Univera Healthcare

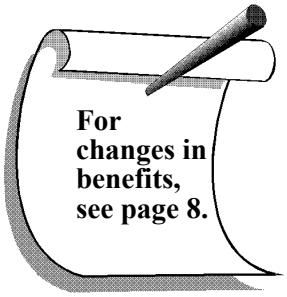
http://www.univerahealthcare.com

2009

A Health Maintenance Organization

Serving: Western New York State

Enrollment in this Plan is limited. You must live or work in our geographic service area to enroll. See page 6 and 7 for requirements



This Plan has Four-Star Excellent accreditation from NCQA. See the 2009 Guide for more information on accreditation.

Western New York: Erie, Niagara, Genesee, Orleans and Wyoming Counties Only
- **Q81 Self Only**
- **Q82 Self and Family**

Western New York: Chautauqua, Allegany and Cattaraugus Counties Only
- **KQ1 Self Only**
- **KQ2 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 73-071

Important Notice from Univera Healthcare About

Our Prescription Drug Coverage and Medicare

OPM has determined that Univera Healthcare 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 Univera Healthcare will coordinate benefits with Medicare.

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 most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may also have to wait until the next Annual Coordinated Election Period (Novermber 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.

Table of Contents

Table of Contents 1
Introduction 3
Plain Language 3
Stop Health Care Fraud! 3
Preventing medical mistakes 4
Section 1. Facts about this HMO Plan 6
- How we pay providers 6
- Your Rights 6
- Service Area 6

Section 2. How we change for 2009 8
- Changes to this Plan 8

Section 3. How you get care 9
- Identification cards 9
- Where you get covered care 9
  - Plan providers 9
  - Plan facilities 9
- What you must do to get covered care 9
  - Primary care 9
  - Specialty care 9
  - Hospital Care 10
  - If you are hospitalized when your enrollment begins 10
- How to get approval for… 10
  - Your hospital stay 10
  - How to precertify an admission 10
  - Maternity care 11
  - What happens when you do not follow the precertification rules when using non-network facilities 11
- Circumstances beyond our control 11
- Services requiring our prior approval 11

Section 4. Your costs for covered services 12
- Copayments 12
- Cost-sharing 12
- Deductible 12
- Coinsurance 12
- Your catastrophic protection out-of-pocket maximum 12
- Carryover 12
- When Government facilities bill us 12

Section 5. High Option Benefits 13
- Section 5. High Option Benefits Overview 15
- Section 5(a). Medical services and supplies provided by physicians and other health care professionals 16
- Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals 26
- Section 5(c). Services provided by a hospital or other facility, and ambulance services 33
- Section 5(d). Emergency services/accidents 36
- Section 5(e). Mental health and substance abuse benefits 38
- Section 5(f). Prescription drug benefits 40
- Section 5(g). Dental benefits 42
- Section 5(h). Special features 43

Non-FEHB benefits available to Plan members 44
Section 6. General exclusions – things we don't cover 45
Section 7. Filing a claim for covered services 46
Section 8. The disputed claims process....47
Section 9. Coordinating benefits with other coverage 49
When you have other health coverage 49
What is Medicare? 49
- Should I enroll in Medicare? 49
- The Original Medicare Plan (Part A or Part B)....50
- Medicare Advantage (Part C) 50
- Medicare prescription drug coverage (Part D) 51

TRICARE and CHAMPVA 53
Workers' Compensation 53
Medicaid....53
When other Government agencies are responsible for your care 53
When others are responsible for injuries....53
When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage 53
Section 10. Definitions of terms we use in this brochure 54
Section 11. FEHB Facts 55
Coverage information 53
- No pre-existing condition limitation....55
- Where you can get information about enrolling in the FEHB Program....55
- Types of coverage available for you and your family 55
- Children's Equity Act 55
- When benefits and premiums start 56
- When you retire 56

When you lose benefits 56
- When FEHB coverage ends....56
- Upon divorce 57
- Temporary Continuation of Coverage (TCC)....57
- Converting to individual coverage 57
- Getting a Certificate of Group Health Plan Coverage....57

Section 12. Three Federal Programs complement FEHB benefits 58
The Federal Flexible Spending Account Program – FSAFEDS 58
The Federal Long Term Care Insurance Program....59
The Federal Employees Dental and Vision Insurance Program - FEDVIP 58
Index....60
Summary of benefits for the High Option of the Univera Healthcare - 2009....62
2009 Rate Information for Univera Healthcare 63

Introduction

This brochure describes the benefits of Univera Healthcare under our contract (CS 1891) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Univera Healthcare administrative offices is:

Univera Healthcare
205 Park Club Lane
Buffalo, New York 14221-5239

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 at the end of this brochure.

Plain Language

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

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

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

Stop Health Care Fraud!

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

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

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

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.

- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 877-800-0910 and explain the situation.
  - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

202-418-3300

OR WRITE TO:

United States Office of Personnel Management

Office of the Inspector General Fraud Hotline

1900 E Street NW Room 6400

Washington, DC20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise);
  - 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:

Ø www.ahrq.gov/path/beactive.htm. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.

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

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

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

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

Ø www.quic.gov/report. Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's health care delivery system.

Section 1. Facts about this HMO Plan

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

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

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

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

General features of our High Option

You must have a designated Primary Care Physician; you need referrals to see a specialist (except chiropractors, routine annual eye exams and gyn). You can receive a reduced copay by utilizing Lifetime Health Center providers. Care must be provided by a participating provider.

