Altius Health Plans

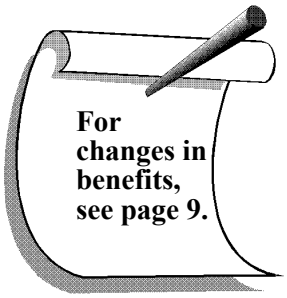
www.altiushealthplans.com

2009

A Health Maintenance Organization (high and standard options) and a high deductible health plan

Serving: *Utah – Northern and Southern Parts of Utah*
Idaho – Boise and South Eastern Parts of Idaho
Wyoming – Uinta County

Enrollment in this plan is limited. You must live or work in our geographic service area to enroll. See page 8 for requirements.



Enrollment code for this Plan:

- **9K1 High Option – Self Only**
- **9K2 High Option – Self and Family**
- **DK4 Standard Option– Self Only**
- **DK5 Standard Option – Self and Family**
- **9K4 HDHP Option – Self Only**
- **9K5 HDHP Option – Self and Family**

ACCREDITED
HEALTH UTILIZATION MANAGEMENT

Federal Employees Health Benefits Program

Authorized for distribution by the:

United States Office of Personnel Management

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

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Important Notice from Altius Health Plans About
Our Prescription Drug Coverage and Medicare

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

Medicare's Low Income Benefits

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

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

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

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Introduction

This brochure describes the benefits of Altius Health Plans under our contract (CS 2839) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for the Altius administrative offices is:

Altius Health Plans
10421 South Jordan Gateway, Suite 400
South Jordan, Utah 84095

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 Altius Health Plans.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

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

Stop Health Care Fraud!

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

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

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

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except to your health care providers, authorized health benefits plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) 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 1-800-377-4161 or 801-323-6200 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); or
  - Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

Preventing medical mistakes

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

1. Ask questions if you have doubts or concerns.

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

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

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.

- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

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

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

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

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

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

Visit these Web sites for more infomation about patient safety:

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

Section 1. Facts about this HMO Plan

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

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

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

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

General features of our High and Standard Options

- Our High Option Plan has no deductible.
- Our Standard Option deductible is $500 for individuals and $1,000 for families.
- Most services provided by physicians and other health care professionals, including physician services that are provided while you are in a hospital, may be subject to a copayment or coinsurance.
- Comprehensive dental coverage is included in our High Option.
- The Standard Option does not include dental coverage (except for dental services that are necessary as a result of an accidental injury to sound, natural teeth).

We have Open Access benefits

Our HMO offers Open Access benefits. This means you can receive covered services from a participating provider without a required referral from your primary care physician or by another participating provider in the network.

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments, coinsurance, and/or deductibles. We compensate contracted providers by either discount fee-for-service fee schedules or capitation agreements. **It is your responsibility to verify that the provider you use is a Plan provider. Except for emergency and out-of-area urgent care, we will not pay for care or services from non-Plan providers or facilities unless it has been authorized by us. If you use a non-Plan provider or facility without authorization from us, you may be responsible for all charges.**

Altius Health Plans is a Mixed Model Plan (MMP). This means the doctors provide care in contracted medical centers or in their own offices. Approximately 1,250 Primary Care Physicians and 2,150 specialists participate in this Plan.

You do not have to select a Primary Care Physician (PCP). You may self-refer to Plan specialists. However, we recommend that you select a PCP to coordinate all of your medical care. A PCP should practice one of the following disciplines: General Practice, Family Medicine, Internal Medicine, Obstetrics/Gynecology (OB/GYN) or Pediatrics. **You are responsible for making sure that a provider is a Plan provider.** Should you have any questions, please contact out Customer Service Department at 801-323-6200 or 1-800-377-4161, or visit our Web site at www.altiushealthplans.com.

General features of our High Deductible Health Plan (HDHP)

HDHPs have higher annual deductibles and annual out-of-pocket maximum limits than other types of FEHB plans. FEHB Program HDHPs also offer health savings accounts or health reimbursement arrangements. Please see below for more information about these savings features.

Preventive care services

Preventive care services are generally paid as first dollar coverage or after a small deductible or copayment. First dollar coverage may be limited to a maximum dollar amount each year.

Annual deductible

The annual deductible must be met before Plan benefits are paid for care other than preventive care services.

Health Savings Account (HSA)

You are eligible for an HSA if you are enrolled in an HDHP, not covered by any other health plan that is not an HDHP (including a spouse's health plan, but does not include specific injury insurance and accident, disability, dental care, vision care, or long-term coverage), not enrolled in Medicare, not have received VA benefits within the last three months, not covered by your own or your spouse's flexible spending account (FSA), and are not claimed as a dependant on someone else's tax return.

- You may use the money in your HSA to pay all or a portion of the annual deductible, copayments, coinsurance, or other out-of-pocket costs that meet the IRS definition of a qualified medical expense.
- Distributions from your HSA are tax-free for qualified medical expenses for you, your spouse, and your dependents, even if they are not covered by a HDHP.
- You may withdraw money from your HSA for items other than qualified medical expenses, but it will be subject to income tax and, if you are under 65 years old, an additional 10% penalty tax on the amount withdrawn.
- For each month that you are enrolled in an HDHP and eligible for an HSA, the HDHP will pass through (contribute) a portion of the health plan premium to your HSA. In addition, you (the account holder) may contribute your own money to your HSA up to an allowable amount determined by IRS rules. Your HSA dollars earn tax-free interest.
- You may allow the contributions in your HSA to grow over time, like a savings account. The HSA is portable – you may take the HSA with you if you leave the Federal government or switch to another plan.

Health Reimbursement Arrangement (HRA)

If you are not eligible for an HSA, or become ineligible to continue an HSA, you are eligible for a Health Reimbursement Arrangement (HRA). Although an HRA is similar to an HSA, there are major differences.

- An HRA does not earn interest.
- An HRA is not portable if you leave the Federal government or switch to another plan.

Catastrophic protection

We protect you against catastrophic out-of-pocket expenses for covered services. Your annual out-of-pocket expenses for covered services, including deductibles and copayments, cannot exceed $5,000 for Self Only enrollment, or $10,000 family coverage.

Health education resources and accounts management tools

We make available a wide variety of self-service tools and resources to help you take personal control of your health. Below is a list of some of these tools and resources, many of which are available through our Web site at www.altiushealthplans.com.

- Health education resources — preventive guidelines, patient safety tips, wellness and disease information, prescription drug interaction and pricing tools, and newsletters
- Account management tools — online claims payment history and HSA or HRA balance information
- Consumer choice information — online provider directory and health services pricing tool
- Care support information — case management programs and e-mail reminders for screening tests

For more information about these and other available tools and resources, please see HDHP Section 5(i).

Your rights

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

- Altius Health Plans is a licensed Health Maintenance Organization in Utah, Idaho and Wyoming.
- Altius Health Plans has been in existence for more than 30 years.
- Altius Health Plans is a for-profit, wholly owned subsidiary of Coventry Health Care, Inc.

If you want more information about us, call 801-323-6200 or 1-800-377-4161, or write to Altius Health Plans, Attn: Customer Service Department, 10421 South Jordan Gateway, Suite 400, South Jordan, UT 84095. You may also contact us by fax at 801-933-3639 or visit our Web site at www.altiushealthplans.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 prescriptions drug utilization) to any of our 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:

Utah - The counties of Beaver, Box Elder, Cache, Carbon, Daggett, Davis, Duchesne, Garfield, Iron, Juab, Kane, Millard, Morgan, Piute, Rich, Salt Lake, San Juan, Sanpete, Sevier, Summit, Tooele, Uintah, Utah, Wasatch, Washington, Weber, Wayne, portions of Emery and Grand as defined by the following zip codes: Emery – 84513, 84516, 84518, 84521, 84522, 84523, 84528, 84537; Grand – 84515, 84532

Idaho - The counties of Ada, Bannock, Bear Lake, Bingham, Bonneville, Canyon, Caribou, Elmore, Franklin, Gem, Oneida, Payette, and Power

Wyoming - Uinta County

You must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for urgent or 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

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

Changes to this Plan

- Your share of the non-Postal premium will increase for Self Only or increase for Self and Family. See back cover.
- We have clarified our list of services requiring prior approval. See *Services requiring our prior approval* in Section 3.
- We have expanded our service area into Boise and south eastern parts of Idaho, and Uinta County in Wyoming.

Changes to High Option only

- We have lowered the High Option Plan pharmacy Preferred Generic copayment from $10 to $5.
- We have increased the High Option Plan pharmacy Non-preferred (non-formulary) copayment from $40 to $50.
- We have lowered the High Option mail order Non-preferred (non-formulary) copayment from $120 to $100.
- We have changed the outpatient hospital or ambulatory surgical center services coverage from 100% to 90%. This change applies to all outpatient facility charges. Your 10% is applied to the annual out-of-pocket maximum.

Changes to HDHP Option only

- Your share of the non-Postal premium will not increase for Self Only or for Self and Family. See back cover.
- We have increased the self only deductible to $1,200 and the family deductible to $2,400 on the high deductible health plan for 2009.

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 letter (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800-377-4161 or 801-323-6200. You may also request replacement cards through our Web site: www.altiushealthplans.com.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments, deductibles, and/or coinsurance. If you use our Open Access program you can receive covered services from a participating provider without a required referral from your primary care physician or by another participating provider in the network.

- **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. If you have questions about Plan providers, call us at 1-800-377-4161 or 801-323-6200 or visit our Web site at www.altiushealthplans.com.

- **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. If you have questions about Plan providers, call us at 1-800-377-4161 or 801-323-6200 or visit our Web site at www.altiushealthplans.com.

What you must do to get covered care

It depends on the type of care you need. First, we encourage you and each family member to choose a primary care physician, although you are not required to do so. However, choosing a primary care physician is beneficial since your primary care physician can provide and help coordinate your health care. Your primary care physician will know your overall medical history, help you to make informed decisions, and focus on preventive care to help you stay healthy. If you have been seeing a primary care physician, or you would like to choose a primary care physician, make sure he/she is listed in the provider directory. If you need help choosing a primary care physician, call us at 1-800-377-4161 or 801-323-6200.

- **Primary care**

Your primary care physician can be a General Practitioner, Family Practitioner, Internist, Pediatrician or an OB/GYN. Some OB/GYNs do not provide primary care, so you need to ask that provider if he/she is willing to provide primary care services. Your primary care physician will provide most of your health care, or will recommend that you see or refer you to a specialist.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care, or you may self-refer to a specialist. Either way, we suggest that you return to the primary care physician after the consultation, unless your primary care physician recommended a certain number of visits to the specialist.

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 can work with your specialist to develop a treatment plan that recommends you to see the specialist for a certain number of visits. Your Plan provider 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 can help decide what treatment you need. If he or she decides to refer you to or recommends that you see a specialist, let him or her know that you would like to 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 at 1-800-377-4161 or 801-323-6200 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. **Please note:** It is your responsibility to verify that your physician has arranged for your care in a Plan facility. We will not pay for services provided by a non-Plan facility without our prior authorization. See *Services requiring our prior approval* in this section.

- **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 1-800-377-4161 or 801-323-6200. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

- **Circumstances beyond our control**

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

- **Services requiring our prior approval**

  For certain services, your physician must obtain approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

  We call this review and approval process Prior Authorization.Your physician must obtain prior authorization for the following services:

  - All services from a non-plan provider, including hospitals, surgical centers, and other facilities (except emergency care and out-of-area urgent care)
  - Biofeedback
  - Brachytherapy
  - Capsule Endoscopy
  - Cardiac nuclear medicine scans
  - Chiropractic Services (after initial consultation) – Contact CHP at 1-800-339-5958
  - Computed Tomography (CT) angiograms
  - CPAP titration studies not performed on the same night as a diagnostic sleep study
  - Durable Medical Equipment (DME), including Prosthetics, Orthotics and Corrective Appliances
  - Examinations performed under general anesthesia
  - Eyeglasses and Contact Lenses (after cateract surgery, or for other specified conditions)
  - Genetic Counseling, including evaluation and testing
  - Health Education Classes and Programs
  - Home Health Care
  - Home Infusion Services
  - Hospice Services (inpatient and outpatient)
  - Hyperbaric Oxygen Therapy Services
  - Implantable Medications and devices
  - Infertility evaluations and treatment
  - Injectable Medications, excluding Imitrex, insulin, glucagon kits and bee sting kits
  - Inpatient Facility Admissions
  - Inpatient Rehabilitation Admissions
  - Intima media thickness testing
  - Magnetoencephalography (MEG) Scans
  - Medical Coverage of Dental Services
  - Medical Nutrition Therapy
  - Mental Health and Substance Abuse Services – Contact MHNet @ 1-800-701-8663 – please see Section 5(e) *Mental health and substance abuse benefits*
  - Neuropsychological Testing

- Occupational Therapy, including evaluation
- Orthotics, Prosthetics, and Corrective Appliances
- Outpatient facility or office surgeries and procedures
  - Arthrodesis, Arthroplasty or Arthrotomy of the upper extremities, foot and ankle
  - Breast Surgery
  - Circumcision (non-newborn)
  - Gastric Restrictive Procedures (surgical treatment of morbid obesity)
  - Grafts
  - Jaw Surgeries, including TMJ
  - Oculoplastic procedures
  - Oophorectomy
  - Ophthalmological surgery
  - Oral Procedures
  - Orchiectomy
  - Salivary gland procedures
  - Spinal Surgeries
  - Sympathectomy
  - Umbilical Hernia Repair (members less than one year old)
  - Uterine Surgery Transplants, including initial evaluation and donor testing
  - Vein surgery
- Pain Management Services
- Physical Therapy, including evaluation
- Plastic Surgery and related procedures (cosmetic procedures are not covered)
- Positron-Emission Tomography (PET) Scans
- Skilled Nursing Facility Admissions
- Speech Therapy, including evaluation
- Three-dimension imaging
- Transplant services including initial evaluation and donor testing
- Transportation (non-urgent)
- We require prior authorization for certain prescription drugs. To obtain a list of these drugs, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161, or visit our Web site at www.altiushealthplans.com.

Your primary care or specialty care physician must request prior authorization for you by calling or faxing us directly. Once we have received all required information, we will authorize or deny services as soon as possible, but within 24 hours for urgent services and within two to five business days for routine services. If we deny the request for prior authorization, we will notify your provider by telephone. We will also send a letter to you and to your provider with an explanation of the denial.

Emergency care does not require prior authorization, but we must be notified as soon as reasonably possible if you are admitted to the hospital. Please see Section 5(d) for details.

We do not require prior authorization for inpatient maternity admissions in a Plan facility. However, we do require prior authorization if your provider plans to provide other medical or surgical care while you are in the hospital. We should be notified as soon as reasonably possible if either you or your baby needs to stay longer than 48 hours after a regular delivery or 96 hours after a cesarean delivery. We will review all extended hospital stays for medical necessity.

You should verify that your physician has obtained prior authorization from us before you receive the services on our prior authorization list. For services that are to be provided in a hospital, surgical center, or other facility, you must verify that your physician has arranged for your care in a Plan facility. Services provided by a non-Plan provider or non-Plan facility without prior authorization may be denied, and you may be billed. To verify prior authorization for medical services, you may call us directly at 801-323-6200 or 1-800-377-4161. For mental health and substance abuse services, please see *Prior authorization* in Section 5(e).

Prior authorization of a service does not guarantee payment. We will not pay if on the date you receive services:

- you are not eligible for benefits,
- you have used up a limited benefit, or
- your plan has changed (January 1, new plan year) and we no longer cover the service.

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.

High Option Example: When you see a primary care physician, you pay a copayment of $10 per office visit; and when you see a specialist, you pay a copayment of $15 per office visit.

Standard Option Example: When you see a primary care physician, you pay a copayment of $20 per office visit; and when you see a specialist, you pay a copayment of $30 per office visit.

High Deductible Health Plan Example: When you see a primary care physician, you pay a copayment of $20 per office visit (after your deductible has been met). When you see a specialist, you pay a copayment of $30 per office visit (after your deductible has been met).

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

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. Copayments and coinsurance amounts do not count toward any deductible. When a covered service or supply is subject to a deductible, only the Plan allowance for the serivce or supply counts toward the deductible.

- **High Option:** We do not have a deductible.
- **Standard Option:** The calendar year deductible is $500 for individuals and $1,000 for families.
- **High Deductible Health Plan:** The calendar year deductible is $1,200 for individual coverage (Self Only enrollment). Under a family enrollment, the deductible is considered satisfied and benefits are payable for all family members when the combined covered expenses applied to the calendar year deductible for all family members reach $2,400. The entire family deductible must be satisfied before benefits are payable for any individual family member.

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

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

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care.

Example: You pay 50% of our allowance for infertility services and durable medical equipment. (With the High Deductible Health Plan, this coinsurance applies after your deductible has been met.)

Your catastrophic protection out-of-pocket maximum

High Option

After your copayments and/or coinsurance total $2,500 per person or $5,000 per family in any calendar year, you do not have to pay any more for covered services for the remainder of the calendar year. However, copayments and/or coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and/or coinsurance for these services:

- Durable Medical Equipment (DME)
- Prescription Drugs (except those injectable, implantable, and intravenous (IV) therapy drugs for which you pay a coinsurance instead of a copayment)
- Dental Services

Under your High Option plan, you have a separate catastrophic protection out-of-pocket maximum for Mental Health and Substance Abuse Services. After your copayments and/or coinsurance reach $2,500 per person or $5,000 per family during a calendar year, you do not have to pay any more for covered mental health and substance abuse services.

Be sure to keep accurate records of your copayments and/or coinsurance. If you have a question about when the out-of-pocket maximum is reached, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161.

