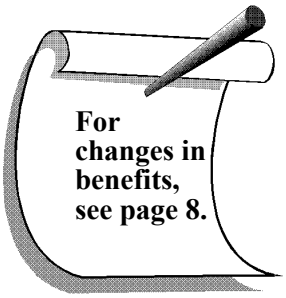
Preferred Care

http://www.preferredcare.org

2008

A Health Maintenance Organization (High and Standard Option)

Serving: *Greater Rochester and Surrounding Counties*



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

This Plan has Excellent accreditation from NCQA. See the 2008 Guide for more information accreditation.

Enrollment code for this Plan:

GV1 High Self Only

GV2 High Self and Family

GV4 Standard Self Only

GV5 Standard Family Only

Authorized for distribution by the:

United States
Office of Personnel Management

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

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Important Notice from Preferred Care About

Our Prescription Drug Coverage and Medicare

OPM has determined that Preferred Care's 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 enrollments 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 Preferred Care 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 many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (November 15th through December 31st) to enroll in Medicare Part D.

Medicare's Low Income Benefits

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at www.socialsecurity.gov, 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 Preferred Care under our contract (CS 2371) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Preferred Care's administrative offices is:

Preferred Care
259 Monroe Avenue
Rochester, NY 14607

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, 2008, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2008, 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 Preferred Care.
- 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 fehbwebcomments@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 to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) 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 (585) 325-3113 or toll-free (800) 950-3224, or if you have access to TTY (585) 325-2629, toll free (800) 252-2452 and explain the situation.
  - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

202-418-3300

OR WRITE TO:

United States Office of Personnel Management

Office of the Inspector General Fraud Hotline

1900 E Street NW Room 6400

Washington, DC20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); o
  - 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 the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.

3.Get the results of any test or procedure.

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

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

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

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

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

Want more information on patient safety?

Ø www.ahrq.gov/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.

Ø www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.

Ø www.talkaboutrx.org. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.

Ø www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.

Ø www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

Ø 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 our High Option and Standard Option:

At Preferred Care, living well means doing everything you can today for a healthier tomorrow. As a Preferred Care member, you can be confident that you will have the services and support you need to take care of your health. Preferred Care:

- offers health plans with comprehensive benefits to help you stay healthy, including coverage for preventive care;
- provides information about your health plan you can use and easily understand;
- takes an interest in your health and how we can help you improve it; and
- treats you with respect.

Quality care and service

Preferred Care has continued to be recognized – locally and nationally – for our commitment to quality care and responsive service. And Preferred Care consistently ranks high in a number of member satisfaction surveys:

- Top 10 in U.S. in member satisfaction (NCQA)
- Lowest complaint ratio in New York State (2004 NYS Consumer Guide to Health Insurers)
- #1 in member satisfaction in Rochester (2005 NYS HMO Report Card)
- "Excellent" Preferred Care Commercial (NCQA)

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.

More than 3,500 doctors and area health professionals participate with Preferred Care to provide primary care as well as specialty services to the membership. In addition to doctors, the Plan has arranged for hospital, skilled nursing facility, home health, and other covered health services.

All members must choose a primary care doctor who will provide, arrange, and coordinate all medically necessary services. All female members are strongly encouraged to select an obstetrician/gynecologist in addition to a primary care doctor. The obstetrician/gynecologist will treat you for any gynecological or obstetrical condition. Members do not need a referral from their primary care doctor to see their obstetrician/gynecologist. A women's obstetrician/gynecologist is considered an additional primary care doctor. New YorkState law does provide coverage with Nurse Midwives and the Plan maintains Nurse Midwives on the provider panel. Plan members may elect a Nurse Midwife instead of an obstetrician/gynecologist.

If you want more information about us, call us at (585) 325-3113, toll free at (800) 950-3224, or if you have access to TTY equipment (585) 325-2629 or write to 259 Monroe Avenue, Rochester, New York, 14607. You may also contact us by fax at (585) 327-2298, or our e-mail address at memberservices@preferredcare.org, or visit our website at www.preferredcare.org.

Your medical and claims records are confidential

We will keep your medical and claims records confidential. Please note that we may discuss your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

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 includes Monroe, Genesee, Livingston, Ontario, Orleans, Seneca, Wayne, Wyoming and Yates Counties in New York State.

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 changed for 2008

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

- Introduction of the new Standard Option, which provides comprehensive care with higher copays for a lower premium.
- Your share of the non-Poatal premium will increase for Self Only or increase for for Self and Family. See page 63.

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Section 3. How you get care

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.

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 (585) 325-3113, toll free at (800) 950-3224, or if you have access to TTY equipment (585) 325-2629, or write to us at 259 Monroe Avenue, Rochester, NY 14607. You may also request replacement cards through our web site at www.preferredcare.org.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments, and/or coinsurance.

- **Plan providers**

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

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site at www.preferredcare.org.

- **Plan facilities**

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

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care.

- **Primary care**

Your primary care physician can be a family or general practitioner, an internist or a pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist when a referral is required. Women may choose an obstetrician/gynecologist, or nurse midwife in addition to their primary care physician.

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

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, you may see .

Here are some other things you should know about specialty care:

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

- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic and disabling condition and lose access to your specialist because we:
  - Terminate our contract with your specialist for other than cause; or
  - Drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program Plan; or
  - Reduce our service area and you enroll in another FEHB Plan,

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

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

- **Hospital care**

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

If you are hospitalized when your enrollment begins

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at (585) 325-3113, or toll free (800) 950-3224, or if you have access to TTY (585) 325-2629. 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 case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment

How to get approval for…

- **Your hospital stay**

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

If you are in the hospital when your enrollment in our Plan begins, call Preferred Care's Member Services Department immediately at (585) 325-3113, toll free at (800) 950-3224, or ifyou have access to TTY equipment (585) 325-2629. If you are new to the FEHB Program, we will arrange for you to receive care.