How we pay providers

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

Your Rights

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

- **Almost 30 years in existence**
- **Univera Healthcare is a non-profit organization**
- **Financial ratings of A- (Excellent) from both A.M. Best and Standard and Poor's, two of the nations leading rating agencies**
- **Four-Star Excellent accreditation from NCQA**
- **More than 5,700 providers participate with Univera Healthcare in Western New York**

If you want more information about us, call 800-427-8490, or write to Univera Healthcare, Sales Dept., PO Box 23000, Rochester, New York 14692. You may also contact us by fax at 716-847-1257 or visit our Web site at www.univerahealthcare.com.

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.

Service Area

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

For current or prospective members who live or work in Erie, Niagara, Orleans, Wyoming or Genesee Counties, your Plan enrollment code must be Q81 for self only and Q82 for self and family.

For current or prospective members who live or work in Chautauqua, Cattaraugus or Allegany Counties your Plan enrollment code must be KQ1 for self only and KQ2 for self and family.

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

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

Section 2. How we change for 2009

No benefit changes for 2009.

Changes to this Plan

- Your share of the non-Postal premium will increase for Self Only or for Self and Family for enrollment code KQ
- Your share of the non-Postal premium will increase for Self Only or for Self and Family for enrollment code Q8

Section 3. How you get care

Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation (for annuitants), or your 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 800-337-3338 or write to us at Univera Healthcare, Customer Service Dept, PO Box 23000, Rochester, New York 14682. You may also request replacement cards through our Web site: www.univerahealthcare.com

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 credential Plan providers according to national standards.

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

- **Plan facilities**

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

What you must do to get covered care

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

- **Primary care**

Your primary care physician can be a family practitioner, internist, general practitioner 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 at 800-337-3338 prior to receiving services from a new primary care physician.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. Referrals are not needed for the following covered services (however, services must be rendered by a participating provider): chiropractic services, OB/GYN, annual routine eye exam.

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

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

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

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

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

- **Hospital Care**

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

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

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 our customer service department immediately at 800-337-3338. 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 hopsital 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.

How to get approval for…

- **Your hospital stay**

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

- **How to precertify an admission**

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

- **Maternity care** — Your Plan 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.
- **What happens when you do not follow the precertification rules when using non-network facilities** — There are no benefits for non-network facilities.
- **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 pre-authorization. Your physician must obtain pre-authorization for the following services: all hospital admissions and some surgeries, additional medical services such as mental health and substance abuse treatment, durable medical equipment, prosthetic devices, physical, occupational, speech therapies, certain prescription drugs, and some diagnostic testing.

Section 4. Your costs for covered services

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

Copayments	A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services. Example: When you see your primary care physician you pay a copayment of $20 per office visit.
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 deductibles.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. Only certain specified services require coinsurance. Example: In our Plan, you pay 50% of our allowance for durable medical equipment.
Your catastrophic protection out-of-pocket maximum	We do not have a catastrophic protection out-of-pocket maximum.
Carryover	If you changed to this Plan during open season from a plan with a catastrophic protection beneft 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 with 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.
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 seravices and supplies they provide to you or a family member. They may not seek more than their governing laws allow.

Section 5. High Option Benefits

See page 8 for how our benefits changed this year. Page 62 is a benefit summary of our High Option. Make sure that you review the benefits that are available under the option in which you are enrolled.

Section 5. High Option Benefits Overview 15
Section 5(a). Medical services and supplies provided by physicians and other health care professionals 16
- Diagnostic and treatment services 16
- Lab, X-ray and other diagnostic tests 16
- Preventive care, adult 17
- Preventive care, children 18
- Maternity care 18
- Family planning 19
- Infertility services 19
- Allergy care 20
- Treatment therapies 20
- Physical and occupational therapies 20
- Speech therapy 21
- Hearing services (testing, treatment, and supplies) 21
- Vision services (testing, treatment, and supplies) 22
- Foot care 22
- Orthopedic and prosthetic devices 22
- Durable medical equipment (DME) 23
- Home health services 24
- Chiropractic 25
- Alternative treatments 25
- Educational classes and programs 25

Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals 26
- Surgical procedures 26
- Reconstructive surgery 27
- Oral and maxillofacial surgery 28
- Organ/tissue transplants 28
- Anesthesia 32

Section 5(c). Services provided by a hospital or other facility, and ambulance services 33
- Inpatient hospital 33
- Outpatient hospital or ambulatory surgical center 34
- Extended care benefits/Skilled nursing care facility benefits 34
- Hospice care 35
- Ambulance 35

Section 5(d). Emergency services/accidents 36
- Emergency within our service area 36
- Emergency outside our service area 37
- Ambulance 37

Section 5(e). Mental health and substance abuse benefits 38
- Mental health and substance abuse benefits 38

Section 5(f). Prescription drug benefits 40
- Covered medications and supplies 41

Section 5(g). Dental benefits 42
- Accidental injury benefit 42

Section 5(h). Special features....43
Flexible benefits option....43
24 hour nurse line....43
Services for deaf and hearing impaired....43
Reciprocity benefit....43
High risk pregnancies....43
Centers of excellence....43
AfterHours Medical Care....43
Travel benefit/services overseas....43
Summary of benefits for the High Option of the Univera Healthcare - 2009....62

Section 5. High Option Benefits Overview

This Plan offers a High Option. Benefits are described in Section 5.

The High 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 claim forms, claims filing advice, or more information about High Option benefits, contact us at 800-337-3338 or at our Web site at www.univerahealthcare.com.