Standard Option

After your copayments and/or coinsurance total $3,000 per person or $6,000 per family in any calendar year, you do not have to pay any more for covered services for the remainder of the calendar year. However, copayments and/or coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and/or coinsurance for these services:

- Durable Medical Equipment (DME)
- Prescription Drugs (except those injectable and intravenous (IV) therapy drugs for which you pay a coinsurance instead of a copayment)
- Dental Services

Under your Standard Option plan, you have a separate catastrophic protection out-of-pocket maximum for Mental Health and Substance Abuse Services. After your copayments and/or coinsurance reach $3,000 per person or $6,000 per family during a calendar year, you do not have to pay any more for covered mental health and substance abuse services.

Be sure to keep accurate records of your copayments and/or coinsurance. If you have a question about when the out-of-pocket maximum is reached, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161.

High Deductible Health Plan

After your deductibles, copayments, and/or coinsurance total $5,000 for individual coverage (Self Only enrollment) or $10,000 per family enrollment in any calendar year, you do not have to pay any more for covered services for the remainder of the calendar year. Under family enrollment, the entire family out-of-pocket maximum must be met before any individual family member is no longer required to pay copayments or coinsurance.

Be sure to keep accurate records of your copayments, coinsurance, and deductibles. If you have a question about when the out-of-pocket maximum is reached, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161.

Carryover

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

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

When Government facilities bill us

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

High and Standard Option Benefits

See page 9 for how our benefits changed this year and page 124 and 125 for benefits summaries for each option.

Note: This benefits section is divided into subsections. Please read ***Important things you should keep in mind*** at the beginning of each subsection. 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 our benefits, contact us at 1-801-323-6200 or 1-800-377-4161 or at our Web site at www.altiushealthplans.com.

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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. You are responsible for ensuring that your provider is a Plan provider.
- Our High Option has no calendar year deductible.
- Our Standard Option has an individual deductible of $500 and a family deductible of $1,000. This deductible does not apply to services with copayments such as office visits and prescriptions.
- 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.
- **YOUR PHYSICIAN MUST OBTAIN PRIOR AUTHORIZATION FOR CERTAIN SERVICES, SUPPLIES, AND DRUGS.** Please refer to Section 3 for prior authorization information and to be sure which services require prior authorization.

Benefit Description	You pay	
Note: The High Option plan has no calendar year deductible. For the Standard Option plan, we say "(No Deductible)" when it does not apply.		
Diagnostic and treatment services	**High Option**	**Standard Option**
Professional services of physicians • In a physician's office • Office medical consultations • Second surgical opinion	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist
Professional services of physicians • In an urgent care center	$25 per visit	$40 per visit
Injectable, implantable, and intravenous (IV) therapy drugs provided in a physician's office or in an urgent care center Note: Certain injectable, implantable and intravenous (IV) therapy drugs are covered only when they are purchased through designated pharmacy vendors. For details, please see *Direct Source Injectables and Implantable Medications* in Section 5(f). Note: We cover routine immunizations under the preventive care benefits for adults and children. We cover allergy serum under the *Allergy care* benefit.	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs	20% of Plan Allowance for preferred drugs 30% of Plan Allowance for non-preferred drugs

Diagnostic and treatment services - continued on next page

Benefit Description	You pay	
Diagnostic and treatment services (cont.)	**High Option**	**Standard Option**
Professional services of physicians • During a hospital stay • In a skilled nursing facility	10 % of Plan Allowance	20% of Plan Allowance After Deductible
Lab, X-ray and other diagnostic tests	**High Option**	**Standard Option**
Minor diagnostic tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • Ultrasound • Electrocardiogram and EEG	Nothing	Nothing
Major diagnostic labs and radiology tests, such as: • CAT scans, MRIs, MRAs, and electron beam scans • PET and SPECT scans • Angiography, and other procedures that require vascular catheterization and/or the injection of medication, imaging contrast, or other substance • Any radiological procedure that must be performed in conjunction with a diagnostic surgical procedure (for example: ultrasonic guidance procedures) • Diagnostic nuclear medicine, including provision of radiopharmaceuticals for diagnostic purposes • Cytogenetic studies	10% of Plan Allowance	20% of Plan Allowance
Preventive care, adult	**High Option**	**Standard Option**
Routine screenings, such as: • Total Blood Cholesterol • Fasting lipid profile (total cholesterol, LDL, HDL, triglycerides) • Colorectal Cancer Screening, including: – Fecal occult blood test – Sigmoidoscopy screening – every five years starting at age 50 – Colonoscopy screening – every 10 years starting at age 50 – Double contrast barium enema – every five years starting at age 50 • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older • Routine Pap test	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist 10% of Plan Allowance in a hospital or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist 20% of Plan Allowance in a hospital or other facility

Preventive care, adult - continued on next page

Benefit Description	You pay	
Preventive care, adult (cont.)	**High Option**	**Standard Option**
Note: You do not pay a separate copay for a Pap test performed during your routine annual physical; see *Diagnostic and treatment services* above.		
Routine screenings, such as: • 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 • Osteoporosis screening – for women age 65 and older – for women age 60 though 64 who are at increased risk for osteoporosis	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist 10% of Plan Allowance in a hospital or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist 20% of Plan Allowance in a hospital or other facility
Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC).	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist
• Routine physicals – one exam every 12 months • Routine exams limited to: – One routine eye exam every 12 months – One routine OB/GYN exam every 12 months including one Pap smear and related services – One routine hearing exam every 24 months	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.*	*All charges*	*All charges*
Preventive care, children	**High Option**	**Standard Option**
• Childhood immunizations recommended by the American Academy of Pediatrics, the Centers for Disease Control, and local government public health authorities • Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: – Eye exams through age 17 to determine the need for vision correction – Hearing exams through age 17 to determine the need for hearing correction	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist 10% of Plan Allowance in a hospital or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist 20% of Plan Allowance in a hospital or other facility
Not covered:	*All charges*	*All charges*

Preventive care, children - continued on next page

Benefit Description	You pay	
Preventive care, children (cont.)	**High Option**	**Standard Option**
• *Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel* • *Immunizations exclusively for travel*	*All charges*	*All charges*
Maternity care	**High Option**	**Standard Option**
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care • Obstetrical care in an observation setting Note: Here are some things to keep in mind: • You do not need prior authorization for normal delivery; see page 13 for other circumstances, such as extended stays for 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. Note: 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 in Section 5(c) and surgery benefits in Section 5(b). • We cover ultrasounds and lab tests under the minor diagnostic services benefit. See *Lab, x-ray and other diagnostic tests* in this section. • We cover services related to complications of pregnancy the same as for any other illness.	10% of Plan Allowance	20% of Plan Allowance
Not covered: • *Routine sonograms to determine fetal age, size or sex* • *Home delivery*	*All charges*	*All charges*

Benefit Description	You pay	
Family planning	**High Option**	**Standard Option**
A range of voluntary family planning services, such as: • Voluntary sterilization (See *Surgical procedures* in Section 5(b)) • Surgically implanted contraceptives • Intrauterine devices (IUDs) • Injectable contraceptive drugs (such as Depo-Provera) Note: We cover oral contraceptives and diaphragms under the prescription drug benefit; see Section 5(f).	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist 10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist 20% of Plan Allowance for preferred drugs 30% of Plan Allowance for non-preferred drugs
Not covered: • *Reversal of voluntary surgical sterilization* • *Predictive genetic testing and/or counseling*	*All charges*	*All charges*
Infertility services	**High Option**	**Standard Option**
Diagnosis and treatment of infertility such as: • Artificial insemination: – intravaginal insemination (IVI) – intracervical insemination (ICI) – intrauterine insemination (IUI)	50% of Plan Allowance	50% of Plan Allowance
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* *– in vitro fertilization* *– embryo transfer, including transport, collection, and preparation costs; 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* • *Fertility Medications* • *Infertility services after voluntary sterilization*	*All charges*	*All charges*
Allergy care	**High Option**	**Standard Option**
• Testing and treatment	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist
• Allergy serum • Allergy injections	Nothing	Nothing, After Deductible

Allergy care - continued on next page

Benefit Description	You pay	
Allergy care (cont.)	**High Option**	**Standard Option**
Not covered: • *Provocative food testing* • *Sublingual allergy desensitization*	*All charges*	*All charges*
Treatment therapies	**High Option**	**Standard Option**
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 36. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Growth hormone therapy (GHT) • Intravenous (IV)/Infusion Therapy and IV antibiotic therapy Note: When provided in a physician's office or in an urgent care center, the services listed above do not include the cost of injectable, implantable and IV drugs; see below for the cost of the drugs. Note: We cover home IV infusion and antibiotic therapy administered by a home health agency under the *Home health services* benefit.	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility
• Injectable, implantable and IV therapy drugs provided in a physician's office or in an urgent care center Note: We require prior authorization for certain injectable, implantable and IV therapy drugs, including some chemotherapy drugs and growth hormone. To obtain a list of injectable, implantable and IV drugs that require prior authorization, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161, or visit our Web site at www.altiushealthplans.com.	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs	20% of Plan Allowance for preferred drugs 30% of Plan Allowance for non-preferred drugs
Note: Certain injectable, implantable and intravenous (IV) drugs are covered only when they are purchased through designated pharmacy vendors. For details, please see *Direct Source Injectables and Implantable Medications* in Section 5(f).		
Physical and occupational therapies	**High Option**	**Standard Option**
• 60 visits per condition per year for the services of each of the following: – qualified physical therapists – occupational therapists	$15 per office visit $25 after-hours / urgent care $15 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility	$30 per office visit $40 after-hours / urgent care $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility

Physical and occupational therapies - continued on next page

Benefit Description	You pay	
Physical and occupational therapies (cont.)	**High Option**	**Standard Option**
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. We cover physical and occupational therapy under the *Home health services* benefit when provided by a home health agency as part of an authorized home treatment plan.	$15 per office visit $25 after-hours / urgent care $15 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility 10% when preformed in an inpatient facility	$30 per office visit $40 after-hours / urgent care $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility 20% when preformed in an inpatient facility
• Outpatient cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided at a Plan facility for up to 12 weeks for Phase II and Phase III combined	$15 per office visit $15 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility	$30 per office visit $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility
Not covered: • *Long-term rehabilitative therapy* • *Therapy that we determine will not significantly improve your condition* • *Exercise programs*	*All charges*	*All charges*
Speech therapy	**High Option**	**Standard Option**
• 60 visits per condition per year Note: We cover speech therapy under the *Home health services* benefit when provided by a home health agency as part of an authorized home treatment plan.	$15 per office visit $15 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility.	$30 per office visit $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility.
Not covered: • *Speech therapy for psychosocial and/or developmental delays, such as but not limited to, childhood stuttering*	*All charges*	*All charges*
Hearing services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• Hearing testing for children and adults in a provider's office	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist
• Inpatient hearing examination for a newborn child covered under a family enrollment	10% of Plan Allowance	20% of Plan Allowance
Not covered: • *Hearing aids, including testing, examinations, and fittings for them*	*All charges*	*All charges*

Benefit Description	You pay	
Vision services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• One pair of eyeglasses or contact lenses (including professional services for such fitting) to treat aphakia, or correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)	50% of Plan Allowance	50% of Plan Allowance
• Annual eye refractions and exams performed by an optometrist Note: See *Preventive care, children* for eye exams for children	$10 per office visit; $25 for after-hours visit	$20 per office visit; $40 for after-hours visit
• Eye exams performed by an ophthalmologist	$15 per Specialist office visit; $25 for after-hours or urgent care visit	$30 per Specialist office visit; $40 for after-hours or urgent care visit
Not covered: • *Extra charges for designer or deluxe frames* • *Extra charges for progressive lenses* • *Scratch resistant lens coating* • *Oversize lenses, tinting, antireflective coating, and U-V lenses, unless prescribed by an ophthalmologist for eyeglasses that are necessary to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as cataracts)* • *Eyeglasses or contact lenses for refractive purposes, and related professional services such as fitting* • *Eye exercises and orthoptics* • *Radial keratotomy, LASIK, astigmatism correction (Limbal Relaxing Procedure), and other refractive surgery*	*All charges*	*All charges*
Foot care	**High Option**	**Standard Option**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist
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)* • *Foot Orthotics, except for members with severe diabetes*	*All charges*	*All charges*

Benefit Description	You pay	
Orthopedic and prosthetic devices	**High Option**	**Standard Option**
• Artificial limbs and eyes • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Therapeutic shoes and inserts for members with severe diabetes	50% of Plan Allowance	50% of Plan Allowance
• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy Note: See Sections 5(b) and 5(c) for coverage of the surgery to insert the device.	Nothing After $100 Per Admission Copay	20% of Plan Allowance
Not covered: • *Orthopedic and corrective shoes* • *Arch supports* • *Foot Orthotics, except for members with severe diabetes* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices, unless medically necessary* • *Replacement of prosthetic devices and corrective appliances unless it is needed because the existing device has become inoperable through normal wear and tear and cannot be repaired, or because of a change in the member's physical condition*	*All charges*	*All charges*
Durable medical equipment (DME)	**High Option**	**Standard Option**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Oxygen systems and oxygen tanks; • Dialysis equipment; • Hospital beds; • Wheelchairs; • Crutches; • Walkers; • Blood glucose monitors; and • Insulin pumps.	50% of Plan Allowance	50% of Plan Allowance
• Oxygen concentrators; and • Medically necessary accessories and supplies such as hoses, tubes, oxygen and ostomy supplies.	Nothing	Nothing

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay	
Durable medical equipment (DME) (cont.)	**High Option**	**Standard Option**
Note: Call us at 1-800-377-4161 or 801-323-6200 as soon as your Plan physician prescribes durable medical equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.		
Not covered: • *Durable medical equipment, corrective appliances, prostheses and artificial aids, including supplies and accessories, are excluded when primarily used for convenience, comfort, or in the absence of an illness or injury. Routine periodic servicing, such as cleaning and regulating is not covered.* • *Replacement of durable medical equipment, prosthetic devices and corrective appliances unless it is needed because the existing device has become inoperable through normal wear and tear and cannot be repaired, or because of a change in the member's condition.*	*All charges*	*All charges*
Home health services	**High Option**	**Standard Option**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, oral medications, and injectable, implantable and intravenous (IV) therapy (this does not include the cost of injectable and IV drugs; see next page for the cost of the injectable, implantable and IV drugs). • Home visits made by a physician. • Home rehabilitative therapy, including physical therapy and occupational therapy when significant improvement can be expected. • Home speech therapy. • Home visits by a medical social worker.	$15 per visit	20% of Plan Allowance
• Injectable, implantable and IV therapy drugs Note: Certain injectable, implantable and intravenous (IV) therapy drugs are covered only when they are purchased through designated pharmacy vendors. For details, please see *Direct Source Injectables and Implantable Medications* in Section 5(f).	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs	20% of Plan Allowance for preferred drugs 30% of Plan Allowance for non-preferred drugs
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication*	*All charges*	*All charges*

Home health services - continued on next page

Benefit Description	You pay	
Home health services (cont.)	**High Option**	**Standard Option**
• *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative*	*All charges*	*All charges*
Chiropractic	**High Option**	**Standard Option**
Coverage is limited to 20 visits per calendar year. Services include: • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist
Alternative treatments	**High Option**	**Standard Option**
Biofeedback therapy that we have pre-authorized for the treatment of certain conditions	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility
Not covered: • *Acupuncture* • *Acupressure* • *Naturopathic or homeopathic services* • *Massage therapy* • *Hypnotherapy* • *Biofeedback that we have not pre-authorized*	*All charges*	*All charges*
Educational classes and programs	**High Option**	**Standard Option**
Coverage is limited to classes and programs that we authorize for the care and treatment of an illness or injury, such as: • Diabetes self-management • Asthma management • Medical nutrition therapy and/or diet counseling: – for a member who, based on our criteria, is a candidate for surgical treatment of morbid obesity – for a member with a disease, illness, or injury that is treated by changing the types of foods or nutrients in the member's diet, provided that such treatment is not intended primarily for weight loss	$10 per office visit to a primary care physician $15 per office visit to a specialist Nothing in a hospital or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist Nothing in a hospital or other facility

Educational classes and programs - continued on next page

Benefit Description	You pay	
Educational classes and programs (cont.)	**High Option**	**Standard Option**
Not covered: • *Literature such as books, journals, or subscriptions, unless included in an educational program that we approve* • *Smoking cessation programs, except for physician office visits for smoking cessation* • *Medical nutrition therapy and/or diet counseling intended primarily for weight loss, unless the member meets our criteria for surgical treatment of morbid obesity* • *Health education services that are not closely related to the care and treatment of an illness or injury*	*All charges*	*All charges*

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 and you must use a Plan facility. It is your responsibility to verify that your physician has scheduled your surgery in a Plan facility. We will not pay for services provided by a non-Plan provider or facility without our prior authorization.
- Our High Option has no calendar year deductible.
- Our Standard Option has an individual deductible of $500 and a family deductible of $1,000. This deductible does not apply to services with copayments such as office visits and prescriptions.
- 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 OBTAIN PRIOR AUTHORIZATION FOR CERTAIN SURGICAL PROCEDURES**. Please refer to Section 3 for prior authorization information and to be sure which services require prior authorization.

