

HealthPartners Primary Clinic Plan

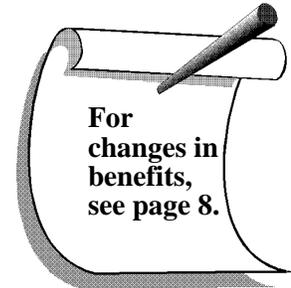
www.healthpartners.com/fehb

2007

A Health Maintenance Organization

Serving: Minneapolis, St. Paul and St. Cloud metropolitan area, South Central, South Eastern and surrounding communities in Minnesota, and West Central Wisconsin

Enrollment in these Plans is limited. You must live or work in our Geographic service area to enroll. See page 7 for requirements.



HealthPartners has been awarded “Excellent” Accreditation for most of its commercial HMO and Medicare Advantage plans from the National Committee for Quality Assurance (NCQA). NCQA is an independent, not-for-profit organization dedicated to measuring the quality of America’s health care.

Enrollment codes for this Plan:

- HQ1 Self Only
- HQ2 Self and Family

Authorized for distribution by the:



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

**Important Notice from HealthPartners About
Our Prescription Drug Coverage and Medicare**

OPM has determined that the HealthPartners Primary Clinic Plan prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Creditable Coverage. Thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefit coverage. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

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

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

Please Be Advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may also have to wait until the next Annual Coordinated Election Period (November 15th through December 31st) to enroll in Medicare Part D.

Medicare's Low Income Benefits

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

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

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

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Introduction

This brochure describes the benefits of HealthPartners Primary Clinic Plan under our contract (CS 2874) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for HealthPartners Primary Clinic Plan (CS8274) administrative offices is:

HealthPartners, Inc.
8170 33rd Avenue South
Bloomington, MN 55425

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

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

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2007, and changes are summarized on page 8. Rates are shown at the end of this brochure.

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 HealthPartners Primary Clinic 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 & 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 that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits 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) statements 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 952-883-5000 or 1-800-883-2177 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 over age 22 (unless he/she is disabled and incapable of self support).

- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

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.

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

- Make sure your medicine is what the doctor ordered. Ask your pharmacist about the medication if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

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

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

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

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

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

Visit these Web sites for more information about patient safety:

- www.ahrq.gov/path/beactive.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. 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 HMO Plan

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

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

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

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

General Features of This Plan

The HealthPartners Primary Clinic Plan is a group practice prepayment plan that allows members to receive health services at more than 700 medical, mental health and dental facilities. HealthPartners Primary Clinic Plan medical providers include more than 5,600 primary care doctors and nearly 12,000 specialists whom patients may see.

When you enroll in the HealthPartners Primary Clinic Plan, you select a primary care clinic. You'll receive most of your care from that clinic. Each covered person in a family may select a different primary care clinic and may change clinic selections monthly. You may self-refer to any provider in the Primary Clinic Network.

How We Pay Providers

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

Your Rights

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

- HealthPartners, Inc. is a Minnesota nonprofit corporation under Articles of Incorporation dated December 28, 1983, and is operated under the Minnesota Nonprofit Corporation Act, Minnesota Statutes Chapter 317A. HealthPartners was formed through the affiliation of Group Health, Inc. and MedCenters Health Plan in 1992. Group Health, Inc. (a 501(c) (3) corporation) has been in existence as a nonprofit corporation since 1957. MedCenters Health Plan was founded in 1972, and is no longer in existence.
- HealthPartners is Minnesota's only consumer-guided health plan. Our Board of Directors is composed of consumer-elected members. HealthPartners is a licensed HMO in the State of Minnesota.
- Group Health, Inc., is a federally qualified HMO, and received that qualification in 1974.
- Information on the following topics is available by calling HealthPartners Member Services:
 - Plan prior authorization and utilization review procedures
 - Use of clinical protocols, practice guidelines and utilization review standards
 - Special disease management programs and programs for persons with disabilities
 - List of preferred drugs and procedures for considering requests of patient-specific waivers
 - Qualifications of reviewers at the initial decision and reconsideration under the FEHB disputed claims process
- Member Services representatives are available from 7 a.m. until 7 p.m., Monday through Friday, Central time.

If you want more information about us, call 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127), or write to HealthPartners, P.O. Box 1309, Minneapolis, MN 55440-1309. You may also contact us by fax at 952-883-5666 or visit our Web site at www.healthpartners.com.

Service Area

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

The following counties in Minnesota:

Anoka, Benton, Carver, Chisago, Dakota, Dodge, Fillmore, Goodhue, Hennepin, Houston, Isanti, LeSueur, McLeod, Meeker, Mille Lacs, Morrison, Olmsted, Ramsey, Rice, Scott, Sherburne, Stearns, Steele, Wabasha, Washington, Winona, and Wright.

The following counties in Wisconsin:

Buffalo, Pepin, Pierce, Polk and St. Croix

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

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

Section 2 How We Change for 2007

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

Changes to this Plan

- Your share of the non-Postal premium will increase by 6.4% for Self Only or decrease by 1.6% for Self and Family.

Section 3. How You Get Care

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| Identification cards | <p>We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.</p> <p>If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127). Or write to us at Member Services, P.O. Box 1309, Minneapolis, MN 55440-1309. You may also request replacement cards through our Web site at www.healthpartners.com.</p> |
| Where you get covered care | <p>You get care from “Plan providers” and “Plan facilities.” You will only pay copayments, deductibles, and/or coinsurance.</p> |
| <ul style="list-style-type: none">• Plan providers | <p>Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.</p> <p>We list Plan providers in the provider directory for the Plan you select, which we update periodically. For the most up-to-date information, visit www.healthpartners.com/fehb, where information is updated weekly.</p> |
| <ul style="list-style-type: none">• Plan facilities | <p>Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our Web site: www.healthpartners.com/fehb.</p> |
| What you must do to get covered care | <p>It depends on the type of care you need. First, you and each family member should choose a primary care physician at the primary care clinic you enroll in. This decision is important since your primary care physician provides or arranges for most of your health care. For help selecting a primary care physician, call your clinic. You may self-refer to any specialist in the Primary Clinic Network.</p> |
| <ul style="list-style-type: none">• Primary care | <p>Your primary care physician* can be a family practitioner, internist, pediatrician, or general practitioner. Your primary care physician will provide most of your health care.</p> <p>If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one. For the most up-to-date provider information, visit www.healthpartners.com/fehb, where information is updated weekly.</p> <p>* Although Obstetrics/Gynecology (Ob/Gyn) is not considered primary care, you have direct access – no referral required – to the Ob/Gyn providers in the Primary Clinic Network.</p> |
| <ul style="list-style-type: none">• Specialty care | <p>You have direct access to all specialists in the Primary Clinic Network – no referrals required. We recommend that you work with your personal doctor who knows you and who can guide you to appropriate specialists as needed. In fact, certain specialties require a doctor’s orders or previous medical assessment in order to access specialty care; for example, an orthopedist will not see a patient without a recommendation from a primary doctor. And as always, you have direct access – no referral required – to the following specialized care:</p> <ul style="list-style-type: none">• Ob/Gyn providers in the network• Mental Health/Chemical Health Network• Vision Care Network• Urgent Care Network |