- **High Option**

$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians

No Copay for Kids Age 18 and Under - More than just office visits - it's most outpatient benefits such as hearing exams, eye exams, specialist office visits, x-rays and lab, home health services, chiropractic care, allergy testing and treatment, diabetic supplies and equipment (glucometer and insulin pumps), external breast prosthesis, rehabilitation services, and physical exams.

Inpatient Hospital Copay - $250 (one copay per calendar year for a single contract and a maximum of two copays per calendar year for a family contract)

24 Hour Nurse Advice Line - for questions or needed medical advice. Available 24 hours a day, 7 days a week, even holidays to all Univera Healthcare members for no additional cost.

AfterHours Program at Lifetime Health Medical Group locations - your primary care physician does **not** need to be one of the Lifetime Health Medical Group physicians to utilize the AfterHours alternative to the emergency room for minor illnesses and injuries. Saves you time and money. No appointment. No referral. You pay the office visit copay.

Univera Healthy Living - member savings on health education programs, nutrition and weight management, discounts on fitness club memberships and programs, first aid/safety programs, stress management, and complementary medicine.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- A facility copay applies to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay
Diagnostic and treatment services	**High Option**
Professional services of physicians • In physician's office	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under
Professional services of physicians • In an urgent care center • During a hospital stay • In a skilled nursing facility • Office medical consultations • Second surgical opinion	$10 copay for urgent care services at a Lifetime Health Center; $20 copay for urgent care services for all other participating physicians; Nothing for urgent care servics for covered dependents age 18 and under Nothing during a hospital stay Nothing in a skilled nursing facility $10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under
At home	$20 copay per visit; Nothing for covered dependents age 18 and under
Lab, X-ray and other diagnostic tests	**High Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound	Nothing if you receive these services during your office visit; otherwise, $10 copay per visit for services at a Lifetime Health Center; $20 copay per visit at all other participating physicians; Nothing for covered dependents age 18 and under

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

Benefit Description	You pay
Lab, X-ray and other diagnostic tests (cont.)	**High Option**
• Electrocardiogram and EEG	Nothing if you receive these services during your office visit; otherwise, $10 copay per visit for services at a Lifetime Health Center; $20 copay per visit at all other participating physicians; Nothing for covered dependents age 18 and under
Preventive care, adult	**High Option**
Routine physical every calendar year which includes: Routine screenings, such as: • Total Blood Cholesterol • Colorectal Cancer Screening, including - Fecal occult blood test - Sigmoidoscopy, screening – every five years starting at age 50 - Double contrast barium enema – every five years starting at age 50 - Colonoscopy screening – every ten years starting at age 50	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians
Routine Pap test Note: You do not pay a separate copay for a Pap test performed during your routine annual physical; see *Diagnostic and treatment services.*	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians
Routine mammogram – covered for women age 35 and older, as follows: • From age 35 through 39, one during this five year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive calendar years	Nothing
Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC).	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.*	*All charges*

Benefit Description	You pay
Preventive care, children	**High Option**
• Childhood immunizations recommended by the American Academy of Pediatrics	Nothing
• Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: - Eye exams through age 18 to determine the need for vision correction - Ear exams through age 18 to determine the need for hearing correction - Examinations done on the day of immunizations (up to age 22)	Nothing for covered dependents age 18 and under $10 copay per visit for services at a Lifetime Health Center for covered dependents age 19 through age 22; $20 copay per visit for all other participating physicians for covered dependents age 19 through age 22
Maternity care	**High Option**
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: • You do not need to precertify your normal delivery; see page 11 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).	Nothing
Not covered: • *Routine sonograms to determine fetal age, size or sex.*	*All charges*

Benefit Description	You pay
Family planning	**High Option**
A range of voluntary family planning services, limited to: • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives under the prescription drug benefit.	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic counseling*	*All charges*
Infertility services	**High Option**
Diagnosis and treatment of infertility such as: • Artificial insemination • intravaginal insemination (IVI) • intracervical insemination (ICI) • intrauterine insemination (IUI) • Fertility drugs Note: We cover injectible fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians $50 copay per outpatient surgical procedure
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* • *in vitro fertilization* • *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • *Cost of donor egg.*	*All charges*

Benefit Description	You pay
Allergy care	**High Option**
• Testing and treatment • Allergy injections	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians; Nothing for covered dependents age 18 and under
Allergy serum	Nothing
Not covered: • *Provocative food testing* • *Sublingual allergy desensitization*	*All charges*
Treatment therapies	**High Option**
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 29. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) Note: Growth hormone is covered under the prescription drug benefit. Note: – We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See *Services requiring our prior approval* in Section 3.	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians; Nothing for covered dependents age 18 and under
Physical and occupational therapies	**High Option**
Two consecutive months per condition for the services of each of the following: • qualified physical therapists and • occupational therapists Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under $20 per outpatient visit Nothing per visit during covered inpatient admission

Physical and occupational therapies - continued on next page

Benefit Description	You pay
Physical and occupational therapies (cont.)	**High Option**
Note: Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 36 visits over a 12 week period in an approved cardiac rehabilitation program.	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under $20 per outpatient visit Nothing per visit during covered inpatient admission
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs* • *Cardiac rehabilitation Stage III*	*All charges*
Speech therapy	**High Option**
Up to two consecutive months per condition	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under $20 per outpatient visit Nothing per visit during covered inpatient admission.
Not covered: • *Voice therapy* • *Central auditory processing testing or treatment*	*All charges*
Hearing services (testing, treatment, and supplies)	**High Option**
• Routine hearing exam (one per calendar year) • Hearing testing for children through age 18, which include; (see *Preventive care, children)* • Standard hearing aids, when medically necessary	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians Nothing for eligible dependents age 18 and under Nothing
Not covered: • *All other hearing testing* • *Repair or maintenance of a hearing aid* • *Replacement of a lost or broken hearing aid* • *Replacement parts for, and repairs of, a hearing aid* • *An eyeglass type or other deluxe hearing aid to the extent the change exceeds the costs of a covered hearing aid; however, a member may receive a deluxe hearing aid by paying the additional charge for such hearing aid* • *Experimental services or supplies*	*All charges*

