Physicians Health Plan of Northern Indiana

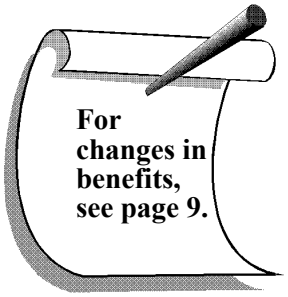
http://www.phpni.com

2009

A Health Maintenance Organization

Serving: Northeast Indiana

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



Enrollment codes for this Plan:

DQ1 Self Only
DQ2 Self and Family

Authorized for distribution by the:

United States
Office of Personnel Management

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

RI 73-583

Important Notice from Physicians Health Plan of Northern Indiana

About Our Prescription Drug Coverage and Medicare

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

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and Physicians Health Plan of Northern Indiana 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.

Table of Contents

Table of Contents 1
Introduction 3
Plain Language 3
Stop Health Care Fraud! 3
Preventing medical mistakes 4
Section 1. Facts about this HMO Plan 7
- General features of our coverage 7
- We have Open Access benefits 7
- How we pay providers 7
- Your rights 7
- Your medical and claims records are confidential 7
- Service area 8

Section 2. How we change for 2009 9
- Changes to this Plan 9

Section 3. How you get care 10
- Identification cards 10
- Where you get covered care 10
  - Plan providers 10
  - Plan facilities 10
- What you must do to get covered care 10
  - Primary care 10
  - Specialty care 10
  - Hospital care 11
  - If you are hospitalized when your enrollment begins 11
- Circumstances beyond our control 11
- Services requiring our prior approval 12

Section 4. Your costs for covered services 13
- Copayments 13
- Cost-sharing 13
- Deductible 13
- Coinsurance 13
- Your catastrophic protection out-of-pocket maximum 13
- Carryover 14
- When Government facilities bill us 14

Section 5. High Option Benefits 15
Non-FEHB benefits available to Plan members 45
Section 6. General exclusions – things we don't cover 46
Section 7. Filing a claim for covered services 47
Section 8. The disputed claims process 48
Section 9. Coordinating benefits with other coverage 50
- When you have other health coverage 50
- What is Medicare? 50
  - Should I enroll in Medicare? 50
  - The Original Medicare Plan (Part A or Part B) 51
  - Medicare Advantage (Part C) 51
  - Medicare prescription drug coverage (Part D) 52

TRICARE and CHAMPVA 54
Workers' Compensation 54
Medicaid....54
When other Government agencies are responsible for your care 54
When others are responsible for injuries....54
When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage 54
Section 10. Definitions of terms we use in this brochure 55
Section 11. FEHB Facts 57
Coverage information 57
- No pre-existing condition limitation....57
- Where you can get information about enrolling in the FEHB Program 57
- Types of coverage available for you and your family 57
- Children's Equity Act....57
- When benefits and premiums start 58
- When you retire 58

When you lose benefits....58
- When FEHB coverage ends....58
- Upon divorce 59
- Temporary Continuation of Coverage 59
- Converting to individual coverage 59
- Getting a Certificate of Group Health Plan Coverage....59

Section 12. Three Federal Programs complement FEHB benefits 60
The Federal Flexible Spending Account Program - FSAFEDS....60
The Federal Employees Dental and Vision Insurance Program - FEDVIP 60
The Federal Long Term Care Insurance Program - FLTCIP 61
Index....62
Summary of benefits for Physicians Health Plan of Northern Indiana - 2009 63
2009 Rate Information for Physicians Health Plan of Northern Indiana....65

Introduction

This brochure describes the benefits of Physicians Health Plan of Northern Indiana, Inc., under our contract (CS 2648) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Physicians Health Plan of Northern Indiana, Inc.'s administrative office is:

Physicians Health Plan of Northern Indiana, Inc.

8101 West Jefferson Boulevard

Fort Wayne, Indiana 46804-4163

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

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM’s “Rate Us” feedback area at www.opm.gov/insure or e-mail OPM at 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 for your health care providers, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.

- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired; or contact us through our Website at www.phpni.com and explain the situation.
  - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

202-418-3300

OR WRITE TO:

United States Office of Personnel Management

Office of the Inspector General Fraud Hotline

1900 E Street NW Room 6400

Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

Preventing medical mistakes

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

1.Ask questions if you have doubts or concerns.

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

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

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.

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

3.Get the results of any test or procedure.

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

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

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

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

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

Visit these Web sites for more information about patient safety.