Here are other things you should know about specialty care:

- If you are seeing a specialist when you enroll in our Plan, call Member Services at 952-883-5000 or 1-800-883-2177 and ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician or Member Services to arrange to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
 - terminate our contract with your specialist for other than cause; or
 - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
 - reduce our service area and you enroll in another FEHB Plan,

you may be able to continue seeing your specialist for up to 120 days after you receive notice of the change. Contact us or, if we drop out of the Program, contact your new plan.

If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist until the end of your postpartum care, even if it is beyond the 120 days.

• **Hospital care**

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

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

If you are in the hospital when your enrollment in our Plan begins, call HealthPartners Member Services immediately at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127). If you are new to the FEHB Program, we will arrange for you to receive care and reimburse you for your covered expenses while you are in the hospital beginning on the effective date of your coverage.

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

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

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

Circumstances beyond our control

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

Services requiring our prior approval

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

We call this review and approval process prior authorization. Your physician must obtain prior authorization for services such as:

- Reconstructive surgery
- Promising therapies/new technologies
- Transplants
- Medically necessary dental care, such as orthognathic surgery
- Durable medical equipment and prosthetics
- Home health care
- Skilled nursing care
- Hospice care
- Habilitative therapy
- Bariatric surgery
- Growth hormone therapy (GHT)

The complete list, along with the criteria we use to review authorization requests, is available on www.healthpartners.com or by calling HealthPartners Member Services at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127).

Your Plan physician is responsible for obtaining prior authorization.

Section 4 Your Cost for Covered Services

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

Copayments

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

Example: When you see your primary care physician you pay a copayment of \$20 per office visit and when you go in the hospital, you pay \$200 per admission.

Deductible

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. Copayments do not count toward any deductible.

- There is no deductible for services except dental care needed as the result of an accidental injury, as described in Section 5(h). We have a separate \$50 annual deductible for emergency dental services for accidental injury when care is provided by a non-Plan dentist. Copayments or coinsurance for any other service do not count toward this deductible.

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 options in this Plan during the year, we will credit the amount of covered expenses already applied toward the deductible of your old option to the deductible of your new option.

Coinsurance

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

Example: In our Plan, you pay 20% of our allowance for infertility services and durable medical equipment.

Your catastrophic protection out-of-pocket maximum

After your copayments and/or coinsurance total \$3,000 per person or \$5,000 per family enrollment in any calendar year, you do not have to pay any more for covered services.

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

Carryover

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

Note: If you change options in this Plan during the year, we will credit the amount of covered expenses already accumulated toward the catastrophic out-of-pocket limit of your old option to the catastrophic protection limit of your new option.

Benefits

See page 8 for how our benefits changed this year. Pages 61 and 62 are a benefits summary.

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Section 5 Benefits Overview

This Plan offers a High Option. Our benefit package is described in Section 5. Make sure that you review the benefits carefully.

Section 5 is divided into subsections. Please read the important things you should keep in mind at the beginning of the subsections. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about benefits, contact HealthPartners Member Services at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127), or visit our Web site at www.healthpartners.com.

Our benefit package offers the following unique features:

- HealthPartners' service area covers:
 - Minneapolis, St. Paul and St. Cloud metropolitan area, South Central, South Eastern and surrounding communities in Minnesota
 - West Central Wisconsin
- Primary clinic designation required
- No referral necessary to any network specialist
- No deductibles
- Access to HealthPartners' nationally recognized health improvement and disease management programs
- Access to preventive dental care for all members
- Routine eye exams covered at 100%
- Your copay covers any lab work or X-ray performed during your office visit
- Worldwide emergency care coverage

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your Cost for Covered Services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

| Benefit Description | You Pay |
|---|-----------------------|
| Diagnostic and treatment services | |
| We cover professional services of physicians <ul style="list-style-type: none"> • In an office • In an urgent care center • Office medical consultations • Second surgical opinion • Testing and treatment of sexually transmitted diseases and testing for HIV and HIV-related conditions provided by a Plan or non-Plan provider | \$20 per office visit |
| <ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility | Nothing |
| <ul style="list-style-type: none"> • At home | Nothing |
| <i>Not covered: Genetic counseling and studies not required for diagnosis and treatment.</i> | <i>All charges</i> |
| Lab, X-ray and other diagnostic tests | |
| We cover tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • Ultrasound • Electrocardiogram and EEG | Nothing |
| We cover MRI/CT scans | 20% of charges |

| Benefit Description | You Pay |
|---|--------------------|
| Preventive care, adult | |
| <p>We cover routine health exams, periodic health assessments and cancer screenings, such as:</p> <ul style="list-style-type: none"> • Total blood cholesterol – once every three years • Colorectal cancer screening, including <ul style="list-style-type: none"> - Fecal occult blood test - Sigmoidoscopy, screening – every five years starting at age 50 - Double contrast barium enema – every five years starting at age 50 - Colonoscopy screening – every ten years starting at age 50 • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older • Routine pap test • Routine hearing and eye exams • Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> - From age 35 through 39, one during this five-year period - From age 40 through 64, one every calendar year - At age 65 and older, one every two consecutive calendar years | Nothing |
| <p>We cover adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC)</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 | Nothing |
| <p>Note: The above frequency guidelines are minimum benefits offered under the Plan. These services may be provided more frequently if they are medically necessary.</p> | |
| <p><i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i></p> | <i>All charges</i> |
| Preventive care, children | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Child health supervision services, including well-child care charges for routine examinations and care (up to age 22) • Childhood immunizations recommended by the American Academy of Pediatrics • Routine hearing and eye exams | Nothing |