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

Benefit Description	You pay
Hearing services (testing, treatment, and supplies) (cont.)	**High Option**
• *Examinations not prescribed or arranged by a participating physician*	*All charges*
Vision services (testing, treatment, and supplies)	**High Option**
• Annual Routine eye exam • Annual eye refractions • One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts) Note: See *Preventive care, children* for eye exams for children.	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under $20 copay
Not covered: • *Eyeglassesor contact lenses, except as shown above* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery*	*All charges*
Foot care	**High Option**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes. Note: See Orthopedic and prosthetic devices for information on podiatric shoe inserts.	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*
Orthopedic and prosthetic devices	**High Option**
• Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy	50% of Plan charges per item

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You pay
Orthopedic and prosthetic devices (cont.)	**High Option**
• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: Internal prosthetic devices are paid as hospital benefits; see Section 5(c) for payment information. Insertion of the device is paid as surgery; see Section 5(b) for coverage of the surgery to insert the device. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. • Custom made braces	50% of Plan charges per item
Not covered: • *Orthopedic and corrective shoes* • *Arch supports* • *Foot orthotics* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Prosthetic replacements provided less than 3 years after the last one we covered*	*All charges*
Durable medical equipment (DME)	**High Option**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment or durable medical equipment prescribed by your Plan physician. Covered items include: • Oxygen; • Dialysis equipment; • Hospital beds; • Wheelchairs; • Crutches; • Walkers; Disposable medical supplies are items used to treat conditions due to injury or illness, which do not withstand repeated use and are discarded when their usefulness is discarded. Plan Services do not include disposable medical supplies except as specifically described in this Brochure. Coverage is limited to the following supplies when ordered by your Plan doctor and provided by a Plan supplier: • Compression stockings and sleeves, up to two pair per calendar year	50% of Plan charges per item

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay
Durable medical equipment (DME) (cont.)	**High Option**
• Suction catheters, for use with an authorized suction machine • Tracheostomy care supplies • Urinary supplies related to a non-permanent urinary dysfunction; and disposalbe medical supplies dispensed at the time of treatment in a hospital emergency room, outpatient surgery setting, physician's office or urgent care center. Note: Diabetic Supplies and Equipment (glucometer and insulin pumps) are covered at the office visit copay.	50% of Plan charges per item
Not covered: • *Non-standard or deluxe equipment* • *Disposable medical supplies, except as specifically listed* • *Physician equipment*	*All charges*
Home health services	**High Option**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications. • Part-time or intermittent skilled nursing care (as defined by the Medicare Program) • Physical, occupational and/or speech therapy Note: Home health care is an alternative to hospital or skilled nursing facility care. This means that home health care is covered only if your condition would otherwise require hospitalization or confinement in a skilled nursing facilty if home care services were not provided. The only exception is for Medically Necessary infusion therapy, which may be provided in your home if no reasonable alternative outpatient setting is available.	$20 per visit Nothing for eligible dependents age 18 and under
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family;* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.*	*All charges*

Benefit Description	You pay
Chiropractic	**High Option**
• Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	$10 copay per visit for services at a Lifetime Health Center; $20 copay per visit for all other participating physicians; Nothing for covered dependents age 18 and under
Not covered: • *Chiropractic services for conditions other than sublimation of the spine*	*All Charges*
Alternative treatments	**High Option**
No Benefit	*All Charges*
Not covered: • *Naturopathic services* • *Hypnotherapy* • *Biofeedback*	*All charges*
Educational classes and programs	**High Option**
Coverage is limited to: • Diabetes self management • Smoking Cessation - Up to $100 for one smoking cessation program per member per lifetime, including all related expenses such as drugs.	$20 per visit Nothing for eligible dependents age 18 and under

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).

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

Benefit Description	You pay
Surgical procedures	**High Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Surgical treatment of morbid obesity (bariatric surgery) - For specific criteria refer to our Medical Policy on our website at www.univerahealthcare.com - Repeat surgery for medical obesity is considered not medically necessary and not covered for those patients who have either failed to lose weight or who regained weight due to non-compliance with the prescribed nutrition and excerise program following their surgery. • Insertion of internal prosthetic devices . See 5(a) – *Orthopedic and prosthetic devices* for device coverage information • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission

Surgical procedures - continued on next page

Benefit Description	You pay
Surgical procedures (cont.)	**High Option**
Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care*	*All Charges*
Reconstructive surgery	**High Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: • - surgery to produce a symmetrical appearance of breasts; - treatment of any physical complications, such as lymphedemas; - breast prostheses and surgical bras and replacements (see *Prosthetic devices*) 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.	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All Charges*