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

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

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

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

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

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

Section 1. Facts about this HMO Plan

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

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

Physicians Health Plan of Northern Indiana does not require you to choose one primary care doctor. What makes Physicians Health Plan of Northern Indiana special is that as a Plan member you will have the freedom to receive your medical care from any of the more than 2,094 private practice doctors in all specialties at more than 3,210 locations. In addition, there are over 40,000 neighborhood participating pharmacies, 38 participating hospitals and over 33 urgent care and surgery facilities.

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

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

General features of our coverage

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, deductibles and/or coinsurance.

Your rights

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

- We are licensed by the State of Indiana and in compliance with all applicable state laws and regulations.
- We were founded by a group of local doctors in 1983.
- We are a not-for-profit managed care insurance company.

If you want more information about us, call 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired, or write to Physicians Health Plan of Northern Indiana, Inc., 8101 West Jefferson Boulevard, Fort Wayne, Indiana 46804-4163. You may also contact us by fax at 260/432-0493 or visit our Web site at www.phpni.com.

Your medical and claims records are confidential

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

Service Area

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is where you will find Plan providers and facilities. Our service area includes the following Indiana counties: Adams, Allen, Dekalb, Elkhart, Jay, Huntington, Kosciusko, LaGrange, Noble, St. Joesph, Steuben, Wabash, Wells, and Whitley.

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

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

Section 2. How we change for 2009

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 change slightly for Self Only and Self and Family. See the 2009 Rate Information page.
- You will pay 20% of charges for allergy testing. See Section 5(a). Medical services and supplies - Allergy care.
- You will pay 20% of charges for a prosthetic arm, hand, leg or foot and the orthotic device that is part of the prosthesis. See Section 5(a). Medical Services and supplies - Orthopedic and prosthetic devices, durable medical equipment (DME) and ostomy supplies - Prosthetic arm, hand, leg or foot.
- You will pay $5 for generic drugs, $20 for formulary brand name, and $45 for non-formulary brand name. See Section 5 (f). Prescription drug benefits - Covered medications and supplies.
- For mail-order medications and supplies, you will pay $10 for generic drugs, $50 for formulary brand name, and $135 for non-formulary brand name. See Section 5(f). Prescription drug benefits - Covered medications and supplies - Mail-order.
- You will pay $250 maximum copay per prescription drug for specialty medications. You also have an annual out-of-pocket maximum for specialty medications of $2,500 per person per calendar year. See Section 5(f). Prescription drug benefits - Specialty pharmacy medications.

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 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired or write to us at 8101 West Jefferson Boulevard, Fort Wayne, Indiana 46804. You may also request replacement cards through our Web site at www.phpni.com.

Where you get covered care

You get care from "Plan providers" and "Plan facilities". You will only pay copayments, deductibles, and/or coinsurance, and you will not have to file claims. Please remember you may be required to pay this amount when you receive services. 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. Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for emergency care. We will not pay for any other health care services rendered outside the service area unless there is a Plan authorization made in advance.

- **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: www.phpni.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.

What you must do to get covered care

PHP is an "open access" Health Maintenance Organization. We do not require you to choose one primary care doctor and a referral is not necessary to see a participating specialist. You have the freedom to receive medical care from any of our Plan providers or facilities.

- **Primary care**

We recommend that you choose a Primary Care Physician to oversee your health care for the best overall quality of care. The person you select may specialize in Family and General Practice, Internal Medicine, Pediatrics, or Obstetrics/Gynecology.

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

- **Specialty care**

A wide range of specialists are available among the Plan's more than 2,094 participating doctors. You do not need a referral from a primary care doctor to see a specialist under the Plan. Consult the Plan Provider Directory or call the Customer Service Department at 260/432-6690, extension 11; 800/982-6257, extension 11; or 260/459-2600 for the hearing impaired, for a specialist near you.

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

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

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

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

We may approve referrals to non-Plan providers for covered health services when your physician recommends such care and it is not available from Plan providers. You must obtain all other related health services from Plan providers, including prescription drugs.

- **Hospital care**

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

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service Department immediately at 260/432-6690, extension 11; 800/982-6257, extension 11; or 260/459-2600 for the hearing impaired. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

Circumstances beyond our control

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

Services requiring our prior approval

Your Plan physician must get our approval before sending you to a hospital for an inpatient stay, or referring you to a non-participating physician or facility. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

Your doctor must obtain our approval for the following services:

- Bariatric Treatment
- Behavioral Health or Substance Abuse
- Bone Growth Stimulator
- Capsular Endoscopy (Given)
- Cochlear Implant
- Durable Medical Equipment
- Implantable Neurostimulator
- Inpatient Services, Skilled Nursing or Other Type of Facility
- Non-Emergency Ambulance Transportation
- Out-of-Area Physicians
- Penile Implants
- PET Scan
- Reconstructive Surgeries
- Sclerotherapy
- Transplants
- Medications that Cost $1,000 or More Per Prescription

Additional drugs requiring prior authorization include but are not limited to:

- Botox
- Immune Globulin
- Synagis
- Clotting Factor
- IVIG
- Reclast
- Growth Hormone

Additional specialty pharmacy medications requiring prior authorization can be found in Section 5(f). Prescription drug benefits - Specialty pharmacy medications.