Benefit Description	You pay	
Note: The High Option plan has no calendar year deductible. For the Standard Option plan, we say "(No Deductible)" when it does not apply.		
Surgical procedures	**High Option**	**Standard Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Removal of tumors and cysts • Normal pre- and post-operative care by the surgeon • Endoscopy procedures • Biopsy procedures • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Correction of congenital anomalies (see *Reconstructive surgery*) • Treatment of burns • Routine circumcision of a newborn • Insertion of internal prosthetic devices. See Section 5(a) – *Orthopedic and prosthetic devices* for device coverage information 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.	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility

Surgical procedures - continued on next page

Benefit Description	You pay	
Surgical procedures (cont.)	**High Option**	**Standard Option**
• Injectable, implantable and intravenous (IV) drugs administered in conjunction with a surgery in a physician's office or in an urgent care center	10% of Plan Allowance	20% of Plan Allowance After Deductible
• Surgical treatment of morbid obesity (bariatric surgery), subject to all of the following criteria: - the member is 18 years of age or older and has a body mass index (BMI) greater than 40, or a BMI of 35 or greater if the member has a serious comorbid condition - the member has at least a three year history of chronic morbid obesity that has not responded to at least six months of a medically supervised weight loss program including diet, exercise, and behavior modification - the member is a good candidate for surgery and has no medical or psychological condition that may reduce the likelihood of a successful outcome of surgery - the member has successfully lost at least 5% of body weight within six months prior to surgery to demonstrate his or her ability to comply with the required postoperative diet and - the member must be willing and able to commit to, and participate in, lifelong medical surveillance and follow up care as well as altered eating habits.	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care*	*All charges*	*All charges*
Reconstructive surgery	**High Option**	**Standard Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: - surgery to produce a symmetrical appearance of breasts - treatment of any physical complications	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility

Reconstructive surgery - continued on next page

Benefit Description	You pay	
Reconstructive surgery (cont.)	**High Option**	**Standard Option**
- breast prostheses, lymphedema pumps, surgical bras and replacements (See *Orthopedic and prosthetic devices* in Section 5(a)) 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.	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility
• Injectable, implantable and intravenous (IV) drugs administered in conjunction with a surgery in a physician's office or in an urgent care center	10% of Plan Allowance	20% of Plan Allowance
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All charges*	*All charges*
Oral and maxillofacial surgery	**High Option**	**Standard Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility
• Injectable, implantable and intravenous (IV) drugs administered in conjunction with a surgery in a physician's office or in an urgent care center	10% of Plan Allowance	20% of Plan Allowance
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*	*All charges*

Benefit Description	You pay	
Organ/tissue transplants	**High Option**	**Standard Option**
Solid organ transplants are subject to medical necessity and experimental/investigational review. Refer to *Other services* in Section 3 for prior authorization procedures. The medical necessity limitation is considered satisfied for other tissue transplants if the patient meets the staging description. • Cornea • Heart • Heart/lung • Single, double or lobar lung • Kidney • Liver • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility
Blood or marrow stem cell transplants limited to the stages of the following diagnoses: • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - 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 transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Neuroblastoma	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- Amyloidosis • Autologous tandem transplants for - Recurrent germ cell tumors (including testicular cancer) - Multiple myeloma - De-novo myeloma	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility
Blood or marrow stem cell transplants for • Allogeneic transplants for - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Advanced neuroblastoma - Infantile malignant osteopetrosis - 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	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility
Mini-transplants (non-myeloblative, reduced intensity conditioning) for covered transplants: Subject to medical necessity	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility
Tandem transplants for covered transplants: Subject to medical necessity	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols for • Allogeneic transplants for - Chronic lymphocytic leukemia - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Myelodysplasia/Myelodyplastic syndromes - Multiple myeloma - Multiple sclerosis • Nonmyeloablative allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Myodysplasia/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 - Sarcomas • 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)	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- Small cell lung cancer - Multiple sclerosis - Systemic lupus erythematosus - Systemic sclerosis • National Transplant Program (NTP) - Note: We cover related medical and hospital expenses of the donor when we cover the recipient.	10% of Plan Allowance in a surgical center, hospital, or other facility	20% of Plan Allowance in a surgical center, hospital, or other facility
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* • *Travel expenses, lodging, and meals*	*All charges*	*All charges*
Anesthesia	**High Option**	**Standard Option**
Professional services provided in – • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center	10% of Plan Allowance	20% of Plan Allowance
Professional services provided in – • Office	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist

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. It is your responsibility to verify that your physician has arranged for your care in a Plan facility. We will not pay for services provided by a non-Plan facility without our prior authorization.
- Our High Option has no calendar year deductible.
- Our Standard Option has an individual deductible of $500 and a family deductible of $1,000. This deductible does not apply to services with copayments such as office visits and prescriptions.
- 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 OBTAIN PRIOR AUTHORIZATION FOR HOSPITAL STAYS.** Please refer to Section 3 for prior authorization information and to be sure which services require prior authorization.

Benefit Description	You pay	
Note: The High Option plan has no calendar year deductible. For the Standard Option plan, we say "(No Deductible)" when it does not apply.		
Inpatient hospital	**High Option**	**Standard Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing after $100 per admission copay	20% of Plan Allowance
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home	Nothing after $100 per admission copay	20% of Plan Allowance

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**High Option**	**Standard Option**
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* • *Private nursing care*	*All charges*	*All charges*
Outpatient hospital or ambulatory surgical center	**High Option**	**Standard Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Minor diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics 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.	10% of Plan Allowance	20% of Plan Allowance
Major diagnostic labs and radiology tests, such as: • CAT scans, MRIs, MRAs, and electron beam scans • PET and SPECT scans • Angiography, and other procedures that require vascular catheterization and/or the injection of medication, imaging contrast, or other substance • Any radiological procedure that must be performed in conjunction with a diagnostic surgical procedure (for example: ultrasonic guidance procedures) • Diagnostic nuclear medicine, including provision of radiopharmaceuticals for diagnostic purposes • Cytogenetic studies	10% of Plan Allowance	20% of Plan Allowance
Not covered: • *Personal comfort items*	*All charges*	*All charges*

Benefit Description	You pay	
Extended care benefits/Skilled nursing care facility benefits	**High Option**	**Standard Option**
Skilled nursing facility (SNF) /Extended care benefits: 30 days per member per calendar year • Professional services – physicians and general nursing care • Medical supplies and medications • Medical equipment ordinarily provided by a skilled nursing facility • Room and board	Nothing after $100 per admission copay	20% of Plan Allowance
Not covered: • *Custodial care, personal, comfort or convenience items*	*All charges*	*All charges*
Hospice care	**High Option**	**Standard Option**
• Services for pain and symptom management • Short-term inpatient care and procedures necessary for pain control • Respite care may be provided only on an occasional basis and may not be provided longer than five days • Home visits made by a physician, nurse, home health aide, social worker or therapist with no limit on number of visits • General medical equipment and supplies related to the terminal illness	Nothing	20% of Plan Allowance
Not covered: • *Independent nursing* • *Homemaker services* • *Specialized, customized equipment*	*All charges*	*All charges*
Ambulance	**High Option**	**Standard Option**
Local professional ambulance service when medically appropriate	$50 copayment per incident	$50 copayment per incident
Not covered: • *Medical transportation for the convenience of you or your family*	*All charges*	*All charges*

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Our High Option has no calendar year deductible.
- Our Standard Option has an individual deductible of $500 and a family deductible of $1,000. This deductible does not apply to services with copayments such as office visits and prescriptions.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency:

- **Emergencies within our service area:**

If you have a life-threatening or serious condition, immediately call 911 or other emergency services, or go to the nearest medical facility. It is important to call your Plan provider in an emergency so that he or she can be involved in your care. Please contact your Plan provider as soon as reasonably possible. We will cover emergency care provided by non-Plan providers as long as the condition continues to be an emergency. Once your condition is stable, your Plan provider will work together with us to transfer you to a Plan facility.

An urgent medical problem is one in which your life is not in danger, but you require prompt medical attention. If you need urgent care, contact a Plan provider (your primary care provider if you have one) and follow his or her instructions. If you are not able to contact a Plan provider, you may go to any Plan urgent care facility. Please refer to your Altius Participating Provider Listing. After you receive urgent care, contact a Plan provider as soon as you can. A Plan provider will coordinate any follow-up care you need. If you have any questions about emergency or urgent care, or about Plan providers, please call us at 801-323-6200 or 1-800-377-4161. For a current list of Plan providers and Plan urgent care facilities, you may also visit our Web site at www.altiushealthplans.com.

- **Emergencies outside our service area:**

If you have an emergency or you need urgent care while outside of our service area, please seek the appropriate medical treatment. You may be asked to pay the bill at the time of service. Keep your receipts so we can reimburse you for those costs. We will cover emergency care provided by non-Plan providers as long as the condition continues to be an emergency. Once your condition is stable, your Plan provider will work with us to transfer you to a Plan facility. Please contact us as soon as reasonably possible at 1-800-377-4161 or 801-323-6200.

- **Urgent Care outside our service area:**

If you are traveling outside our service area and experience an urgent medical condition, Coventry Health Care National Network providers are also available to you. You can locate a Coventry Health Care National Network provider by calling 1-800-639-9154 or use the "Search for a Coventry Health Care National Network provider" link on our Provider Search page at www.altiushealthplans.com

Benefit Description	You pay	
Emergency within our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center	$25 copayment per office visit	$40 copayment per office visit
• Injectable, implantable and intravenous (IV) therapy drugs provided in a physician's office or in an urgent care center	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs	20% of Plan Allowance for preferred drugs 30% of Plan Allowance for non-preferred drugs
• Emergency care as an outpatient at a hospital, including doctors' services Note: We waive the ER copay if you are admitted to the hospital.	$50 copayment per visit	$100 copayment per visit
Not covered: • *Elective care or non-emergency care in a hospital emergency room* • *Follow-up care in a hospital emergency room, unless we have given prior authorization*	*All charges*	*All charges*
Emergency outside our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center	$25 copayment per office visit	$40 copayment per office visit
• Injectable, implantable and intravenous (IV) therapy drugs provided in a physician's office or in an urgent care center	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs	20% of Plan Allowance for preferred drugs 30% of Plan Allowance for non-preferred drugs
• Emergency care as an outpatient at a hospital, including doctors' services Note: We waive the ER copay if you are admitted to the hospital.	$100 copayment per visit	$200 copayment per visit
Not covered: • *Elective care or non-emergency care* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges*	*All charges*

Benefit Description	You pay	
Ambulance	**High Option**	**Standard Option**
Professional ground ambulance, air ambulance, and/or paramedic services when medically appropriate. Note: See 5(c) for non-emergency service.	$50 copayment per incident	$50 copayment per incident
Not covered: • *Medical transportation for the convenience of you or your family* • *Death-related transportation*	*All charges*	*All charges*

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

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Our High Option has no calendar year deductible.
- Our Standard Option has an individual deductible of $500 and a family deductible of $1,000. This deductible does not apply to services with copayments such as office visits and prescriptions.
- 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 PRIOR AUTHORIZATION FOR THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You Pay	
Note: The High Option plan has no calendar year deductible. For the Standard Option plan, we say "(No Deductible)" when it does not apply.		
Mental health and substance abuse benefits	**High Option**	**Standard Option**
All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers on an outpatient basis	$15 per visit	$30 per visit
• Intensive outpatient treatment	$15 per visit	$30 per visit
• Diagnostic tests • Medication management	$10 per office visit to a primary care physician $15 per office visit to a specialist	$20 per office visit to a primary care physician $30 per office visit to a specialist
• Services provided by a hospital or other facility on an inpatient basis (room and board), including partial hospitalization	Nothing after $100 per admission copay	20% of Plan Allowance
• Professional services by providers such as psychiatrists, psychologists, or clinical social workers provided on an inpatient basis	10% of Plan Allowance	20% of Plan Allowance
Not covered: Services we have not approved.		

Mental health and substance abuse benefits - continued on next page

Benefit Description	You Pay	
Mental health and substance abuse benefits (cont.)	**High Option**	**Standard Option**
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.		
Mental Health and Substance Abuse Catastrophic Protection Out-Of-Pocket Maximum	After your copayments and/or coinsurance total **$2,500** per person or **$5,000** per family in any calendar year, you do not have to pay any more for covered mental health services and/or substance abuse services for the remainder of the calendar year.	After your copayments and/or coinsurance total **$3,000** per person or **$6,000** per family in any calendar year, you do not have to pay any more for covered mental health services and/or substance abuse services for the remainder of the calendar year.

Prior authorization	To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following authorization processes: You must contact Mental Health Network (MHNet) at 1-800-701-8663 for prior authorization of all inpatient and outpatient mental health/substance abuse services, information about contracted mental health providers and/or immediate access to care. You may call 24 hours a day, seven days a week.
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 page 46 .
- 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.
- Our High Option has no calendar year deductible.
- Our Standard Option has an individual deductible of $500 and a family deductible of $1,000. This deductible does not apply to services with copayments such as office visits and prescriptions.
- 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.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR CERTAIN DRUGS.**

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

- **Who can write your prescription.** A licensed practitioner who has the legal authority to prescribe medications.
- **Where you can obtain them.** You must fill the prescription at a Plan pharmacy, or by mail for a maintenance medication.
  - At a pharmacy: To get your prescription filled, present your Altius membership card to any Plan pharmacy. You will pay the prescription drug copayment listed on page 50 of this booklet. If you need prescription medications while outside of the service area, contact Caremark for the nearest Plan pharmacy, or you may pay for your prescription and Caremark will reimburse you according to your benefits. To find out about Plan pharmacies, or get reimbursement for a covered drug, contact: Caremark's Customer Service Department at 1-800-378-7040.
  - By mail: 1) Get a prescription for your maintenance medication with the maximum refills allowed from your Plan provider (see *Prescription Mail Services* below for a definition of a maintenance medication). 2) Contact Caremark's Customer Service Department at 1-800-378-7040 to get an order form. 3) Mail your prescription with the completed order form to Caremark. Prescriptions are mailed within fourteen days, directly to your house or office in a labeled envelope to ensure privacy and safety. Caremark has a pharmacist available to you 24 hours a day to answer your questions.
  - Through a Direct Source vendor: Certain injectable and intravenous (IV) therapy drugs, including those that are administered by a medical professional, that are covered only when they are purchased through designated pharmacy vendors. See *Direct Source Injectable and Implantable Medications on page 51.*

We use a formulary. The Altius formulary is a list of "preferred" prescription drugs that are identified by our team of physicians and pharmacists (Pharmacy and Therapeutics Committee) to be the best overall value based on quality, safety, effectiveness, and cost. Our formulary includes nearly all covered generic drugs, and specific brand-name drugs selected by the Committee. We reserve the right to include only one manufacturer's product on our formulary when the same or similar drug (that is, a drug with the same active ingredient), supply, or equipment is made by two or more different manufacturers. We also reserve the right to include only one dosage or form of a drug on the Altius formulary when the same drug is available in different dosages or forms (for example, dissolvable tablets, capsules, etc.) from the same or different manufacturers. The product or products and/or other forms or dosages of products that are not listed on the Altius formulary will be excluded from coverage. We list the most commonly requested formulary drugs on our Preferred Drug List. To order a Preferred Drug List, call our Customer Service Department at 1-800-377-4161 or 801-323-6200, or visit our Web site at www.altiushealthplans.com. The Preferred Drug List is subject to review and modification on a quarterly basis.

We also cover non-preferred (non-formulary) drugs prescribed by your Plan physician. However, we encourage you to use preferred drugs, especially preferred generics, whenever possible because they will cost you less. Refer to your Preferred Drug List, and check with your physician or pharmacist to find out if a preferred generic is available, or if a lower-cost alternative might work for you.

- **Prior Authorization.** We require prior authorization for certain drugs. We also require prior authorization for injectable and implantable medications and devices, including certain drugs used for intravenous (IV) therapy and chemotherapy. To obtain a list of drugs that require prior authorization, or to obtain a list of injectable or implantable medications that require prior authorization, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161, or visit our Web site at www.altiushealthplans.com. The prior authorization drug list is reviewed by our Pharmacy and Therapeutics Committee and may change from time to time due to new drugs, new generics, new therapies, new guidelines from the Food and Drug Administration (FDA), or other factors.

To request prior authorization, you or your physician may contact our Prior Authorization Department at 877-215-4100. We will work with your physician to obtain the information we need to process the request. We will communicate our approval or denial to your physician. You may also contact our Customer Service Department for a status of your request.

- **These are the dispensing limitations.**
  - Your pharmacist will fill up to a maximum 30-day supply of medications prescribed by a Plan provider, unless otherwise stated by us, State law, Federal law, or as determined by the manufacturer's package size. You will pay one copayment for each prescription filled, even if your prescription provides less than a 30-day supply.
  - Some medications have specific limits on how much of the medication you can get with each prescription or refill. This is to ensure that you receive the recommended and proper dose and length of drug therapy for your condition. Quantity level limits are reviewed by the Pharmacy and Therapeutics Committee and are based on maximum dosage levels indicated by the drug manufacturer and the FDA. **Your physician must get authorization for any amount of your prescription that exceeds the quantity level limit.** If we authorize the extra amount, you may be required to pay an additional copayment.
  - Certain covered medications and pharmaceutical products are manufactured, packaged, or used in such a way that one dose provides greater than a 30-day supply of medication. These may require one copayment for each month of the anticipated duration of the medication. For example, if one dose or single use of the medication or product is expected to last for two months, you will pay two copayments.
  - Prescription Mail Services**:** You can get a 90-day supply of maintenance medications through the Caremark mail order service. A maintenance medication is a prescription that is recommended by the FDA or us to be taken on a regular basis. Examples include, but are not limited to, medications for blood pressure, asthma, antidepressants, diabetes, hormone replacement and birth control. Byetta, Insulin (in vials only) and Symlin are the only injectable medications available through the Caremark mail order service. Non-maintenance medications are not available through the Caremark mail order service. Examples of non-maintenance medications include, but are not limited to: antihistamines, antibiotics, pain management, muscle relaxants, anti-migraine, medications for sleep or anxiety, acne preparations, creams and ointments.
  - The amount of medication dispensed to you should last for a specific time period as prescribed by your physician. At least 75% of that time must pass before you can get a refill, either at a pharmacy or, when applicable, through the mail. For example: if your prescription provides a 30-day supply, you can refill your prescription no sooner than 23 days after the prescription was filled (30 days ´ 75% = 23 days).
  - If you receive a brand-name drug when a preferred generic equivalent can be substituted, and your physician has not specified "Dispense as Written" (DAW) for the brand-name drug, you will pay the generic copayment plus the difference in cost between the brand-name drug and the generic. For mail-order drugs, Caremark may fill your prescription with a preferred generic equivalent if it is available, unless your physician has indicated "Dispense as Written" (DAW). If a preferred generic equivalent is not available, or if your physician specifically indicates "Dispense as Written" (DAW), you will pay the applicable preferred brand-name or non-preferred (non-formulary) copayment. Note: If your physician writes a prescription for a non-preferred (non-formulary) generic, you may ask your pharmacist for an equivalent preferred brand-name drug.
  - If your physician prescribes a medication that needs to be dispensed in two different strengths or dosage forms, you will be responsible for the appropriate copayment for each dispensed prescription.
  - When a new generic medication is approved by the FDA, our Pharmacy and Therapeutics Committee may classify it as "non-preferred" (non-formulary). Non-preferred generics are subject to the non-preferred copayment listed in this section. Note: If your physician writes a prescription for a non-preferred generic, you may ask your pharmacist for an equivalent preferred brand-name drug.