Benefit Description	You pay
Oral and maxillofacial surgery	**High Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures.	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*
Organ/tissue transplants	**High Option**
Solid organ transplants are subject to medical necessity and experimental investigational review. Refer to *Other services* in Section 3 for prior authorization procedures. The medical necessity limitation is considred satisfied for other tissue transplants if the patient meets the staging description. • Cornea • Heart • Heart/lung • Single, double or lobar lung • Kidney/Pancreas • Kidney • Liver • Pancreas • Allogeneic (donor) bone marrow transplants • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or nonlymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. • Intestinal transplants - Small intestine with the liver	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
- Small intestine with multiple organs, such as the liver, stomach, and pancreas • Limited Benefits: Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a National Cancer Institute or National Institutes of Health 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.	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Blood or marrow stem cell transplants limited to the stages of the following diagnoses. • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogeneous) leukemia - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Chronic myleogenous leukemia - Hemoglobinopathy (i.e. Fanconi's, Thalessemia major) - Myelodysplasia/Myelodysplastic syndromes - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Amyloidosis • Autologous transplant for - Acute lymphocytic or nonlymphocyctic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Neuroblastoma - Amyloidosis • Autologous tandem transplants for - Recurrent germ cell tumors (including testicular cancer) - Muliple myeloma - De-novo myeloma	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Blood or marrow stem cell transplants for • Allogeneic transplants for - Phagocytic/Hemophgocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome - Advanced neuroblastoma - Infantile malignant osteoporosis	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
- Kostmann's syndrome - Leukocyte adhesion deficiencies - Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy) - Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfilippo's syndrome, Maroteaux-Lamy syndrome variants) - Myeloproliferative disorders - Sickle cell anemia - X-linked lymphoproliferative syndrome • Autologous transplants for - Multiple myeloma - Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors - Breast cancer - Epithelial ovarian cancer - Ependymoblastoma - Ewing's sarcoma - Medulloblastoma - Pineoblastoma - Waldenstrom's macroglobulinemia	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Mini-transplants (non-myeloblative, reduced intensity conditioning) for covered transplants: Subject to medical necessity.	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Tandem transplants for covered transplants: Subject to medical necessity	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health 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 for: • Allogeneic transplants for - Chronic lymphocytic leukemia - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Myelodysplasia/Myelodysplastic syndromes - Multiple myeloma - Multiple sclerosis • Nonmyeloablative allogeneic transplants for	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Myelodysplasia/myelodysplastic syndromes - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Breast cancer - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Colon cancer - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Multiple myeloma - Multiple sclerosis - Myeloproliferative disorders - Non-small cell lung cancer - Ovarian cancer - Prostate cancer - Renal cell carcinoma • Autologous transplants for - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Small cell lung cancer - Multiple sclerosis - Systemic lupus erythematosus - Scleroderma-SSc (severe, progressive) • National Transplant Program (NTP) - Note: We cover related medical and hospital expenses of the donor when we cover the recipient.	$50 copay when services are performed on an outpatient basis Nothing per in-patient admission
Not covered: • *Donor screening tests and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered*	*All Charges*

Benefit Description	You pay
Anesthesia	**High Option**
Professional services provided in – • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office	Nothing

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

Important things you should keep in mind about these benefits:

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

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

Benefit Description	You pay
Inpatient hospital	**High Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Subject to a $250 inpatient copay for unlimited days (Inpatient hospital copay - one per single contract, maximum of two copays per family contract per calendar year)
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen	Nothing
• Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year copays apply.)	Nothing
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds*	*All Charges*

Inpatient hospital - continued on next page

Benefit Description	You pay
Inpatient hospital (cont.)	**High Option**
• *Private nursing care*	*All Charges*
Outpatient hospital or ambulatory surgical center	**High Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.	Nothing
Not covered: • *Blood and blood derivatives not replaced by the member*	*All charges*
Extended care benefits/Skilled nursing care facility benefits	**High Option**
• 45 days per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by your Plan doctor and approved by the Plan. • All necessary services are covered, including - Bed, board and general nursing care - Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by your Plan doctor	Subject to a $250 inpatient copay for up to 45 days per calendar year. (Inpatient hospital copay - one per single contract, maximum of two copays per family contract per calendar year)
Not Covered • *Custodial care*	*All Charges*

Benefit Description	You pay
Hospice care	**High Option**
• Supportive and palliative care for a terminally ill member in the home or hospice facility, when authorized by a Plan doctor who certifies that the patient is in the terminal stage of illness with a life expectancy of approximately six months or less. Coverage includes: - Up to 210 days of hospice care - Up to 5 grief counseling visits for family members	Nothing
Not covered: • *Independent nursing, homemaker services*	*All Charges*
Ambulance	**High Option**
Local professional ambulance service when medically appropriate	$50 per service

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.

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

What is a medical emergency?

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

What to do in case of emergency:

If you are in an emergency situation, we encourage you to call your Plan doctor. Otherwise, contact the local emergency system (e.g., the 911 telephone system) 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 the Plan within 48 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that the Plan has been timely notified.

Emergencies within our service area: same as above

Emergencies outside our service area: same as above

Follow-up care after an emergency:

If you need to be hospitalized due to the emergency, you must notify the Plan within 48 hours or on the first working day following your admission, unless it was not reasonably possible to do so. If you are hospitalized in non-Plan facilities and your Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically appropriate with any ambulance charges covered in full.

After an emergency, contact your Plan doctor. Your Plan doctor must authorize and arrange all necessary follow-up care. Any follow-up care recommended by non-Plan providers must be approved by the Plan and provided by Plan providers.

