

Kaiser Foundation Health Plan of Ohio

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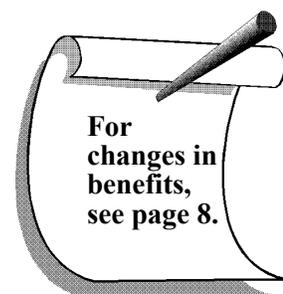


KAISER PERMANENTE®

2009

A Health Maintenance Organization (High and Standard Options)

Serving: Cleveland and Akron, Ohio Metropolitan Areas



Enrollment in this plan is limited. You must live or work in our geographic service area to enroll or live in a contiguous county and work within our service area. See page 6 for requirements.



*This Plan has excellent accreditation from the NCQA.
See the 2009 Guide for more information on accreditation.*

Enrollment codes for this Plan:

- 641 High Option Self Only
- 642 High Option Self and Family

- 644 Standard Option Self Only
- 645 Standard Option Self and Family

Authorized for distribution by the:



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

RI 73-017

Important Notice from Kaiser Foundation Health Plan of Ohio About Our Prescription Drug Coverage and Medicare

OPM has determined that the Kaiser Foundation Health Plan of Ohio'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 enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and your FEHB plan will coordinate benefits with Medicare, but you still need to follow the rules in this brochure for us to cover your prescriptions. We will only cover your prescription if it is written by a Plan provider and obtained at a Plan or affiliated pharmacy or through our direct mail service program, except in an emergency or urgent care situation.

Remember: If you are an annuitant and you cancel 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 Kaiser Foundation Health Plan of Ohio under our contract (CS 1182) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Kaiser Foundation Health Plan of Ohio's administrative office is:

Kaiser Foundation Health Plan of Ohio
North Point Tower, Suite 1200
1001 Lakeside Avenue
Cleveland, OH 44114-1153

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, 2009, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2009, and changes are summarized on page 8. Rates are shown on the back cover 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" or "Plan" means Kaiser Foundation Health Plan of Ohio.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

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

Stop Health Care Fraud!

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

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

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

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOB) 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 216-621-7100, or from other areas call 1-800-686-7100 or the TTY number at 1-877-676-6677 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
900 E Street NW Room 6400
Washington, DC 20415-1100**

- Do not maintain as a family member on your policy:

Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or

Your child over age 22 (unless he/she is disabled and incapable of self support).

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

Preventing medical mistakes

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

1. Ask questions if you have doubts or concerns.

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

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

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

- Make sure your medicine is what the doctor ordered. Ask 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.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

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

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

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

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

- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
- Ask your doctor, "Who will manage my care when I am in the hospital?"
- Ask your surgeon:

Exactly what will you be doing?

About how long will it take?

What will happen after surgery?

How can I expect to feel during recovery?

- Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reactions to anesthesia, and any medications you are taking.

Visit these Web sites for more information about patient safety.

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

Section 1. Facts about this HMO Plan

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, and use 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 our most recent Provider Directory. We give you a choice of enrollment in a High Option or a Standard Option Plan.

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 claims or pay bills. You pay only the copayments and coinsurance described in this brochure. When you receive emergency services, services covered under the travel benefit, or services related to accidental injury to teeth from non-Plan providers, you may have to submit claims.

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 and Standard Options

How we pay providers

We contract with 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 cost sharing.

Your rights

OPM requires that all FEHB plans provide certain information to their FEHB members. You may get information about us, our networks, our providers, and our 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.

- We are a health maintenance organization that has provided health care services to the Cleveland and Akron, Ohio areas since 1969.
- This medical benefit plan is provided by Kaiser Foundation Health Plan of Ohio. Medical and hospital services are provided through our integrated health care delivery organization known as Kaiser Permanente. Kaiser Permanente is composed of Kaiser Foundation Health Plan of Ohio (a not-for-profit corporation), Kaiser Foundation Hospitals (a not-for-profit corporation) and Ohio Permanente Medical Group, Inc. (a for-profit Ohio corporation) which provides services in Plan medical offices throughout the Cleveland and Akron metropolitan areas and also through physician networks.

If you want more information about us, call 216-621-7100 or 1-800-686-7100 or 1-877-676-6677 (TTY number) or write to Kaiser Foundation Health Plan of Ohio, Customer Relations, P.O. Box 5309, Cleveland, Ohio 44101. You may also visit our Web site at <http://kp.org/feds>.

Your medical and claims records are confidential

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

Language interpretation services

Language interpretation services are available to non-English speaking members. Please ask an English speaking friend or relative to call Customer Relations at 1-800-686-7100 or 1-877-676-6677 (TTY number).

Service Area

To enroll in this Plan, you must live in our service area. You may also live in a county contiguous to our service area as long as you work within our service area. The service area is where our providers practice. Our service area is:

- These counties in the Cleveland Metropolitan area: Cuyahoga, Geauga, Lake, Lorain, and Medina.

- These counties in the Akron Metropolitan area: Portage, Stark, Summit, and Wayne.
- Counties contiguous to our service area are:
 - Erie, Huron, Ashland, Holmes, Tuscarawas, Carroll, Columbiana, Mahoning, Trumbull, Ashtabula.

Ordinarily, you must receive your care from physicians, hospitals, and other providers who contract with us. However, we are part of the Kaiser Permanente Medical Care Program, and if you are visiting another Kaiser Permanente or allied plan service area, you can receive visiting member care from designated providers in that area. See Section 5(h), *Special features*, for more details. We also pay for certain follow-up services or continuing care services while you are traveling outside the service area, as described in Section 5(h); and for emergency care obtained from any non-Plan provider, as described in Section 5(d), *Emergency services/accidents*. We will not pay for any other health care services.

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

Section 2. How we change for 2009

Do not rely only on these change descriptions; this Section 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 High Option only

- Your share of the non-Postal premium will increase for Self Only or for Self and Family. See page 74.

Changes to Standard Option only

- Your share of the non-Postal premium will increase for Self Only or for Self and Family. See page 74.

Changes to both High and Standard Options

- We decreased the copayments for all routine physical exams from an office visit copayment to nothing. See pages 20 and 21.
- We have increased coverage for prescribed tobacco cessation drugs and prescribed nicotine patches. Previously, you had to attend and pay the cost of a Plan approved class before we would cover prescribed tobacco cessation drugs or prescribed nicotine patches. This class is no longer required. In addition, we previously limited coverage to one course of treatment per year. We have removed this limit. See page 48.
- We are decreasing the copayment for some compound drugs. Rather than charge the brand-name copayment for all compound drugs, you will pay the brand or generic copayment based on the main ingredient in the compound drug. If the main ingredient of the compound drug is a generic, you will pay the generic copayment; if it is a brand name drug, you will pay the brand name copayment. See page 48.

Section 3. How you get care

Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Providers may request photo identification together with your ID card to verify identity. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation letter (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 216-621-7100 or 1-800-686-7100. You may also request replacement cards through our Web site at <http://kp.org/feds>.

Where you get covered care

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

- **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 contract with the Ohio Permanente Medical Group, Inc. to provide physician services throughout the Cleveland and Akron metropolitan areas. The Ohio Permanente Medical Group, Inc. has referral relationships with other specialists within the community. You are referred to these specialists when necessary. In addition to the Ohio Permanente Medical Group, Inc., we have affiliations with physician networks throughout Northeast Ohio, sometimes referred to as affiliated physicians, to offer you greater access and choice.

We list Plan providers in the Provider Directory, which we update periodically. The list is also on our Web site: <http://kp.org/feds>.

- **Plan facilities**

Kaiser Permanente offers comprehensive health care at Plan facilities conveniently located throughout the Cleveland and Akron metropolitan areas and through referral specialists, hospitals, and other providers in the community. 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 facilities in the Provider Directory, which we update periodically. To get a directory, call Customer Relations at 216-621-7100 or toll-free at 1-800-686-7100 from anywhere within the United States. The list is also on our Web site: <http://kp.org/feds>.

You must receive your health care services at Plan facilities, except when you have an emergency. If you are visiting another Kaiser Permanente or allied plan service area, you may receive health care services from those Kaiser Permanente facilities. See Section 5 (h), *Special features*, for more details. Under the circumstances specified in the brochure, you may receive follow-up or continuing care while you travel anywhere.

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. Choose your primary care physician from our Provider Directory. The directory lists the physicians’ addresses, phone numbers, and lets you know whether the physician is accepting new patients. To choose or change a primary care physician, call Customer Relations at 216-621-7100 or 1-800-686-7100. Customer Relations can help you too, by telling you who is available and sharing information about them.

- **Primary care**

Your primary care physician can be a family practitioner, internist, or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

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

- **Specialty care**

Specialty care is care you receive in areas other than primary care (as defined above). 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 receive services for routine eye refractions from a Plan optometrist, chiropractic and acupuncture care, outpatient mental health, and outpatient alcohol and chemical dependency from a Plan provider without a referral. A woman may see her Plan obstetrician or Plan gynecologist without having to obtain a referral. While no referral is needed for obstetrical or gynecological services, you must seek this care from a specialist who is affiliated with your Primary Care Physician. Call Customer Relations to find out which OB/GYN providers are affiliated with your Primary Care Physician.