- **Why use preferred generic drugs?** Preferred generic drugs are therapeutically equivalent to brand-name drugs, but they cost less. They have the same active ingredients, and are required by the U.S. Food and Drug Administration to meet the same quality standards for safety, strength, and effectiveness. You pay your lowest copay when you use preferred generic drugs.
- **When you have to file a claim.** If you are outside of the service area and need a prescription, contact Caremark for Plan pharmacies outside of the service area. If one is not available, then Caremark will reimburse you. Keep your receipts and mail them along with a reimbursement form. Call Caremark at 1-800-378-7040 for the reimbursement form and instructions.
- **Preferred Injectable and Implantable Medications.** Similar to other prescription drugs, injectable and intravenous (IV) therapy drugs are categorized as "preferred" or "non-preferred" by our Pharmacy and Therapeutics Committee. If your injectable, implantable or IV medication is not listed on our Preferred Drug List, call our Customer Service Department at 1-800-377-4161 or 801-323-6200 to find out if it is covered and whether it is preferred or non-preferred.
- **Direct Source Injectable and Implantable Medications.** Direct source injectable and implantable medications are certain injectable, implantable and intravenous (IV) therapy drugs, including those that are administered by a medical professional, that are covered only when they are purchased through designated pharmacy vendors. We have selected vendors who provide these drugs at the lowest cost, which may help lower your out-of-pocket expenses.

To obtain a current list of direct source injectable, implantable and IV drugs and designated vendors, please visit our Web site at www.altiushealthplans.com or call our Customer Service Department. This list may be changed periodically.

If your physician orders a direct source injectable , implantable or IV drug for you, the medication can be shipped either to your physician's office or directly to your home. You are responsible to pay your coinsurance to the pharmacy vendor.

In many cases, your physician may write a prescription for your injectable, implantable or IV therapy drug rather than order it for you. When you obtain a prescription for an injectable, implantable or IV therapy drug, call our Customer Service Department or visit our Web site to see if you must order it through a designated vendor.

Most of the injectable, implantable and IV therapy drugs that must be purchased through a designated vendor are available through Caremark Pharmacy. Caremark will ship your injectable, implantable or IV therapy drug and supplies directly to your home or physician's office within 48 hours of ordering. The supplies for administering your medication will be included without cost to you.

In addition, Caremark offers toll-free, 24-hour customer service, 365 days a year. Support services for you, your caregivers, and your physicians are offered by a trained staff of nurses and pharmacists who can answer questions about your medications and diseases that they treat.

To find out how to order your direct source injectable, implantable and IV drugs from Caremark Pharmacy, please call 1-800-237-2767.

Benefit Description	You pay	
Covered medications and supplies	**High Option**	**Standard Option**
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered* • Contraceptive drugs	**Preferred generic:** $5 at a Plan pharmacy $10 for mail order **Preferred brand name:** $20 at a Plan pharmacy $40 for mail order **Non-preferred (non-formulary):** $50 at a Plan pharmacy $100 for mail order	**Preferred generic:** $10 at a Plan pharmacy $30 for mail order **Preferred brand name:** $25 at a Plan pharmacy $75 for mail order **Non-preferred (non-formulary):** $50 at a Plan pharmacy $150 for mail order

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	**High Option**	**Standard Option**
	Notes: • If there is no preferred generic equivalent available, you will still have to pay the applicable preferred brand-name or non-preferred copay. • If the Plan Allowance for the prescription is less than the copay, you will pay the Plan Allowance.	Notes: • If there is no preferred generic equivalent available, you will still have to pay the applicable preferred brand-name or non-preferred copay. • If the Plan Allowance for the prescription is less than the copay, you will pay the Plan Allowance.
• Insulin, Byetta, Symlin, insulin syringes, needles, glucose test strips and lancets	**Preferred:** $20 at a Plan pharmacy $40 for mail order **Non-preferred (non-formulary):** $50 at a Plan pharmacy $100 for mail order	**Preferred:** $25 at a Plan pharmacy $75 for mail order **Non-preferred (non-formulary):** $50 at a Plan pharmacy $150 for mail order
• Injectable Imitrex, glucagon, insulin pens, Lovenox, and epinephrine kits such as Epi-Pen	$20 at a Plan pharmacy (not available through mail order)	$25 at a Plan pharmacy (not available through mail order)
• Injectable medications (other than Insulin, Imitrex, glucagon, Lovenox, and epinephrine kits), implantable medications and intravenous (IV) therapy drugs obtained through a Plan pharmacy or a Direct Source pharmacy vendor	**Preferred:** 10% of Plan Allowance **Non-preferred (non-formulary):** 20% of Plan Allowance (These drugs are not available through the Caremark mail order service.)	**Preferred:** 20% of Plan Allowance **Non-preferred (non-formulary):** 30% of Plan Allowance (These drugs are not available through the Caremark mail order service.)
• Disposable needles and syringes needed for injecting covered prescription drugs (other than insulin), when filled as a separate prescription	$50 at a Plan pharmacy (not available through mail order)	$50 at a Plan pharmacy (not available through mail order)
• Drugs to treat sexual dysfunction, limited to 6 pills per month	50% of Plan Allowance at a Plan pharmacy	50% of Plan Allowance at a Plan pharmacy
• Spacers (such as Aerochamber), limited to one per calendar year	**Preferred:** $5 at a Plan pharmacy **Non-preferred (non-formulary):** $50 at a Plan pharmacy	**Preferred:** $10 at a Plan pharmacy **Non-preferred (non-formulary):** $50 at a Plan pharmacy

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	**High Option**	**Standard Option**
• Diaphragms, limited to one every three months	**Preferred:** $20 at a Plan pharmacy **Non-preferred (non-formulary):** $50 at a Plan pharmacy	**Preferred:** $25 at a Plan pharmacy **Non-preferred (non-formulary):** $50 at a Plan pharmacy
Not covered: • *Nonprescription medications, except those specifically listed in the Altius formulary* • *Drugs obtained at a non-Plan pharmacy, except for out-of-the-area emergencies* • *Medical supplies, such as dressing and antiseptics* • *Experimental medications* • *Fertility medications* • *Disposable needles and syringes not required for injecting covered prescribed medication* • *Natural progesterone (including suppositories and creams)* • *Smoking cessation products and medications* • *Skin patches for motion sickness* • *Medications or nutritional supplements for weight loss* • *Medications or nutritional supplements for weight gain for non-medical indications* • *Immunizations and medications required exclusively for foreign travel* • *Hair growth products* • *Medications for cosmetic indications* • *Medications to enhance athletic performance* • *Medications for the treatment of nail fungus* • *Replacement of lost, stolen, or damaged prescription drugs*	*All charges*	*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. You are responsible for ensuring that your provider is a Plan provider.
- We have no calendar year deductible.
- 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.
- The Standard Option includes accidental dental injury benefits only. There are no other dental benefits for the Standard Option.

Benefit Desription	You Pay	
Accidental injury benefit	**High Option**	**Standard Option**
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	$10 per office visit to a primary care physician $15 per office visit to a specialist $25 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility	$20 per office visit to a primary care physician $30 per office visit to a specialist $40 for an after-hours or urgent care visit to a primary care physician or specialist 20% of Plan Allowance in a surgical center, hospital, or other facility
Not covered: • *Implants*	*All charges*	*All charges*

Dental benefits

Dental benefits are administered by Monarch Dental Associates. Refer to your dental provider directory for a list of participating dental providers. The dental provider directory can also be found online at www.altiushealthplans.com. If you have any questions about dental providers, dental benefits, or dental claims (that are not related to accidental injury), please call Monarch Dental Associates at 801-220-0940 or 1-877-221-0940.

Note: This is not a complete list of covered dental services. To determine your cost for covered services that are not listed, call Monarch Dental Associates and provide the appropriate dental codes or service descriptions obtained from your dentist's office.

Dental benefits continued on next page

Dental Benefits	You Pay
Service	**High Option**
Oral evaluation	
- Periodic oral examination – one per member every six months - Limited oral evaluation – problem focused - Comprehensive oral evaluation	$5 Note: You pay an additional $5 for prophylaxis (dental cleaning). See *Preventive* benefits on the next page.
- Comprehensive periodontal evaluation	$47
Radiographs - Intraoral full series x-rays – one per member every three years - Intraoral periapical and occlusal x-rays - Bitewing x-rays - Panoramic x-ray – one per member every three years	Nothing
Preventive	
• Prophylaxis and fluoride treatment (child) – one per member every six months • Prophylaxis (adult) – one per member every six months	$5 Note: You pay an additional $5 for the oral examination/evaluation. See *Oral evaluation* benefits on the previous page.
• Sealant – per tooth (through age 14)	$10
Emergency treatment - During office hours	
• Palliative treatment of dental pain	$18
• Office visit for observation – no other services performed	$26
• Specialist consultation	$26
After hours or as provided by the Monarch dentist on call	$69
Emergency services required when a member is over 100 miles from home and a Plan dentist is not available.	All charges in excess of $50
Restorative Routine fillings – Amalgam or Resin-based composite for permanent or primary teeth	
Amalgam	
- 1 surface	$17
- 2 surfaces	$24
- 3 surfaces	$31
- 4 or more surfaces	$47
Resin-based composite – anterior	
- 1 surface	$24
- 2 surfaces	$40
- 3 surfaces	$61
- 4 or more surfaces	$81

Service - continued on next page

Dental Benefits	You Pay
Service (cont.)	**High Option**
Resin-based composite – posterior	
- 1 surface	$63
- 2 surfaces	$85
- 3 surfaces	$106
- 4 or more surfaces	$122
Periodontics	
Comprehensive periodontal evaluation	$47
Periodontal scaling and root planing – four or more teeth per quadrant	$89
Periodontal scaling and root planing – one to three teeth per quadrant	$59
Gingivectomy or gingivoplasty – per quadrant	$138
Gingivectomy or gingivoplasty – per tooth (to three teeth)	$23
Osseous surgery – four or more teeth per quadrant	$311
Osseous surgery – one to three teeth per quadrant	$205
Localized delivery of antimicrobial agents	100% of Plan Allowance
Periodontal maintenance	$37
Oral surgery	
Extractions (routine)	$41
Surgical removal of erupted tooth	$70
Impacted teeth – soft tissue	$75
Impacted teeth – partial bony	$112
Impacted teeth – full bony	$155
Endodontics	
Pulp cap	$23
Vital pulpotomy	$35
Root canal, single canal	$137
- two canals	$166
- three canals	$204
Crowns – Limited to six crowns per member per year	
Crown build up with pins	$40
Preformed post and build up	$68
Stainless steel crown	$77
Crown – porcelain fused to metal	$352
Crown – porcelain fused to precious metal	$444
Recement crown	$23
Removable dentures	
Complete denture (upper or lower)	$488

Service - continued on next page

Dental Benefits	You Pay
Service (cont.)	**High Option**
Partial denture (upper or lower)	$545
Denture adjustment	$23
Add tooth to existing partial denture	$46
Add clasp to existing partial denture	$46
Interim complete denture (upper or lower)	$173
Interim partial denture/stayplate (upper or lower)	$173
Replace missing or broken teeth, full or partial dentures, one involved tooth	$44
- Each additional tooth	$13
Reline denture (upper or lower) – chairside	$92
Reline denture (upper or lower) – lab	$163
Preventive appliances	
Space maintainer – unilateral	$60
Space maintainer – bilateral	$63
Habit-breaking appliance	$114
The following services are limited: • Replacement of prosthetic appliances less than five years old is covered only when good dental care dictates and such replacement is prescribed by a Plan dentist. • Single unit gold restorations and crowns are covered only when the tooth cannot be adequately restored with other restorative materials.	
Not covered: • *Implants* • *Surgical grafting procedures* • *Treatment for developmental malformations such as enamel hypoplasia and fluorsis (brown and white stains on teeth)* • *Maxillary and mandibular malformations and anodontia* • *General anesthetic* • *Cosmetic or orthodontic treatment* • *Full mouth rehabilitation, periodontal splints, restoration of tooth structure lost from attrition and restoration for misalignment of the teeth* • *Dental treatment for temporomandibular (jaw) joint disorders and related diseases* • *Replacement of lost or stolen dentures, bridges or other dental appliances* • *Topical application of fluoride for adults*	*All charges*

Section 5(h). Special features

Feature	Description
Feature	**High Option**
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.
Services for deaf, hard of hearing, and non-English speaking members	If you need interpreter services for an appointment with a Customer Service Representative, you must arrange for these services by calling 801-323-6200 or 1-800-377-4161. When interpreter services are needed in the provider's office, contact the provider's office directly.
High risk pregnancies	If you or your Plan provider feel that your pregnancy may be a difficult one, or that you may be at risk for complications, you or your PCP may ask us to assign you an **Altius Baby Care (ABC)** prenatal case manager. A prenatal case manager is a Registered Nurse with special training in maternity care. Your case manager will ask you questions about your medical history and then tell you what you can do to keep yourself and your baby healthy. Your case manager will also work with your provider to plan a course of treatment for you and will check with you from time to time to see how you are doing.
Travel benefit/services overseas	Services outside of our service area are limited to emergency and urgent care only. See Section 5(d) for *Emergency services/accidents.*

High Deductible Health Plan Benefits

See page 9 for how our benefits changed this year and page 126 for a benefits summary.

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Summary of benefits for the HDHP of Altius Health Plans - 2009 126

Section 5. High Deductible Health Plan Benefits

This Plan offers a High Deductible Health Plan (HDHP). The HDHP benefit package is described in this section. Make sure that you review the benefits that are available under the benefit product in which you are enrolled.

HDHP Section 5, which describes the HDHP benefits, is divided into subsections. Please read *Important things you should keep in mind* at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about HDHP benefits, contact us at 1-801-323-6200 or 1-800-377-4161 or at our Web site at www.altiushealthplans.com.

Our HDHP option provides comprehensive coverage for high-cost medical events and a tax-advantaged way to help you build savings for future medical expenses. The Plan gives you greater control over how you use your health care benefits.

When you enroll in this HDHP, we establish either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA) for you. We automatically pass through a portion of the total health Plan premium to your HSA or credit an equal amount to your HRA based upon your eligibility. Your full HRA credit will be available on your effective date of enrollment.

With this Plan, preventive care is covered in full. As you receive other non-preventive medical care, you must meet the Plan's deductible before we pay benefits. You can choose to use funds available in your HSA to make payments toward the deductible or you can pay toward your deductible entirely out-of-pocket, allowing your savings to continue to grow.

This HDHP includes five key components: preventive care; traditional medical coverage health care that is subject to the deductible; savings; catastrophic protection for out-of-pocket expenses; and health education resources and account

- **Preventive care**

  The Plan covers preventive care services, such as periodic health evaluations (e.g., annual physicals), screening services (e.g., mammograms), routine prenatal and well-child care, child and adult immunizations, tobacco cessation programs, obesity weight loss programs, disease management and wellness programs. These services are covered at 100% if you use a network provider and the services are described in Section 5 *Preventive care*. *You do not have to meet the deductible before using these services.*

- **Traditional medical coverage**

  After you have paid the Plan's deductible, we pay benefits under traditional medical coverage described in Section 5. You typically pay $20 per office visit to a primary care physician, $30 per office visit to a specialist, and $30 for an after-hours office visit or urgent care visit. The Plan typically pays 90% for home care and hospital care; you typically pay 10% of the Plan allowance.

  Covered services include:

  - Medical services and supplies provided by physicians and other health care professionals
  - Surgical and anesthesia services provided by physicians and other health care professionals
  - Hospital services; other facility or ambulance services
  - Emergency services/accidents
  - Mental health and substance abuse benefits
  - Prescription drug benefits
  - Dental benefits for services related to an accidental injury.

- **Savings**

  Health Savings Accounts or Health Reimbursement Arrangements provide a means to help you pay out-of-pocket expenses (see *Savings – HSAs and HRAs* for more details).

Health Savings Accounts (HSA)

By law, HSAs are available to members who are not enrolled in Medicare, cannot be claimed as a dependent on someone else's tax return, have not received VA benefits within the last three months or do not have other health insurance coverage other than another high deductible health plan. In 2009, for each month you are eligible for an HSA premium pass through, we will contribute to your HSA $45.83 per month for a Self Only enrollment or $91.66 per month for a Self and Family enrollment. In addition to our monthly contribution, you have the option to make additional tax-free contributions to your HSA, so long as total contributions do not exceed the limit established by law, which is $3,000 for a Self Only enrollment or $5,950 for a Self and Family enrollment. See maximum contribution information on page 63. You can use funds in your HSA to help pay your health plan deductible**.** You own your HSA, so the funds can go with you if you change plans or employment.

Federal tax tip: There are tax advantages to fully funding your HSA as quickly as possible. Your HSA contribution payments are fully deductible on your Federal tax return. By fully funding your HSA early in the year, you have the flexibility of paying medical expenses from tax-free HSA dollars or after tax out-of-pocket dollars. If you don't deplete your HSA and you allow the contributions and the tax-free interest to accumulate, your HSA grows more quickly for future expenses.