Benefit Description	You pay
Emergency within our service area	**High Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital , including doctors' services Note: We waive the ER copay if you are admitted to the hospital.	$10 copay for services at a Lifetime Health Center; $20 copay for all other participating providers; Nothing for covered dependents age 18 and under for urgent care $50 copay per emergency room visit
Not covered: • *Elective care or non-emergency care*	*All Charges*

Benefit Description	You pay
Emergency outside our service area	**High Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital, including doctors' services Note: We waive the ER copay if you are admitted to the hospital.	$20 per office visit Nothing for eligible dependents age 18 and under (doctor's office) $50 copay per emergency room visit
Not covered: • *Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All Charges*
Ambulance	**High Option**
Professional ambulance service when medically appropriate. Note: See 5(c) for non-emergency service.	$50 per service
Not covered: • *Air ambulance unless medically necessary*	*All Charges*

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

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

Important things you should keep in mind about these benefits:

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

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

Benefit Description	You pay
Mental health and substance abuse benefits	**High Option**
All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; Nothing for covered dependents age 18 and under Note: unlimited visits per calendar year when medically necessary. Services can be provided in an outpatient facility or in a provider's office.
Diagnostic tests • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment	$20 per test Nothing
Not covered: • *Services we have not approved.* *Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.*	*All Charges*

Preauthorization	To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following network authorization processes:

	- You must call the Plan's Behavioral Health Department at (800) 330-9314 to obtain authorization for treatment. You do not need a referral from your primary care physician. - Your Plan doctor must obtain pre-authorization for inpatient mental health and substance abuse services, in the same way that pre-authorization is required for other inpatient services.
Limitation	We may limit your benefits if you do not obtain a treatment plan.

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.

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

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

- **Who can write your prescription.** A licensed physician, or other licensed health care provider legally authorized to prescribe under Title 8 of the New York State Education Law, must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a Plan pharmacy, or by mail.

- Pharmacies that participate in this Plan are located throughout the United States

- Mail order pharmacies will provide quantities of non-acute medications (as defined by the Plan) not to exceed a 90-day supply. You will be responsible for a copay for each 30-day supply of medication dispensed.

- **Specialty medications** listed on our specialty pharmacy list must be obtained from one of our participating specialty pharmacy vendor(s). However, the first time a new prescription for a specialty medication is purchased, you may have it filled at a participating network pharmacy of your choice. To review our specialty medication listing, please visit our web site at www.univerahealthcare.com or call Customer Service Department at the toll free number located on the back of your ID card.

We do not use a formulary. We employ a tiered pharmacy benefit design based on evidence based medicine, nationally recognized guidelines and the recommendations of external advisory committees. Your copay depends upon the classification of a given drug into the first, second or their tier. Members have access to virtually all FDA-approved drugs, subject to medical necessity. Classification of a drug into a given tier is at the discretion of the Plan.

These are the dispensing limitations. Retail pharmacies will dispense supplies of up to 30 days, while mail-order pharmacy may dispense up to a 90-day supply of non-acute medications (as defined by the Plan). You will have to pay a copay for each 30-day supply. Acute medications, i.e., topicals, antibiotics and cough/cold medications are not available through the mail-order pharmacy, because the turn-around time between submission of the prescription and receipt of the medication does not meet accepted quality standards. Certain medications are subject to quantity limitations based on their potential for inappropriate or unsafe use, or status as a "lifestyle" drug. For example, Viagra is limited to 6 pills per month, or 72 per year. Members may refill medications after 80% of the previous dispensing has been used, except for those medications subject to quantity limitations.

- **A generic equivalent will be dispensed if it is available**, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the copay (first, second, third) for the tier that drug is classified as.

Why use generic drugs? Generic drugs contain the same active ingredients and are equivalent in strength and dosage to the original brand name product. Generic drugs cost you and your plan less money than the name brand drug.

When you do have to file a claim. If you are required to pay for your prescription up front, you may submit your pharmacy label receipt to us for consideration of payment. Medications that require pre-authorization will still need to meet the medical guidelines established by Univera for coverage.

Benefit Description	You pay
Covered medications and supplies	**High Option**
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Insulin • Diabetic supplies limited to • Disposable needles and syringes for the administration of covered medications • Drugs for sexual dysfunction • Contraceptive drugs and devices • Oral infertility drugs • Specialty medications covered only at participating network specialty pharmacies. The first time a new prescription for a specialty medication is purchased, the member may have it filled at a participating pharmacy of their choice. Note: Diabetic Supplies and Equipment (glucometer and insulin pumps are covered at the office visit copay - not under medications and supplies).	**At a Plan Retail Pharmacy** $10 per 30-day supply of a first tier drug $20 per 30-day supply of a second tier drug $45 per 30-day supply of a their tier drug **Through our Mail Order Program** $30 per 90-day supply of a first tier drug $60 per 90-day supply of a second tier drug $135 per 90-day supply of a their tier drug Note: If there is no generic equivalent available, you will still have to pay the brand name copay
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Fertility drugs* • *Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies* • *Vitamins, nutrients and food supplements even if a physician prescribes or administers them* • *Nonprescription medicines*	*All Charges*

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

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

Dental benefits

We have no other dental benefits.

Dental Benefits	You Pay

Section 5(h). Special features

Flexible benefits option

Under the flexible benefits option, we determine the most effective way to provide services.

- 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.

24 hour nurse line

For any of your health concerns, 24 hours a day, 7 days a week, you may call (716) 568-2454 or toll free at 1-877-202-8297 and talk with a registered nurse who will discuss treatment options and answer your health questions.

Services for deaf and hearing impaired

Call (800) 662-1220. the Deaf Adult Services Phone Line will connect you to our Plan.

Reciprocity benefit

Not Applicable under our Plan

High risk pregnancies

Covered the same as any maternity benefit - however, once identified as high risk, it would be handled through Case Management.