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

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

These provisions apply only to the 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 case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

- **How to precertify an admission**

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.

- **Maternity care**

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

- **What happens when you do not follow the precertification rules when using non-network facilities**

You pay all charges.

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 for:

- Andrology counseling
- Bariatric surgery
- Behavioral medicine (including behavior modification with pain treatment)
- Chemical dependency assessor/treatment provider
- Continuation of care
- Dermatology
- Medical genetics
- Neuropsychology
- Occupational therapy
- Oral surgery
- Pediatric genetics
- Pediatric physical therapy

- Physical therapy
- Plastic surgery
- Psychiatry (including psychiatric nurse practitioner)
- Psychology
- Radiology (MRI, CAT scans)
- Reproductive endocrinology
- Social work
- Speech therapy
- Transitional care

Section 4 Your costs 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 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 $250 per admission.
Deductible	We do not have a deductible.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance doesn't begin until you meet your deductible. Example: In our Plan, you pay 20% of our allowance for infertility services and durable medical equipment (without a deductible).
Your catastrophic protection out-of-pocket maximum	We do not have catastrophic protection out-of-pocket maximum.
Carryover	If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Section 5 Benefits Overview

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 filling advice, or more information about benefits, contact us (585) 325-3113 or toll free (800) 950-3224, or if you have access to TTY (585) 325-2629 or at our Web site at www.preferredcare.org.

Our benefit package offers the following unique features:

- Annual eye exams.
- Automatic claims transfer to FSAFEDS account.
- Health care encyclopedia.
- Health Dollars and Health Partners.
- Online member portal tailored for members.

Precertification is required when a member is referred to a practitioner in the following specialties regardless of place of service:

- Andrology counseling
- Behavioral medicine (including behavior modification with pain treatment)
- Chemical dependency assessor/treatment provider
- Continuation of care
- Dermatology
- Medical genetics
- Neuropsychology
- Occupational therapy
- Oral surgery
- Pediatric genetics
- Pediatric physical therapy
- Plastic surgery
- Physical therapy
- Psychiatry (including psychiatric nurse practitioner)
- Psychology
- Radiology (MRI, CAT scans)
- Reproductive endocrinology
- Speech therapy
- Social work
- Transitional care

For a full list please call (585) 325-3113 or toll free (800) 950-3224, or if you have access to TTY (585) 325-2629.

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.
- A facility copay applies to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- We do not have a deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay	
Diagnostic and treatment services	**High Option**	**Standard Option**
Professional services of physicians • In physician's office	$20 per office visit Nothing through age 4 for sick children $10 for sick children from age 5 to age 19	$25 per office visit $40 per specialist office visit
Professional services of physicians • In an urgent care center • During a hospital stay • In a skilled nursing facility • Office medical consultations • Second surgical opinion	$25 per office visit Nothing Nothing $20 per office visit $20 per office visit	$35 per office visit Nothing Not covered $25 per office visit $25 per office visit
At home	$20 per office visit	$25 per office visit
Lab, X-ray and other diagnostic tests	**High Option**	**Standard Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG	Nothing if you receive these services during your office visit. $5 per visit $20 per visit Nothing $20 per visit $20 per visit $20 per visit	Nothing if you receive these services during your office visit. $15 per visit $40 per visit $25 per visit $40 per visit $40 per visit $40 per visit

Benefit Description	You pay	
Preventive care, adult	**High Option**	**Standard Option**
Routine physical every 1-5 years which includes:	$15 per office visit	$25 per office visit
Routine screenings, such as:	$5 per visit	$15 per vist
• Total Blood Cholesterol	$5 per visit	$15 per visit
• Colorectal Cancer Screening, including		
- Fecal occult blood test		
• Sigmoidoscopy, screening – every five years starting at age 50	$50 per outpatient/ambulatory and $20 physician fee	$75 per outpatient/ambulatory and $40 physician fee
- Double contrast barium enema – every five years starting at age 50	$20 per visit	$40 per visit
• Colonoscopy screening – every ten years starting at age 50	$50 per outpatient/ambulatory and $20 physician fee	$75 per outpatient/ambulatory and $40 physician fee
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	$5 per lab visit	$15 per lab visit
Routine Pap test Note: You do not pay a separate copay for a Pap test performed during your routine annual physical; see *Diagnostic and treatment services.*	$5 per lab visit	$15 per lab visit
Routine mammogram – covered for women age 35 and older, as follows: • 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	$25 per visit
Routine immunizations, limited to:	$20 per office visit	$25 per office visit
• Tetanus-diphtheria (Td) booster – once every 10 years, ages19 and over (except as provided for under Childhood immunizations)		Nothing
• Influenza vaccine, annually	Nothing	$25 per office visit
• Pneumococcal vaccine, age 65 and older	$20 per office visit	
Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges.*	*All charges.*

Benefit Description	You pay	
Preventive care, children	**High Option**	**Standard Option**
• Childhood immunizations recommended by the American Academy of Pediatrics	Nothing	Nothing.
• Well-child care charges for routine examinations, immunizations and care (up to age 22)	Nothing	Nothing
• Examinations, such as:		
• Eye exams through age 17 to determine the need for vision correction	$20 per office visit	$20 per office visit
• Ear exams through age 17 to determine the need for hearing correction	$20 per office visit	$25 per office visit
• Examinations done on the day of immunizations (up to age 22)	Nothing	Nothing
Maternity care	**High Option**	**Standard Option**
Complete maternity (obstetrical) care, such as:	$50 per pregnancy	$50 per pregnancy
• Prenatal care	$100 per admission	$500 per admission
• Delivery	Nothing	Nothing
• Postnatal care		
Note: Here are some things to keep in mind:		
• You do not need to precertify your normal delivery; see page 14 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. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).		
Not covered:	*All charges.*	*All charges.*