| Benefit Description | You Pay |
|---|---|
| Maternity care | |
| <p>We cover complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Postnatal care | Nothing |
| <p>Delivery</p> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to prior authorize 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 extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. • We pay non-routine prenatal and postnatal care the same as for illness and injury | <p><i>See Hospital benefits Section 5(c) and Surgery benefits Section</i></p> |
| <p><i>Not covered: Routine sonograms to determine fetal age, size or sex</i></p> | <p><i>All charges</i></p> |
| Family planning | |
| <p>We cover a range of voluntary family planning services, such as:</p> <ul style="list-style-type: none"> • Family planning services provided by a Plan provider or non-Plan provider | Nothing |
| <ul style="list-style-type: none"> • Voluntary sterilization <p>See <i>Surgical procedures</i> Section 5 (b)</p> | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |
| <ul style="list-style-type: none"> • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) <p>Note: We cover oral contraceptives and diaphragms under the prescription drug benefit.</p> | 20% of charges |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> • <i>Genetic counseling</i> | <p><i>All charges</i></p> |

| Benefit Description | You Pay |
|---|--|
| Infertility services | |
| <p>We cover diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> • Artificial insemination: <ul style="list-style-type: none"> - intravaginal insemination (IVI) - intracervical insemination (ICI) - intrauterine insemination (IUI) • Fertility drugs <p>Note: We cover drugs for the treatment of fertility. We cover the diagnosis of infertility services provided by a Plan or non-Plan provider, in accordance with our Medical Policy.</p> | 20% of charges |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> - <i>in vitro fertilization</i> - <i>embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)</i> • <i>Services and supplies related to ART procedures</i> • <i>Cost of donor sperm or egg</i> • <i>Cost of storage of donor sperm, ova or embryo</i> • <i>Treatment of infertility after reversal of sterilization</i> • <i>Artificial insemination for surrogate pregnancy</i> | <i>All charges</i> |
| Allergy care | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Testing and treatment | \$20 per office visit |
| <ul style="list-style-type: none"> • Allergy injection and serum | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Provocative food testing and</i> • <i>Sublingual allergy desensitization</i> | <i>All charges</i> |
| Treatment therapies | |
| <p>We cover:</p> <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 under Organ/Tissue Transplants on page 28.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion therapy | \$20 per office visit or outpatient hospital visit \$200 per admission for inpatient hospital |
| <ul style="list-style-type: none"> • Blood and blood plasma (unless replaced) and blood derivatives for the treatment of blood disorders | Nothing |
| | |

Treatment therapies - continued on next page

| Benefit Description | You Pay |
|--|---|
| Treatment therapies (cont.) | |
| <ul style="list-style-type: none"> Growth hormone therapy (GHT) <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: See <i>Services requiring our prior approval</i> in Section 3.</p> | 20% of charges |
| <p><i>Not covered: Growth hormones which are not for growth hormone deficiency or chronic renal insufficiency</i></p> | All charges |
| Physical and occupational therapies | |
| <p>We cover, usually two months per condition per year, the services of each of the following:</p> <ul style="list-style-type: none"> qualified physical therapists occupational therapists <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. You must achieve significant functional improvement, within a predictable period of time (generally within a period of two months), toward your maximum potential ability to perform functional daily living activities.</p> <ul style="list-style-type: none"> Habilitative care rendered for congenital, developmental or medical conditions which have significantly limited the successful initiation of normal speech and motor development <p>Note: To be considered habilitative, significant functional improvement and measurable progress must be made toward achieving functional goals and your maximum potential ability, within a predictable period of time. Our Plan Medical Director will determine whether measurable progress has been made based on objective documentation.</p> | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |
| <ul style="list-style-type: none"> Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for Phase I. Phase II is provided if we determine it is medically necessary. Phase III is not covered. | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> Long-term rehabilitative therapy Exercise programs | All charges |

| Benefit Description | You Pay |
|--|---|
| Speech therapy | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Speech therapy for congenital, developmental or medical conditions which have significantly limited the successful initiation of normal speech development • Usually 60 visits or two months per condition per year | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Long-term rehabilitative therapy</i> | <i>All charges</i> |
| Hearing services (testing, treatment, and supplies) | |
| <p>We cover:</p> <ul style="list-style-type: none"> • First hearing aid and testing only when necessitated by accidental injury • Hearing testing for children through age 17 <p>Note: See <i>Preventive care, adult; Preventive care, children</i></p> | Nothing |
| <ul style="list-style-type: none"> • Hearing aids for members age 18 or younger who have hearing loss due to functional congenital malformation of the ears that is not correctable by other covered procedures. Coverage is limited to one hearing aid for each ear every three years. | 20% of the charges |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>All other hearing testing</i> • <i>Hearing aids, testing and examinations for them</i> | <i>All charges</i> |
| Vision services (testing, treatment, and supplies) | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Eye exam to determine the need for vision correction • Annual eye refractions <p>Note: See <i>Preventive care, adult; Preventive care, children</i></p> | Nothing |
| <ul style="list-style-type: none"> • Diagnosis and treatment of illness and injury to the eye | \$20 per office visit |
| <ul style="list-style-type: none"> • Initial evaluation, lenses and fitting for contact or eyeglass lenses if medically necessary for the post-surgical treatment of cataracts or for the treatment of aphakia or keratoconous | <p>\$20 per office visit</p> <p>All charges for lens replacement beyond the initial pair</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eyeglasses or contact lenses, except as described above</i> | <i>All charges</i> |

Vision services (testing, treatment, and supplies) - continued on next page

| Benefit Description | You Pay |
|---|--|
| Vision services (testing, treatment, and supplies) (cont.) | |
| <ul style="list-style-type: none"> • Eye exercises and orthoptics • Radial keratotomy and other refractive surgery | All charges |
| Foot care | |
| <p>We cover routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes</p> | \$20 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • 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 • 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) | All charges |
| Orthopedic and prosthetic devices | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Orthopedic devices, such as braces and foot orthotics • Prosthetic devices, such as artificial limbs and eyes • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy <p>Note: We pay internal prosthetic devices as hospital benefits; see Section 5(c) for payment information. See Section 5(b) for coverage of the surgery to insert the device.</p> <ul style="list-style-type: none"> • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Orthopedic and corrective shoes when approved by this Plan based on our criteria | 20% of charges |
| <ul style="list-style-type: none"> • Wigs required due to hair loss caused by alopecia areata | 20% of charges, and all charges beyond the \$350 calendar year limit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Over-the-counter foot orthotics • Replacement or repair of any covered items if they are damaged or destroyed by member misuse, abuse or carelessness; lost; or stolen • Duplicate or similar items • Items which are primarily educational in nature or for hygiene, vocation, comfort, convenience or recreation • Other equipment and supplies, including but not limited to assistive devices, that we determine are not eligible for coverage | All charges |