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

- Keep in mind that your primary care physician choice determines which specialists and hospitals are available to you. Your primary care physician has an established relationship with specific hospitals and groups of specialty care doctors. By referring only to a certain group of specialists and hospitals, your primary care physician is better able to ensure that you receive quality care. If there are particular specialists you want to be referred to, find out whether your primary care physician works with those specialists or hospitals. You can change your primary care physician at any time if you want to be referred to a specialist or hospital that does not have a relationship with your current primary care physician. Changing your primary care physician is not a guarantee that you will receive a referral to the doctor or hospital that you request.
- 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.
- 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**

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call Customer Relations immediately at 216-621-7100 or 1-800-686-7100. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

Circumstances beyond our control

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

Services requiring our prior approval

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

We call this review and approval process precertification. Precertification is part of a process called Utilization Management. This process is used to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy or efficiency of health care services, procedures or settings. We do this to assist you in receiving appropriate covered medical care. Utilization Review takes place whether you receive your covered medical care from Plan providers, affiliated providers, or as the result of a Referral or a covered Emergency Service. As part of our Utilization Review, we use review criteria that are based on sound clinical evidence. These criteria are evaluated periodically to ensure ongoing efficacy. Qualified registered nurses and Plan providers perform utilization review. The review team ensures that clinical review criteria are consistently applied. The team also measures and evaluates the clinical appropriateness of adverse determinations that are subject to the disputed claims process. Individuals responsible for utilization management decisions do not receive any financial incentive or additional compensation for such decisions. Your physician must obtain precertification for services such as:

- Hospital admissions
- Referral to specialists
- Recommendations for follow-up care
- Skilled Nursing Care
- Surgical Procedures, such as bariatric surgery
- Prescription smoking cessation drugs

For a complete list of services requiring preauthorization call Customer Relations at 216-621-7100 or 1-800-686-7100. If services are not precertified they will not be covered.

Section 4. Your cost for covered services

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

Copayments

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services. The amount of copayment will depend upon whether you are enrolled in the High or Standard Option, the type of provider, and the service or supply that you receive.

You pay a primary care provider copayment when you visit any primary care provider as described in Section 3, *How you get care*. You pay a specialist copayment when you receive care from a specialist as described in Section 3.

For example, for diagnostic and treatment services as described in Section 5(a):

- Under the High Option Plan, you pay a \$15 copayment when you receive diagnostic and treatment services from a primary care or specialty care provider.
- Under the Standard Option Plan, you pay a \$20 copayment when you receive diagnostic and treatment services from a primary care provider and a \$40 copayment when you receive these services from a specialty care provider.

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.

Deductible

We do not have a deductible.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for certain services you receive.

Example: In our Plan, you pay 30% of our allowance for infertility services.

Your catastrophic protection out-of-pocket maximum

After your copayments and coinsurance total \$2,000 per person or \$6,000 per family enrollment in any calendar year, you do not have to pay any more for covered services. The catastrophic protection out-of-pocket maximum is the same for High Option and Standard Option. However, copayments and coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum and you must continue to pay for these services as described in this brochure.

- Outpatient prescription drugs
- Contraceptive devices
- Dental services
- Orthotic and external prosthetic devices
- Durable medical equipment
- The \$25 charges paid for follow-up or continuing care outside the service area
- Multidisciplinary services
- Services related to accidental injury to teeth
- Any non-FEHB benefits

We will track copayment and coinsurance data that accumulates to your catastrophic protection out-of-pocket maximum and also recommend that you keep accurate records of your copayments and coinsurance since you are responsible for informing us when you reach the maximum.

Carryover

If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have 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.

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

When Government facilities bill us

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

Section 5. High and Standard Option Benefits

See page 8 for how our benefits changed this year. Page 71 and page 72 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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Section 5. High and Standard Option Benefits Overview

This Plan offers both a High and Standard Option. Both benefit packages are described in Section 5. Make sure that you review the benefits that are available under the option in which you are enrolled.

The High and Standard Option Section 5 is divided into subsections. Please read *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 claims filing advice, or more information about High and Standard Option benefits, contact us at 216-621-7100 or 1-800-686-7100 or at our Web site at <http://kp.org/feds>.

Kaiser Foundation Health Plan of Ohio is on the cutting edge of high-tech solutions that improve quality of care. In 2005, Kaiser Permanente HealthConnect was implemented, improving patient scheduling, billing and registration. Kaiser Permanente HealthConnect includes the installation of a revolutionary electronic database that will provide Ohio Permanente Medical Group physicians with access to up-to-the-minute medical records for better patient care. The result will be streamlined health care delivery that is safer, efficient, and more thorough. You can come to one of our ten medical facilities located throughout Northeast Ohio, where you'll experience the convenience of receiving multiple services at one location. In most instances, you can visit your primary care physician, specialty care physician, laboratory, X-ray department and pharmacy under one roof. Kaiser Permanente is dedicated to your total health – mind, body and spirit.

In September 2006, the nonprofit National Committee for Quality Assurance (NCQA) awarded Kaiser Permanente HMO four stars in the following categories: Access and Service, Qualified Providers, Staying Healthy, Getting Better and Living with Illness. The Plan received "Excellent Accreditation" – the highest level of accreditation possible. In 2006, we also received a status of "Distinction" from NCQA on Member Connections Standards in the Quality Plus Program.

Today, the Health Plan offers two benefit plans to Federal members, the High and Standard Options. Both Options are designed to include preventive and acute care services provided by our Plan providers, but offer different levels of benefits and services for you to choose between to best fit your health care needs.

Each option offers unique features:

High Option

Our High Option provides the most comprehensive benefits. Our FEHB High Option includes:

- \$15 per visit to your primary care physician (PCP) or a specialist for diagnostic services
- \$200 per admission on inpatient admissions
- \$75 per visit for emergency services
- 20 visits at \$15 per visit for Chiropractic/Acupuncture visits
- \$10 per prescription or refill for covered generic drugs
- \$25 per prescription or refill for covered brand name drugs

Standard Option

We also offer a Standard Option. With the Standard Option your copayments and coinsurance may be higher than for the High Option, but the bi-weekly premium is lower. Specific benefits of our FEHB Standard Option include:

- \$20 per visit to your primary care physician (PCP) or \$40 per visit to a specialist for diagnostic services
- \$500 per admission on inpatient admissions
- \$100 per visit for emergency services
- \$15 per prescription or refill for covered generic drugs
- \$30 per prescription or refill for covered brand name drugs

Please review this brochure carefully to learn which of our Kaiser Foundation Health Plan of Ohio FEHB options is best for you. If you would like more information about our benefits please contact us at 216-621-7100 or 1-800-686-7100 or visit our Web site: <http://kp.org/feds>.

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.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME MEDICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services and supplies require precertification.

Benefit Description	You pay	
	High Option	Standard Option
Diagnostic and treatment services		
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> • In a physician’s office • Office medical consultations • Second surgical opinions 	\$15 per office visit	\$20 per primary care office visit \$40 per specialty care office visit
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> • In ambulatory surgical centers 	Nothing	Nothing
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> • In an urgent care center 	\$15 per visit	\$45 per visit
Professional services of physicians and other health care professionals <ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility 	Nothing	Nothing
<ul style="list-style-type: none"> • At home by a physician 	Nothing	Nothing
Lab, X-ray and other diagnostic tests		
Tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CT scans/MRI 	Nothing	Nothing

Lab, X-ray and other diagnostic tests - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Lab, X-ray and other diagnostic tests (cont.)		
<ul style="list-style-type: none"> • Ultrasound • Electrocardiogram and EEG • Nuclear medicine • PET scans <p>Note: Tests related to infertility are covered under the infertility services benefit. See Section 5(a), <i>Infertility services</i>.</p>	Nothing	Nothing
Preventive care, adult		
Routine physical exam	Nothing	Nothing
Routine screenings, such as: <ul style="list-style-type: none"> • Total blood cholesterol • Colorectal cancer screening, including <ul style="list-style-type: none"> - Fecal occult blood test - Sigmoidoscopy – every five years starting at age 50 - Double contrast barium enema – once every 5-10 years starting at age 50 • Colonoscopy screening – every ten years starting at age 50 • Routine Pap test • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older • Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> - Age 35 through 39, one during this five-year period - Age 40 through 64, one every calendar year - Age 65 and older, once every two consecutive calendar years • Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC) <p>Note: You will still pay the office visit copay per visit for professional services of physicians and other health care professionals</p>	Nothing	Nothing
Notes: <ul style="list-style-type: none"> • You should consult with your physician to determine what is appropriate for you • You pay cost sharing for diagnostic and treatment services for illness or injury received during a preventive care exam. See Section 5(a), <i>Diagnostic and treatment services</i>. 		

Preventive care, adult - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Preventive care, adult (cont.)		
<p><i>Not covered:</i></p> <p><i>Physical exams and immunizations required for:</i></p> <ul style="list-style-type: none"> • <i>Obtaining or continuing employment</i> • <i>Insurance or licensing</i> • <i>Participation in employee programs</i> • <i>Court ordered parole or probation</i> 	<i>All charges</i>	<i>All charges</i>
Preventive care, children		
<ul style="list-style-type: none"> • Well-child care, including routine examinations and immunizations (through age 17) 	Nothing	Nothing
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics <p>Note: Should you receive other services for an illness, injury or condition during a visit for an immunization, you may be charged the cost-share for professional services in a physician's office. See Section 5(a), <i>Diagnostic and treatment services</i>.</p>	Nothing	Nothing
<ul style="list-style-type: none"> • Examinations, such as: <ul style="list-style-type: none"> - Eye exams through age 17 to determine the need for vision correction - Ear exams through age 17 to determine the need for hearing correction 	\$15 per office visit	\$20 per primary care office visit \$40 per specialty care office visit
<p><i>Not covered:</i></p> <p><i>Physical exams and immunizations required for:</i></p> <ul style="list-style-type: none"> • <i>Obtaining or continuing employment</i> • <i>Insurance or licensing</i> • <i>Participating in employee programs</i> • <i>Court ordered parole or probation</i> 	<i>All charges</i>	<i>All charges</i>
Maternity care		
<p>Routine maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • Postpartum care 	Nothing for prenatal care and inpatient professional delivery services \$15 per office visit for postpartum care visits	Nothing for prenatal care and inpatient professional delivery services \$20 per primary care office visit and \$40 per specialty care office visit for postpartum care visits
<p>Notes:</p> <ul style="list-style-type: none"> • Routine maternity care is covered after confirmation of pregnancy. 		