Centers of excellence

The Plan participates with LifeTrac Centers of Excellence for transplants. Contact the Plan at (800) 337-3338 for further information.

AfterHours Medical Care

AfterHours is an innovative alternative to the emergency room for minor illnesses and injuries. Evaluation, tests and treatment, x-rays, blood work and prescriptions all in one place. No appointment, referral or pre-authorization required. Plan members pay the office visit copay. ("No Copay for Kids" applies) Staffed by board certified/board eligible physicians, physician's assistants and nusre practitioners.

Contact the Plan at (800) 337-3338 for further information.

Travel benefit/services overseas

You are covered for emergency services anywhere in the world.

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 appeals must follow their guidelines. For additional informtion contact the Plan at 800-337-3338 or visit their website at www.univerahealthcare.com

Please contact the Plan's customer service department at 800-337-3338 for more details on the following programs. You can also visit our website at www.univerahealthcare.com to learn more about our discount programs under the Healthy Living Program.

Health Education Programs

- Members will be reimbursed for prescription medications upon proof of enrollment in an approved smoking cessation program. Members will also be reimbursed up to $50 upon completion of the approved programs. The maximum reimbursement will be up to $100 per member per lifetime. Participating local hospitals and health agencies include American Cancer Society, Roswell Park, Kenmore Mercy Hospital, Lockport Memorial Hospital, and others. Smoking Cessation - Up to $100 for one smoking cessation program per member per lifetime, including all related expenses such as drugs.
- Prepared Childbirth Classes are designed to help both parents prepare for birth through exercise, relaxation and communication.
- Adult Weight Control is a program to help modify habits, improve exercise practices and develop other life skills that can help manage weight.
- Arthritis Education is designed to help increase a participant's flexibility, strength, and balance.
- Diabetes Education teaches nutrition, self-care and monitoring skills necessary to cope with diabetes.
- Nutritional Counseling relates to the management of disease or medical condition.
- Cardiopulmonary Resuscitation (CPR) Adult and Pediatric combined or pediatric alone programs follow the guidelines of the American Heart Association.

There is a registration fee for some of the programs; however, special arrangements are available for financial hardship. Some programs require a referral from your Plan doctor.

Dental Services

- Preventive dental services are available from a select list of Western New York dentists through Univera Healthcare's Dental Discount Program. You and your dependents can receive up to a 25% discount on preventive, basic and restorative dental services.

Vision Services

- As part of your vision coverage, you can take advantage of discounts through Vision Service Plan (VSP), a nationally recognized vision services provider. You can recieve a 20% discount on lenses and frames and a 15% discount on fitting fees for contact lenses from participating providers. Also, you can receive up to a 20% discount on Lasik eye surgery from our providers.

Acupuncture and Massage Therapy

- Professional acupuncture and massage therapy services are available at a discount from participating providers. You must present your identification card to the participating providers. Fees for services will be posted at participating locations.

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

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.** (See specifics regarding transplants)

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7. Filing a claim for covered services

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

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

Medical and hospital benefits	In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 800-337-3338. When you must file a claim – such as for services you received outside the Plan's service area – submit it on the CMS-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show: • Covered member's name and ID number; • Name and address of the physician or facility that provided the service or supply; • Dates you received the services or supplies; • Diagnosis; • Type of each service or supply; • The charge for each service or supply; • A copy of the explanation of benefits, payments, or denial from any primary payer – such as the Medicare Summary Notice (MSN); and • Receipts, if you paid for your services. **Submit your claims to:** Univera Healthcare, PO Box 23000, Rochester, New York 14692
Prescription drugs	**Submit your claims to:** FLRx, PO Box 22999, Rochester, New York 14692
Other supplies or services	**Submit your claims to:** Univera Healthcare, PO Box 23000, Rochester, New York 14692
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

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at: Univera Healthcare, Customer Service, PO Box 23000, Rochester, NY 14692; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	We have 30 days from the date we receive your request to: a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or b) Write to you and maintain our denial - go to step 4; or c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days. If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.
4	If you do not agree with our decision, you may ask OPM to review it. You must write to OPM within • 90 days after the date of our letter upholding our initial decision; or • 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or • 120 days after we asked for additional information. Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630. Send OPM the following information: • A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure; • Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms; • Copies of all letters you sent to us about the claim; • Copies of all letters we sent to you about the claim; and • Your daytime phone number and the best time to call. Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

	Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request. Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.
5	OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals. If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended. OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record. You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

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

a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 800-337-3338 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 202/606-0737 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you or a covered family member 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.

What is Medicare?

Medicare is a health insurance program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.

Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare's Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

- **Should I enroll in Medicare?**

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

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

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

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

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

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

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

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

Claims process when you have the Original Medicare Plan – You 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 800-337-3338 or see our Web site at www.univerahealthcare.com.

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

- We will waive your copayments and coinsurance.