Benefit Description	You pay	
Family planning	**High Option**	**Standard Option**
A range of voluntary family planning services, limited to: • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives under the prescription drug benefit.	$20 per office visit $50 outpatient/ambulatory care and $20 physician fee	$25 per office visit $75 outpatient/ambulatory care and $40 physician fee
Not covered: • *Reversal of voluntary surgical sterilization* • Genetic counseling	*All charges.*	*All charges.*
Infertility services	**High Option**	**Standard Option**
Diagnosis and treatment of infertility such as: • Artificial insemination: • intravaginal insemination (IVI) • intracervical insemination (ICI) • intrauterine insemination (IUI) • Fertility drugs Note: We cover injectible fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.	$20 per office visit	$40 per office visit
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* • *in vitro fertilization* • *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • Cost of donor egg.	*All charges.*	*All charges.*

Benefit Description	You pay	
Allergy care	**High Option**	**Standard Option**
• Testing and treatment • Allergy injections	$20 per office visit	$40 per office visit
Allergy serum	Nothing	Nothing
Not covered: • *Provocative food testing* • *Sublingual allergy desensitization*	*All charges.*	*All charges.*
Treatment therapies	**High Option**	**Standard Option**
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 28.	$20 per office visit; $20 for drugs	$40 per office visit, $25 for drugs
• Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis	$20 per office visit	$40 per office visit
• Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) Note: Growth hormone is covered under the prescription drug benefit. Note: – We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See *Services requiring our prior approval* in Section 3.	Nothing	Nothing
Physical and occupational therapies	**High Option**	**Standard Option**
60 visits for the services of each of the following: • qualified physical therapists and • occupational therapists 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. Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 36 sessions.	$20 per office visit or outpatient visit Nothing per visit during covered inpatient admission	$40 per office visit or outpatient visit Nothing per visit during covered inpatient admission
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs*	*All charges.*	*All charges.*

Benefit Description	You pay	
Speech therapy	**High Option**	**Standard Option**
60 visits per therapy per calendar year for medically necessary speech therapy to restore or acquire functional speech	$20 per office visit or outpatient visit Nothing per visit during covered inpatient admission.	$40 per office visit or outpatient visit Nothing per visit during covered inpatient admission
Hearing services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• Hearing aids for children through age 18, up to $600 once every three years • Hearing testing for children through age 18, which include; (see *Preventive care, children)*	All charges over $600 $20 per office visit	Not covered $25 per office visit
Not covered: • *All other hearing testing* • *Hearing aids, testing and examinations for them*	*All charges.*	*All charges.*
Vision services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• One pair of eyeglasses or contact lenses. You receive a $60 credit and a 20% discount • Annual eye refractions	The remaining cost after the Plan credit and discount. $20 per office visit	The remaining cost after the Plan credit and discount. $40 per office visit
Not covered: • *Eye exercises and orthoptics* *Radial keratotomy and other refractive surgery*	*All charges.*	*All charges.*
Foot care	**High Option**	**Standard Option**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	$20 per office visit	$25 per office visit
Not covered: • *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.*	*All charges.*

Benefit Description	You pay	
Orthopedic and prosthetic devices	**High Option**	**Standard Option**
• Artificial limbs and eyes; stump hose	20% of plan allowance up to $15,000 annual maximum per calendar year	50% of plan allowance up to $5,000 annual maximum per calendar year
• Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy	20% of plan allowance with no maximum	50% of plan allowance with $15,000 per prosthetic per member per calendar year maximum
• Internal prosthetic devices , such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See 5(b) for coverage of the surgery to insert the device.	Nothing	Nothing
• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: Internal prosthetic devices are paid as hospital benefits; see Section 5(c) for payment information. Insertion of the device is paid as surgery; see Section 5(b) for coverage of the surgery to insert the device.	Nothing	Nothing
• Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.	20% of plan allowance up to $15,000 annual maximum per calendar year	50% of plan allowance up to $15,000 annual maximum per calendar year
• Custom made shoe inserts up to $250 (One pair every three years)	50% up to a $250 plan maximum	Not covered.
Note: External prosthetic and orthopedic devices are covered up to a maximum per person payment of $15,000 per calendar year		
Not covered: • *Arch supports* • *Foot orthotics* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices*	*All charges*	*All charges*
Durable medical equipment (DME)	**High Option**	**Standard Option**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Hospital beds; • Wheelchairs; • Crutches; • Walkers; • Blood glucose monitors; and • Insulin pumps.	20% of plan allowance up to $15,000 annual maximum per calendar year.	50% of plan allowance up to $5,000 annual maximum per calendar year.

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay	
Durable medical equipment (DME) (cont.)	**High Option**	**Standard Option**
Note: Call us at (585) 325-3113 or toll free (800) 950-3224, or if you have access to TTY (585) 325-2626 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.	20% of plan allowance up to $15,000 annual maximum per calendar year.	50% of plan allowance up to $5,000 annual maximum per calendar year.
Not covered: • *Motorized wheel chairs , unless medically necessary* • *Air conditioners, dehumidifiers, humidifiers* • *Breast pumps* • *Electric hospital bed (unless medically necessary)* • *Hypo-allergenic bedding* • *Visual aids (e.g., CCTV, magnifying glasses)* • *Environmental control units, such as control units to turn on a television or air conditioner, etc*	*All charges.*	*All charges.*
Home health services	**High Option**	**Standard Option**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications.	$20 per day	$25 per day
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family;* • Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.	*All charges.*	*All charges.*
Chiropractic	**High Option**	**Standard Option**
• Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	$20 per office visit	$40 per office visit
Not covered: *Maintenance treatment for conditions that does not result in significant clinical improvement or lead toward resolution of the condition.*	*All charges*	*All charges*

Benefit Description	You pay	
Alternative treatments	**High Option**	**Standard Option**
Acupuncture – by a doctor of medicine or osteopathy for: anesthesia, pain relief up to 10 visits per calendar year	50% of plan allowance	Not covered.
Not covered: • *Naturopathic services* • *Hypnotherapy* • *Biofeedback*	*All charges.*	*All charges.*
Educational classes and programs	**High Option**	**Standard Option**
Coverage is limited to: Diabetes self management	$20 per office visit	$25 per office visit

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).

YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES. Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

Benefit Description	You pay	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Surgical procedures	**High Option**	**Standard Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Surgical treatment of morbid obesity (bariatric surgery) Note: • Explicit medical necessity/member selection criteria including morbid obesity for at least five years, body mass index thresholds, age parameters, tobacco free status, psychological evaluation, and exclusionary medical conditions (based upon the New York Health Plan Association Obesity Surgery project, Surgical Management of Obesity Consensus Guideline - January 2003) • Requirement that surgical candidate has had antecedent participation in comprehensive weight loss program	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services $100 per physician fee for surgery

Surgical procedures - continued on next page

Benefit Description	You pay	
Surgical procedures (cont.)	**High Option**	**Standard Option**
• One bariatric procedure is covered per lifetime, regardless of the payor responsibility for the previous surgery • Explicit credentialing criteria/standards for both bariatric surgeons and facilities • Contact plan for specific medical guidelines • Insertion of internal prosthetic devices See 5(a) - *Orthopedic and prosthetic devices* for device coverage information • Voluntary sterilization (e.g. tubal ligation, vasectomy) • Treatment of burns 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.	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services $100 per physician fee for surgery
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care*	*All Charges.*	*All Charges.*
Reconstructive surgery	**High Option**	**Standard Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - 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; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: • surgery to produce a symmetrical appearance of breasts; • treatment of any physical complications, such as lymphedemas; • breast prostheses and surgical bras and replacements (see *Prosthetic devices*)	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services: $100 per physician fee for surgery

Reconstructive surgery - continued on next page

Benefit Description	You pay	
Reconstructive surgery (cont.)	**High Option**	**Standard Option**
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.	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services: $100 per physician fee for surgery
Not covered: • *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* • *Surgeries related to sex transformation*	*All Charges.*	*All Charges.*
Oral and maxillofacial surgery	**High Option**	**Standard Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures.	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services: $100 per physician fee for surgery
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges.*	*All charges.*
Organ/tissue transplants	**High Option**	**Standard Option**
Solid organ transplants are subject to medical necessity and experimental/investigational review. Refer to *Other services* 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. • Cornea • Heart • Heart/lung • Single, double or lobar lung	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services $100 per physician fee for surgery

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
• Kidney • Liver • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services $100 per physician fee for surgery
Blood or marrow stem cell transplants limited to the stages of the following diagnoses: Allogeneic transplants for • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin's lymphoma • Advanced non-Hodgkin's lymphoma • Chronic myelogenous leukemia • Severe combined immunodeficiency • Severe or very severe aplastic anemia Autologous transplants for • Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin's lymphoma • Advanced non-Hodgkin's lymphoma • Advanced neuroblastoma Autologous tandem transplants for recurrent germ cell tumors (including testicular cancer)	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inapatient services: $100 per physician fee for surgery
Blood or marrow stem cell transplants for Allogeneic transplants for • Phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • Advanced forms of myelodysplastic syndromes • Advanced neuroblastoma • Infantile malignant osteopetrosis • Kostmann's syndrome • Leukocyte adhesion deficiencies	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services: $100 per physician fee for surgery

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy) • Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfilippo's syndrome, Maroteaux-Lamy syndrome variants) • Myeloproliferative disorders • Sickle cell anemia • Thalassemia major (homozygous beta-thalassemia) • X-linked lymphoproliferative syndrome • Autologous transplants for • Multiple myeloma • Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors • Breast cancer • Epithelial ovarian cancer • Amyloidosis • Ependymoblastoma • Ewing's sarcoma • Medulloblastoma • Pineoblastoma	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physician fee Inpatient services: $100 per physician fee for surgery
Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols for. Allogeneic transplants for • Chronic lymphocytic leukemia • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma • Multiple myeloma • Nonmyeloablative allogeneic transplants for • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia • Advanced forms of myelodysplastic syndromes • Advanced Hodgkin's lymphoma • Advanced non-Hodgkin's lymphoma • Breast cancer • Chronic lymphocytic leukemia • Chronic myelogenous leukemia	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physicina fee Inpatient services: $100 per physician fee for surgery

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
• Colon cancer • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma • Multiple myeloma • Myeloproliferative disorders • Non-small cell lung cancer • Ovarian cancer • Prostate cancer • Renal cell carcinoma • Sarcomas Autologous transplants for • Chronic lymphocytic leukemia • Chronic myelogenous leukemia • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma • Multiple sclerosis • Systemic lupus erythematosus • Systemic sclerosis National Transplant Program (NTP) - Note: We cover related medical and hospital expenses of the donor when we cover the recipient.	$20 per office visit $50 per outpatient/ambulatory procedure and $20 physician fee Inpatient services: $100 per physician fee for surgery	$40 per office visit $75 per outpatient/ambulatory procedure and $40 physicina fee Inpatient services: $100 per physician fee for surgery
Not covered: • *Donor screening tests and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered*	*All Charges*	*All Charges*
Anesthesia	**High Option**	**Standard Option**
Professional services provided in – • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office	Nothing	Nothing

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We do not have a deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i. e., physicians, etc.) are in Sections 5(a) or (b).

YOUR PHYSICIAN MUST GET PRECERTIFICATION OF HOSPITAL STAYS. Please refer to Section 3 to be sure which services require precertification.

