps.net
- Telephone: 877/FSAFEDS (372-3337)
- TTY: 800/952-0450 (for hearing impaired individuals that would like to utilize a text messaging service)

The Federal Long Term Care Insurance Program

- **It's important protection**

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

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself or supervision you receive because of a severe cognitive impairment. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later. In order to qualify for coverage under the FLTCIP,** you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.
- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.

- **To find out more and to request an application**

Call 800/LTC-FEDS (800/582-3337) (TTY 800/843-3557) or visit www.ltcfeds.com.

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Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

CDO – Consumer-driven Option

HO – High Option

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HO	22	Prostate Cancer Screening (PSA)		HO	37
Organic impotence.....	13, 75	CDO	50	Reconstructive	
CDO	65, 73	HO	23	CDO	64, 65
HO	30, 32, 43	Prosthetic devices		HO	31, 32
Orthopedic devices	13	CDO	60, 63, 64	Temporary Continuation of Coverage	
HO	27	HO	27, 31, 32	(TCC).....	90
Osteoporosis screening		Psychologist	9	Therapy (Occupational, Physical, &	
CDO	50	Rate Information	100	Speech).....	9
HO	23	Review and reward program		CDO	58, 59
Out-of-pocket expenses	16, 17, 80	HO	45	HO	26
Overseas claims	77	Rollover		Transplants	
Oxygen	13	CDO	53, 87	CDO	66, 67
CDO	61, 68, 69	Room and board		HO	33, 34
HO	28, 36, 37	CDO	68	Treatment therapies	
Pap test		HO	35, 36	CDO	58
CDO	50, 56	Second surgical opinion		HO	25
HO	23	CDO	56	TRICARE	83
Personal Care Account (PCA)		HO	22	Vision services	
CDO	52, 53, 87	Sigmoidoscopy		CDO	53, 59
Physical examination		CDO	50	HO	26, 45
Adult		HO	23	Wellness	
CDO	50	Skilled nursing facility	10	HO	45
Children		CDO	56, 68, 69	Wheelchairs	
CDO	51	HO	22, 36, 37	CDO	61
HO	24	Smoking cessation		HO	28
Physician		CDO	63, 73	Workers' compensation	83
CDO	56-67	HO	29, 43	X-rays	
HO	22-34			CDO	56, 68, 69
				HO	23, 36, 37

Summary of benefits for the APWU Health Plan High Option - 2005

Do not rely on this chart alone. All benefits 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.

Below, an asterisk (*) means the item is subject to the calendar year deductible, \$275 (PPO) or \$500 (Non-PPO). And, after we pay, you generally pay any difference between our allowance and the billed amount if you use a Non-PPO physician or other health care professional.

Benefits	You Pay	Page
Medical services provided by physicians: <ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office* 	PPO: \$18 copay per visit (No deductible); 10% of Plan allowance Non-PPO: 30% of our allowance plus amount over our allowance	22
Services provided by a hospital: <ul style="list-style-type: none"> • Inpatient 	PPO: 10% of Plan allowance Non-PPO: \$300 copay and 30% of our allowance plus amount over our allowance	35
<ul style="list-style-type: none"> • Outpatient* 	PPO: 10% of Plan allowance Non-PPO: 30% of our allowance plus amount over our allowance	37
Emergency benefits: <ul style="list-style-type: none"> • Accidental injury 	PPO: Nothing Non-PPO: Any amount over our allowance	38
<ul style="list-style-type: none"> • Medical emergency* 	Regular benefits	39
Mental health and substance abuse treatment	In-network: Regular cost sharing. Out-of-network: Benefits are limited.	40
Prescription drugs: <ul style="list-style-type: none"> • Network pharmacy • Network pharmacy Medicare • Non-network pharmacy • Non-network pharmacy Medicare • Mail order • Mail order Medicare 	\$8 generic/25% brand name \$8 generic/25% brand name 50% of cost 50% of cost \$12 generic/25% brand name \$12 generic/25% brand name	42
Dental Care	Any difference between our allowance and the billed amount for covered services	46
Special features: Flexible benefits option, 24-hour nurse line, Services for deaf and hearing-impaired, Wellness benefit, Disease Management Program, Review and reward program		45
Protection against catastrophic costs (your out-of-pocket maximum)..	PPO: Nothing after \$4,000/Self Only or Family enrollment per year Non-PPO: Nothing after \$10,000/Self Only or Family enrollment per year Some costs do not count toward this protection	16

Summary of benefits for the APWU Health Plan Consumer-driven Option – 2005

Do not rely on this chart alone. All benefits 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.

Below, an asterisk (*) means the item is subject to the Member Responsibility, generally \$600 per Self Only and \$1,200 per Self and Family, once your Personal Care Account has been spent. And, after we pay, you generally pay any difference between our allowance and the billed amount if you use an out-of-network physician or other health care professional.

Benefits	You Pay	Page
In-network preventive care	Nothing	50
Personal Care Account Up to \$1,200 for Self Only or \$2,400 for Self and Family for medical, surgical, hospital, mental health and substance abuse services and prescription drugs plus certain dental and vision care	Nothing up to \$1,200 for Self Only or \$2,400 for Self and Family	52
Traditional Health Coverage after Personal Care Account is exhausted		
Medical/Surgical services provided by physicians: • Diagnostic and treatment services provided in the office*	In-network: 15% of Plan allowance	56
Services provided by a hospital: • Inpatient*	Out-of-network: 40% of our allowance plus amount over our allowance	68
• Outpatient*		69
Accidental injury*	In-network: 15% of Plan Allowance	70
Medical emergency*	Out-of-network: 15% of Plan Allowance plus amount over our allowance	70
Mental health and substance abuse treatment*	In-network: Regular cost sharing. Out-of-network: Benefits are limited.	71
Prescription drugs: • Network pharmacy*	25%/minimum \$10	73
• Network pharmacy Medicare*	25%/minimum \$10	
• Mail order*	25%/minimum \$15	
• Mail order Medicare*	25%/minimum \$15	
Dental Care/Vision Care (covered only under Personal Care Account)	Any amount over \$400 per Self Only or \$800 per Family	53
Special features: Online tools and resources, Consumer choice information, Services for deaf and hearing-impaired, 24-hour nurse advisory service and Care support.....		74
Protection against catastrophic costs (your out-of-pocket maximum) ...	In-network: Nothing after \$4,500/Self Only or Family enrollment per year Out-of-network: Nothing after \$9,000/Self Only or Family enrollment per year Some costs do not count toward this protection	17

2005 Rate Information for APWU Health Plan

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 contact the agency that maintains your health benefits enrollment.

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-21N).

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

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		<u>Biweekly</u>		<u>Monthly</u>		<u>Biweekly</u>	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
High Option Self Only	471	\$131.08	\$59.72	\$284.01	\$129.39	\$154.74	\$36.06
High Option Self & Family	472	\$298.23	\$120.51	\$646.17	\$261.10	\$352.08	\$66.66
Consumer-driven Option Self Only	474	\$122.69	\$40.89	\$265.82	\$88.60	\$145.18	\$18.40
Consumer-driven Option Self & Family	475	\$285.70	\$95.23	\$619.01	\$206.34	\$338.08	\$42.85