Maternity care - continued on next page

Benefit Description	You pay	
Maternity care (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> You do not need prior approval for your delivery. See Section 3, <i>Services requiring our prior approval</i>, for prior approval guidelines. 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 and other non-routine treatment of an eligible infant for the first 31 days. We cover other care beyond the first 31 days only if we cover the infant under a Self and Family enrollment. You pay cost sharing for diagnostic and treatment services for illness or injury received during a non-routine maternity care visit. We cover surgical services (delivery) and hospitalization the same as for illness and injury. See Section 5(b), <i>Surgery benefits</i> and Section 5(c), <i>Hospital benefits</i>. 		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Routine sonograms to determine fetal age, size or sex.</i> 	<i>All charges</i>	<i>All charges</i>
Family planning	High Option	Standard Option
<p>A range of family planning services, limited to:</p> <ul style="list-style-type: none"> Voluntary sterilization (See Section 5(b), <i>Surgical procedures</i>) Family planning counseling Genetic counseling <p>Notes:</p> <ul style="list-style-type: none"> We cover contraceptive drugs , intrauterine devices (IUDs), and diaphragms under Prescription drug benefits. See Section 5(f). For surgical costs associated with family planning, See Section 5(b), <i>Surgery benefits</i>. 	\$15 per office visit	\$20 per primary care office visit \$40 per specialty care office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Reversal of voluntary surgical sterilization</i> 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
	High Option	Standard Option
Infertility services		
Diagnosis and treatment of involuntary infertility, including intrauterine insemination (IUI), a form of artificial insemination	30% of our allowance per outpatient visit Nothing for inpatient	30% of our allowance per outpatient visit Nothing for inpatient
Infertility drugs administered in the office	30% of our allowance	30% of our allowance
Note: See Section 5(f), <i>Prescription drug benefits</i> , for coverage of fertility drugs.		
<i>Not covered:</i> <i>These exclusions apply to fertile as well as infertile individuals or couples:</i>	<i>All charges</i>	<i>All charges</i>
<ul style="list-style-type: none"> • <i>Assisted reproductive technology (ART) procedures, including related services and supplies, such as:</i> <ul style="list-style-type: none"> - <i>invitro fertilization</i> - <i>embryo transfer and gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)</i> • <i>Sperm and eggs (whether from a member or from a donor) and services and supplies related to their procurement and storage, including freezing</i> • <i>Ovum transplants</i> • <i>Infertility services when either member of the family has been voluntarily surgically sterilized</i> • <i>Services to reverse voluntary, surgically induced infertility</i> • <i>Intravaginal insemination (IVI)</i> • <i>Intracervical insemination (ICI)</i> • <i>Services for surrogate mothers who are not Plan members</i> • <i>Preimplantation Genetic Diagnosis (PGD)</i> 		
Allergy care		
<ul style="list-style-type: none"> • Testing and treatment • Injections 	\$15 per office visit	\$20 per primary care office visit \$40 per specialty care office visit
<ul style="list-style-type: none"> • Serum 	Nothing	Nothing
<i>Not covered:</i>	<i>All charges</i>	<i>All charges</i>
<ul style="list-style-type: none"> • <i>Sublingual allergy desensitization</i> 		

Benefit Description	You pay	
	High Option	Standard Option
<p>Treatment therapies</p> <ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Section 5(b), <i>Organ/Tissue transplants</i>.</p>	\$15 per office visit	\$20 per office visit
<ul style="list-style-type: none"> • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy - Home IV and antibiotic therapy 	\$15 per office visit, except Nothing if received in the home	\$20 per office visit, except Nothing if received in the home
<ul style="list-style-type: none"> • Growth hormone therapy <p>Note: Growth hormone is covered under the prescription drug benefit. See Section 5(f), <i>Prescription drug benefits</i>.</p>	\$15 per office visit	\$20 per office visit
<ul style="list-style-type: none"> • Respiration and inhalation therapy 	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Chemotherapy supported by a bone marrow transplant or with stem cell support for any diagnosis not listed as covered under Section 5(b), Organ/Tissue transplants.</i> 	<i>All charges</i>	<i>All charges</i>
<p>Physical and occupational therapies</p> <p>Up to two consecutive months or 20 visits, whichever is greater, per condition if, in the judgment of a Plan physician, significant improvement is achievable within a two-month period:</p> <ul style="list-style-type: none"> • Physical therapy by qualified physical therapists to restore bodily function when you have a total or partial loss of bodily function due to illness or injury • Occupational therapy by occupational therapists to assist you in resuming self-care and improved functioning in other activities of daily life when you have a total or partial loss of bodily function due to illness or injury 	\$15 per outpatient office visit Nothing for inpatient	\$20 per outpatient office visit Nothing for inpatient
<p>Up to two months per condition of multidisciplinary rehabilitation facility services. The two month limit applies to all inpatient and outpatient comprehensive rehabilitation services you may receive for the same condition</p>	\$15 per outpatient office visit Nothing for inpatient	\$20 per outpatient office visit Nothing for inpatient
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Long-term rehabilitative therapy</i> • <i>Exercise programs</i> • <i>Maintenance therapy</i> • <i>Cognitive rehabilitation programs</i> 	<i>All charges</i>	<i>All charges</i>

Physical and occupational therapies - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Physical and occupational therapies (cont.)		
<ul style="list-style-type: none"> • Therapies for deficits due to developmental delay • Cardiac rehabilitation • Therapies done primarily for educational purposes • Services provided by local, state and federal government agencies, including schools 	<i>All charges</i>	<i>All charges</i>
Speech therapy		
Up to two consecutive months or 20 visits, whichever is greater, per condition	\$15 per outpatient office visit Nothing for inpatient	\$20 per outpatient office visit Nothing for inpatient
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Therapies done primarily for educational purposes • Therapy for tongue thrust in the absence of swallowing problems. • Training or therapy to improve articulation in the absence of injury, illness, or medical condition affecting articulation • Voice therapy for occupation or performing arts • Services provided by local, state, and federal government agencies including schools 	<i>All charges</i>	<i>All charges</i>
Hearing services (testing, treatment, and supplies)		
Hearing tests to determine the need for hearing correction	\$15 per office visit	\$20 per primary care office visit \$40 per specialty care office visit
<p>Hearing aids for children under age 18, if the hearing aids are prescribed, fitted and dispensed by a licensed Plan audiologist</p> <p>Note: A single hearing aid providing hearing to both ears (binaural hearing aid) is considered two hearing aids for purposes of this benefit.</p>	All charges in excess of \$1,000 for each hearing impaired ear every 36 months	All charges in excess of \$1,000 for each hearing impaired ear every 36 months
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • All other hearing testing • Hearing aids, including testing and examinations for them, for all persons age 18 and over. 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
	High Option	Standard Option
Vision services (testing, treatment, and supplies)	High Option	Standard Option
<ul style="list-style-type: none"> • Diagnosis and treatment of diseases of the eye • Eye refractions to determine the need for vision correction and provide a prescription for eyeglasses or contact lenses 	\$15 per office visit	<ul style="list-style-type: none"> \$20 per primary care office visit \$40 per specialty care office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Corrective eyeglass lenses and frames</i> • <i>Contact lenses, examinations for contact lenses or the fitting of contact lenses</i> • <i>Eye surgery solely for the purpose of correcting refractive defects of the eye</i> • <i>Vision therapy, including orthoptics, visual training and eye exercises</i> 	<i>All charges</i>	<i>All charges</i>
Foot care	High Option	Standard Option
<ul style="list-style-type: none"> • Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes 	\$15 per office visit	<ul style="list-style-type: none"> \$20 per primary care office visit \$40 per specialty care office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i> • <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i> 	<i>All charges</i>	<i>All charges</i>
Orthopedic and prosthetic devices	High Option	Standard Option
<p>External prosthetic and orthotic devices, such as:</p> <ul style="list-style-type: none"> • Artificial limbs and appliances essential to the effective use of artificial limbs or braces • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Braces • Lenses with frames or contact lenses following cataract removal or congenital absence of the organic lens of the eye • Terminal devices • External cardiac pacemakers 	20% of our allowance	20% of our allowance

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Orthopedic and prosthetic devices (cont.)		
<p>Internal prosthetic devices, such as:</p> <ul style="list-style-type: none"> • Pacemakers • Artificial joints • Surgically implanted breast implant following mastectomy • Intraocular lenses following cataract removal or congenital absence of the organic lens of the eye <p>Note: See Section 5(b), <i>Surgery benefits</i>, for coverage of the surgery to insert the device and Section 5(c), <i>Hospital benefits</i>, for inpatient hospital benefits.</p>	Nothing	Nothing
<p>Notes:</p> <ul style="list-style-type: none"> • Orthopedic and prosthetic equipment or services must be prescribed by a Plan physician; obtained through sources designated by the Plan; consistent with our Plan DME formulary guidelines; and primarily and customarily used to serve a medical or therapeutic purpose in the treatment of an illness or injury. • We cover only those standard items that are adequate to meet the medical needs of the member 		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Corrective shoes</i> • <i>Foot orthotics and podiatric use devices, such as arch supports, heel pad and heel cups</i> • <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i> • <i>Comfort, convenience, or luxury equipment or features</i> • <i>Prosthetics devices, equipment, and supplies related to the treatment of sexual dysfunction</i> • <i>Educational training in the use of the prosthetic devices and orthotic appliances</i> • <i>Repairs, adjustments, or replacements due to misuse or loss</i> 	<i>All charges</i>	<i>All charges</i>
Durable medical equipment (DME)	High Option	Standard Option
<p>We cover rental or purchase, at our option, of durable medical equipment. Covered items include:</p> <ul style="list-style-type: none"> • Oxygen • Hospital beds • Wheelchairs • Crutches • Walkers 	20% of our allowance	20% of our allowance