Benefit Description	You pay	
Note: The calendar year deductible applies only when we say below: "(calendar year deductible applies)".		
Inpatient hospital	**High Option**	**Standard Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	$250 per admission $100 per admission for maternity	$500 per admission
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen	Nothing	Nothing
• 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 (Note: calendar year deductible applies.)	Nothing	Nothing
Not covered: • *Custodial care*	*All Charges*	*All Charges*

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**High Option**	**Standard Option**
• *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care, unless medically necessary*	*All Charges*	*All Charges*
Outpatient hospital or ambulatory surgical center	**High Option**	**Standard Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays , and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma , if not donated or replaced • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service 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.	$50 per outpatient/ambulatory procedure and $20 physician fee	$75 per outpatient/ambulatory procedure and $40 physician fee
• Pre-surgical testing	$20 per X-ray; lab tests are $5 per visit	$40 per X-ray, lab tests are $15 per visit
Extended care benefits/Skilled nursing care facility benefits	**High Option**	**Standard Option**
Extended care benefit:	$100 per admission	Not covered
Skilled nursing facility (SNF):	$100 per admission	Not covered.
Not covered: Custodial care	*All Charges.*	*All Charges.*
Hospice care	**High Option**	**Standard Option**
Care for terminally ill patients (life expectancy of 6 months or less). • Covered services include dietary counseling, home health aid, occupational therapy, speech therapy, and skilled nursing. • Drugs and medical supplies.	Nothing	Nothing
Not covered: Independent nursing, homemaker services	*All Charges*	*All Charges*

Benefit Description	You pay	
Ambulance	**High Option**	**Standard Option**
Local professional ambulance service when medically appropriate	$50 per service	$50 per service

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.
- We do not have a deductible.

Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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/outside our service area:

Emergencies, as defined above, do not require prior authorization. Even so, we encourage you to always contact your primary care physician for direction and advice before seeking medical treatment. In the event, however, that you are faced with a situation you are sure is an emergency as defined above, you should go directly to the emergency room.

In the event that you are faced with a situation that you are not sure is an emergency as defined above, you should contact your primary care physician first. Your primary care physician will help you determine the most appropriate course of treatment. As your partner in health care, your primary care physician needs to be kept informed of any health care services that you receive. We require that you contact your primary care physician to facilitate his or her ability to oversee your health care and ensure that you may receive any necessary follow-up treatment in connection with your emergency room visit.

Urgent care within/outside our service area:

Urgent care is intended to treat minor illness or injury – a sprain, a minor cut or burn, the flu, or other ailment that is not quite an emergency but does require prompt care. It differs from emergency care, which is designed to treat sudden, serious health problems (for example, a heart attack or stroke). When used correctly, urgent care is an appropriate, convenient, and affordable alternative to emergency care.

You are required to obtain a referral from your primary care physician before going to an urgent care center. Without a referral, you may be responsible for all costs incurred.

Benefit Description	You pay After the calendar year deductible…	
Emergency within our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital , including doctors' services Note: We waive the ER copay if you are admitted to the hospital.	$20 per visit $25 per visit $50 per visit	$25 per visit $35 per visit $75 per visit
Not covered: Elective care or non-emergency care	*All Charges.*	*All Charges.*
Emergency outside our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital, including doctors' services Note: We waive the ER copay if you are admitted to the hospital.	$20 per visit $25 per visit $50 per visit	$25 per visit $35 per visit $75 per visit
Not covered: • *Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All Charges.*	*All Charges.*
Ambulance	**High Option**	**Standard Option**
Professional ambulance service when medically appropriate. Note: See 5(c) for non-emergency service.	$50 per service	$50 per service
Not covered: Air ambulance	*All Charges.*	*All Charges.*

Section 5(e) Mental health and substance abuse benefits

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We do not have a deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

YOU MUST GET PREAUTHORIZATION OF THESE SERVICES. See the instructions after the benefits description below.

Benefit Description	You pay After the calendar year deductible…	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Mental health and substance abuse benefits	**High Option**	**Standard Option**
All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$20 per visit	$40 per visit
Diagnostic tests • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment	$20 per X-ray; $5 per lab $250 per admission	$40 per X-ray, $15 per lab $500 per admission
Not covered: Services we have not approved. *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.*	*All Charges.*	*All Charges.*

Mental health and substance abuse benefits - continued on next page

Benefit Description	You pay After the calendar year deductible…	
Mental health and substance abuse benefits (cont.)	**High Option**	**Standard Option**
	All Charges.	*All Charges.*

Preauthorization	To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following network authorization processes: You have the option of seeking mental health services without a referral from your Primary Care Physician. You may still choose to obtain a referral from your doctor, since he/she may be familiar with your situation and have a particular specialist in mind. However, if you do not go through your doctor, you must call Preferred Care's Behavioral Health Member Line to receive authorization for non-emergency situations. Non-emergencies are not life threatening. You may call the Behavioral Health Member Line Monday through Friday from 8 am to 4 pm at (585) 327-2477 or (800) 836-1430. TTY users call (585) 325-2629 or (800) 662-1220. When you call, you will be connected to a licensed clinician who will help you get the right mental health services. In an emergency (a life-threatening situation), you should seek help immediately. Members who are currently receiving mental health care are encouraged to call their mental health provider right away. If you have no mental health provider, go directly to a hospital emergency room. For inpatient care or partial hospitalization (day treatment) the hospital and /or your Primary Care Physician will obtain referrals and make the necessary arrangements. For chemical dependency treatment, you are required to contact the Preferred Care Behavioral Health Services Unit and speak with a licensed clinician. The licensed clinician will ask basic information about your chemical dependency history to determine the need for an assessment. If an assessment is appropriate, we will help you arrange an appointment with an approved facility. Once the assessment is completed, the evaluator will make specific recommendations for treatment. The Behavioral Health Services Unit telephone number is (585) 327-2477 or (800) 836-1430. For a provider directory contact Preferred Care Customer Services at (585) 325-3113, toll free at (800) 950-3224, or if you have access to TTY equipment (585) 325-2629 or visit the Preferred Care website at www.preferredcare.org.
Limitation	We may limit your benefits if you do not obtain a treatment plan.