| Benefit Description | You Pay |
|---|---------------------------|
| <p>Durable medical equipment (DME)</p> <p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment, when prescribed by your Plan physician. Covered items include:</p> <ul style="list-style-type: none"> • Oxygen • Dialysis equipment • Hospital beds • Wheelchairs • Crutches • Walkers • Blood glucose monitors • Insulin pumps • Diabetic supplies • Disposable needles and syringes needed for the administration of covered medications <p>Note: We reserve the right to determine if an item will be approved for rental vs. purchase.</p> | <p>20% of charges</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Replacement or repair of any covered items if they are damaged or destroyed by member misuse, abuse or carelessness; lost; or stolen</i> • <i>Duplicate or similar items</i> • <i>Items which are primarily educational in nature or for hygiene, vocation, comfort, convenience or recreation</i> • <i>Household equipment, such as exercise cycles, air purifiers, water purifiers, air conditioners, non-allergenic pillows, mattresses or water beds</i> • <i>Household fixtures, such as escalators or elevators, ramps, swimming pools or saunas</i> • <i>Modifications to the home, such as wiring, plumbing or charges to install equipment</i> • <i>Vehicle, car or van modifications, such as hand brakes, hydraulic lifts and car carriers</i> • <i>Rental of medically necessary durable medical equipment while your own equipment is being repaired, that is beyond one month rental</i> • <i>Other equipment and supplies, including but not limited to assistive devices, that we determine are not eligible for coverage</i> | <p><i>All charges</i></p> |

| Benefit Description | You Pay |
|---|-----------------------|
| Home health services | |
| <p>We cover home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), or home health aide, as shown below:</p> | |
| <ul style="list-style-type: none"> • Physical therapy, occupational therapy, speech therapy, respiratory therapy and home health aide services | \$20 per visit |
| <ul style="list-style-type: none"> • TPN/intravenous therapy, skilled nursing services, prenatal and postnatal services, child health services and phototherapy | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Nursing care requested by, or for the convenience of, the patient or the patient's family</i> • <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative</i> | <i>All charges</i> |
| Chiropractic | |
| <p>We cover chiropractic services for rehabilitative care, provided to diagnose and treat acute neuromusculo-skeletal conditions, limited to:</p> <ul style="list-style-type: none"> • Manipulation of the spine and extremities • Adjunctive procedures such as massage therapy, ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application, when they are performed in conjunction with other treatment by a chiropractor, are part of a prescribed treatment plan and are not billed separately | \$20 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Naturopathic services</i> • <i>Hypnotherapy</i> | <i>All charges</i> |
| Alternative treatments | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Acupuncture – by a certified Plan acupuncturist for: <ul style="list-style-type: none"> - anesthesia - pain management - chemical dependency - headaches - nausea • Biofeedback for: <ul style="list-style-type: none"> - incontinence - headaches | \$20 per office visit |

Alternative treatments - continued on next page

| Benefit Description | You Pay |
|---|-------------------------------|
| Alternative treatments (cont.) | |
| <ul style="list-style-type: none"> - musculo-skeletal spasms which do not respond to other treatments - mental/nervous disorders - neurological retraining | \$20 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Naturopathic services</i> • <i>Hypnotherapy</i> | <i>All charges</i> |
| Educational classes and programs | |
| We cover education for the management of chronic health problems (such as diabetes) | \$20 per office visit/session |
| We cover education for preventive services and smoking cessation | Nothing |

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your Cost for Covered Services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The services described in this section are for the charges billed by a physician or other health care professional for your surgical care. The amount that you pay for these services depends on where the services are provided and follow the benefits described in Sections 5(a) and (c), unless otherwise specified below.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR SOME SURGICAL PROCEDURES.** Please refer to the prior authorization information shown in Section 3 to be sure which services require prior authorization.

| Benefit Description | You Pay |
|--|---|
| Surgical procedures | |
| <p>We cover a comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures, including normal pre- and post-operative care by the surgeon • Treatment of fractures, including casting • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see <i>Reconstructive surgery</i>) • Surgical treatment of morbid obesity (bariatric surgery) <ul style="list-style-type: none"> - See <i>Services requiring our prior approval</i> on page 11. - See bariatric surgery criteria on www.healthpartners.com. • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns • Insertion of internal prosthetic devices. See Section 5(a) - <i>Orthopedic and prosthetic devices</i> for device coverage information <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p> | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care</i> | <p><i>All charges</i></p> |

| Benefit Description | You Pay |
|---|---|
| Reconstructive surgery | |
| <p>We cover:</p> <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, port wine stains, webbed fingers, and webbed toes. <p>Note: Port wine stains do not have to result in a functional defect to be covered.</p> <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 <i>Prosthetic devices</i>) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p> | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to sex transformation, unless determined to be medically necessary by the Plan Medical Director</i> | <p><i>All charges</i></p> |
| Oral and maxillofacial surgery | |
| <p>We cover oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones • Surgical correction of cleft lip, cleft palate • 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, including non-dental treatment of temporomandibular joint dysfunction (TMJ). | <p>\$20 per office visit or outpatient hospital visit</p> <p>\$200 per admission for inpatient hospital</p> |

Oral and maxillofacial surgery - continued on next page

| Benefit Description | You Pay |
|--|--|
| Oral and maxillofacial surgery (cont.) | |
| <ul style="list-style-type: none"> • Orthognathic surgery for the treatment of a skeletal malocclusion when a functional occlusion cannot be achieved through non-surgical treatment alone and a demonstrable functional impairment exists | 25% of charges |
| <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) • Orthodontic services (pre or post operative) associated with orthognathic surgery | <i>All charges</i> |
| Organ/tissue transplants | |
| <p>Solid organ transplants are subject to medical necessity and experimental investigational review. Refer to <i>Other Services</i> in Section 3 for prior authorization procedures. The medical necessity limitation is considered satisfied for other tissue transplants if the patient meets the staging description and can safely tolerate the procedure.</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Single or double lung • Kidney • Liver • Pancreas • Intestinal transplants <ul style="list-style-type: none"> - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas <p>Blood or marrow stem cell transplants limited to the stages of the following diagnoses:</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Chronic myleogenous leukemia - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma | \$200 per admission for inpatient hospital |