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Durable medical equipment (DME) (cont.)		
<ul style="list-style-type: none"> • Blood glucose monitors • Infant apnea monitors • Commodes 	20% of our allowance	20% of our allowance
<p>Notes:</p> <ul style="list-style-type: none"> • Durable medical equipment (DME) is equipment that is prescribed by a Plan physician; obtained through sources designated by the Plan; consistent with our Plan DME formulary guidelines; intended for repeated use; primarily and customarily used to serve a medical or therapeutic purpose in the treatment of an illness or injury; designed for prolonged use and appropriate for use in the home. • We cover only those standard items that are adequate to meet the medical needs of the member. • We may require you to return the equipment to us, or pay us the fair market price of the equipment, when it is no longer prescribed. 		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Comfort, convenience, or luxury equipment or features</i> • <i>Non medical items such as sauna baths or elevators</i> • <i>Exercise and hygiene equipment</i> • <i>Electronic monitors of the heart, lungs, or other bodily functions, except for infant apnea monitors</i> • <i>Devices to perform medical testing of bodily fluids, excretions, or substances, except blood glucose monitors for insulin dependent diabetics</i> • <i>Devices, equipment, supplies, and prosthetics related to the treatment of sexual dysfunction disorders</i> • <i>Modifications to the home or vehicle</i> • <i>Repairs, adjustments, or replacements due to misuse or loss</i> 	<i>All charges</i>	<i>All charges</i>
Home health services	High Option	Standard Option
<ul style="list-style-type: none"> • Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications 	Nothing	Nothing

Benefit Description	You pay	
Home health services (cont.)	High Option	Standard Option
<p>Notes:</p> <ul style="list-style-type: none"> We only provide these services in the Plan's service areas. The services are covered only if you are homebound and a Plan physician determines that it is feasible to maintain effective supervision and control of your care in your home. 		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Nursing care requested by, or for the convenience of, the patient or the patient's family</i> <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative</i> <i>Custodial care</i> <i>Private duty nursing</i> <i>Personal care and hygiene items</i> <i>Care that a Plan provider determines may be appropriately provided in a Plan facility, hospital, skilled nursing facility or other facility we designate and we provide, or offer to provide, that care in one of these facilities</i> 	<i>All charges</i>	<i>All charges</i>
Chiropractic	High Option	Standard Option
<p>Up to 20 combined chiropractic and acupuncture visits per calendar year, limited to:</p> <ul style="list-style-type: none"> Diagnosis and treatment of neuromusculoskeletal disorders Laboratory tests and plain film X-rays associated with diagnosis and treatment Adjunctive therapies Chiropractic appliances <p>Notes:</p> <ul style="list-style-type: none"> You may only self-refer to a participating American Specialty Health (ASH) network chiropractor. The participating chiropractor must provide, arrange or prescribe your care and appliances. Services and clinical indications are covered as set forth in a treatment plan approved by the ASH network. Participating chiropractors are listed in the ASH Participating Provider Directory. For a copy of the most recent directory call ASH at 1-877-335-2746 or 1-877-710-2746 (TTY), 8 a.m. - 9 p.m. For a description of the acupuncture benefit, see Section 5(a), <i>Alternative treatments</i>. 	<p>\$15 per office visit</p> <p><i>All charges</i> over \$50 per calendar year for chiropractic appliances</p>	<i>All charges</i>

Benefit Description	You pay	
Chiropractic (cont.)	High Option	Standard Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Hypnotherapy, behavior training, sleep therapy, and weight programs</i> • <i>Thermography</i> • <i>Any radiologic exam other than plain film studies such as magnetic resonance imaging, C T scans, bone scans, nuclear radiology</i> • <i>Treatment for non-neuromusculoskeletal disorders, including adjunctive therapy not associated with spinal, muscle or joint manipulation.</i> 	<i>All charges</i>	<i>All charges</i>
Alternative treatments	High Option	Standard Option
<p>Up to 20 combined acupuncture and chiropractic visits per calendar year. Acupuncture services are limited to:</p> <ul style="list-style-type: none"> • Diagnosis and treatment of neuromusculoskeletal disorders, pain syndromes and nausea • Laboratory tests and plain film X-rays associated with diagnosis and treatment • Adjunctive acupuncture therapy <p>Notes:</p> <ul style="list-style-type: none"> • You may only self-refer to a participating American Specialty Health (ASH) network acupuncturist. The participating acupuncturist must provide, arrange or prescribe your care. Services and clinical indications are covered as set forth in a treatment plan approved by the ASH network. • Participating acupuncturists are listed in the ASH Participating Provider Directory. For a copy of the most recent ASHN directory call ASH at 1-877-335-2746 or 1-877-710-2746 (TTY), Monday - Friday, 8:00 a.m. - 9:00 p.m. • For a description of the chiropractic benefit, see Section 5(a), <i>Chiropractic</i>. 	\$15 per office visit	<i>All charges</i>
<p>Biofeedback when administered by our Mental Health Department as part of a prescribed pain management program or a treatment plan for other physical symptoms which are not responsive to the usual medical treatment methods</p>	\$15 per office visit	\$40 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>All other forms of alternative treatments, such as naturopathic services, hypnotherapy, behavior training, sleep therapy, weight programs and adjunctive therapy not associated with acupuncture</i> • <i>Thermography</i> 	<i>All charges</i>	<i>All charges</i>

Alternative treatments - continued on next page
 High and Standard Option Section 5(a)

Benefit Description	You pay	
	High Option	Standard Option
Alternative treatments (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Any radiologic exam other than plain film studies such as magnetic resonance imaging, CT scans, bone scans, nuclear radiology 	All charges	All charges
Educational classes and programs	High Option	Standard Option
<p>Health education classes, including:</p> <ul style="list-style-type: none"> Diabetes Post-coronary Nutritional counseling <p>Notes:</p> <ul style="list-style-type: none"> Please call Customer Service at 1-800-686-7100 for information on classes near you. You can also participate in programs that are available through Kaiser Permanente as non-FEHB benefits. These programs may require that you pay a fee. See the end of Section 5, <i>Non-FEHB benefits available to Plan members.</i> 	\$15 per office visit	\$20 per primary care office visit \$40 per specialty care 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 calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by 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 FOR SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.

Benefit Description	You pay	
	High Option	Standard Option
Surgical procedures		
A comprehensive range of services, such as:	\$15 per office visit for outpatient services	\$20 per primary care office visit for outpatient services
• Operative procedures		
• Treatment of fractures, including casting		
• Normal pre- and post-operative care by the surgeon	Nothing for inpatient services	\$40 per specialty care office visit for outpatient services
• Correction of amblyopia and strabismus		Nothing for inpatient services
• Endoscopy procedures		
• Biopsy procedures		
• Removal of tumors and cysts		
• Surgical treatment of morbid obesity (bariatric surgery). You must:		
- be 18 years of age or older; and		
- have either a Body Mass Index (BMI) of at least 40, or a BMI greater than 35 but less than 40 when a combination of at least two of the following severe or life threatening conditions are also present: diabetes, hypertension, hypertriglyceridemia, obstructive sleep apnea, cardiomyopathy related to obesity, severe GERD, degenerative disease of weight bearing joints of enough significance to warrant surgical replacement, or pseudotumor cerebri		

Surgical procedures - continued on next page

Benefit Description	You pay	
Surgical procedures (cont.)	High Option	Standard Option
<p>Notes:</p> <ul style="list-style-type: none"> You will need to meet the above qualifications before your Plan provider will refer you to our bariatric surgery program. This program may refer you to other Plan providers to determine if you meet the additional criteria necessary for bariatric surgery, including nutritional, psychological, medical and social readiness for surgery. Final approval for surgical treatment will be required from the Ohio Permanente Medical Group's designated physician. See Section 3, <i>Services requiring our prior approval</i>, for more information. 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$20 per primary care office visit for outpatient services</p> <p>\$40 per specialty care office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<ul style="list-style-type: none"> Insertion of internal prosthetic devices. See Section 5(a), <i>Orthopedic and prosthetic devices</i>, for device coverage information Voluntary sterilization (e.g., Tubal ligation, Vasectomy) Treatment of burns Surgically implanted time-release contraceptive drugs and intrauterine devices (IUDs) Other implanted time-release drugs <p>Note: We cover the cost of these surgically implanted time-release contraceptive drugs and intrauterine devices under the prescription drug benefit (see Section 5(f)).</p>	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$20 per primary care office visit for outpatient services</p> <p>\$40 per specialty care office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Reversal of voluntary sterilization</i> <i>Implants or devices related to the treatment of sexual dysfunction</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Reconstructive surgery	High Option	Standard Option
<ul style="list-style-type: none"> Surgery to correct a functional defect Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> the condition produced a major effect on the member's appearance and the condition can reasonably be expected to be corrected by such surgery Surgery for treatment of a form of congenital hemangioma known as port wine stains on the face of members 18 years or younger All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> surgery and reconstruction on the other breast to produce a symmetrical appearance; 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>