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.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We do not have a deductible.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician must write the prescription – or – A plan physician or licensed dentist must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a Plan pharmacy, a non-network pharmacy, or by mail. We pay a higher level of benefits when you use a network pharmacy. – or – You must fill the prescription at a plan pharmacy, or by mail for a maintenance medication.
- **We use a formulary.** We have an open formulary. If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from a formulary list. This list of name brand drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug brochure, call Medco Health Solutions at (800) 233-7063 or a Preferred Care Member Services Representative at (585) 325-3113, toll free at (800) 950-3224, or if you have access to TTY equipment (585) 325-2629, or by visiting our website at www.preferredcare.org.
- **These are the dispensing limitations.** You may purchase up to a 90-day supply at a Plan or non-network pharmacy and are required to pay a copayment for each 30-day supply you purchase. The amount you pay is based upon a three-tier copayment structure. The tiers determine the amount you pay for each 30-day supply purchased. The three tiers are categorized as: Tier 1 Generic; Tier 2 Brand Name; and Tier 3 Non-preferred Brand Name.
- **A generic equivalent will be dispensed if it is available,** unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the difference in cost between the name brand drug and the generic.
- **Why use generic drugs?** Generic drugs are typically lower priced drugs that are the therapeutic equivalent to more expensive name brand drugs. They must contain the same active ingredients and must be equivalent in strength and dosage to the original brand name product. Generics cost less than the equivalent name brand drug.
- **When you do have to file a claim.** If you use a non-Plan pharmacy or do not present your identification card at a Plan pharmacy, you are required to submit a claim. You must submit original receipts along with a claim form. You will be reimbursed at the network rate less the applicable copayment.

Benefit Description	You pay After the calendar year deductible…	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Covered medications and supplies	**High Option**	**Standard Option**
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Insulin • Diabetic supplies limited to 30 days at retail and 90 days at mail order • Disposable needles and syringes for the administration of covered medications • Drugs for sexual dysfunction • Contraceptive drugs and devices	**At a Pharmacy (for each 30 day supply)** • $10 per tier 1 generic prescription • $30 per tier 2 brand name prescription • $50 per tier 3 brand name prescription **At Mail Order Pharmacy (for each 90 day supply)** • $20 per tier 1 generic prescription • $60 per tier 2 brand name prescription • $100 per tier 3 brand name prescription Note: If there is no generic equivalent available, you will still have to pay the brand name copay. Insulin/disposable needles and syringes are covered with $20 copay for each 30-day supply or $50 for each 90-day supply from the mail order pharmacy. Generic oral contraceptives and contraceptive devices are covered at 100% at both retail and mail order	**At a Pharmacy (for each 30 day supply)** • $10 per tier 1 generic prescription • $30 per tier 2 brand name prescription • $50 per tier 3 brand name prescription **At Mail Order Pharmacy (for each 90 day supply)** • $20 per tier 1 generic prescription • $60 per tier 2 brand name prescription • $100 per tier 3 brand name prescription Note: If there is no generic equivalent available, you will still have to pay the brand name copay. Insulin/disposable needles and syringes are covered with $20 copay for each 30-day supply or $50 for each 90-day supply from the mail order pharmacy. Generic oral contraceptives and contraceptive devices are covered at 100% at both retail and mail order
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Fertility drugs* • *Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies* • *Vitamins, nutrients and food supplements even if a physician prescribes or administers them* • *Nonprescription medicines*	*All Charges.*	*All Charges.*

Section 5(g) Special features

Feature	Description	
Feature	**High Option**	**Standard Option**
24 hour nurse line	We do not have a 24 hour nurse line.	We do not have a 24 hour nurse line.
Services for deaf and hearing impaired	If you have access to TTY equipment, you may contact us at (585) 325-2629.	If you have access to TTY equipment, you may contact us at (585) 325-2629.
High risk pregnancies	High risk pregnancies are managed through our care managers.	High risk pregnancies are managed through our care managers.
Centers of excellence	Preferred Care works with Special Risk International. They are the foremost providers of transplant and other tertiary care and provide a unique and cost effective delivery system. The network includes premier facilities such as Johns Hopkins, St. Judes, and Mayo Clinic.	Preferred Care works with Special risk International. They are the formeost providers of transplant and other tertiary care and provide a unique and cost effective delivery system. The network includes premier facilitie such as Johns Hopkins, St. Judes, and mayo Clinic.
Travel benefit/services overseas	• World wide coverage for urgent and emergency care only. • For care within the USA, members may access our national network of emergency providers at our website at www.preferredcare.org for provider recommendation and locations.	• World wide coverage for urgent and emergency care only. • For care within the USA, members may access our national network of emergency providers at our website at www.preferredcare.org for provider recommendation and locations.

Section 5(h) Dental benefits

Important things you should keep in mind about these benefits:

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

Benefit Desription	You Pay	
Accidental injury benefit	**High Option**	**Standard Option**
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	$20 per office visit	$40 per office visit

Dental benefits

We have no other dental benefits.

Non-FEHB benefits available to Plan members

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

You're in Charge!sm Preferred Care's Wellness Education Center

Preferred Care offers wellness programs and support services that help you take charge of your health. Our **You're in Charge!**sm programs are designed to help you stay active, follow healthy nutritional guidelines, and learn prevention techniques so that lifelong wellness is always within your reach.

You're in Charge!sm classes are FREE to Preferred Care members and some programs are open to non-members for a small fee. Space is limited, so register today to reserve your spot!

Learn at Your Own Pace
At Preferred Care, we recognize that not everyone learns at the same pace or in the same manner. So whether you prefer to learn on your own, with the support of a large group, or fall somewhere in between, our **You're in Charge!**sm programs and services are designed to offer you the flexibility to learn at a pace you are comfortable with:

Health education workshops and self-guided programs.