Organ/tissue transplants - continued on next page

| Benefit Description | You Pay |
|---|--|
| Organ/tissue transplants (cont.) | |
| <ul style="list-style-type: none"> - Advanced non-Hodgkin’s lymphoma - Advanced neuroblastoma • Autologous tandem transplants for recurrent germ cell tumors (including testicular cancer) <p>We cover blood or marrow stem cell transplants for Allogeneic transplants for Phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome)</p> <ul style="list-style-type: none"> • Autologous transplants for <ul style="list-style-type: none"> - Multiple myeloma - Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors - Breast cancer - Epithelial ovarian cancer <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p> <p>Note: Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designated center of excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols.</p> | \$200 per admission for inpatient hospital |
| <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 • Implants of artificial organs • Transplants not listed as covered | <i>All charges</i> |
| Anesthesia | |
| <p>We cover professional services provided in –</p> <ul style="list-style-type: none"> • Hospital (inpatient) • Skilled nursing facility | \$200 per admission for inpatient hospital |
| <p>We cover professional services provided in –</p> <ul style="list-style-type: none"> • Hospital outpatient department • Ambulatory surgical center | \$20 for outpatient services |
| <p>Professional services provided in -</p> <ul style="list-style-type: none"> • An office | \$20 per office visit |

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your Cost for Covered Services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require prior authorization.

| Benefit Description | You Pay |
|--|--|
| Inpatient hospital | |
| <p>We cover 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: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p> | \$200 per admission for inpatient hospital |
| <p>We cover other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma (unless replaced) and blood derivatives • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home • MRI / CT scans | \$200 per admission for inpatient hospital |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Custodial care</i> • <i>Non-covered facilities, such as nursing homes, extended care facilities, schools</i> • <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i> | <i>All charges</i> |

Inpatient hospital - continued on next page

| Benefit Description | You Pay |
|---|--|
| Inpatient hospital (cont.) | |
| <ul style="list-style-type: none"> • <i>Private nursing care</i> | <i>All charges</i> |
| Outpatient hospital or ambulatory surgical center | |
| <p>We cover:</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 (unless replaced) and blood derivatives • 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> | \$20 per outpatient hospital services |
| <ul style="list-style-type: none"> • MRI / CT scans | 20% of charges |
| Extended care benefits/Skilled nursing care facility benefits | |
| <p>We cover a comprehensive range of benefits for up to 120 days per period of confinement when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by your Plan doctor and prior authorized by this Plan. All necessary services are covered, including:</p> <ul style="list-style-type: none"> • Bed, board and general nursing care • Drugs, biologicals, services and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by your Plan doctor <p>Period of confinement means (1) continuous stay in a hospital or skilled nursing facility, or (2) a series of two or more stays in a hospital or skilled nursing facility for the same condition in which the end of each inpatient stay is separated from the beginning of the next one by less than 90 days. Same condition means illness or injury related to a former illness or injury that is (1) within the same ascertainable diagnosis, or (2) within the scope of complications, or related conditions.</p> | \$200 per admission for inpatient care |
| <i>Not covered: Custodial care</i> | <i>All charges</i> |

| Benefit Description | You Pay |
|--|--------------------|
| Hospice care | |
| <p>We cover supportive and palliative care in your home or a hospice if you are terminally ill. We cover:</p> <ul style="list-style-type: none"> • Outpatient care, family counseling and continuous care • Inpatient care | Nothing |
| <ul style="list-style-type: none"> • Respite care <p>Note: Respite care is limited to 5 days per episode, and respite care and continuous care combined are limited to 30 days.</p> | 20% of charges |
| <p><i>Not covered: Independent nursing, homemaker services</i></p> | <i>All charges</i> |
| Ambulance | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Ambulance and medical transportation for medical emergencies described in Section 5(d) • Prior authorized transfers between network hospitals for treatment if initiated by a Plan physician | 20% of charges |

Section 5(d) Emergency services/accidents

Important things you should keep in mind about these benefits:

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

What is a medical emergency?

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

What to do in case of emergency:

Emergencies within our service area: In life-threatening emergencies, contact the local emergency system (e.g., 911 telephone system) or go to the nearest hospital emergency room. In other situations, if you need emergency care, call your clinic, or, after clinic hours, call the CareLine® service at 612-339-3663 or 1-800-551-0859 (hearing impaired individuals should call 952-883-5474). A CareLine nurse or Plan doctor will recommend how, when and where to obtain the appropriate treatment.

Emergencies outside our service area: You must notify us within two days of admittance to an out-of-network hospital, or as soon as reasonably possible under the circumstances. If a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible. Follow-up care recommended by non-Plan providers must be approved by this Plan or provided by our providers.

| Benefit Description | You Pay |
|--|-----------------------|
| Emergency within our service area | |
| We cover: <ul style="list-style-type: none"> • Emergency and urgently needed care at a doctor’s office • Emergency and urgently needed care at an urgent care center | \$20 per office visit |
| We cover emergency and urgently needed care as an outpatient at a hospital, including doctors’ services Note: Copay waived if admitted to the hospital for the same condition within 24 hours | \$55 per visit |
| <i>Not covered: Elective care or non-emergency care</i> | <i>All charges</i> |

| Benefit Description | You Pay |
|--|--|
| Emergency outside our service area | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Emergency and urgently needed care at a doctor’s office • Emergency and urgently needed care at an urgent care center • Emergency and urgently needed care as an outpatient at a hospital, including doctors’ services • Emergency and urgently needed care as an inpatient at a hospital, including doctors’ services | <p>20% of the first \$2,500 of charges per calendar year</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Elective care or non-emergency care</i> • <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> • <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> | <p><i>All charges</i></p> |
| Ambulance | |
| <p>We cover professional ambulance service when medically appropriate.</p> <p>Note: See 5(c) for non-emergency service.</p> | <p>20% of charges</p> |

Section 5(e) Mental health and substance abuse benefits

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your Cost for Covered Services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **You do not need a referral** from your primary care physician to obtain mental health or substance abuse services. You must use a mental health or substance abuse provider that is in our Plan network. We list the mental health and substance abuse providers in our provider directory and on our Web site at www.healthpartners.com/fehb. If you have questions or need a provider directory, call HealthPartners at 952-883-5811 or 1-888-638-8787 (hearing impaired individuals should call 952-883-5127).
- **CERTAIN SERVICES MUST BE PRE-AUTHORIZED.** Your Plan physician is responsible for obtaining prior authorization.