Benefit Description	You pay	
Reconstructive surgery (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - treatment of any physical complications, such as lymphedemas; - breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except as otherwise specified above</i> • <i>Surgeries related to sex transformation.</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Oral and maxillofacial surgery	High Option	Standard Option
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and tumors; • Medical and surgical treatment of temporomandibular joint (TMJ) disorder (non-dental); and • Other surgical procedures that do not involve the teeth or their supporting structures. 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingival, and alveolar bone), except for procedures related to accidental injury of teeth</i> • <i>Correction of any malocclusion not listed above</i> • <i>Any dental care involved in treatment of temporomandibular joint (TMJ) pain dysfunction syndrome</i> • <i>Dental services associated with medical treatment such as surgery and radiation treatment, except for services related to accidental injury of teeth (See Section 5(g).)</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You pay	
Organ/tissue transplants	High Option	Standard Option
<p>Solid organ tissue transplants are limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Intestinal transplants <ul style="list-style-type: none"> - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Kidney/Pancreas • Liver • Lung: Single/bilateral/lobar • Pancreas 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<p>Blood or marrow stem cell transplants limited to the stages of the following diagnoses: (The medical necessity limitation is considered satisfied for other tissue transplants if the patient meets the diagnosis and staging description).</p> <ul style="list-style-type: none"> • Allogeneic transplants <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Chronic myelogenous leukemia - Hemoglobinopathy (i.e., Fanconi’s, Thalessemia major) - Myelodysplasia/Myelodysplastic syndromes - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Amyloidosis • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Neuroblastoma - Amyloidosis • Autologous tandem transplants for 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - Recurrent germ cell tumors (including testicular cancer) - Multiple myeloma - De-novo myeloma 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<p>Blood or marrow stem cell transplants for</p> <ul style="list-style-type: none"> • Allogenic transplants for <ul style="list-style-type: none"> - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • Autologous transplants for <ul style="list-style-type: none"> - Multiple myeloma - Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors <p>Limited Benefits – Autologous blood or bone marrow stem cell transplants for breast cancer and epithelial ovarian cancer may be provided in a National Cancer Institute (NCI) – or National Institutes of Health (NIH) – approved clinical trial at a Plan-designated center of excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols.</p>	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<ul style="list-style-type: none"> • Mini-transplants (non-myeloablative, reduced intensity conditioning) for covered transplants: Subject to medical necessity • Tandem transplants for covered transplants: Subject to medical necessity 	<p>\$15 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>	<p>\$40 per office visit for outpatient services</p> <p>Nothing for inpatient services</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Donor screening tests and donor search expenses, except those performed for the actual donor • Implants of artificial or non-human organs • Transplants not listed as covered 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Anesthesia	High Option	Standard Option
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center 	<p>Nothing</p>	<p>Nothing</p>
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Office 	<p>\$15 per office visit</p>	<p>\$20 per primary care office visit</p> <p>\$40 per specialty care office visit</p>

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 have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS (except for Maternity stays).** Please refer to Section 3 to be sure which services require precertification.

Benefit Description	You pay	
	High Option	Standard Option
Inpatient hospital Room and board, such as: <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets Notes: <ul style="list-style-type: none"> • Separate copayments for inpatient hospital stays, if any, apply to the mother and the newborn. • If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate. 	\$200 per admission	\$500 per admission
Other hospital services and supplies, such as: <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood and blood products • Dressings, splints, plaster casts, and sterile tray services • Medical supplies, appliances, and equipment, including oxygen • Anesthetics, including nurse anesthetist services • The collection and storage of autologous blood for elective surgery when authorized by a Plan physician. 	Nothing	Nothing

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	High Option	Standard Option
<p>Note: You may receive covered hospital services for certain dental procedures if a Plan physician determines you need to be hospitalized for reasons unrelated to the dental procedure. The need for anesthesia, by itself, is not such a condition.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Custodial care and care in an intermediate care facility • Non-covered facilities, such as nursing homes • Personal comfort items, such as telephone, television, barber services, and guest meals and beds • Private nursing care, except when medically necessary • Inpatient dental procedures • Cord blood procurement and storage for possible future need for a yet-to-be determined member recipient. 	<i>All charges</i>	<i>All charges</i>
Outpatient hospital or ambulatory surgical center	High Option	Standard Option
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Lab, X-ray and other diagnostic tests • Blood and blood products • The collection and storage of autologous blood for elective surgery when authorized by a Plan physician • Pre-surgical testing • Dressings, casts, and sterile trays • Medical supplies and equipment, including oxygen • Anesthetics and anesthesia service 	\$15 per outpatient surgery	\$250 per outpatient surgery
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Cord blood procurement and storage for possible future need or for a yet-to-be determined member recipient. 	<i>All charges</i>	<i>All charges</i>
Skilled nursing care facility benefits	High Option	Standard Option
<p>Up to 100 days per calendar year</p> <ul style="list-style-type: none"> • When you need full-time skilled nursing care <p>All necessary services are covered including:</p> <ul style="list-style-type: none"> • Room and board • General nursing care • Medical social services 	Nothing	Nothing

Skilled nursing care facility benefits - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Skilled nursing care facility benefits (cont.)		
<ul style="list-style-type: none"> • Prescribed drugs, biologicals, supplies, and equipment, including oxygen, ordinarily provided or arranged by the skilled nursing facility 	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Custodial care and care in an intermediate care facility</i> • <i>Personal comfort items, such as telephone, television, barber services, and guest meals and beds.</i> 	<i>All charges</i>	<i>All charges</i>
Hospice care	High Option	Standard Option
<p>Supportive and palliative care for a terminally ill member:</p> <ul style="list-style-type: none"> • You must reside in the service area • Services are provided: <ul style="list-style-type: none"> - in the home when a Plan physician determines that it is feasible to maintain effective supervision and control of your care in your home, or - in a Plan-approved hospice facility if approved by a Plan physician <p>Services include inpatient care, outpatient care, and family counseling. A Plan physician must certify that you have a terminal illness, with a life expectancy of approximately six months or less.</p> <p>Note:</p> <p>Hospice is a program for caring for the terminally ill patient that emphasizes supportive services, such as home care and pain and symptom control, rather than curative care. A person who is terminally ill may elect to receive hospice benefits. These palliative and supportive services include nursing care, medical social services, therapy services for purposes of safety and symptom control, physician services, palliative drugs in accord with our drug formulary guidelines, medical supplies and equipment, and short-term inpatient care for pain control and acute and chronic symptom management. We also provide inpatient respite care, counseling and bereavement services. If you make a hospice election, you are not entitled to receive other health care services that are related to the terminal illness. If you have made a hospice election, you may revoke that election at any time, and your standard health benefits will be covered.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Independent nursing (private duty nursing)</i> • <i>Homemaker services.</i> 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
Ambulance	High Option	Standard Option
<ul style="list-style-type: none"> Local licensed ambulance service when medically necessary <p>Note: See Section 5(d) for emergency services</p>	\$50 per trip	\$100 per trip
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a Plan Provider</i> 	<i>All charges</i>	<i>All charges</i>

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 have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency:

In a life-threatening emergency, call 911 or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify us. You or a family member must notify us within 24 hours unless it is not reasonable to do so. It is your responsibility to be sure we have been timely notified.

Emergencies within our service area:

Emergency care may be received by calling 911 or by going to the nearest emergency room.

If you are unsure whether you are experiencing an emergency, call your Primary Care Physician at the number listed in the Provider Directory, or if you have selected an Ohio Permanente Group Physician as your Primary Care Physician, call our 24-hour Advice Line at 216-445-4900 or 1-800-686-2240 or 216-398-3187 (TTY) for assistance. If you have selected an affiliated physician as your Primary Care Physician, call that office for assistance. Refer to the Provider Directory for the number of your physician's office. To better coordinate your emergency care, if you are inside the Service Area, you should go to a Plan facility if possible. You must return to us for follow-up care after emergency services are received within our service area.

If you need to be hospitalized at a non-Plan facility, we must be notified within 24 hours or as soon as reasonably possible. You can call us toll-free from anywhere in the United States at 1-877-676-6270. If you are hospitalized in a non-Plan facility and our physicians believe care can be better provided in a Plan designated hospital, you will be transferred when medically feasible. If you do not notify us, we will not cover any services you receive after transfer would have been possible. Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching us would result in death, disability, or significant jeopardy to your condition.

Emergencies outside our service area:

Emergency care may be received by calling 911, by going to the nearest emergency room or seeking care at any urgent care or physician's office for medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, you must notify us within 24 hours or as soon as is reasonably possible. You can call us toll-free from anywhere in the United States at 1-877-676-6270. If a Plan physician believes care can be better provided in a Plan hospital, we will transfer you when medically feasible. Payment is limited to Emergency Services required before your medical condition permits your travel or transfer to a Plan Facility.

You may obtain emergency and urgent care from Kaiser Permanente medical facilities and providers when you are in the service area of another Kaiser Permanente plan. The facilities will be listed in the local telephone book under “Kaiser Permanente.” You may also call Customer Relations at 1-800-686-7100. See Travel benefit Section 5(g) for follow up care received outside the service area.

Benefit Description	You pay	
	High Option	Standard Option
Emergency within our service area	High Option	Standard Option
<ul style="list-style-type: none"> Urgent care at a Plan urgent care center 	\$15 per visit	\$45 per visit
<ul style="list-style-type: none"> Emergency care as an outpatient at an emergency facility, including physicians' services <p>Notes:</p> <ul style="list-style-type: none"> We waive your emergency room copayment if you are directly admitted to a hospital as an inpatient. Your inpatient admission copayment will still apply (see Section 5(c)). Transfers to an observation bed or observation status do not qualify as an admission to a hospital and your emergency copayment will not be waived. 	\$75 per visit	\$100 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Elective care or non-emergency care</i> <i>Urgent care at a non-Plan urgent care center</i> 	<i>All charges</i>	<i>All charges</i>
Emergency outside our service area	High Option	Standard Option
<ul style="list-style-type: none"> Urgent care at an urgent care center 	\$15 per visit	\$45 per visit
<ul style="list-style-type: none"> Emergency care as an outpatient in a hospital, including physicians' services <p>Notes:</p> <ul style="list-style-type: none"> We waive your emergency room copayment if you are directly admitted to a hospital as an inpatient. Your inpatient admission copayment will still apply (See Section 5(c).) Transfers to an observation bed or observation status do not qualify as an admission to a hospital and your emergency copayment will not be waived. See Section 5(h) for travel benefit coverage of continuing or follow-up care. 	\$75 per visit	\$100 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Elective care or non-emergency care</i> <i>Follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers</i> <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> 	<i>All charges</i>	<i>All charges</i>

Emergency outside our service area - continued on next page

Benefit Description	You pay	
Emergency outside our service area (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area. 	<i>All charges</i>	<i>All charges</i>
Ambulance	High Option	Standard Option
<p>Licensed ambulance, including air ambulance, when medically necessary.</p> <p>Notes:</p> <ul style="list-style-type: none"> See Section 5(c) for non-emergency service Trip means anytime an ambulance is summoned on your behalf. 	\$50 per trip	\$100 per trip
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Trips we determine are not medically necessary</i> <i>Transportation by car, taxi, gurney van, wheelchair van, minivan, and any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a provider or facility</i> 	<i>All charges</i>	<i>All charges</i>