HSA features include:

- Your HSA is administered by Coventry Consumer Choice
- Your contributions to the HSA are tax deductible
- You may establish pre-tax HSA deductions from your paycheck to fund your HSA up to IRS limits using the same method that you use to establish other deductions (i.e., Employee Express, MyPay, etc.)
- Your HSA earns tax-free interest
- You can make tax-free withdrawals for qualified medical expenses for you, your spouse and dependents (see IRS publication 502 for a complete list of eligible expenses)
- Your unused HSA funds and interest accumulate from year to year
- It's portable - the HSA is owned by you and is yours to keep, even when you leave Federal employment or retire
- When you need it, funds up to the actual HSA balance are available

Important consideration if you want to participate in a Health Care Flexible Spending Account (HCFSA): If you are enrolled in this HDHP with a Health Savings Account (HSA), and start or become covered by an HCFSA health care flexible spending account (such as FSAFEDS offers – see Section 12), this HDHP cannot continue to contribute to your HSA. Similarly, you cannot contribute to an HSA if your spouse enrolls in an HCFSA. Instead, when you inform us of your coverage in an HCFSA, we will establish an HRA for you.

Health Reimbursement Arrangements (HRA)

If you aren't eligible for an HSA, for example you are enrolled in Medicare or have another health plan, we will administer and provide an HRA instead. You must notify us that you are ineligible for an HSA.

In 2009, we will give you an HRA credit of $550 per year for a Self Only enrollment and $1,100 per year for a Self and Family enrollment. You can use funds in your HRA to help pay your health plan deductible and/or for certain expenses that don't count toward the deductible.

HRA features include:

- For our HDHP option, the HRA is administered by Coventry Consumer Choice (C3).
- Entire HRA credit (prorated from your effective date to the end of the plan year) is available from your effective date of enrollment.
- Tax-free credit can be used to pay for qualified medical expenses for you and any individuals covered by this HDHP.
- Unused credits carryover from year to year.
- HRA credit does not earn interest.
- HRA credit is forfeited if you leave Federal employment or switch health insurance plans.
- An HRA does not affect your ability to participate in an FSAFEDS Health Care Flexible Spending Account (HCFSA). However, you must meet FSAFEDS eligibility requirements.

- **Catastrophic protection for out-of-pocket expenses**

Your annual maximum for out-of-pocket expenses (deductibles, coinsurance and copayments) for covered services is limited to $5,000 per person or $10,000 per family enrollment. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses once you reach your out-of-pocket maximum (such as non-covered expenses). Refer to Section 4 *Your catastrophic protection out-of-pocket maximum* for more details.

- **Health education resources and account management tools**

HDHP Section 5(i) describes the health education resources and account management tools available to you to help you manage your health care and your health care dollars.

Section 5. Savings – HSAs and HRAs

Feature Comparison	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA) Provided when you are ineligible for an HSA
Administrator	Coventry Consumer Choice (C3) is the administrator for this Plan. C3 has a relationship with Canopy Financial who will be managing the investment options for those members participating in our C3 HSA products 1-800-377-4161 www.altiushealthplans.com	Coventry Consumer Choice (C3) is the HRA administrator for this Plan. 1-800-377-4161 www.altiushealthplans.com
Fees	Set-up fee is paid by the HDHP.	None.
Eligibility	You must: • Enroll in this HDHP • Have no other health insurance coverage (does not apply to specific injury, accident, disability, dental, vision or long-term care coverage) • Not be enrolled in Medicare Part A or Part B • Not be claimed as a dependent on someone else's tax return • Not have received VA benefits in the last three months • Complete and return all banking paperwork Eligibility for contributions is determined on the first day of the month following your effective date of enrollment and will be prorated for length of enrollment.	You must enroll in this HDHP. Eligibility is determined on the first day of the month following your effective day of enrollment and will be prorated for length of enrollment.
Funding	If you are eligible for HSA contributions, a portion of your monthly health plan premium is deposited to your HSA each month. Premium pass through contributions are based on the effective date of your enrollment in the HDHP.	Eligibility for the annual credit will be determined on the first day of the month and will be prorated for length of enrollment.
• **Self Only enrollment**	For 2009, a monthly premium pass through of $45.83 will be made by the HDHP directly into your HSA each month.	For 2009, your HRA annual credit is $550 (prorated for mid-year enrollment).
• **Self and Family enrollment**	For 2009, a monthly premium pass through of $91.66 will be made by the HDHP directly into your HSA each month.	For 2009, your HRA annual credit is $1,100 (prorated for mid-year enrollment).
Contributions/credits		The full HRA credit will be available, subject to proration, on the effective date of enrollment. The HRA does not earn interest.

	The maximum contribution to your HSA is an annual combination of HDHP premium pass through and enrollee contribution funds, which when combined, do not exceed the maximum amount allowed by law. This amount is reduced by 1/12 for any month you were ineligible to contribute to an HSA. For each month you are eligible for HSA contributions, if you choose to contribute to your HSA, - The maximum allowable contribution is a combination of employee and employer funds up to the maximum amount allowed by IRS Guidlines. To determine the maximum allowable contribution, take the amount of your deductible divided by 12, times the number of full months enrolled in the HDHP. Subtract the amount the Plan will contribute to your account for the year from the maximum allowable contribution to determine the amount you may contribute. - You may rollover funds you have in other HSAs to this HDHP HSA (rollover funds do not affect your annual maximum contribution under this HDHP). - HSAs earn tax-free interest (does not affect your annual maximum contribution).	
• **Self Only enrollment**	You may make an annual maximum contribution of $2,450.	You cannot contribute to the HRA.
• **Self and Family enrollment**	You may make an annual maximum contribution of $4,850.	You cannot contribute to the HRA.
Access funds	You can access your HSA by the following methods: • Debit card • Withdrawal form	For qualified medical expenses under your HDHP, you will be automatically reimbursed when claims are submitted through the HDHP. For expenses not covered by the HDHP, such as dental services, a reimbursement form will be sent to you upon your request.
Distributions/with-drawals • **Medical**	You can pay the out-of-pocket expenses for yourself, your spouse or your dependents (even if they are not covered by the HDHP) from the funds available in your HSA. See IRS Publication 502 for a list of eligible medical expenses, including over-the-counter drugs.	You can pay the out-of-pocket expenses for qualified medical expenses for individuals covered under the HDHP. Non-reimbursed qualified medical expenses are allowable if they occur after the effective date of your enrollment in this Plan. See *Availability of funds* below for information on when funds are available in the HRA.

		See IRS Publication 502 for a list of eligible medical expenses. Over-the-counter drugs and Medicare premiums are also reimbursable. Most other types of medical insurance premiums are not reimbursable.
• **Non-medical**	If you are under age 65, withdrawal of funds for non-medical expenses will create a 10% income tax penalty in addition to any other income taxes you may owe on the withdrawn funds. When you turn age 65, distributions can be used for any reason without being subject to the 10% penalty, however they will be subject to ordinary income tax.	Not applicable – distributions will not be made for anything other than non-reimbursed qualified medical expenses.
Availability of funds	Funds are not available for withdrawal until all the following steps are completed: • Your enrollment in this HDHP is effective (effective date is determined by your agency in accord with the event permitting the enrollment change), • The HDHP receives record of your enrollment and initially establishes your HSA account with the fiduciary by providing information it must furnish and by contributing the minimum amount required to establish an HSA, and • The fiduciary sends you HSA paperwork for you to complete and the fiduciary receives the completed paperwork back from you.	Funds are not available until: - Your enrollment in this HDHP is effective (effective date is determined by your agency in accord with the event permitting the enrollement change); and - The HDHP recieves record of your enrollment and initally establishes your HRA account.
Account owner	FEHB enrollee	HDHP
Portable	You can take this account with you when you change plans, separate or retire. If you do not enroll in another HDHP, you can no longer contribute to your HSA.	If you retire and remain in this HDHP, you may continue to use and accumulate credits in your HRA. If you terminate employment or change health plans, only eligible expenses incurred while covered under the HDHP will be eligible for reimbursement subject to timely filing requirements. Unused funds are forfeited.
Annual rollover	Yes, accumulates without a maximum cap.	Yes, accumulates without a maximum cap.

If You Have an HSA

If you have an HSA

- **Contributions**

  All contributions are aggregated and cannot exceed the maximum contribution amount set by the IRS. You may contribute your own money to your account through payroll deductions, or you may make lump sum contributions at any time, in any amount not to exceed an annual maximum limit. If you contribute, you can claim the total amount you contributed for the year as a tax deduction when you file your income taxes. Your own HSA contributions are either tax-deductible or pre-tax (if made by payroll deduction). You receive tax advantages in any case. To determine the amount you may contribute, subtract the amount the Plan will contribute to your account for the year from the maximum contribution amount set by the IRS. You have until April 15 of the following year to make HSA contributions for the current year.

  If you newly enroll in an HDHP during Open Season and your effective data is after January 1st or you otherwise have partial year coverage, you are eligible to fund your account up to the maximum contribution limit set by the IRS as long as you maintain your HDHP enrollment for 12 months following the last month of year of your first year of eligibility. If you do not meet this requirement, a portion of your tax reduction is lost and a 10% penalty is imposed. There is an exception for death or disability.

- **Catch-up contributions**

  If you are age 55 or older, the IRS permits you to make additional "catch-up" contributions to your HSA. The allowable catch-up contribution will be $1,000 in 2009 and beyond. Contributions must stop once an individual is enrolled in Medicare. Additional details are available on the U.S. Department of Treasury Web site at www.ustreas.gov/offices/public-affairs/hsa/.

- **If you die**

  If you do not have a named beneficiary, if you are married, it becomes your spouse's HSA; otherwise, it becomes part of your taxable estate.

- **Qualified expenses**

  You can pay for "qualified medical expenses," as defined by IRS Code 213(d). These expenses include, but are not limited to, medical plan deductibles, diagnostic services covered by your plan, long-term care premiums, health insurance premiums if you are receiving Federal unemployment compensation, over-the-counter drugs, LASIK surgery, and some nursing services.

  When you enroll in Medicare, you can use the account to pay Medicare premiums or to purchase health insurance other than a Medigap policy. You may not, however, continue to make contributions to your HSA once you are enrolled in Medicare.

  For a detailed list of IRS-allowable expenses, request a copy of IRS Publication 502 by calling 1-800-829-3676, or visit the IRS Web site at www.irs.gov and click on "Forms and Publications." Note: Although over-the-counter drugs are not listed in the publication, they are reimbursable from your HSA. Also, insurance premiums are reimbursable under limited circumstances.

- **Non-qualified expenses**

  You may withdraw money from your HSA for items other than qualified health expenses, but it will be subject to income tax and if you are under 65 years old, an additional 10% penalty tax on the amount withdrawn.

- **Tracking your HSA balance**

  You will receive a periodic statement that shows the "premium pass through" withdrawals, and interest earned on your account. In addition, you will receive an Explanation of Payment statement when you withdraw money from your HSA.

- **Minimum reimbursements from your HSA**

  You can request reimbursement in any amount. However, funds will not be disbursed until your reimbursement totals at least $25.

If You Have an HRA

- **Why an HRA is established**

  If you don't qualify for an HSA when you enroll in this HDHP, or later become ineligible for an HSA, we will establish an HRA for you. If you are enrolled in Medicare, you are ineligible for an HSA and we will establish an HRA for you. You must tell us if you become ineligible to contribute to an HSA.

- **How an HRA differs**

  Please review the chart on page 63 which details the differences between an HRA and an HSA. The major differences are:

  - You cannot make contributions to an HRA
  - Funds are forfeited if you leave the HDHP
  - An HRA does not earn interest, and
  - HRAs can only pay for qualified medical expenses, such as deductibles, copayments, and coinsurance expenses, for individuals covered by the HDHP. HRAs can only pay for qualified medical expenses, such as deductibles, copayments, and coinsurance expenses, for individuals covered by the HDHP. FEHB law does not permit qualified medical expenses to include 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.

Section 5. Preventive care

Important things you should keep in mind about these benefits:

- Plan physicians must provide or arrange your care. You are responsible for ensuring that your provider is a Plan provider.
- Preventive care services listed in this section are not subject to the deductible. The Plan pays 100% for these preventive care services.
- For all other covered expenses, please see Section 5 – *Traditional medical coverage subject to the deductible*.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.

Benefit Description	You pay
Preventive care, adult	**HDHP**
Routine screenings, such as: • Total Blood Cholesterol • Fasting lipid profile (total cholesterol, LDL, HDL, triglycerides) • Colorectal Cancer Screening, including - Fecal occult blood test - Sigmoidoscopy screening – every five years starting at age 50 - Colonoscopy screening – every 10 years starting at age 50 - Double contrast barium enema – every five years starting at age 50 • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older • Routine Pap test • 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 • Osteoporosis screening - for women age 65 and older - for women age 60 though 64 who are at increased risk for osteoporosis	Nothing
Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC) • Routine physicals - one exam every 12 months • Routing exams limited to: - One routine exam every 12 months - One routine OB/GYN exam every 12 months including one Pap smear and related services - One routine hearing exam every 12 months	Nothing
Not covered	*All charges*

Preventive care, adult - continued on next page

Benefit Description	You pay
Preventive care, adult (cont.)	**HDHP**
• *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel*	*All charges*
Preventive care, children	**HDHP**
• Childhood immunizations recommended by the American Academy of Pediatrics, and the Centers for Disease Control • Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: - Eye exams through age 17 to determine the need for vision correction - Hearing exams through age 17 to determine the need for hearing correction	Nothing
Not covered • *Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel* • *Immunizations exclusively for travel*	*All charges*

Section 5. Traditional medical coverage subject to the deductible

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. You are responsible for ensuring that your provider is a Plan provider. When applicable, you must use Plan facilities. You are responsible for verifying that your provider has arranged for your surgery or hospitalization in a Plan facility. We will not pay for services provided by a non-Plan provider or facility without our prior authorization.
- Preventive care services listed in the previous section are covered at 100% (see page 65) and are not subject to the calendar year deductible.
- The deductible is $1,200 per person or $2,400 per family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits under Traditional medical coverage. You must pay your deductible before your Traditional medical coverage may begin.
- Under Traditional medical coverage, you are responsible for your coinsurance and copayments for covered expenses.
- You are protected by an annual catastrophic maximum on out-of-pocket expenses for covered services. After your coinsurance, copayments and deductibles total $5,000 per person or $10,000 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses once you reach your out-of-pocket maximum (such as non-covered expenses).
- 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.
- Your physician must obtain prior authorization for some services, supplies, and drugs. Please refer to Section 3 for prior authorization information and to be sure which services require prior authorization.

Benefit Description	You pay After the calendar year deductible…
Deductible before Traditional medical coverage begins	**HDHP**
The deductible applies to almost all benefits in this Section. In the **You pay** column, we say "No deductible" when it does not apply. When you receive covered services from network providers, you are responsible for paying the allowable charges until you meet the deductible.	100% of allowable charges until you meet the deductible of $1,200 per person or $2,400 per family enrollment.
After you meet the deductible, we pay the allowable charge (less your coinsurance or copayment) until you meet the annual catastrophic out-of-pocket maximum.	After you meet the deductible, you pay the indicated coinsurance or copayments for covered services. You may choose to pay the coinsurance and copayments from your HSA or HRA, or you can pay for them out-of-pocket.

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. You are responsible for ensuring that your provider is a Plan provider.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses.
- 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.
- **YOUR PHYSICIAL MUST OBTAIN PRIOR AUTHORIZATION FOR SOME SERVICES, SUPPLIES, AND DRUGS.** Please refer to Section 3 for prior authorization information and to be sure which services require prior authorization.