| Benefit Description | You Pay |
|---|---|
| Mental health and substance abuse benefits | |
| <p>We cover 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: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p> | Your cost sharing responsibilities are no greater than for other illnesses or conditions. |
| <p>We cover:</p> <ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management • Overnight stay at a contracted organization if you are actively involved in an affiliated licensed chemical dependency day treatment program for treatment of alcohol or drug abuse | \$20 per visit |
| <ul style="list-style-type: none"> • Group therapy | \$10 per office visit |
| <ul style="list-style-type: none"> • Diagnostic tests | Nothing |
| <ul style="list-style-type: none"> • Services provided by a hospital or other facility • Services in approved alternative care settings such as <ul style="list-style-type: none"> - Residential treatment - Partial hospitalization or full-day hospitalization for mental health services | \$200 per admission for inpatient care |

Mental health and substance abuse benefits - continued on next page

| Benefit Description | You Pay |
|--|--|
| <p>Mental health and substance abuse benefits (cont.)</p> <p><i>Not covered: Services we have not approved</i></p> <p>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.</p> | <p><i>All charges</i></p> |
| <p>Prior authorization</p> | <p>You do not need a referral from your primary care physician to obtain mental or substance abuse services. You must use a mental health or substance abuse provider that is in our Plan network. We list the mental health and substance abuse providers in our provider directory and on our Web site at www.healthpartners.com/fehb. If you have questions or need a provider directory, call HealthPartners Member Services Department at 952-883-5811 or 1-888-638-8787 (hearing impaired individuals should call 952-883-5127).</p> <p>Some therapies require the approval of a treatment plan, which your provider will submit for you.</p> |

Section 5(f) Prescription drug benefits

Important things you should keep in mind about these benefits:

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

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

- **Who can write your prescription.** A Plan physician must write the prescription.
- **Where you can obtain them.** You must fill the prescription at a Plan pharmacy or by mail. **Specialty drugs** must be obtained at a designated vendor. The specialty list is available by calling Member Services or by visiting our Web site at www.healthpartners.com/fehb.
- **We cover preferred and non-preferred drugs.** Preferred drugs are a preferred list of drugs that we selected to meet patient needs at a lower cost
- **These are the dispensing limitations.** Unless otherwise specified in this section, you may receive up to a 30-day supply per prescription. No more than a 90-day supply will be covered and dispensed at a time. If a copayment is required, you must pay one copayment for each 30-day supply, or portion thereof, or for each manufacturer's pre-packaged dispensing unit (but not less than your physicians' recommendation of a 30-day supply), except as follows:
 - For insulin, a copayment will apply per vial or box of insulin cartridges.
 - For contraceptive barrier devices, a copayment will apply per device.
 - For mail order drugs, see benefit described below.

A member who is called to active military duty can call HealthPartners Member Services Department at 952-883-5000 or 1-800-883-2177 to get information on how to get a medium-term supply of drugs.

In the event of a national or other emergency, you can call HealthPartners Member Services Department at 952-883-5000 or 1-800-883-2177 to get information on how to get a supply of drugs to meet your needs.

- **A generic equivalent will be dispensed if it is available**, unless your physician specifically requires a name brand (your physician specifies "Dispense as Written"). If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the difference in cost between the name brand drug and the generic.
- **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name; the name brand is the name under which the manufacturer advertises and sells a drug. Under Federal law, generic and name brand drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you – and us – less than a name brand prescription.
- **If you request a refill too soon** after the last one was filled, it may not be filled at that time. It may require up to 14 days to get mail order prescriptions filled, so this service is best for maintenance drugs, not for drugs you need immediately or for drugs you are taking on a short-term basis. Federal or state regulations may prevent us from filling certain prescriptions through our mail order service, such as laws which prohibit us from sending narcotic drugs across state lines.
- **When you have to file a claim.** You do not need to file a claim for drugs obtained at a network pharmacy or through our mail order service. You would need to file a claim for prescription drugs covered as part of an out-of-area emergency, if you did not get them at a network pharmacy. See Section 7 for instructions on filing a claim.

| Benefit Description | You Pay |
|--|---|
| Covered medications and supplies | |
| <p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> • Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase • Insulin, with a copay applied per vial • Oral contraceptive drugs and contraceptive barrier devices, a single copay charge will apply for each cycle of oral contraceptive drugs or for each barrier device • Tobacco cessation products, as determined by this Plan, limited to a 180-day supply per calendar year. Benefits will be limited to one product at a time, and no more than a 30-day supply will be covered and dispensed at a time. • Drugs for treatment of sexual dysfunction are limited to 6 doses per month | <p>\$12 copay for preferred drugs</p> <p>\$24 copay for non-preferred drugs</p> <p>The copay applies per 30-day supply, or portion thereof, or for 1 manufacturer’s pre-packaged dispensing units, if applicable.</p> |
| Mail order benefits | |
| <p>You may also get outpatient prescription drugs which can be self-administered through HealthPartners mail order service. For information on how to obtain drugs through HealthPartners mail order service, please call 1-888-356-6656.</p> <p>This benefit does not apply to drugs listed under Limited Benefits below.</p> | <p>\$24 copay for preferred drugs</p> <p>\$48 copay for non-preferred drugs</p> <p>The copay applies per 90-day supply, or portion thereof, or for 3 manufacturer’s pre-packaged dispensing units, if applicable.</p> <p>For your convenience, you may also order insulin and tobacco cessation products through the mail order service without a discounted benefit.</p> |
| Prescription drug benefits - limited benefits | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Injectable, implantable contraceptive drugs or devices (such as Depo Provera, Norplant, IUDs) • Growth hormones • Drugs for the treatment of infertility • Special dietary treatment for phenylketonuria (PKU) | <p>20% of charges</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them, except as specified</i> • <i>Nonprescription medicines</i> • <i>Some fertility drugs</i> • <i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i> • <i>Medical supplies such as dressings and antiseptics</i> • <i>Drugs to enhance athletic performance</i> | <p><i>All charges</i></p> |