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 we cover them only when we determine they are clinically appropriate to treat your condition.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay	
	High Option	Standard Option
<p>We cover all diagnostic and treatment services recommended by a mental health or substance abuse 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.</p> <p>Notes:</p> <ul style="list-style-type: none"> • We cover the services only when we determine that the care is clinically appropriate to treat your condition, and only when you receive the care as part of a treatment plan developed by a mental health or substance abuse Plan provider. • 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 in favor of another. 	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions</p>
<p>Diagnosis and treatment of mental illness. Services include:</p> <ul style="list-style-type: none"> • Diagnostic evaluation • Treatment and counseling (including individual and group therapy visits) • Crisis intervention and stabilization for acute episodes • Psychological testing necessary to determine the appropriate psychiatric treatment 	<p>\$15 per office visit for individual therapy</p> <p>\$7 per office visit for group therapy</p>	<p>\$40 per office visit for individual therapy</p> <p>\$20 per office visit for group therapy</p>

Mental health and substance abuse benefits - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Mental health and substance abuse benefits (cont.)		
<p>Diagnosis and treatment of alcoholism and drug abuse. Services include:</p> <ul style="list-style-type: none"> • Detoxification (medical management of withdrawal from the substance) • Treatment and counseling (including individual and group therapy visits) <p>Notes:</p> <ul style="list-style-type: none"> • You may see an outpatient mental health or substance abuse Plan provider for outpatient services without a referral from your primary care physician. See Section 3, <i>How you get care</i>, for information about services requiring our prior approval. • Your mental health or substance abuse Plan provider will develop a treatment plan to assist you in improving or maintaining your condition and functional level, or to prevent relapse and will determine which diagnostic and treatment services are appropriate for you. 	<p>\$15 per office visit for individual therapy</p> <p>\$5 per office visit for group therapy (maximum \$5 per day for substance abuse benefit)</p>	<p>\$40 per office visit for individual therapy</p> <p>\$5 per office visit for group therapy (maximum \$5 per day for substance abuse benefit)</p>
<ul style="list-style-type: none"> • Medication evaluation and management 	\$15 per office visit	\$40 per office visit
<ul style="list-style-type: none"> • Inpatient psychiatric or substance abuse care • Hospital alternative services, such as partial hospitalization, day and night care <p>Note: All inpatient admissions and hospital alternative services treatment programs require approval by a mental health or substance abuse Plan physician.</p>	\$200 per admission	\$500 per admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Care that is not clinically appropriate for the treatment of your condition</i> • <i>Services we have not approved</i> • <i>Intelligence, IQ, aptitude ability, learning disorders, or interest testing not necessary to determine the appropriate treatment of psychiatric condition</i> • <i>Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a Plan physician to be medically necessary and appropriate</i> • <i>Services that are custodial in nature</i> • <i>Services rendered or billed by a school or a member of its staff</i> 	<i>All charges</i>	<i>All charges</i>

Mental health and substance abuse benefits - continued on next page

Benefit Description	You pay	
Mental health and substance abuse benefits (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • <i>Services provided under a federal, state, or local government program</i> • <i>Psychoanalysis or psychotherapy credited toward earning a degree or furtherance of education or training regardless of diagnosis or symptoms.</i> 	<i>All charges</i>	<i>All charges</i>

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 in this section.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed health care professional authorized to prescribe drugs must write the prescription. We cover prescriptions filled at a non-Plan pharmacy only for covered out-of-area emergencies and out-of-area urgent care services as specified in Section 5(d), *Emergency services/accidents*.
- **Where you can obtain them.** You may fill the prescription at a Plan or affiliated pharmacy or by our direct mail service for certain maintenance medication as specified below. You may order refills by phone, in person or by using our member Web site at www.kp.org/rxrefill. If you use our online service you can choose to pick up your order at a Plan operated pharmacy or have the order mailed to your home. Online prescription orders mailed to your home must be paid in advance using a credit card. Plan members called to active military duty (or members in time of national emergency), who need to obtain prescribed medications, should call a Plan pharmacy.
- **We use a formulary.** The medications included in our drug formulary are chosen by a group of Kaiser Permanente physicians, pharmacists and other Plan providers known as the Pharmacy and Therapeutics Committee. This committee meets regularly to consider adding and removing prescription drugs on the drug formulary based on new information or drugs that become available. Your provider may request an exception for us to cover non-formulary drugs (those not listed on our drug formulary for your condition). If you would like information about whether a particular drug is included on our formulary, please call Customer Relations at 216-621-7100 or 1-800-686-7100.
- **These are the dispensing limitations.** Prescription drugs will be provided for one copayment up to a 31-day supply or a 62-day supply sent to your home through our direct mail service. We provide up to a 31-day supply based upon (a) the prescribed dosage, (b) the standard manufacturer's package size, and (c) specified dispensing limits. Drugs to treat sexual dysfunction have dispensing limitations; contact Customer Relations at 216-621-7100 or 1-800-686-7100 for details. Mail order drugs are available only to residents of Ohio. Some items are not available through mail order, for example: drugs requiring special handling, which may include professional administration or observation, medications affected by temperature (except insulin), certain drugs that have a significant potential for waste and diversion, controlled substances as determined by state and/or federal regulations, bulky items, injectables and other products or dosage forms identified by the Pharmacy and Therapeutics Committee. Items available through our direct mail service are subject to change at any time without notice. Drugs that have a significant potential for waste or misuse and those that we determine are in limited supply in the market will be provided for up to a 31-day supply in any 31-day period.
- **A generic equivalent will be dispensed if it is available,** unless your Plan provider specifically requires a brand-name drug. If you request a brand-name drug, when a federally approved generic drug is available, and your provider has not specified the brand-name drug must be dispensed, you have to pay the full cost of the brand-name drug.
- **Why use generic drugs?** Typically generic drugs cost you and us less money than a brand-name drug. Under federal law, generic and brand-name drugs must meet the same standards for safety, purity, strength, and effectiveness.
- **When do you have to file a claim?** You do not need to file a claim when you receive drugs from a Plan or affiliated pharmacy. You have to file a claim when you receive drugs from a non-Plan pharmacy for covered out-of-area emergency and out-of-area urgent care as specified in Section 5(d), *Emergency services/accidents*. For information about how to file a claim, see Section 7, *Filing a claim for covered services*.

Benefit Description	You pay	
Covered medications and supplies	High Option	Standard Option
<p>We cover the following medications and supplies prescribed by a licensed health care professional and obtained from a Plan pharmacy or through our direct mail services:</p> <ul style="list-style-type: none"> • Drugs and medicines that, by federal law, require a prescription for their purchase, except those listed as <i>Not covered</i> • Certain over-the-counter medications prescribed by a provider and listed on the Plan’s formulary • Insulin • Disposable needles and syringes for the administration of insulin • Oral contraceptive drugs • Diaphragms • Topical contraceptives • Growth hormone • Tobacco cessation drugs and medications, including prescribed nicotine patches • Compound drugs <p>Notes:</p> <ul style="list-style-type: none"> • For compound drugs you will be charged your applicable generic or brand name drug copayment depending on the compound drug’s main ingredient, whether the main ingredient is a generic or brand name drug. • A compound drug is one in which two or more drugs or pharmaceutical agents are combined together to meet the requirements of a prescription. 	<p>\$10 per prescription or refill for generic drugs</p> <p>\$25 per prescription or refill for brand-name drugs</p>	<p>\$15 per prescription or refill for generic drugs</p> <p>\$30 per prescription or refill for brand-name drugs</p>
<ul style="list-style-type: none"> • Implanted time-release contraceptive drugs • Intrauterine devices (IUD) <p>Note: We do not refund any portion of the copayment if you request removal of the implanted, time-release contraceptive medication or device before the end of its expected life.</p>	<p>A one-time payment equal to \$10 times the expected number of months the generic medication will be effective, not to exceed \$200</p> <p>A one-time payment equal to \$25 times the expected number of months the brand-name medication will be effective, not to exceed \$200</p>	<p>A one-time payment equal to \$15 times the expected number of months the generic medication will be effective, not to exceed \$200</p> <p>A one-time payment equal to \$30 times the expected number of months the brand-name medication will be effective, not to exceed \$200</p>

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Injectable contraceptive drugs <p>Note: The expected number of months the contraceptive will be effective as stated by the manufacturer, except the charge will not exceed the cost of the contraceptive</p>	<p>A one-time payment equal to \$10 times the expected number of months the generic contraceptive will be effective</p> <p>A one-time payment equal to \$25 times the expected number of months the brand contraceptive will be effective</p>	<p>A one-time payment equal to \$15 times the expected number of months the generic contraceptive will be effective</p> <p>A one-time payment equal to \$30 times the expected number of months the brand contraceptive will be effective</p>
<ul style="list-style-type: none"> • Fertility drugs for covered infertility treatments 	50% of our allowance	<i>All charges</i>
<ul style="list-style-type: none"> • Sexual dysfunction drugs 	50% of our allowance	50% of our allowance
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Drugs to enhance athletic performance</i> • <i>Prescriptions filled at non-Plan pharmacies, except for out-of-area emergencies or out of area urgent care services</i> • <i>Vitamins and nutritional supplements that can be purchased without a prescription</i> • <i>Nonprescription drugs, unless they are included in our drug formulary</i> • <i>Medical supplies such as dressings and antiseptics, except as listed above</i> • <i>Drugs used to shorten the duration of the common cold</i> • <i>Any requested packaging of drugs other than the dispensing pharmacy's standard packaging</i> • <i>Replacement of lost, stolen or damaged prescription drugs or accessories</i> • <i>Drugs related to non-covered services</i> • <i>Drugs for the promotion, prevention, or other treatment of hair loss or growth</i> • <i>Drugs used in the treatment of weight management</i> 	<i>All charges</i>	<i>All charges</i>

Section 5(g). 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 we pay them only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payer of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9, *Coordinating benefits with other coverage*.
- We have no calendar year deductible.
- We cover hospitalization for dental procedures at Plan facilities only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c), *Hospital benefits*, for inpatient hospital benefits. We do not cover dental procedures except as described below.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- No precertification is required for accidental injury to teeth. Accidental injury to teeth services may be obtained from a licensed dentist. Please submit claims for services related to accidental injury to teeth according to Section 7, *Filing a claim for covered services*, of this brochure.