Fitness classes designed to meet varying fitness levels and goals.

Special presentations by community professionals and/or members.

Support groups.

A lending library with a wealth of health and wellness resources.

Community Health Education programs that bring a variety of topics to your group at no charge.

You're in Charge!sm Offers You Choices
From Ta'i Chi and yoga, to quitting smoking or living with diabetes, our award-winning **You're in Charge!**sm wellness classes offer ways for you to get – and stay – healthy.

Physical fitness	**Nutrition**
Ta'i Chi - Beginning & Beyond	Strategies for Lifetime Wellness Weight Management
Yoga	Dining Out and Dining Healthy
Pilates	Healthy Meals for Singles!
Flex Your Muscles by Strengthening Your Core	"Start Cooking From Scratch" Cooking Series
Life skills and prevention	Living with chronic conditions
Quit Smoking	Skills for Successful Living with Type 2 Diabetes
Loss of a Spouse or Domestic Partner Through Death: Understanding Grief, Survival, Healing, Recovery and Growth	Living with Asthma
	Blood Pressure/Cholesterol Management
Computer Education	Ta'i Chi for Arthritis

These are just a few of the courses offered. And new courses continue to be added. Come join the fun! Learn more about You're in Charge! For more information on Preferred Care's **You're in Charge!** wellness classes, to view a complete list of classes and schedules, or to register for an upcoming class, visit us at www.preferredcare.org and click on "Health and Wellness" Programs.

Take Charge of Your Health!

At Preferred Care, living well means doing everything you can today for a healthier tomorrow. With innovative benefits like HealthDollars^{sm}, we can help you meet your personal health goals.

HealthDollars^{sm} and HealthPartners^{sm}

Thinking about joining a gym? Interested in learning more about nutrition and weight management? Looking for ways to manage stress? With Preferred Care's HealthDollars^{sm}, getting started just got easier!

What are HealthDollars^{sm}?

Preferred Care is committed to helping you and your family lead a healthier life. In 2007, when you enroll in one of Preferred Care's health plans, you are eligible for $50 in HealthDollars^{sm} to spend during the year on health, wellness and fitness programs at any of our HealthPartner^{sm} locations!

Who Can Use HealthDollars^{sm}?

Your $50 HealthDollars^{sm} can be used by any member in your household – you, your spouse, or your children – for any number of health and wellness programs. The $50 HealthDollars^{sm} benefit is per household and not based on the number of individual members within the household (for example, a household of four would receive $50 HealthDollars^{sm}).

How to Use HealthDollars^{sm}

Preferred Care makes it easy to take advantage of this great benefit. You will be directly reimbursed for up to $50 when you submit a paid receipt from one of our HealthPartners^{sm} to Preferred Care, along with a completed HealthDollars^{sm} reimbursement form.

Learn More about HealthDollars^{sm}

For more information on Preferred Care's HealthDollars^{sm} or to get a copy of our HealthDollars^{sm} reimbursement form, please visit our Web site at www.preferredcare.org or contact Member Services by calling (800) 950-3224. TTY users may call (800) 252-2452.

Section 6 General exclusions – things we don't cover

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. **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 *Emergencyservices/accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7 Filing a claim for covered services

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

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

Medical 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 (585) 325-3113 or toll free (800) 950-3224, or if you have access to TTY (585) 325-2629.

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

Claims Submission
Preferred Care
P.O. Box 22920
Rochester, NY 14692-2920

Prescription drugs

Submit your claims to:

Medco Health Solutions
P.O. Box 2187
Lee's Summit, MO 64063-2187

Other supplies or services

Submit your claims to:

Claims Submission
Preferred Care
P.O. Box 22920
Rochester, NY 14692-2920

Deadline for filing your claim

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

When we need more information

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

Section 8 The disputed claims process

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

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: ; and

c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and

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 3, 1900 E Street, NW, Washington, DC 20415-xxxx.

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 (585) 325-3113 or toll free (800) 950-3224 or if you have access to TTY (585) 325-2629, and we will expedite our review; or

b) and we will expedite our review; or

c) 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 3 at (202) 606-0737 between 8 a.m. and 5 p.m. eastern time.

Section 9 Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you 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.

If your plan physician does not participate in Medicare, you will have to file a claim with Medicare.

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

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

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at (585) 325-3113 or toll free (800) 950-3224, or if you have access to TTY (585) 325-2629,or see our Web site at www.preferredcare.org.

We waive some costs if the Original Medicare Plan is your primary payer – We will waive some out-of-pocket costs as follows:

- Medical services and supplies provided by physicians and other health care professionals.

- **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 our Medicare Advantage plan:

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

When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP)

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan,

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.

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 13.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 13.

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

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 13.

Experimental or investigational service

This Plan considers a drug, device, treatment, or procedure to be experimental or investigational if it meets one or more of the following criteria:

1. It cannot be lawfully marketed without the approval of the FDA and such approval has not been granted at the time of its use.

2. It is the subject of a current investigational new drug or device application on file with the FDA.

3. It is being provided pursuant to a Phase I or Phase II clinical trial or as the experimental or research arm of a clinical trial.

4. It is being provided pursuant to a written protocol which describes among its objectives, determination of safety, or efficacy in comparison to conventional alternatives.

5. The predominant opinion among experts as expressed in the published peer review literature is that further research is necessary in order to define safety compared with conventional alternatives.

It is not experimental or investigational in itself, but is being used in conjunction with a drug, device, treatment, or procedure that is experimental or investigational.

Group health coverage

Health care coverage that a member is eligible for because of employment by, membership in, or connection with, a particular organization or group that provides payment for hospital, medical, or other health care services or supplies.