Section 5(g) Special features

| Feature | Description |
|---|--|
| CareLine® Service | When you call the CareLine service after regular clinic hours, you reach a skilled nurse who is specially trained to assess medical conditions of all kinds. Call 612-339-3663 or 1-800-551-0859 and talk with a registered nurse who will discuss treatment options and answer your health questions. |
| BabyLineSM Service | If you're an expecting or new parent and have questions after regular clinic hours, our BabyLine service is just for you. The BabyLine service is staffed by obstetric nurses who can help with questions relating to pregnancy, new baby care, nursing, and postpartum concerns. Call 612-333-BABY (333-2229) or 1-800-845-9297. |
| Behavioral Health Personalized Assistance Line | <p>Our Behavioral Health Personalized Assistance Line (PAL) staff can match you with the network provider that best meets your behavioral health needs. We can identify providers based on:</p> <ul style="list-style-type: none"> • Specialty or subspecialty • Specific diagnostic, language and cultural competence <p>And if you have an urgent need, we can link you to same day/next day psychiatric appointments.</p> <p>Call 952-883-5811 or 1-888-638-8787.</p> |
| Services for deaf and hearing impaired | <p>If you are deaf or hearing impaired, we have special phone lines which you may call for the following services:</p> <p>Member Services: 952-883-5127</p> <p>CareLineService: 952-883-5474</p> <p>BabyLine Service: 952-883-5474</p> |
| Log on to your personalized member page | <p>As a Plan member, you have instant access to detailed, secured information and helpful services tailored to you. Depending on your coverage, you may be able to:</p> <ul style="list-style-type: none"> • View your personal health record • See your claims information • View your benefits • View your medical and dental provider networks • Change your clinic • Find health and wellness information • Order new ID cards • Make appointments at HealthPartners Clinics • Refill a mail order prescription or a prescription at a HealthPartners Clinic • Determine the retail and mail order costs of specific drugs • See all the medications on the HealthPartners preferred list of covered drugs • Estimate your annual cost of medical care <p>To access your personalized member page, visit www.healthpartners.com/fehb.</p> |
| 10,000 Steps® Program | You may be eligible for the Plan's 10,000 Steps® Program. For more information or to register, call 952-883-7800 or 1-800-311-1052. Members with hearing impairments may call the TTY line at 952-883-7498. |

Feature - continued on next page

| Feature | Description |
|----------------------------------|---|
| Feature (cont.) | |
| Frequent Fitness Program | You may be eligible for the Plan's Frequent Fitness Program. For more information on the program visit www.healthpartners.com/fehb . |
| Healthy Discounts Program | <ul style="list-style-type: none"> • Penn Cycle – You get 5 percent off the regular or sale price of bicycles and fitness equipment, and 10 percent off the regular or sale price of any accessory or clothing. • Erik’s Bike Shop – You get 10 percent off all snowboards and snowboard-related accessories, parts and clothing. • Weight Watchers – You get \$10 discounts on the Weight Watchers Online 3-month and At Home kit programs and a discount on local meeting coupons. • 2nd Wind Exercise Equipment – You get the maximum discount available on exercise equipment at every store and one-free in-home personal training session with purchase of \$500 or more (Twin Cities and select locations only). |

Section 5(h) Dental benefits

Important things you should keep in mind about these benefits:

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

| Benefit Description | You Pay |
|--|--|
| Accidental injury benefit | |
| <p>We cover:</p> <ul style="list-style-type: none"> • Restorative services and supplies provided by Plan dentists necessary to promptly repair or replace sound, natural, unrestored teeth, including the cost and installation of necessary prescription dental prosthetic items or devices. The need for these services must directly result from an accidental injury, not including injury from biting or chewing. Coverage is limited to the initial treatment (or course of treatment) and/or restoration. Only services provided within 24 months from the date treatment or restoration was initiated are covered. | Nothing |
| <ul style="list-style-type: none"> • Emergency dental services for accidental injury, as described above, when they are provided by non-Plan dentists if the services require immediate treatment | \$50 calendar year deductible, then 20% of the charges, up to a maximum benefit of \$300 per calendar year, and any charges thereafter |
| Dental benefits | |
| <p>We cover the preventive and diagnostic dental services shown below for all members when provided by Plan dentists. Benefit limits are noted where they apply.</p> <ul style="list-style-type: none"> • Routine dental examinations (per Plan dentist’s recommendation) • Teeth cleaning, prophylaxis or periodontal maintenance recall (limited to twice per year) • Topical application of fluoride (per Plan dentist’s recommendation) • Oral hygiene instruction (per Plan dentist’s recommendation) • Bitewing X-rays (limited to once per year) • Full mouth (panoramic) X-rays (limited to once every three calendar years) | Nothing |
| <p><i>Not covered:</i></p> <p><i>Other dental services not shown as covered</i></p> | <i>All charges</i> |

Section 6 General Exclusions – Things We Don't Cover

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

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*)
- Services, drugs, or supplies you receive while you are not enrolled in this Plan
- Services, drugs, or supplies 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 unless determined medically necessary by the Plan Medical Director
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program or
- Services, drugs, or supplies you receive without charge while in active military service

Section 7 Filing a Claim for Covered Services

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

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

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127).

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

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

Submit your claims to

HealthPartners Claims
P.O. Box 1289
Minneapolis, MN 55440-1289

Deadline for filing your claim

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

When we need more information

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

Section 8 The Disputed Claims Process

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

- 1** Ask us in writing to reconsider our initial decision. You must:
 - a) Write to us within 6 months from the date of our decision; and
 - b) Send your request to us at: Member Services, P.O. Box 1309, Minneapolis, MN 55440-1309; and
 - c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and
 - d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.

- 2** We have 30 days from the date we receive your request to:
 - a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or
 - b) Write to you and maintain our denial - go to step 4; or
 - c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.

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

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

We will write to you with our decision.

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

You must write to OPM within:

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

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

5

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

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

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

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

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

- a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127) 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 9 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 any other health plan or have automobile insurance that pays health care expenses without regard to fault. This is called “double coverage.”

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

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

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

What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has four parts:

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

• Should I enroll in Medicare?

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

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

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

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

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

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

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

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

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

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something about filing your claims, call us at 952-883-5000 or 1-800-883-2177 (hearing impaired individuals should call 952-883-5127).

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

- **Medicare Advantage (Part C)**

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

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

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

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

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

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

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

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

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

**TRICARE and
CHAMPVA**

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

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

Workers' Compensation

We do not cover services that:

You need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or

OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

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

Medicaid

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

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

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

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

**When others are
responsible for injuries**

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

If you do not seek damages you must agree to let us try. This is called subrogation.

We will be entitled to immediately collect the present value of subrogation rights from any recovery payments you receive, whether or not you have been fully compensated for your losses and damages. Unless we agree, you may not deduct attorneys' fees and expenses, which you incur in the recovery of monies from a third party, from the subrogation/reimbursement amounts.