Benefit Description	You Pay	
	High Option	Standard Option
Accidental injury benefit		
<p>We cover services to promptly repair (but not replace) a sound, natural tooth, if:</p> <ul style="list-style-type: none"> • damage is due to an accidental injury from trauma to the mouth from violent contact with an external object, • the tooth has not been restored previously, except in a proper manner, and • the tooth has not been weakened by decay, periodontal disease or other existing dental pathology. <p>Note: Services will be covered only when provided within 72 hours following the accidental injury.</p>	<p><i>All charges</i> after \$500 per accidental injury</p> <p>Nothing up to the benefit maximum of \$500 of covered charges per accidental injury</p> <p>The maximum benefit amount we will pay is \$500 per accidental injury</p>	<p><i>All charges</i> after \$500 per accidental injury</p> <p>Nothing up to the benefit maximum of \$500 of covered charges per accidental injury</p> <p>The maximum benefit amount we will pay is \$500 per accidental injury</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Services for conditions caused by an accidental injury occurring before your eligibility date.</i> 	<i>All charges</i>	<i>All charges</i>
Dental benefits	High Option	Standard Option
We have no other dental benefits.		

Section 5(h). Special features

Feature	Description
<p>Flexible benefits option</p>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
<p>24 hour advice line</p>	<p>If you have selected an Ohio Permanente Medical Group physician as your primary care physician, you may call 1-800-686-2240 (TTY 216-398-3187 or 1-877-398-3187) 24 hours a day, 7 days a week for any of your health concerns. You may talk with a registered nurse who can help assess medical symptoms and provide advice over the phone, when medically appropriate. If you have selected an affiliated physician as your primary care physician, call that office for assistance. Refer to the Provider Directory for the number of your physician’s office.</p>
<p>Centers of Excellence</p>	<p>The Centers of Excellence program began in 1987. As new technologies proliferate and become the standard of care, Kaiser Permanente refers members to contracted “Centers of Excellence” for certain specialized medical procedures.</p> <p>We have developed a nationally contracted network of Centers of Excellence for organ transplantation, which consists of medical facilities that have met stringent criteria for quality care in specific procedures. A national clinical and administrative team has developed guidelines for site selection, site visit protocol, volume and survival criteria for evaluation and selection of facilities. The institutions have a record of positive outcomes and exceptional standards of quality.</p>
<p>Services for the deaf, hard of hearing or speech impaired</p>	<p>We provide a TTY/text telephone number at: 1-877-676-6677. Sign language services are also available.</p>

Feature - continued on next page

Feature	Description
Feature (cont.)	
Services from other Kaiser Permanente or allied plans	<p>When you visit a different Kaiser Foundation Health Plan or allied plan service area temporarily (not more than 90 days), you can receive visiting member care from designated providers in that area. Visiting member care is described in our visiting member brochure. Visiting member care and your out-of-pocket costs may differ from the covered services, copayments and coinsurance described in this FEHB brochure. The 90-day limit on visiting member care does not apply to a dependent child who attends an accredited college or accredited vocational school.</p> <p>Please call Customer Relations at 216-621-7100 or toll-free at 1-800-686-7100 to receive more information about visiting member care, including facility locations in other service areas. Service areas and facilities where you may obtain visiting member care may change at any time.</p>
Travel benefit	<p>Kaiser Permanente’s travel benefits for Federal employees provide you with outpatient follow-up and/or continuing medical care when you are temporarily (for example, on a temporary work assignment or attending school) outside your home service area by more than 100 miles and outside of any other Kaiser Permanente service area. These benefits are in addition to your emergency services/accident benefit and include:</p> <ul style="list-style-type: none"> • Outpatient follow-up care necessary to complete a course of treatment after a covered emergency. Services include removal of stitches, a catheter, or a cast. • Outpatient continuing care for covered services for conditions diagnosed and treated within the previous 90 days by a Kaiser Permanente health care provider or affiliated Plan provider. Services include dialysis and prescription drug monitoring. <p>You pay \$25 for each follow-up or continuing care visit. This amount will be deducted from the reimbursement we make to you. We limit our payment for this travel benefit to no more than \$1,200 each calendar year. For more information about this benefit call Customer Relations at 1-800-686-7100 or 1-877-676-6677 (TTY). File claims as shown in Section 7.</p> <p><i>The following are a few examples of services not included in your travel benefits coverage:</i></p> <ul style="list-style-type: none"> • <i>Non-emergency hospitalization</i> • <i>Infertility treatments</i> • <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> • <i>Transplants</i> • <i>Durable medical equipment (DME)</i> • <i>Prescription drugs</i> • <i>Home health services.</i>

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them.** Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all complaints must follow their guidelines. For additional information contact the Plan at 216-621-7100 or 1-800-686-7100.

Dental Benefits

The following dental plan benefits, provided through Delta Dental of Ohio are available to all enrolled Federal employees. Your Dental Care Certificate will provide you with additional information about your Delta Dental plan, including information about your plan exclusions and limitations, and the Delta Dental Network of dentists. In the event that you seek treatment from a dentist that does not participate in any of Delta Dental's programs, in addition to your coinsurance for covered services, you will be responsible to pay the difference between the covered reimbursement of the Delta Dental PPO (to your non-Delta PPO dentist) and the dentist's total fee. To locate a Delta Dental PPO dentist, please visit www.deltadentaloh.com. For a Certificate of Insurance or more information about your dental benefits, please contact the Plan's Customer Relations Department at 216-621-7100 or 1-800-686-7100.

For Class I Benefits, the Plan pays 70% and you pay 30%

Diagnostic and Preventive Services, Emergency Palliative Treatment, and X-rays.

For Class II Benefits, the Plan pays 50% and you pay 50%

Oral Surgery Services for simple extractions, including preoperative and postoperative care, and Minor Restorative Services used to repair teeth damaged by disease or injury (for example, amalgam [silver] and resin [white] fillings.)

Benefits for oral examinations, prophylaxes and fluoride treatment are payable twice per calendar year. Benefits for bitewing X-rays are payable once per calendar year.

Maximum Payment - \$750 per person total per benefit year on Class I and Class II Benefits.

Deductible – None.

Benefits will cease on the last day of the month in which the employee is terminated.

Claims Address and Customer Service Phone Number:

Delta Dental Plan of Ohio

P.O. Box 9085

Farmington Hills, MI 48333-9085

1-800-282-0749

Eyeglass and Contact Lens Allowance and VAPP

The Plan provides an allowance of up to \$100 every 24 months towards the purchase of eyeglass lenses, frames or contact lenses when prescribed by a Plan physician or Plan optometrist and purchased at a United Optical location. We also offer a Value Added Purchasing Plan (VAPP) which entitles members to special discounts on designated optical goods and services purchased from designated quality vision care suppliers. For more information, contact the Plan's Customer Relations Department at 216-621-7100 or 1-800-686-7100.

Healthy Living Classes and Resources

Classes in prenatal care, weight management, smoking cessation and stress management are available for all Plan members. Contact the Plan's Member Service Center Health Education Line at 216-524-5948 or 1-800-456-6099 for details on location, times and, in some cases, member fees.

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 physician determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- When a service is not covered, all services, drugs or supplies related to the non-covered service are excluded from coverage, except services we would otherwise cover to treat complications of the non-covered service;
- Care by non-Plan providers except for authorized referrals, emergencies, travel benefit, or services from other Kaiser Permanente plans (see Emergency services/accidents and Special features)
- 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 (see specifics regarding transplants);
- 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;
- Services required for (a) obtaining or maintaining employment or participation in employee programs or (b) insurance or governmental licensing;
- Services, drugs, or supplies you receive without charge while in active military service; or
- Services provided or arranged by criminal justice institutions for members confined therein.

Section 7. Filing a claim for covered services

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

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

Medical, hospital and drug benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 216-621-7100 or from other areas at 1-800-686-7100 or 1-877-676-6677 (TTY).

When you must file a claim – such as for services you received outside of the Plan’s service area – submit it on the CMS-1500 or an invoice or billing statement from the provider 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;
- Follow up services rendered out-of-area;
- 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 Administration
Kaiser Foundation Health Plan of Ohio
P.O. Box 5316
Cleveland, OH 44101-9774

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.

Step	Description
1	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none">a) Write to us within 6 months from the date of our decision; andb) Send your request to us at: Appeals Unit, Kaiser Foundation Health Plan of Ohio, P.O. Box 93764, Cleveland, OH 44101-5764; andc) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andd) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	<p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none">a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); orb) Write to you and maintain our denial - go to step 4; orc) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request - go to step 3.
3	<p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>
4	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none">• 90 days after the date of our letter upholding our initial decision; or• 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or• 120 days after we asked for additional information. <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.</p> <p>Send OPM the following information:</p> <ul style="list-style-type: none">• 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. <p>Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.</p>

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.

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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 216-621-7100, or from other areas call 1-800-686-7100 or 1-877-676-6677 (TTY) and we will expedite our review; or
- b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You may call OPM's Health Insurance Group 3 at 202-606-0755 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 has coverage under any other health plan or has 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. If we are the secondary payer, and you received your services from Plan providers, we may bill the primary carrier.

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 another plan’s Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Managed Care Plan known as Kaiser Permanente Medicare Plus (an 1876 Medicare Cost Plan). Please review the information on Medicare Managed Care Plan on page 60.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D Prescription Drug Plan (PDP) 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 our 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.