Medical necessity

Medically necessary means that the use of services and supplies required to diagnose or treat you are:

Consistent with the symptoms or diagnosis and treatment of your condition, disease, ailment or injury, supported by a thorough examination, history, and tests;

Appropriate, safe, and effective with regard to generally accepted standards of medical or surgical practice prevailing nationally or in the geographic locality, where and when the service or item is ordered;

Supported by a thorough, reasonable consideration of the treatment options available and a reasonable potential for therapeutic gain, and not solely for appearance or recreation, or for your convenience, the convenience of your health professional, hospital, or other provider; and

	Furnished in the least intensive, most cost effective health care setting required. When applied to inpatient care, it further means that your medical symptoms or condition require that the diagnosis or treatment cannot be safely provided to you as an outpatient or in a less intensive environment.
Plan allowance	Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Our plan allowance is generally based upon a fee we negotiate with Plan providers. In some instances, our plan allowance may be based upon submitted charges or reasonable and customary charges.
Us/We	Us and We refer to Preferred Care.
You	You refers to the enrollee and each covered family member.

Coverage information

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure/health for enrollment information as well as:

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

Also, your employing or retirement office can answer your questions, and give you a *Guide to Employees Benefits* , 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 you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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

Children's Equity Act

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

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

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

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

When benefits and premiums start

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

Temporary Continuation of Coverage (TCC)

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

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

Enrolling in TCC. Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Benefits 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.

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 **Federal Employees Dental and Vision Insurance Program (FEDVIP)**, provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under **FEDVIP** you may choose self only, self plus one, or self and family coverage for yourself and any qualified dependents.

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

The Federal Long Term Care Insurance Program (FLTCIP) can help you pay for the potentially high cost of long term care services, which are not covered by FEHB plans. 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. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). 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. Annuitants are not eligible to enroll.

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

- **Health Care FSA (HCFSA)** –Pays for eligible health care expenses (such as copayments, deductibles, over-the-counter medications and products, vision and dental expenses, and much more) for you and your dependents which are not covered or reimbursed by FEHBP or FEDVIP coverage or any 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 for your child(ren) under age 13 or for dependents unable to care for themselves 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.

Where can I get more informationabout FSAFEDS?

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.

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

Important Information	The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a program, separate and different from the FEHB Program, established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004. The Program has no pre-existing condition limitations. FEDVIP is available to eligible Fedral and Postal Service employees, retirees, and there eligible family members on an enrollee-pay-all basis. Premiums are withheld rom salary on a pre-tax basis.
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 up to a 24-month waiting period
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.
Additional Information	You can find a comparison of the plans available and their premiums on the OPM website at www.opm.gov/insure/dentalvision. This site also provides links to each plan's website, where you can view detailed information about benefits and preferred providers.
How do I enroll?	You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call 1-877-888- 3337 (TTY number, 1-877-889-5680).

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Summary of benefits for Preferred Care High Option - 2008

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

High Option Benefits	You pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	Office visit copay: $20 primary care; $20 specialist	17
Services provided by a hospital:		
• **Inpatient**	$250 per admission copayment	32
• **Outpatient**	$50 per visit	26
Emergency benefits:		
• **In-area**	$50 copayment (waived if admitted)	35
• **Out-of-area**	$50 copayment (waived if admitted)	35
Mental health and substance abuse treatment:	Regular cost sharing	36
Prescription drugs:		
• Retail pharmacy	• $10 per tier 1 generic prescription • $30 per tier 2 brand name prescription • $50 per tier 3 brand name prescription	39
• Mail order	• $20 per tier 1 generic prescription • $60 per tier 2 brand name prescription • $100 per tier 3 brand name prescription	39
Dental care:	No benefit.	41
Vision care:	$20 per office visit	21
Special features:	Services for deaf and hearing impaired Travel benefits/services overseas	40
Protection against catastrophic costs (out-of-pocket maximum)**:**	No out of pocket maximum	13

Summary of benefits for Preferred Care Standard Option - 2008

Benefits	You pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	Office Visit Copay: $25 primary care; $40 specialist	17
Services provided by a hospital:		
• **Inpatient**	$500 per admission copayment	32
• **Outpatient**	$75 per visit	26
Emergency benefits:		
• **In-area**	$75 copayment (waived if admitted)	35
• **Out-of-area**	$75 copayment (waived if admitted)	35
Mental health and substance abuse treatment:	Regular cost sharing	36
Prescription drugs:		
• Retail pharmacy	• $10 per tier 1 generic prescription • $30 per tier 2 brand name prescription • $50 per tier 3 brand name prescription	39
• Mail order	• $20 per tier 1 generic prescription • $60 per tier 2 brand name prescription • $100 per tier 3 brand name prescription	39
Dental care:	No benefit.	41
Vision care:	$40 per office visit	21
Special features:	Services for the deaf and hearing impaired Travel benefits/services overseas	40
Protection against catastrophic costs (out of pocket maximum)	No out of pocket maximum	13

2008 Rate Information for - Preferred Care

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

Postal Category 1 rates apply to certain career non-law enforcement Postal Service employees. **Postal Category 2 rates** apply to other career non-law enforcement Postal Service employees. *PostalEASE*, the employee self-service system used for FEHB enrollment, automatically provides the applicable premium to individual employees. Career non-law enforcement employees may also refer to the *Guide to Federal Benefits for United States Postal Service Employees*, RI 70-2, to determine their

Different rates applyand a special Guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-21N).

For further assistance, Postal Service employees should call:

Human Resources Shares Service Center

1-877-3273, Option 5

TTY: 1-866-260-7507

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 *Guide to Federal Benefits*.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
New York Preferred Care							
High Option Self Only	GV1	$122.75	$40.91	$265.95	$88.65	$20.46	$18.41
High Option Self and Family	GV2	$328.05	$109.35	$710.78	$236.92	$54.67	$49.21
Standard Option Self Only	GV4	$97.56	$32.52	$211.38	$70.46	$16.26	$14.63
Standard Option Self and Family	GV5	$260.78	$86.93	$565.03	$188.34	$43.46	$39.12