- **Medicare Advantage (Part C)**

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

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

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

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

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

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

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

Section 10. Definitions of terms we use in this brochure

Calendar year	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 13.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 13.
Cost-sharing	Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copaymetns) for the coverd care you receive.
Covered services	Care we provide benefits for, as described in this brochure.
• **Custodial care**	Any service that can be provided by an average individual who does not have medical training. Examples of custodial care include: • Assistance in performing activities of daily living such as feeding, dressing or prparation of special diets; • Administration of oral medications, routine changing of dressing or preparation of special diets; • Assistance in walking or getting out of bed; • Child care necessitated by the incapacity of a parent; or respite 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. Univera Healthcare does not have deductibles.
Experimental or investigational service	Services that do not have Food and Drug Administration (FDA) or comparable approval to market for those specific indications and methods of use being considred. Approval to market means permission for commercial distribution.
Group health coverage	Offered by Univera Healthcare
Medical necessity	Refers to our determination that a covered service is essential for the diagnosis and/or treatment of your condition, disease or injury.
Plan allowance	Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance as follows: negotiated fee for services; participating providers accept our payment as payment in full after the member's responsibility of copayment or coinsurance.
Us/We	Us and We refer to Univera Healthcare
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, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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

Children's Equity Act

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

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

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

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

When benefits and premiums start

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 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 covrage 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 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)** - Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents which are not covered or reimbursed 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 (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). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. 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

Index

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

Accidental injury.....27, 42
Allergy tests.....20
Allogeneic (donor) bone marrow transplant 28-29
Ambulance.....35, 37
Anesthesia.....32, 34
Associate.....55
Autologous bone marrow transplant...20,28--31
Biopsy.....26
Blood and blood plasma.....34
Casts.....34
Catastrophic protection out-of-pocket maximum.....12
Changes for.....8
Chemotherapy.....20
Chiropractic.....25
Cholesterol tests.....17
Claims.....46-48
Coinsurance.....12, 54
Colorectal cancer screening.....17
Congenital anomalies.....26-27
Contraceptive drugs and devices.....19, 41
Covered charges.....12
Crutches.....23
Deductible.....12, 54
Definitions.....54
Dental care.....42, 62
Diagnostic services.....16-17,33-34,38
Disputed claims review.....47
Donor expenses.....19, 31
Dressings.....33-34
Educational classes and programs.....25
Effective date of enrollment.....56
Emergency.....36-37
Experimental or investigational...28, 45, 54
Eyeglasses.....22
Family.....55
Family planning.....19
Fecal occult blood test.....17
Fraud.....3-4
General exclusions.....45
Hearing services.....21
Home health services.....24
Hospital.....33
Immunizations.....17-18
Infertility.....19, 41
Inpatient hospital benefits.....33
Insulin.....24, 41
Licensed Practical Nurse (LPN).....24
Magnetic Resonance Imagings (MRIs) 16
Mammograms.....16-17
Maternity benefits.....18
Medicaid.....53
Medically necessary.....54
Medicare.....49-52
Medicare + Choice.....49
Members.....55
Mental Health/Substance Abuse Benefits 38
Newborn care.....18
Non-FEHB benefits.....44
Nurse.....24
Occupational therapy.....20-21
Ocular injury.....22
Office visits.....16, 62
Oral.....28
Oral and maxillofacial surgical.....28
Original….....50
Out-of-pocket expenses.....12
Outpatient.....34
Oxygen.....23-24, 33
Pap test.....16-17
Physician.....16
Plan.....6
Precertification.....11
Prescription drugs.....40
Preventive care adult.....17
Preventive care children.....18
Preventive services.....17-18
Prior approval.....10
Prosthetic devices.....22
Psychologist.....38
Radiation therapy.....20
Reconstructive.....26, 27
Registered Nurse.....24
Room and board.....33
Second surgical opinion.....16
Skilled nursing facility care.....34
Smoking cessation.....44
Social worker.....38
Splints.....33
Subrogation.....53
Substance abuse.....38
Surgery.....26-32
Syringes.....41
Temporary Continuation of Coverage (TCC).....57
Transplants.....28-31
Treatment therapies.....20
Vision care.....22
Vision services.....22
Wheelchairs.....23
Workers Compensation.....53
X-rays.....16, 33

Notes

Summary of benefits for the High Option of the Univera Healthcare - 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:		
Diagnostic and treatment services provided in the office	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; nothing for covered dependents age 18 and under	16
Services provided by a hospital:		
• **Inpatient**	Subject to a $250 inpatient copay for unliminted days (Inpatient hopsital copay - one per single contract, maximum of two copays per family contract per calendar year)	33
• **Outpatient**	Nothing	34
Emergency benefits:		
• **In-area**	$50 per service	36
• **Out-of-area**	$50 per service	37
Mental health and substance abuse treatment:	Regular cost sharing	38
Prescription drugs:		40
• Retail pharmacy	$10/$20/$45 for a 30 day supply from a retail Plan pharmacy	
• Mail order	$30/$60/$135 for a 90 day supply from the mail order program	
Dental care:	Accidental injury benefit only	42
Vision care:	$10 copay per office visit for services at a Lifetime Health Center; $20 copay per office visit for all other participating physicians; nothing for covered dependents age 18 and under	22
Special features:	24 Hour Nurse Line, Service for deaf/hearing impaired, reciprocity benefit, high risk pregnancies, centers of excellence, AfterHours medical care, travel benefit/services overseas	43
Protection against catastrophic costs (out-of-pocket maximum)**:**	Univera Healthcare Plan does not have an out-of-pocket maximum	N/A

2009 Rate Information for Univera Healthcare

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 *Post*al 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
Residents of Erie, Niagara, Orleans, Genesee and Wyoming Counties ONLY							
High Option Self Only	Q81	$155.66	$92.94	$337.26	$201.37	$179.45	$69.15
High Option Self and Family	Q82	$352.56	$352.26	$763.88	$763.23	$406.42	$298.40
Residents of Chautauqua, Cattaraugus and Allegany Counties ONLY							
High Option Self Only	KQ1	$155.66	$147.70	$337.26	$320.02	$179.45	$123.91
High Option Self and Family	KQ2	$352.56	$449.33	$763.88	$973.55	$406.42	$395.47