Benefit Description	You pay After the calendar year deductible…
Diagnostic and treatment services	**HDHP**
Professional services of physicians • In a physician's office • Office medical consultations • Second surgical opinion	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist
Professional services of physicians • In an urgent care center	$30 per visit
Injectable, implantable and intravenous (IV) therapy drugs provided in a physician's office or in an urgent care center Note: Certain injectable, implantable and intravenous (IV) therapy drugs are covered only when they are purchased through designated pharmacy vendors. For details, please see *Direct Source Injectable and Implantable Medications* in Section 5(f). Note: We cover routine immunizations under the preventive care benefits for adults and children. We cover allergy serum under the *Allergy care* benefit.	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs
Professional services of physicians • During a hospital stay • In a skilled nursing facility	10% of Plan Allowance

Benefit Description	You pay After the calendar year deductible…
Lab, X-ray and other diagnostic tests	**HDHP**
Minor diagnostic tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • Ultrasound • Electrocardiogram and EEG	Nothing in a physician's office or at an independent lab if performed in conjunction with an office visit 10% of Plan Allowance in a hospital or other facility
Major diagnostic labs and radiology tests, such as: • CAT scans, MRIs, MRAs, and electron beam scans • PET and SPECT scans • Angiography, and other procedures that require vascular catheterization and/or the injection of medication, imaging contrast, or other substance • Any radiological procedure that must be performed in conjunction with a diagnostic surgical procedure (for example: ultrasonic guidance procedures) • Diagnostic nuclear medicine, including provision of radiopharmaceuticals for diagnostic purposes • Cytogenetic studies	10% of Plan Allowance
Maternity care	**HDHP**
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care • Obstetrical care in an observation setting Note: Here are some things to keep in mind: • You do not need prior authorization for normal delivery; see page 13 for other circumstances, such as extended stays for 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. Note: 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 in Section 5(c) and surgery benefits in Section 5(b).	10% of Plan Allowance

Maternity care - continued on next page

Benefit Description	You pay After the calendar year deductible…
Maternity care (cont.)	**HDHP**
• We cover ultrasounds and lab tests under the minor diagnostic services benefit. See *Lab, x-ray and other diagnostic tests* in this section. • We cover services related to complications of pregnancy the same as for any other illness.	10% of Plan Allowance
Not covered: • *Routine sonograms to determine fetal age, size or sex* • *Home delivery*	*All charges*
Family planning	**HDHP**
A range of voluntary family planning services, such as: • Voluntary sterilization (See *Surgical procedures* in Section 5 (b)) • Surgically implanted contraceptives • Intrauterine devices (IUDs)	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours visit to a primary care physician or specialist
• Injectable contraceptive drugs (such as Depo-Provera) Note: We cover oral contraceptives and diaphragms under the prescription drug benefit; see Section 5(f).	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs
Not covered: • *Reversal of voluntary surgical sterilization* • *Predictive genetic testing and/or genetic counseling.*	*All charges*
Infertility services	**HDHP**
Diagnosis and treatment of infertility such as: • Artificial insemination: – intravaginal insemination (IVI) – intracervical insemination (ICI) – intrauterine insemination (IUI)	50% of Plan Allowance
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* - *in vitro fertilization* - *embryo transfer, including transport, collection and preparation costs; 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* • *Fertility Medications* • *Infertility services after voluntary sterilization*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Allergy care	**HDHP**
• Testing and treatment	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours visit to a primary care physician or specialist
• Allergy serum • Allergy injections	Nothing
Not covered: • *Provocative food testing* • *Sublingual allergy desensitization*	*All charges*
Treatment therapies	**HDHP**
• 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 83. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Growth hormone therapy (GHT) • Intravenous (IV)/Infusion Therapy and IV antibiotic therapy Note: When provided in a physician's office or in an urgent care center, the services listed above do not include the cost of injectable, implantable and IV drugs; see below for the cost of the drugs. Note: We cover home IV infusion and antibiotic therapy administered by a home health agency under the *Home health services* benefit.	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility
• Injectable, implantable and IV therapy drugs provided in a physician's office or in an urgent care center Note: We require prior authorization for certain injectable, implantable and IV therapy drugs, including some chemotherapy drugs and growth hormone. To obtain a list of injectable, implantable and IV drugs that require prior authorization, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161, or visit our Web site at www.altiushealthplans.com. Note: Certain injectable, implantable and intravenous (IV) drugs are covered only when they are purchased through designated pharmacy vendors. For details, please see *Direct Source Injectable and Implantable Medications* in Section 5(f).	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs

Benefit Description	You pay After the calendar year deductible…
Physical and occupational therapies	**HDHP**
• 60 visits per condition per year for the services of each of the following: – qualified physical therapists – 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. We cover physical and occupational therapy under the *Home health services* benefit when provided by a home health agency as part of an authorized home treatment plan.	$30 per office visit $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility
• Outpatient cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided at a Plan facility for up to 12 weeks for Phase II and Phase III combined	$30 per office visit $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility
Not covered: • *Long-term rehabilitative therapy* • *Therapy that we determine will not significantly improve your condition* • *Exercise programs*	*All charges*
Speech therapy	**HDHP**
60 visits per condition per year Note: We cover speech therapy under the *Home health services* benefit when provided by a home health agency as part of an authorized home treatment plan.	$30 per office visit $30 per outpatient visit to a rehabilitation center, surgical center, hospital, or other facility
Not covered: • *Speech therapy for psychosocial and/or developmental delays, such as but not limited to, childhood stuttering*	*All charges*
Hearing services (testing, treatment, and supplies)	**HDHP**
• Hearing testing for children and adults in a provider's office	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours visit to a primary care physician or specialist
• Inpatient hearing examination for a newborn child covered under a family enrollment	10% of Plan Allowance
Not covered: • *Hearing aids, including testing, examinations, and fittings for them*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Vision services (testing, treatment, and supplies)	**HDHP**
• One pair of eyeglasses or contact lenses (including professional services for such fitting) to treat aphakia or correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)	50% of Plan Allowance
• Annual eye refractions and exams performed by an optometrist Note: See *Preventive care, children* for eye exams for children	$20 per office visit; $30 for after-hours visit
• Eye exams performed by an ophthalmologist	$30 per office visit
Not covered: • *Extra charges for designer or deluxe frames* • *Extra charges for progressive lenses* • *Scratch resistant lens coating* • *Oversize lenses, tinting, antireflective coating, and U-V lenses, unless prescribed by an ophthalmologist for eyeglasses that are necessary to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as cataracts)* • *Eyeglasses or contact lenses for refractive purposes, and related professional services such as fitting* • *Eye exercises and orthoptics* • *Radial keratotomy, LASIK, astigmatism correction (Limbal Relaxing Procedure), and other refractive surgery*	*All charges*
Foot care	**HDHP**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours visit to a primary care physician or specialist
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)* • *Foot Orthotics, except for members with severe diabetes*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Orthopedic and prosthetic devices	**HDHP**
• Artificial limbs and eyes • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Therapeutic shoes and inserts for members with severe diabetes	50% of Plan Allowance
• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy Note: See Sections 5(b) and 5(c) for coverage of the surgery to insert the device.	10% of Plan Allowance
Not covered: • *Orthopedic and corrective shoes* • *Arch supports* • *Foot Orthotics, except for members with severe diabetes* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices, unless medically necessary* • *Replacement of prosthetic devices and corrective appliances unless it is needed because the existing device has become inoperable through normal wear and tear and cannot be repaired, or because of a change in the member's physical condition*	*All charges*
Durable medical equipment (DME)	**HDHP**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Oxygen systems and oxygen tanks • Dialysis equipment • Hospital beds • Wheelchairs • Crutches • Walkers • Blood glucose monitors • Insulin pumps	50% of Plan Allowance
• Oxygen concentrators; and • Medically necessary accessories and supplies such as hoses, tubes, oxygen and ostomy supplies	10% of Plan Allowance

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay After the calendar year deductible…
Durable medical equipment (DME) (cont.)	**HDHP**
Note: Call us at 1-800-377-4161 or 801-323-6200 as soon as your Plan physician prescribes durable medical equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.	
Not covered: • *Durable medical equipment, corrective appliances, prostheses and artificial aids, including supplies and accessories, are excluded when primarily used for convenience, comfort, or in the absence of an illness or injury. Routine periodic servicing, such as cleaning and regulating is not covered.* • *Replacement of durable medical equipment, prosthetic devices and corrective appliances unless it is needed because the existing device has become inoperable through normal wear and tear and cannot be repaired, or because of a change in the member's condition.*	*All charges*
Home health services	**HDHP**
• 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, oral medications, and injectable and intravenous (IV) therapy (this does not include the cost of injectable, implantable and IV drugs; see next page for the cost of the injectable, implantable and IV drugs). • Home visits made by a physician. • Home rehabilitative therapy, including physical therapy and occupational therapy when significant improvement can be expected. • Home speech therapy. • Home visits by a medical social worker.	10% of Plan Allowance
• Injectable, implantable and IV therapy drugs Note: Certain injectable, implantable and intravenous (IV) therapy drugs are covered only when they are purchased through designated pharmacy vendors. For details, please see *Direct Source Injectable and Implantable Medications* in Section 5(f).	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication* • *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 After the calendar year deductible…
Chiropractic	**HDHP**
Coverage is limited to 20 visits per calendar year. Services include: • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours visit to a primary care physician or specialist
Alternative treatments	**HDHP**
Biofeedback therapy that we have pre-authorized for the treatment of certain conditions	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility
Not covered: • *Acupuncture* • *Acupressure* • *Naturopathic or homeopathic services* • *Massage therapy* • *Hypnotherapy* • *Biofeedback that we have not pre-authorized*	*All charges*
Educational classes and programs	**HDHP**
Coverage is limited to classes and programs that we authorize for the care and treatment of an illness or injury, such as: • Diabetes self-management • Asthma management • Medical nutrition therapy and/or diet counseling: - for a member who, based on our criteria, is a candidate for surgical treatment of morbid obesity - for a member with a disease, illness, or injury that is treated by changing the types of foods or nutrients in the member's diet, provided that such treatment is not intended primarily for weight loss	$20 per office visit to a primary care physician $30 per office visit to a specialist 10% of Plan Allowance in a hospital or other facility
Not covered: • *Literature such as books, journals, or subscriptions, unless included in an educational program that we approve* • *Smoking cessation programs, except for physician office visits for smoking cessation* • *Medical nutrition therapy and/or diet counseling intended primarily for weight loss, unless the member meets our criteria for surgical treatment of morbid obesity* • *Health education services that are not closely related to the care and treatment of an illness or injury*	*All charges*

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 and you must use a Plan facility. It is your responsibility to verify that your physician has scheduled your surgery in a Plan facility. We will not pay for services provided by a non-Plan provider or facility without our prior authorization.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions.
- 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 After the calendar year deductible…
Surgical procedures	**HDHP**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Removal of tumors and cysts • Normal pre- and post-operative care by the surgeon • Endoscopy procedures • Biopsy procedures • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Correction of congenital anomalies (see *Reconstructive surgery*) • Treatment of burns • Routine circumcision of a newborn • Insertion of internal prosthetic devices. See Section 5(a) – *Orthopedic and prosthetic devices* for device coverage information . Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility

Surgical procedures - continued on next page

Benefit Description	You pay After the calendar year deductible…
Surgical procedures (cont.)	**HDHP**
• Injectable, implantable and intravenous (IV) drugs administered in conjunction with a surgery in a physician's office or in an urgent care center	10% of Plan Allowance
• Surgical treatment of morbid obesity (bariatric surgery), subject to all of the following criteria: - the member is 18 years of age or older and has a body mass index (BMI) greater than 40, or a BMI of 35 or greater if the member has a serious comorbid condition; - the member has at least a three year history of chronic morbid obesity that has not responded to at least six months of a medically supervised weight loss program including diet, exercise, and behavior modification; - the member is a good candidate for surgery and has no medical or psychological condition that may reduce the likelihood of a successful outcome of surgery; - the member has successfully lost at least 5% of body weight within six months prior to surgery to demonstrate his or her ability to comply with the required postoperative diet; and - the member must be willing and able to commit to, and participate in, lifelong medical surveillance and follow up care as well as altered eating habits.	10% of Plan Allowance in a surgical center, hospital, or other facility
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care*	*All charges*
Reconstructive surgery	**HDHP**
• 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 - breast prostheses, lymphedema pumps, surgical bras and replacements (See *Orthopedic and prosthetic devices* in Section 5 (a))	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility

Reconstructive surgery - continued on next page

Benefit Description	You pay After the calendar year deductible…
Reconstructive surgery (cont.)	**HDHP**
Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility
• Injectable, implantable and intravenous (IV) drugs administered in conjunction with a surgery in a physician's office or in an urgent care center	10% of Plan Allowance
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*
Oral and maxillofacial surgery	**HDHP**
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 • Other surgical procedures that do not involve the teeth or their supporting structures	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility
• Injectable, implantable and intravenous (IV) drugs administered in conjunction with a surgery in a physician's office or in an urgent care center	10% of Plan Allowance
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*

Benefit Description	You pay After the calendar year deductible…
Organ/tissue transplants	**HDHP**
Solid organ transplants are subject to medical necessity and experimental/investigational review. Refer to *Other services* in Section 3 for prior authorization procedures. The medical necessity limitation is considered satisfied for other tissue transplants if the patient meets the staging description. • Cornea • Heart • Heart/lung • Single, double or lobar lung • Kidney • Liver • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas	10% of Plan Allowance in a surgical center, hospital, or other facility
Blood or marrow stem cell transplants limited to the stages of the following diagnoses: (The medical necessity limitation is considered satisfied if the patient meets the staging description.) • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Chronic myelogenous leukemia - Hemogolbinopathy (i.e., Fanconi's, Thalessmia major) - Myelodysplasia/Myelodysplastic syndromes - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Amyloidosis • Autologous transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphom - Neuroblastoma	10% of Plan Allowance in a surgical center, hospital, or other facility

Organ/tissue transplants - continued on next page

Benefit Description	You pay After the calendar year deductible…
Organ/tissue transplants (cont.)	**HDHP**
- Amyloidosis • Autologous tandem transplants for - Recurrent germ cell tumors (including testicular cancer) - Multiple myeloma - De-novo myeloma	10% of Plan Allowance in a surgical center, hospital, or other facility
Blood or marrow stem cell transplants for • Allogeneic transplants for - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Advanced neuroblastoma - Infantile malignant osteopetrosis - 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	10% of Plan Allowance in a surgical center, hospital, or other facility
Mini-transplants (non-myeloblative, reduced intensity conditioning) for covered transplants: Subject to medical necessity	10% of Plan Allowance in a surgical center, hospital, or other facility
Tandem transplants for covered transplants: Subject to medical necessity	10% of Plan Allowance in a surgical center, hospital, or other facility
Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols for:	10% of Plan Allowance in a surgical center, hospital, or other facility

Organ/tissue transplants - continued on next page

Benefit Description	You pay After the calendar year deductible…
Organ/tissue transplants (cont.)	**HDHP**
• 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 - 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 - Sarcomas • 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	10% of Plan Allowance in a surgical center, hospital, or other facility

Organ/tissue transplants - continued on next page

Benefit Description	You pay After the calendar year deductible…
Organ/tissue transplants (cont.)	**HDHP**
- Systemic lupus erythematosus - Systemic sclerosis • National Transplant Program (NTP) - Note: We cover related medical and hospital expenses of the donor when we cover the recipient.	10% of Plan Allowance in a surgical center, hospital, or other facility
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* • *Travel expenses, lodging, and meals*	*All charges*
Anesthesia	**HDHP**
Professional services provided in – • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center	10% of Plan Allowance
Professional services provided in – • Office	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist

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.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this Section.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions.
- 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 After the calendar year deductible...
Inpatient hospital	**HDHP**
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.	10% of Plan Allowance
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home	10% of Plan Allowance

Inpatient hospital - continued on next page

Benefit Description	You Pay After the calendar year deductible...
Inpatient hospital (cont.)	**HDHP**
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, long-term care facilities, and schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care*	*All charges*
Outpatient hospital or ambulatory surgical center	**HDHP**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics 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.	10% of Plan Allowance
Not covered: • *Personal comfort items*	*All charges*
Extended care benefits/Skilled nursing care facility benefits	**HDHP**
Skilled nursing facility (SNF) /Extended care benefits: 30 days per member per calendar year • Professional services – physicians and general nursing care • Medical supplies and medications • Medical equipment ordinarily provided by a skilled nursing facility • Room and board	10% of Plan Allowance
Not covered: • *Custodial care, personal, comfort or convenience items*	*All charges*

Benefit Description	You Pay After the calendar year deductible...
Hospice care	**HDHP**
• Services for pain and symptom management • Short-term inpatient care and procedures necessary for pain control • Respite care may be provided only on an occasional basis and may not be provided longer than five days • Home visits made by a physician, nurse, home health aide, social worker or therapist with no limit on number of visits • General medical equipment and supplies related to the terminal illness	10% of Plan Allowance
Not covered: • *Independent nursing* • *Homemaker services* • *Specialized, customized equipment*	*All charges*
Ambulance	**HDHP**
Local professional ambulance service when medically appropriate	10% of Plan Allowance
Not covered: • *Medical transportation for the convenience of you or your family*	*All charges*

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, you will be responsible for your coinsurance amounts and copayments for eligible medical expenses.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency:

- **Emergencies within our service area:**

If you have a life-threatening or serious condition, immediately call 911 or other emergency services, or go to the nearest medical facility. It is important to call your Plan provider in an emergency so that he or she can be involved in your care. Please contact your Plan provider as soon as reasonably possible. We will cover emergency care provided by non-Plan providers as long as the condition continues to be an emergency. Once your condition is stable, your Plan provider will work together with us to transfer you to a Plan facility.

An urgent medical problem is one in which your life is not in danger, but you require prompt medical attention. If you need urgent care, contact a Plan provider (your primary care provider if you have one) and follow his or her instructions. If you are not able to contact a Plan provider, you may go to any Plan urgent care facility. Please refer to your Altius Participating Provider Listing. After you receive urgent care, contact a Plan provider as soon as you can. A Plan provider will coordinate any follow-up care you need. If you have any questions about emergency or urgent care, or about Plan providers, please call us at 801-323-6200 or 1-800-377-4161. For a current list of Plan providers and Plan urgent care facilities, you may also visit our Web site at www.altiushealthplans.com.

- **Emergencies outside our service area:**

If you have an emergency or you need urgent care while outside of our service area, please seek the appropriate medical treatment. You may be asked to pay the bill at the time of service. Keep your receipts so we can reimburse you for those costs. We will cover emergency care provided by non-Plan providers as long as the condition continues to be an emergency. Once your condition is stable, your Plan provider will work with us to transfer you to a Plan facility. Please contact us as soon as reasonably possible at 1-800-377-4161 or 801-323-6200.