Please refer to the Medicare Annual Notice of Change (ANOC) or Evidence of Coverage for the complete details of your additional benefits with Kaiser Permanente’s Medicare Plus plan, which now includes 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 a physician does not participate in Medicare, you will have to file a claim with Medicare. This does not apply if you receive your care from Kaiser Permanente providers.

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

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

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 216-621-7100 or see our Web site at <http://kp.org/feds>.

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

- **Medicare Advantage (Part C)**

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

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

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

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

- **Medicare managed care plan**

You may enroll in our Medicare managed care plan known as Kaiser Permanente Medicare Plus and remain enrolled in our FEHB plan. To be eligible for Kaiser Permanente Medicare Plus, you must have Medicare Parts A and B or Medicare Part B only.

You may enroll in Medicare Plus at no additional monthly premium cost to you, if you remain enrolled in our FEHB plan. Our Medicare Plus plan offers you enhanced benefits. If you enroll in Medicare Plus, you still receive all of your in-network care through Kaiser Permanente Plan providers.

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

When we are the primary payer, we process the claim first. If you enroll in a Medicare Part D PDP and we are the secondary payer, our Kaiser Permanente owned and operated pharmacies will not consider the PDP benefits. These Kaiser Permanente pharmacies will only provide your FEHB Kaiser Permanente benefits.

You will still need to follow the rules in this brochure for us to cover your care. We will only cover your prescription if it is written by a Plan provider and obtained at a Plan pharmacy or through our Plan mail service delivery program, except in an emergency or urgent care situation.

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. **(Having coverage under more than two health plans may change the order of benefits determined on this chart.)**

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		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Have FEHB through your spouse who is an active employee		✓
4) 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 #3 above	✓	
5) 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	✓	
6) 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 #3 above	✓	
7) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
8) Are a Federal employee receiving Workers' Compensation disability benefits for six months or more	✓ *	
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	✓	
3) Have Temporary Continuation of Coverage (TCC) and...		
• Medicare based on age and disability	✓	
• Medicare based on ESRD (for the 30 month coordination period)		✓
• Medicare based on ESRD (after the 30 month coordination period)	✓	
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) coverage

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. See Section 4.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See Section 4.
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.
Custodial care	(1) Assistance with activities of daily living, for example, walking, getting in and out of bed, dressing, feeding, toileting, and taking medicine. (2) Care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse. Custodial care that last 90 days or more is sometimes known as long term care.
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 Section 4.
Experimental or investigational services	<p>We do not cover a service, supply, item or drug that we consider experimental. We consider a service, supply, item or drug to be experimental when the service, supply, item or drug:</p> <ul style="list-style-type: none">(1) has not been approved by the FDA; or(2) is the subject of a new drug or new device application on file with the FDA; or(3) is part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial; or is intended to evaluate the safety, toxicity, or efficacy of the service; or(4) is available as the result of a written protocol that evaluates the service's safety, toxicity, or efficacy; or(5) is subject to the approval or review of an Institutional Review Board; or(6) requires an informed consent that describes the service as experimental or investigational; <p>We carefully evaluate whether a particular therapy is safe and effective or offers a reasonable degree of promise with respect to improving health outcomes. The primary source of evidence about health outcomes of any intervention is peer-reviewed medical or dental literature.</p>
Group health coverage	Health care benefits that are available as a result of your employment, or the employment of your spouse, and that are offered by an employer or through membership in an employee organization. Health care coverage may be insured or indemnity coverage, self-insured or self-funded coverage, or coverage through health maintenance organizations or other managed care plans. Health care coverage purchased through membership in an organization is also "group health coverage."

Medically necessary

All benefits need to be medically necessary in order for them to be covered benefits. Generally, if your Plan physician provides the service in accord with the terms of this brochure, it will be considered medically necessary. However, some services are reviewed in advance of your receiving them to determine if they are medically necessary. When we review a service to determine if it is medically necessary, a Plan physician will evaluate what would happen to you if you do not receive the service. If not receiving the service would adversely affect your health, it will be considered medically necessary. The services must be a medically appropriate course of treatment for your condition. If they are not medically necessary, we will not cover the services. In case of emergency services, the services that you received will be evaluated to determine if they were medically necessary.

Our allowance

The amount we use to determine your coinsurance. When you receive services or supplies from Plan providers, it is the amount that we set for the services or supplies if we were to charge for them. When you receive services from non-Plan providers, it is either the amount that we have negotiated with the non-Plan provider or the billed charges.

Us/We

Us and We refer to Kaiser Foundation Health Plan of Ohio.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB Facts

Coverage information

- **No pre-existing condition limitation**

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

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

See www.opm.gov/insure/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 Federal 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;
- What happens 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, however, we will send you a letter notifying you when a dependent reaches the age limit. Please tell us immediately when family members are added or lose coverage for any reason, including your marriage, divorce, annulment, or when your child under age 22 turns age 22 or has a change in marital status, divorce, or when your child under age 22 marries.

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

- **Children's Equity Act**

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

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

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

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

• **When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2009 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 2008 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 for you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse’s employing or retirement office to get RI 70-5, the *Guide to Federal Benefits 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 Flexible Spending Account Program**, also known as **FSAFEDS**, lets you set aside pre-tax money from your salary to reimburse you for eligible dependent care and/or health care expenses. You pay less in taxes so you save money. The result can be a discount of 20% to more than 40% on services/products you routinely pay for out-of-pocket.

Second, 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 eligible dependents.

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

The Federal Flexible Spending Account Program – *FSAFEDS*

What is an FSA?

It is an account where you contribute money from your salary **BEFORE** taxes are withheld, then incur eligible expenses and get reimbursed. You pay less in taxes so you save money. **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)** - Reimburses you 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)** - Designated 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 any other insurance.
- **Dependent Care FSA (DCFSA)** - Reimburses you for eligible non-medical day care expenses for your child(ren) under age 13 and/or for any person you claim as a dependent on your Federal Income Tax return who is mentally or physically incapable of self-care. You (and your spouse if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for a DCFSA.

Where can I get more information about 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 Employees 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. This Program provides comprehensive dental and vision insurance at competitive group rates with no pre-existing condition limitations.

FEDVIP is available to eligible Federal and Postal Service employees, retirees, and their eligible family members on an enrollee-pay-all basis. Employee premiums are withheld from salary on a pre-tax basis.

Dental Insurance

Dental plans provide a comprehensive range of services, including all 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 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).

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.

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

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Summary of benefits for the High Option of the Kaiser Foundation Health Plan of Ohio - 2009

- **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 and other health care professionals:		
• Diagnostic and treatment services provided in the office	\$15 per office visit	19
Services provided by a hospital:		
• Inpatient	\$200 per admission	37
• Outpatient	\$15 per outpatient surgery	38
Emergency benefits:		
• In-area	\$75 per visit	42
• Out-of-area	\$75 per visit	42
Mental health and substance abuse treatment:	Regular cost sharing	44
Prescription drugs:	\$10 per prescription or refill for generic drugs \$25 per prescription or refill for brand-name drugs	48
Dental care:	No benefit. See non-FEHB benefits for optional dental plan (see page 53).	50
Vision care:	Refractions; \$15 per office visit	26
Special features: Flexible benefits option; 24 hour advice line; Centers of Excellence; Services for the deaf, hard of hearing or speech impaired; Services from other Kaiser Permanente or allied plans; Travel benefit		51
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum):	Nothing after \$2,000/Self Only or \$6,000/Family enrollment per year. Some costs do not count toward this protection.	11

Summary of benefits for the Standard Option of the Kaiser Foundation Health Plan of Ohio - 2009

- **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.

Standard Option Benefits	You Pay	Page
Medical services provided by physicians and other health care professionals:		
<ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	\$20 per primary care office visit \$40 per specialty care office visit	19
Services provided by a hospital:		
<ul style="list-style-type: none"> • Inpatient 	\$500 per admission	37
<ul style="list-style-type: none"> • Outpatient 	\$250 per outpatient surgery	38
Emergency benefits:		
<ul style="list-style-type: none"> • In-area 	\$100 per visit	42
<ul style="list-style-type: none"> • Out-of-area 	\$100 per visit	42
Mental health and substance abuse treatment:	Regular cost sharing	44
Prescription drugs:	\$15 per prescription or refill for generic drugs \$30 per prescription or refill for brand-name drugs	48
Dental care:	No benefit. See non-FEHB benefits for optional dental plan (see page 53).	50
Vision care:	Refractions; \$20 per primary care office visit \$40 per specialty care office visit	26
Special features: Flexible benefits option; 24 hour advice line; Centers of Excellence; Services for the deaf, hard or hearing or speech impaired; Services from other Kaiser Permanente or allied plans; Travel benefit		51
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum):	Nothing after \$2,000/Self Only or \$6,000/Family enrollment per year. Some costs do not count toward this protection.	11

Notes

2009 Rate Information for Kaiser Foundation Health Plan of Ohio

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 rates apply to career Postal Service employees. Most employees should refer to the *Guide to Benefits for Career United States Postal Service Employees* (RI 70-2) and to the rates shown below.

The rates shown below do not apply to Postal Service Inspectors, Office of Inspector General (OIG) employees and Postal Service Nurses. Rates for members of these groups are published in special Guides. Postal Service Inspectors and OIG employees should refer to the *Guide to Benefits for United States Postal Inspectors and Office of Inspector General Employees* (RI 70-2IN). Postal Service Nurses should refer to the *Guide to Benefits for United States Postal Nurses* (RI 70-2NU).

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	USPS Share	Your Share
High Option Self Only	641	\$155.66	\$84.37	\$337.26	\$182.81	\$179.45	\$60.58
High Option Self and Family	642	\$352.56	\$199.51	\$763.88	\$432.27	\$406.42	\$145.65
Standard Option Self Only	644	\$117.68	\$39.22	\$254.96	\$84.99	\$135.72	\$21.18
Standard Option Self and Family	645	\$270.67	\$90.22	\$586.45	\$195.48	\$312.17	\$48.72