If you need more information, contact us for our subrogation procedures.

Section 10 Definitions of Terms We Use in This Brochure

| | |
|--|--|
| Calendar year | January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year. |
| 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 12. |
| Copayment | A copayment is a fixed amount of money you pay when you receive covered services. See page 12. |
| Covered services | Care we provide benefits for, as described in this brochure. |
| 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 12. |
| Experimental or investigational service | <p>This Plan determines if a treatment or procedure is experimental/investigative or unproven if it is:</p> <ul style="list-style-type: none">• Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use; or• If reliable evidence shows that the drug, device or medical treatment or procedure is the subject of ongoing Phase I, II, or III Clinical Trials; or• If reliable evidence shows that the drug, device or medical treatment or procedure is under study to determine its maximum tolerated dose, its toxicity, its safety, and its efficacy as compared with the standard means of treatment or diagnosis. |
| Medical necessity | <p>This Plan defines medically necessary care as care that is appropriate for the condition, including those related to mental health. It includes the kind and level of service. It includes the number of treatments. It also includes where you get the service and how long it continues. Medically necessary care must:</p> <ul style="list-style-type: none">• Be the service that other providers would usually order.• Help you get better, or stay as well as you are.• Help stop the condition from getting worse.• Help prevent and find health problems. |
| Plan allowance | <p>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 covered services delivered by Plan providers, or Plan referral providers, our allowance is the provider's discounted charge for a given medical/surgical service, procedure or item, which Plan providers have agreed to accept as payment in full.</p> <p>For covered services delivered by non-Plan providers, our allowance is the provider's charge for a given medical/surgical service, procedure or item, according to the fair and reasonable charge amount.</p> <p>The Fair and Reasonable Charge is the maximum amount we allow when we calculate the payment for charges incurred for covered services provided by non-Plan providers. It is consistent with what other providers in the same community charge for a given service or item, as defined by the Health Insurance Association of America (HIAA) schedule.</p> |
| Us/We | Us and We refer to HealthPartners Primary Clinic Plan. |
| You | You refers to the enrollee and each covered family member. |

Section 11 FEHB Facts

Coverage information

- **No pre-existing condition limitation**

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

- **Where you can get information about enrolling in the FEHB Program**

See www.opm.gov/insure 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 benefits, nor will we. Please tell us immediately when family members are added or lose coverage for any reason, including your marriage, divorce, annulment, or when your child under age 22 turns age 22 or has a change in marital status, divorce, or when your child under age 22 marries.

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

- **Children's Equity Act**

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

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

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

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

• **When benefits and premiums start**

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

• **When you retire**

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

When you lose benefits

• **When FEHB coverage ends**

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

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

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

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

- **Upon divorce**

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

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

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

When you lose benefits

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

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

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If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. However, you may be eligible for your own FEHB coverage under 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.

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

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

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- 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.

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

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

Section 12 Three Federal Programs Complement FEHB Benefits

Important information

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

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

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

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

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

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

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

The Federal Flexible Spending Account Program – *FSAFEDS*

What is an FSA?

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

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

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

What expenses can I pay with an FSAFEDS account?

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

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

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

AND MUCH MORE! Visit www.FSAFEDS.com.

Who is eligible to enroll?

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

When can I enroll?

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

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

Who is SHPS?

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

Who is BENEFEDS?

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

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

Important Information

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

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

Dental Insurance

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

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.

- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with a 24-month waiting period

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

Vision Insurance

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

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

What plans are available?

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

Premiums

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

Who is eligible to enroll?

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

Enrollment types available

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

Which family members are eligible to enroll?

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

When can I enroll?

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

How do I enroll?

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

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

When will coverage be effective?

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

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

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

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

Summary of Benefits for HealthPartners Primary Clinic Plan - 2007

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

| Benefit | You Pay | Page |
|---|--|------|
| Medical services provided by physicians: | | |
| • Diagnostic and treatment services provided in the office | \$20 per office visit | 16 |
| Services provided by a hospital: | | |
| • Inpatient | \$200 per admission | 30 |
| • Outpatient | \$20 per outpatient hospital service | 31 |
| Emergency benefits: | | |
| • In-area | \$55 emergency room visit \$20 urgent care center visit | 33 |
| • Out-of-area | 20% of the first \$2,500; nothing thereafter | 34 |
| Mental health and substance abuse treatment | Regular cost sharing | 35 |
| Prescription drugs: | | |
| • Retail pharmacy (generally a 30-day supply) | \$12 copay for preferred drugs; \$24 copay for non-preferred drugs | 38 |
| • Mail order service (generally a 90-day supply) | \$24 copay for preferred drugs; \$48 copay for non-preferred drugs | 38 |
| Dental care: | Nothing | 42 |
| • Preventive dental | | |
| • Accidental injury | \$50 calendar year deductible, then 20% of the charges, up to a maximum benefit of \$300 per calendar year, and any charges thereafter | 42 |

| | | |
|--|--|----|
| Vision care | Nothing for preventive care | 21 |
| Special features: | | 40 |
| CareLine® service; | | |
| BabyLineSM service; | | |
| Behavioral Health | | |
| Personalized Assistance | | |
| Line, special phone | | |
| lines for deaf and | | |
| hearing impaired; | | |
| personalized member | | |
| page on Web site; | | |
| health improvement | | |
| programs | | |
| Protection against catastrophic costs | \$3,000/Self Only or \$5,000/Self and Family per calendar year | 12 |
| (your out-of-pocket maximum) | | |

2007 Rate Information for HealthPartners Primary Clinic Plan

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

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

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

Location Information:

Minneapolis, St. Paul and St. Cloud metropolitan area. South Central, South Eastern and Surrounding communities in Minnesota

West Central Wisconsin

| Type of Enrollment | Enrollment Code | Non-Postal Premium | | | | Postal Premium | |
|------------------------------------|-----------------|--------------------|------------|-------------|------------|----------------|------------|
| | | Biweekly | | Monthly | | Biweekly | |
| | | Gov't Share | Your Share | Gov't Share | Your Share | USPS Share | Your Share |
| High Option Self Only | HQ1 | \$141.92 | \$158.37 | \$307.49 | \$343.14 | \$167.54 | \$132.75 |
| High Option Self and Family | HQ2 | \$321.89 | \$369.36 | \$697.43 | \$800.28 | \$380.01 | \$311.24 |