- **Urgent Care outside our service area:**

If you are traveling outside our service area and experience an urgent medical condition, Coventry Health Care National Network providers are also available to you. You can locate a Coventry Health Care National Network provider by calling 1-800-369-9154 or use the "Search for a Coventry Health Care National Network provider" link on our Provider Search page at www.altiushealthplans.com

Benefit Description	You pay After the calendar year deductible…
Emergency within our service area	**HDHP**
• Emergency care at a doctor's office • Emergency care at an urgent care center	$30 copayment per office visit
• Injectable, implantable and intravenous (IV) therapy drugs provided in a physician's office or in an urgent care center	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs
• Emergency care as an outpatient at a hospital, including doctors' services Note: Inpatient facility benefits apply if you are admitted to the hospital; see *Inpatient hospital* in Section 5(c).	$100 copayment per visit
Not covered: • *Elective care or non-emergency care in a hospital emergency room* • *Follow-up care in a hospital emergency room, unless we have given prior authorization*	*All charges*
Emergency outside our service area	**HDHP**
• Emergency care at a doctor's office • Emergency care at an urgent care center	$30 copayment per office visit
• Injectable, implantable and intravenous (IV) therapy drugs provided in a physician's office or in an urgent care center	10% of Plan Allowance for preferred drugs 20% of Plan Allowance for non-preferred drugs
• Emergency care as an outpatient at a hospital, including doctors' services Note: Inpatient facility benefits apply if you are admitted to the hospital; see *Inpatient hospital* in Section 5(c).	$200 copayment per visit
Not covered: • *Elective care or non-emergency care* • *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*

Benefit Description	You pay After the calendar year deductible…
Ambulance	**HDHP**
• Professional ground ambulance, air ambulance, and/or paramedic services when medically appropriate. Note: See 5(c) for non-emergency service.	10% of Plan Allowance
Not covered: • *Medical transportation for the convenience of you or your family* • *Death-related transportation*	*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.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, you will be responsible for your coinsurance amounts and copayments for eligible medical expenses.
- 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 PRIOR AUTHORIZATION FOR THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay After the calendar year deductible…
Mental health and substance abuse benefits	**HDHP**
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 on an outpatient basis	$30 per visit
• Intensive outpatient treatment	10% of Plan Allowance
• Diagnostic tests • Medication management	$20 per office visit to a primary care physician $30 per office visit to a specialist
• Services provided by a hospital or other facility on an inpatient basis (room and board), including partial hospitalization • Professional services by providers such as psychiatrists, psychologists, or clinical social workers provided on an inpatient basis	10% of Plan Allowance
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*

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Mental health and substance abuse benefits	
Prior authorization	To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following authorization processes: You must contact Mental Health Network (MHNet) at 1-800-701-8663 for prior authorization of all inpatient and outpatient mental health/substance abuse services, information about contracted mental health providers and/or immediate access to care. You may call 24 hours a day, seven days a week.
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 page 97.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, you will be responsible for your coinsurance amounts or copayments for eligible prescriptions.
- 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.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR CERTAIN DRUGS.**

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

- **Who can write your prescription.** A licensed practitioner who has the legal authority to prescribe medications.
- **Where you can obtain them.** You must fill the prescription at a Plan pharmacy, or by mail for a maintenance medication.

At a pharmacy: To get your prescription filled, present your Altius membership card to any Plan pharmacy. You will pay the prescription drug copayment listed on page 97 of this booklet. If you need prescription medications while outside of the service area, Caremark for the nearest Plan pharmacy, or you may pay for your prescription and Caremark will reimburse you according to your benefits. To find out about Plan pharmacies, or get reimbursement for a covered drug, contact: Caremark's Customer Service Department at 1-800-378-7040.

By mail: 1) Get a prescription for your maintenance medication with the maximum refills allowed from your Plan provider (see *Prescription Mail Services* below for a definition of a maintenance medication). 2) Contact Caremark's Customer Service Department at 1-800-378-7040 to get an order form. 3) Mail your prescription with the completed order form to Caremark. Prescriptions are mailed within fourteen days, directly to your house or office in a labeled envelope to ensure privacy and safety. Caremark has a pharmacist available to you 24 hours a day to answer your questions.

Through a Direct Source vendor: Certain injectable, implantable and intravenous (IV) therapy drugs, including those that are administered by a medical professional, that are covered only when they are purchased through designated pharmacy vendors. See *Direct Source Injectable and Implantable Medications* on page 51.

- **We use a formulary.** The Altius formulary is a list of "preferred" prescription drugs that are identified by our team of physicians and pharmacists (Pharmacy and Therapeutics Committee) to be the best overall value based on quality, safety, effectiveness, and cost. Our formulary includes nearly all covered generic drugs, and specific brand-name drugs selected by the Committee. We reserve the right to include only one manufacturer's product on our formulary when the same or similar drug (that is, a drug with the same active ingredient), supply, or equipment is made by two or more different manufacturers. We also reserve the right to include only one dosage or form of a drug on the Altius formulary when the same drug is available in different dosages or forms (for example, dissolvable tablets, capsules, etc.) from the same or different manufacturers. The product or products and/or other forms or dosages of products that are not listed on the Altius formulary will be excluded from coverage. We list the most commonly requested formulary drugs on our Preferred Drug List. To order a Preferred Drug List, call our Customer Service Department at 1-800-377-4161 or 801-323-6200, or visit our Web site at www.altiushealthplans.com. The Preferred Drug List is subject to review and modification on a quarterly basis.

We also cover non-preferred (non-formulary) drugs prescribed by your Plan physician. However, we encourage you to use preferred drugs, especially preferred generics, whenever possible because they will cost you less. Refer to your Preferred Drug List, and check with your physician or pharmacist to find out if a preferred generic is available, or if a lower-cost alternative might work for you.

- **Prior Authorization.** We require prior authorization for certain drugs. We also require prior authorization for injectable and implantable medications and devices, including certain drugs used for intravenous (IV) therapy and chemotherapy. To obtain a list of drugs that require prior authorization, or to obtain a list of injectable or implantable medications that require prior authorization, please call our Customer Service Department at 801-323-6200 or 1-800-377-4161, or visit our Web site at www.altiushealthplans.com. The prior authorization drug list is reviewed by our Pharmacy and Therapeutics Committee and may change from time to time due to new drugs, new generics, new therapies, new guidelines from the Food and Drug Administration (FDA), or other factors.

To request prior authorization, you or your physician may contact our Prior Authorization Department at 877-215-4100. We will work with your physician to obtain the information we need to process the request. We will communicate our approval or denial to your physician. You may also contact our Customer Service Department for a status of your request.

- **These are the dispensing limitations.**

Your pharmacist will fill up to a maximum 30-day supply of medications prescribed by a Plan provider, unless otherwise stated by us, State law, Federal law, or as determined by the manufacturer's package size. You will pay one copayment for each prescription filled, even if your prescription provides less than a 30-day supply.

Some medications have specific limits on how much of the medication you can get with each prescription or refill. This is to ensure that you receive the recommended and proper dose and length of drug therapy for your condition. Quantity level limits are reviewed by the Pharmacy and Therapeutics Committee and are based on maximum dosage levels indicated by the drug manufacturer and the FDA. **Your physician must get authorization for any amount of your prescription that exceeds the quantity level limit.** If we authorize the extra amount, you may be required to pay an additional copayment.

Certain covered medications and pharmaceutical products are manufactured, packaged, or used in such a way that one dose provides greater than a 30-day supply of medication. These may require one copayment for each month of the anticipated duration of the medication. For example, if one dose or single use of the medication or product is expected to last for two months, you will pay two copayments.

Prescription Mail Services**:** You can get a 90-day supply of maintenance medications through the Caremark mail order service. A maintenance medication is a prescription that is recommended by the FDA or us to be taken on a regular basis. Examples include, but are not limited to, medications for blood pressure, asthma, antidepressants, diabetes, hormone replacement and birth control. Byetta, Insulin (in vials only), and Symlin are the only injectable medications available through the Caremark mail order service. Non-maintenance medications are not available through the Caremark mail order service. Examples of non-maintenance medications include, but are not limited to: antihistamines, antibiotics, pain management, muscle relaxants, anti-migraine, medications for sleep or anxiety, acne preparations, creams and ointments.

The amount of medication dispensed to you should last for a specific time period as prescribed by your physician. At least 75% of that time must pass before you can get a refill, either at a pharmacy or, when applicable, through the mail. For example: if your prescription provides a 30-day supply, you can refill your prescription no sooner than 23 days after the prescription was filled (30 days ´ 75% = 23 days).

If you receive a brand-name drug when a preferred generic equivalent can be substituted, and your physician has not specified "Dispense as Written" (DAW) for the brand-name drug, you will pay the generic copayment plus the difference in cost between the brand-name drug and the generic. For mail-order drugs, Caremark may fill your prescription with a preferred generic equivalent if it is available, unless your physician has indicated "Dispense as Written" (DAW). If a preferred generic equivalent is not available, or if your physician specifically indicates "Dispense as Written" (DAW), you will pay the applicable preferred brand-name or non-preferred (non-formulary) copayment. Note: If your physician writes a prescription for a non-preferred (non-formulary) generic, you may ask your pharmacist for an equivalent preferred brand-name drug.

If your physician prescribes a medication that needs to be dispensed in two different strengths or dosage forms, you will be responsible for the appropriate copayment for each dispensed prescription.

When a new generic medication is approved by the FDA, our Pharmacy and Therapeutics Committee may classify it as "non-preferred" (non-formulary). Non-preferred generics are subject to the non-preferred copayment listed in this section. Note: If your physician writes a prescription for a non-preferred generic, you may ask your pharmacist for an equivalent preferred brand-name drug.

- **Why use preferred generic drugs?** Preferred generic drugs are therapeutically equivalent to brand-name drugs, but they cost less. They have the same active ingredients, and are required by the U.S. Food and Drug Administration to meet the same quality standards for safety, strength, and effectiveness. You pay your lowest copay when you use preferred generic drugs.
- **When you have to file a claim.** If you are outside of the service area and need a prescription, contact Caremark for Plan pharmacies outside of the service area. If one is not available, then Caremark will reimburse you. Keep your receipts and mail them along with a reimbursement form. Call Caremark at 1-800-378-7040 for the reimbursement form and instructions.
- **Preferred Injectables and Implantable Medications.** Similar to other prescription drugs, injectable, implantable and intravenous (IV) therapy drugs are categorized as "preferred" or "non-preferred" by our Pharmacy and Therapeutics Committee. If your injectable, implantable or IV medication is not listed on our Preferred Drug List, call our Customer Service Department at 1-800-377-4161 or 801-323-6200 to find out if it is covered and whether it is preferred or non-preferred.
- **Direct Source Injectable and Implantable Medications.** Direct source injectables and implantable medications are certain injectable, implantable and intravenous (IV) therapy drugs, including those that are administered by a medical professional, that are covered only when they are purchased through designated pharmacy vendors. We have selected vendors who provide these drugs at the lowest cost, which may help lower your out-of-pocket expenses. To obtain a current list of direct source injectable, implantable and IV drugs and designated vendors, please visit our Web site at www.altiushealthplans.com or call our Customer Service Department. This list may be changed periodically.

If your physician orders a direct source injectable, implantable or IV drug for you, the medication can be shipped either to your physician's office or directly to your home. You are responsible to pay your coinsurance to the pharmacy vendor.

In many cases, your physician may write a prescription for your injectable, implantable or IV therapy drug rather than order it for you. When you obtain a prescription for an injectable, implantable or IV therapy drug, call our Customer Service Department or visit our Web site to see if you must order it through a designated vendor.

Most of the injectable, implantable and IV therapy drugs that must be purchased through a designated vendor are available through Caremark Pharmacy. Caremark will ship your injectable, implantable or IV therapy drug and supplies directly to your home or physician's office within 48 hours of ordering. The supplies for administering your medication will be included without cost to you.

In addition, Caremark offers toll-free, 24-hour customer service, 365 days a year. Support services for you, your caregivers, and your physicians are offered by a trained staff of nurses and pharmacists who can answer questions about your medications and diseases that they treat.

To find out how to order your direct source injectable, implantable and IV drugs from Caremark Pharmacy, please call 1-800-237-2767.

Benefit Description	You pay After the calendar year deductible…
Covered medications and supplies	**HDHP**
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* • Contraceptive drugs	**Preferred generic:** $10 at a Plan pharmacy $30 for mail order **Preferred brand name:** $25 at a Plan pharmacy $75 for mail order **Non-preferred (non-formulary):** $50 at a Plan pharmacy

Covered medications and supplies - continued on next page

Benefit Description	You pay After the calendar year deductible…
Covered medications and supplies (cont.)	**HDHP**
	$150 for mail order Notes: • If there is no preferred generic equivalent available, you will still have to pay the applicable preferred brand-name or non-preferred copay. • If the Plan Allowance for the prescription is less than the copay, you will pay the Plan Allowance.
• Insulin, Byetta, Symlin, insulin syringes, needles, glucose test strips and lancets	**Preferred:** $25 at a Plan pharmacy $75 for mail order **Non-preferred (non-formulary):** $50 at a Plan pharmacy $150 for mail order
• Injectable Imitrex, glucagon, insulin pens, Lovenox, and epinephrine kits such as Epi-Pen	$25 at a Plan pharmacy (not available through mail order)
• Injectable medications (other than Insulin, Imitrex, glucagon, Lovenox, and epinephrine kits), implantable medications and intravenous (IV) therapy drugs obtained through a Plan pharmacy or a Direct Source pharmacy vendor	**Preferred:** 10% of Plan Allowance **Non-preferred (non-formulary):** 20% of Plan Allowance (These drugs are not available through the Caremark mail order service.)
• Disposable needles and syringes needed for injecting covered prescription drugs (other than insulin), when filled as a separate prescription	$50 at a Plan pharmacy (not available through mail order)
• Drugs to treat sexual dysfunction, limited to 6 pills per month	50% of Plan Allowance at a Plan pharmacy
• Spacers (such as Aerochamber), limited to one per calendar year	**Preferred:** $10 at a Plan pharmacy **Non-preferred (non-formulary):** $50 at a Plan pharmacy
• Diaphragms, limited to one every three months	**Preferred:** $25 at a Plan pharmacy **Non-preferred (non-formulary):** $50 at a Plan pharmacy

Covered medications and supplies - continued on next page

Benefit Description	You pay After the calendar year deductible…
Covered medications and supplies (cont.)	**HDHP**
Not covered: • *Nonprescription medications, except those specifically listed in the Altius formulary* • *Drugs obtained at a non-Plan pharmacy, except for out-of-the-area emergencies* • *Medical supplies, such as dressing and antiseptics* • *Experimental medications* • *Fertility medications* • *Disposable needles and syringes not required for injecting covered prescribed medication* • *Natural progesterone (including suppositories and creams)* • *Smoking cessation products and medications* • *Skin patches for motion sickness* • *Medications or nutritional supplements for weight loss* • *Medications or nutritional supplements for weight gain for non-medical indications* • *Immunizations and medications required exclusively for foreign travel* • *Hair growth products* • *Medications for cosmetic indications* • *Medications to enhance athletic performance* • *Medications for the treatment of nail fungus* • *Replacement of lost, stolen, or damaged prescription drugs*	*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 Program (FEDVIP) Dental Plan, your FEHB Plan will be your 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. You are responsible for ensuring that your provider is a Plan provider.
- The deductible is $1,200 for Self Only enrollment and $2,400 for Self and Family enrollment each calendar year. The Self and Family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, you will be responsible for your coinsurance amounts and copayments for eligible medical expenses.
- 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.

Accidental injury benefit	You Pay after the calendar year deductible...
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	$20 per office visit to a primary care physician $30 per office visit to a specialist $30 for an after-hours or urgent care visit to a primary care physician or specialist 10% of Plan Allowance in a surgical center, hospital, or other facility
Not covered: • *Implants*	*All charges*

Dental benefits	You Pay
We have no other dental benefits	

Section 5(h). Special features

Feature	Description
Feature	**HDHP**
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. • Alternative benefits are subject to our ongoing review. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
Services for deaf, hard of hearing, and non-English speaking members	If you need interpreter services for an appointment with a Customer Service Representative, you must arrange for these services by calling 801-323-6200 or 1-800-377-4161. When interpreter services are needed in the provider's office, contact the provider's office directly.
High risk pregnancies	If you or your Plan provider feel that your pregnancy may be a difficult one, or that you may be at risk for complications, you or your PCP may ask us to assign you an Altius Baby Care (ABC) prenatal case manager. A prenatal case manager is a Registered Nurse with special training in maternity care. Your case manager will ask you questions about your medical history and then tell you what you can do to keep yourself and your baby healthy. Your case manager will also work with your provider to plan a course of treatment for you and will check with you from time to time to see how you are doing.
Travel benefit/services overseas	Services outside of our service area are limited to emergency and urgent care only. See Section 5(d) for *Emergency services/accidents*.

Section 5(i). Health education resources and account management tools

Special features	Description
Health education resources	For information to help you take command of your health, visit the Health Information section of our Web site at www.altiushealthplans.com. This section is organized in simple, user-friendly sections: • ***About Your Health***– for information about a specific condition or general preventive guidelines. • ***Patient Safety*** • ***WebMD***– our link to this health site also provides wellness and disease information to help improve health. • ***Prescription Drug*** – educational materials are also accessible through our Web site. A link to our pharmacy benefit manager, Caremark, will take you to the following information: • Detailed information about a wide range of prescription drugs • A drug interaction tool to help you easily determine if a specific drug can interact adversely with another prescription drug, with over-the-counter drugs, or with herbs and vitamins • Facts about why FDA-approved generic drugs should be a first choice for effective, economical treatment We also publish newsletters to keep you informed on a variety of issues related to your good health. Visit our Web site at www.altiushealthplans.com for back editions of these publications, *Living Well* and *Healthy Outlook*. In addition, we augment our health education tools with access to our ***Nurse Advisor Services***. Experienced RNs are available 24x7x365 to assist you at 1-888-662-2297.
Account management tools	For each HSA and HRA account holder, we maintain a complete claims payment history online through our password-protected, self-service functionality, ***My Online Services***, at www.altiushealthplans.com. You will receive an Explanation of Benefits (EOB) after every claim. If you have an **HSA**, • You will receive a quarterly statement from Corporate Benefit Services of America (CBSA) outlining your account balance and activity. • You may also access your account on-line through ***My Online Services*** at www.altiushealthplans.com. If you have an **HRA**, • You will receive a quarterly statement from Coventry Consumer Advantage outlining your account balance and activity. • You may also access your account online through ***My Online Services*** at www.altiushealthplans.com.

Consumer choice information	As a member of this HDHP, you must use Plan providers for all of your care except emergency and out-of-area urgent care. Our provider search function on our Web site, www.altiushealthplans.com, is updated every week. It lets you easily search for a participating physician based on the criteria you choose, such as provider specialty, gender, secondary languages spoken, or hospital affiliation. You can even specify the maximum distance you're willing to travel and, in most instances, get driving directions and a map to the offices of identified providers. Pricing information for medical care is available at www.altiushealthplans.com. There, you will find our ***Health Services Pricing Tools***, or Average Unit Cost Comparison, which provides average cost information for some of the most common categories of service. The easy-to-understand information is sorted by categories of service, including physician office visits, diagnostic tests, surgical procedures, and hospitalization. Pricing information for prescription drugs is available through our link to the Web site of our pharmacy benefit manager, Caremark, which you can access through www.altiushealthplans.com. Through a password-protected account, you will have the ability to estimate prescription costs before ordering. Educational materials on the topics of HSAs, HRAs and HDHPs are available at www.altiushealthplans.com >>Altius FlexChoice.
Care support	Patient safety information is available online at www.altiushealthplans.com >> Health Information. Our complex case management programs offer special assistance to members with intricate, long-term medical needs. Our disease management program fosters a proactive approach to managing care from prevention through treatment and management. Your physician can help arrange for participation in these programs, or you can simply contact our Customer Service Department at 1-800-377-4161 or 801-323-6200. We'll send a message to the e-mail address you provide on a scheduled basis, reminding you to arrange for screening tests. This service is available at www.altiushealthplans.com >> Health Information >> Wellness Reminders.

High Deductible Health Plan (HDHP) Definitions

Deductible	A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for those services. See page 14.
Health Reimbursement Arrangement (HRA)	A health reimbursement arrangement (HRA) is an employer-funded account that is set up to reimburse qualified medical expenses incurred by you and your dependents (including your spouse) who are enrolled in your employer-sponsored plan, up to a maximum dollar amount for a coverage period. The HRA is not portable if you leave the Federal government or switch to another plan. See the chart beginning on page 63.
Health Savings Account (HSA)	A health savings account (HSA) is a trust or custodial account that is set up with a qualified trustee to pay or reimburse certain medical expenses incurred by you, your spouse, and dependents you may claim for tax purposes (even if they are not enrolled in your health plan). You must be enrolled in a high deductible health plan (HDHP) and meet certain other eligibility requirements to qualify for an HSA. The HSA is portable – you may take the HSA with you if you leave the Federal government or switch to another plan. See the chart beginning on page 63.

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 information contact the Plan at, 1-800-377-4161 or visit their website at www.altiushealthplans.com.

WellBeing and **AltiusExtra:** a winning combination that will bring *extra* health benefits to you and your family *at no extra cost.*

WellBeing has four web-based components:

1. **Confidential Risk Assessment:** To see how you compare to health standards, complete an electronic health risk assessment. Within a few seconds after completing the final question, you will receive a tailored report.
2. **Personalized Health Improvement:** Through our website and My ePHIT, you can create personalized plans for weight loss, strength training, muscle toning, improved eating habits, and life skills. And to help you make more informed decisions about your children's health and development, our website now offers award-winning content and tools from the children's health experts of KidsHealth.
3. **Good Health News in Your Mailbox:** We deliver a health, wellness, and benefits news magazine to our members' homes two times per year.
4. **Easy Access to Reputable Health Information:** Self-service options are a way for you and your family to begin exploring topics you may find overwhelming or difficult to discuss, such as addictions, poor eating habits, body mass index (BMI) calculations, coping with family problems, and more. Our Health Information section is your gateway to healthy living with user-friendly information.

AltiusExtra: It pays to have connections!
You and your family can access sizable discounts on a wide variety of goods and services that are not covered by your Altius Health Plans medical plan. Examples follow:

- Acupuncture
- Discount Dental
- Health Clubs
- LASIK
- Hearing Aids
- Cosmetic Surgery
- Massage Therapy
- Optical Discounts
- Free Downloadable Workouts and Relaxation Sessions for Your MP3 Player

Besides ongoing discounts, some of the participating AltiusExtra providers offer specials throughout the year. To find limited-time specials, simply visit the AltiusExtra page at www.altiushealthplans.com, where you will find our complete list of AltiusExtra products and services. Programs will be added and changed as we search for the services our members want.

Not all services are available in all states. For the most up-to-date information, visit our website at www.altiushealthplans.com or call our customer service hotline at 1-800-377-4161.

AltiusExtra can be accessed at any time with your Altius membership card.

PLEASE NOTE: The AltiusExtra Program discounts are not insurance

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

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

We do not cover the following:

- Care by non-Plan providers except for authorized referrals (see Section 3) or emergencies (see *Emergency services/ accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants);
- Procedures, services, drugs, and 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;
- Telephone consultations;
- Services or supplies given by a health care provider who lives in the same household as the patient;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7. Filing a claim for covered services

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

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

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 801-323-6200 or 1-800-377-4161.

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

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

Submit your claims to:
Altius Health Plans
Claims Department
P.O. Box 7147
London, KY 40742

Prescription drugs

Call Caremark Customer Service Department at 1-800-378-7040 to get forms and instructions for reimbursement.

Submit your claims to:
Caremark
Attn: Claims
P.O. Box 686005
San Antonio, TX 78268-6005

To receive reimbursement for copayments, coinsurance, and deductibles that you have paid under your primary plan for eligible prescription medications, you need to submit the following:

- Original receipts or a printout from your pharmacy signed by the Pharmacist that filled the prescription; and
- Altius Coordination of Benefits (COB) claim form; and
- A copy of the explanation of benefits, payments, or denial from any primary payer – such as the Medicare Summary Notice (MSN)
- To obtain a COB claim form, and for any questions or assistance, call us at 801-323-6200 or 1-800-377-4161.

	Submit your claims to: Altius Health Plans Coordination of Benefits Department 10421 South Jordan Gateway, Suite 400 South Jordan, UT 84095
Deadline for filing your claim	Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.
When we need more information	Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond.

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for prior authorization required by Section 3. Disagreements between you and the HDHP fiduciary regarding the administration of an HSA or HRA are not subject to 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: Altius Health Plans, Appeals Department, 10421 So. Jordan Gtwy. Ste. 400, South Jordan, UT 84102; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	We have 30 days from the date we receive your request to: a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or b) Write to you and maintain our denial - go to step 4; or c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days. If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.
4	If you do not agree with our decision, you may ask OPM to review it. You must write to OPM within • 90 days after the date of our letter upholding our initial decision; or • 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or • 120 days after we asked for additional information. Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 2, 1900 E Street, NW, Washington, DC 20415-3620. Send OPM the following information: • A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure; • Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms; • Copies of all letters you sent to us about the claim; • Copies of all letters we sent to you about the claim; and • Your daytime phone number and the best time to call.

The disputed claims process (*continued)*

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 prior authorization, then call us at 1-800-377-4161 or 801-323-6200 and we will expedite our review; or

b) We denied your initial request for care or prior authorization, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
- You may call OPM's Health Insurance Group 2 at 202/606-3818 between 8 a.m. and 5 p.m. Eastern Time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you or a covered family member 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 to another health insurance plan, we will pay the copayments, coinsurance, and/or deductibles that the primary plan shows that you owe for covered services, up to our regular benefit. We will not pay more than our allowance. We will not pay for any service that is not a covered Plan benefit.

When the primary carrier (not Medicare) applies the claim to your deductible, we will consider the claim according to your Plan benefits and pay as primary. You will be responsible for the copayments and coinsurance for the services that have been rendered.

For Plan benefits that have a limited number of days or visits (such as skilled nursing facility care, physical therapy, or chiropractic), we will count a day or visit if we pay a benefit amount on the applicable service.

However, when we coordinate benefits with automobile "no fault" coverage, we will reduce our payment by the minimum personal injury protection coverage required by State law, or the actual amount of coverage you have, whichever is greater. We will not pay more than our allowance. You still need to use Plan providers and follow all prior authorization rules of this Plan. In this case, we do not waive the copayments and coinsurance you have under this Plan.

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. Your care must continue to be authorized by your Plan provider, or prior authorized by us as required.

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 801-323-6200 or 1-800-377-4161.

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

- Medical services and supplies provided by physicians and other health care professionals. If you are enrolled in Medicare Part B, and we pay as secondary, we will waive any copayments and coinsurances you have under this Plan. However, if Medicare denies coverage for a service or supply, we will not waive the copayment or coinsurance for that service or supply.

- **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 whenyour 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 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 corrdinate 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 atthe 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. You must use our providers.

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

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

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

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

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

Section 10. Definitions of terms we use in this brochure

Calendar year

January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. See page 16.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 16.

Cost-sharing

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

Covered services

Care we provide benefits for, as described in this brochure.

Custodial care

Care provided for personal needs, personal hygiene, or for assistance in daily activities that can, according to generally accepted medical standards, be performed by non-licensed persons who have no medical training. Custodial care that lasts 90 days or more is sometimes known as Long term care.

Deductible (for the Standard Option)

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for those services.

Experimental or investigational service

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

A drug, device, or biological product or medical treatment or procedure is experimental or investigational if:

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

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

FDA-approved drugs, devices, or biological products used for their intended purposes and labeled indications and those that have received FDA approval subject to postmarketing approval clinical trials, and devices classified by the FDA as “Category B Non-experimental/investigational Devices” are not considered experimental or investigational when used for the intended purposes and labeled indications as approved by FDA, provided those purposes and indications would otherwise be eligible for Plan benefits.

Hospital

A facility that is legally licensed as a general hospital or a specialty hospital.

Medical necessity

We determine whether services, drugs, supplies, or equipment provided by a hospital or other covered provider are:

1. Appropriate to prevent, diagnose, or treat your condition, illness, or injury;
2. Consistent with standards of good medical practice in the United States;
3. Not primarily for the personal comfort or convenience of the patient, the family or the provider;
4. Not part of or associated with scholastic education or vocational training of the patient; and
5. In the case of inpatient care, cannot be provided safely on an outpatient basis.

The fact that one of our covered providers has prescribed, recommended, or approved a service or supply does not, in itself, make it medically necessary or covered under this Plan.

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: The total dollar amount allowed by the Plan for Covered Services, including the amounts payable by the Plan and payable by you.

With respect to Plan Providers and Facilities, this amount is based on the applicable contractual payment schedule (fee schedule) negotiated with the Provider or facility. Plan Providers and Facilities accept the Plan allowance as payment in full.

Provider

Any person, organization, health facility or institution legally licensed to deliver or furnish health care services.

Skilled nursing facility

A qualified, licensed facility designated by us that has the staff and equipment to provide skilled nursing care, as well as other related health services.

Urgent medical problems

Those problems resulting from an unforeseen illness or injury that do not place life in jeopardy, but require prompt treatment.

Us/We

Us and We refer to Altius Health Plans.

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 2008 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 2007 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

- **When you retire**

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

When you lose benefits

- **When FEHB coverage ends**

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

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

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

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

- **Upon divorce**

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

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

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

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

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

- **Converting to individual coverage**

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

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

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

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

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

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

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

Section 12. Three Federal Programs complement FEHB benefits

Important information

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

First, the **Federal Flexible Spending Account Program**, also known as **FSAFEDS**, lets you set aside pre-tax money from your salary to reimburse you for eligible dependent care and/or health care expenses. You pay less in taxes so you save money. The result can be a discount of 20% to more than 40% on services/products you routinely pay for out-of-pocket.

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

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

The Federal Flexible Spending Account Program - FSAFEDS

What is an FSA?

It is an account where you contribute money from your salary **BEFORE** taxes are withheld, then incur eligible expenses and get reimbursed. You pay less in taxes so you save money. **Annuitants are not eligible to enroll.**

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

- **Health Care FSA (HCFSA)** –Pays for eligible health care expenses (such as copayments, deductibles, over-the-counter medications and products, vision and dental expenses, and much more) for you and your dependents which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.
- **Limited Expense Health Care FSA (LEX HCFSA**) – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents, which are not covered or reimbursed, by FEHBP or FEDVIP coverage or 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 DCFSA.

Where can I get more information about FSAFEDS?

Visit www.FSAFEDS.com or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. TTY: 1-800-952-0450.

The Federal Employees Dental and Vision Insurance Program - FEDVIP

Important Information

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a program, separate and different from the FEHB Program, established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004. This Program provides comprehensive dental and vision insurance at competitive group rates with no pre-existing condition limitations.

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

Dental Insurance

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

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

Vision Insurance

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

Additional Information

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

How do I enroll?

You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call 1-877-888-3337 (TTY number, 1-877-889-5680).

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.

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

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Notes

Summary of benefits for the High Option of Altius Health Plans - 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. This is a summary of specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

High Option Benefits	You pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office	Office visit copay: $10 primary care; $15 specialist; $25 for after-hours or urgent care	20
• In a hospital, surgical center, or other facility	10%	21, 32-38
Services provided by a hospital:		
• Inpatient	$100 per admission copay	39-40
• Outpatient	10%	40
Emergency benefits:		
• In-area	$50 for emergency room services	43
• Out-of-area	$100 for emergency room services	43
Mental health and substance abuse treatment:	Regular cost sharing	45-46
Prescription drugs:		
• Retail pharmacy	30-day supply – $5 preferred generic; $20 preferred brand name; $50 non-preferred	49
• Mail order	90-day supply – $10 preferred generic; $40 preferred brand name; $100 non-preferred	49
• Injectable and intravenous therapy drugs	10% preferred; 20% non-preferred	Section 5
Dental care:	See schedule of Dental Benefits	52-55
Vision care:	Annual eye examinations and refractions performed by an optometrist – $10 per office visit; $25 for an after-hours visit Eye examinations and refractions performed by an ophthalmologist – $15 per office visit; $25 for after-hours or urgent care	27
Special features:	Nothing for flexible benefits option; services for deaf, hard of hearing, and non-English speaking members; high risk pregnancies; travel benefit/services overseas	56
Protection against catastrophic costs (out-of-pocket maximum)**:**	Nothing after $2,500/individual or $5,000/family per year. Some costs do not count toward this protection	16

Summary of benefits for the Standard Option of Altius Health Plans - 2009

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

Standard Option Benefits	You pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office	Office visit copay:$20 primary care; $30 specialist; $40 after hours or urgent care	20
• In a hospital, surgical center, or other facility	20%	21,32-38
Services provided by a hospital:		
• Inpatient	20% After Deductible	39-40
• Outpatient	20% After Deductible	40
Emergency benefits		
• In-area	$100 for emergency room services	43
• Out-of-area	$200 for emergency room services	43
Mental health and substance abuse treatment:	Regular cost sharing	45-46
Prescription drugs:		
• Retail pharmacy	30-day supply - $10 preferred generic; $25 preferred brand name; $50 non-preferred	49
• Mail order	90-day supply - $30 preferred generic; $75 preferred brand name; $150 non-preferred	49
Dental care:	No benefit	
Vision:	Annual eye examinations and refractions performed by an optometrist - $20 per office visit; $40 for an after-hours visit	27
Special features:	Nothing for flexible benefits option; services for deaf, hard of hearing, and non-English speaking members; high risk pregnancies; travel benefit/services overseas	56
Protection against catastrophic costs (out-of-pocket maximum)**:**	Nothing after $3,000/individual or $6,000/family per year. Some costs do not count toward this protection	16

Summary of benefits for the HDHP of Altius Health Plans - 2009

- **Do not rely on this chart alone.** All benefits are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.
- In 2008, for each month you are eligible for an HSA premium pass through, we will contribute to your HSA $43.83 per month for Self Only enrollment or $91.66 per month for Self and Family enrollment. For the Health Reimbursement Arrangement (HRA), your health charges are applied to your annual HRA Fund of $550 for Self Only and $1,100 for Self and Family.
- All covered services listed below, except specified preventive care services, are subject to the calendar year deductible of $1,200 for Self Only and $2,400 for Self and Family. Once you satisfy your calendar year deductible, Traditional medical coverage begins.

HDHP Benefits	You Pay	Page
Medical preventive care (specified services only)	Nothing (not subject to deductible)	67
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office	Office visit copay: $20 primary care; $30 specialist; $30 for after-hours or urgent care	70
• In a hospital, surgical center, or other facility	10%	70,80-85
Services provided by a hospital:		
• Inpatient	10%	86-88
• Outpatient	10%	87
Emergency benefits:		
• In-area	$100 for emergency room services	90
• Out-of-area	$200 for emergency room services	90
Mental health and substance abuse treatment:	Regular cost sharing	92-93
Prescription drugs:		
• Retail pharmacy	30-day supply – $10 preferred generic; $25 preferred brand name; $50 non-preferred	96-98
• Mail order	90-day supply – $30 preferred generic; $75 preferred brand name; $150 non-preferred	96-98
• Injectable and intravenous (IV) therapy drugs	10% preferred; 20% non-preferred	HDHP Section 5
Dental care:	Accidental injury benefit only: regular cost sharing. No benefit for routine dental care	99

HDHP Benefits	You Pay	Page
Vision care:	Annual eye examinations and refractions performed by an optometrist – $20 per office visit; $30 for an after-hours visit Eye examinations and refractions performed by an ophthalmologist – $30 per office visit	75
Special features:	Nothing for flexible benefits option; services for deaf, hard of hearing, and non-English speaking members; high risk pregnancies; travel benefit/services overseas	100
Protection against catastrophic costs (out-of-pocket maximum)	Nothing after $5,000/Self Only or $10,000/Family enrollment per year. Some costs do not count toward this protection	16

2009 Rate Information for Altius Health Plans

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 Federal Benefitsfor Career United States Postal Service Employees*, RI 70-2, and to the rates shown below.

The rates shown below do not apply to Postal Service Inspectors, Ofiice 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
Utah – Northern and Southern Parts of Utah, Idaho – Boise and South Eastern Parts of Idaho, Wyoming – Uinta County							
High Option Self Only	9K1	155.66	73.32	337.26	158.86	179.45	49.53
High Option Self and Family	9k2	352.56	151.23	763.88	327.67	406.42	97.37
Standard Option Self Only	DK4	146.48	48.82	317.36	105.79	168.93	26.37
Standard Option Self and Family	DK5	322.25	107.41	698.20	232.73	371.66	58.00
HDHP Option Self Only	9K4	138.06	46.02	299.13	99.71	159.23	24.85
HDHP Option Self and Family	9K5	286.02	95.34	619.71	206.57	329.88	51.48