The above list is subject to periodic review and modification.

Section 4. Your costs for covered services

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

Copayments

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

Example: When you see your primary care physician you pay a copayment of $15 per office visit.

Cost-sharing

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

Deductible

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

- The calendar year deductible for medical services is $250 per person. Under a Self and 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 family members reach $500.

Coinsurance

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

Example: You pay 20% of the charges for laboratory services and 20% of hospital charges up to your catastrophic protection out-of-pocket maximum after you meet your deductible.

Your catastrophic protection out-of-pocket maximum

After your (copayments and coinsurance) total $2,750 per person or $5,500 per family enrollment in any calendar year, you do not have to pay coinsurance for certain covered medical services. However, copayments and/or coinsurance for the following services do not count toward your medical catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and/or coinsurance for these services:

- Office Visits
- Well-child Care Charges for Routine Examinations, Immunization and Care
- Eye Examinations
- Urgent Care
- Infertility Treatment
- Temporomandibular Joint Disorder Treatment
- Ostomy Supplies
- Surgically Implanted Contraceptives
- Prescription Drugs
- Prosthetic and Orthotic Devices
- Emergency Room Charge
- Custom Molded Foot Orthotics
- Durable Medical Equipment to Treat Sexual Dysfunction
- Durable Medical Equipment

You have a separate out-of-pocket maximum for specialty drugs. The out-of-pocket maximum for specialty drugs is up to $250 per prescription drug. The annual out-of-pocket maximum for specialty drugs is $2,500 per person per calendar year. Once you have satisfied $2,500 per person for specialty pharmacy medications, you will not have continued copayments for specialty medications for the remainder of the calendar year.

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

Carryover

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

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

When Government facilities bill us

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

Section 5. High Option Benefits

See page 9 for how our benefits changed this year and page 63 for a benefits summary. 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 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired, or through our Web site at www.phpni.com.

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

Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals 26
- Surgical procedures 26
- Reconstructive surgery 27
- Oral and maxillofacial surgery 28
- Organ/tissue transplants 28
- Anesthesia 31

Section 5(c). Services provided by a hospital or other facility, and ambulance services 32
- Inpatient hospital 32
- Outpatient hospital or ambulatory surgical center 33
- Extended care benefits/Skilled nursing care facility benefits 33
- Hospice care 34
- Ambulance 34

Section 5(d). Emergency services/accidents 35
- Emergency within our service area 36
- Emergency outside our service area 36
- Ambulance 36

Section 5(e). Mental health and substance abuse benefits 37
- Mental health and substance abuse benefits 37

Section 5(f). Prescription drug benefits 39
- Covered medications and supplies 40

Section 5(g). Dental benefits....43
Accidental injury benefit....43
Dental benefits....43
Section 5(h). Special features....44
Services for deaf and hearing impaired....44
High risk pregnancies....44
Centers of excellence....44
Travel benefit/services overseas....44
Summary of benefits for Physicians Health Plan of Northern Indiana - 2009....63

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.
- The calendar year deductible is: $250 per person or $500 per family and applies to services when you pay a percentage of charges. We added "(No deductible)" to show when the calendar year deductible does not apply.
- 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.
- After you have met your catastrophic protection out-of-pocket maximum, you do not have to pay coinsurance for certain services. Some services do not count toward your catastrophic protection out-of-pocket maximum and you will continue to pay copays and/or coinsurance for those services. See Section 4, *Your catastrophic protection out-of-pocket maximum*, for more specific information.

Benefit Description	You pay After the calendar year deductible…
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Diagnostic and treatment services	**High Option**
Professional services of physicians as follows: • Office medical consultations • Second surgical opinion	$15 per office visit (No deductible)
Professional services of physicians • In an urgent care center	$30 per visit (No deductible)
Professional services of physicans • During a hospital stay • In an extended care or skilled nursing facility • Outpatient diagnostic or surgical care	20% of charges
At home	$15 per office visit (No deductible)
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camps, or travel or examinations that are not necessary for medical reasons* • *Professional services that are subject to exclusion*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Lab, X-ray and other diagnostic tests	**High Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine Mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG	20% of charges
Preventive care, adult	**High Option**
Routine screenings, such as: • Total Blood Cholesterol • Colorectal Cancer Screening, including - Fecal occult test • Routine Prostate Specific Antigen (PSA) test • Routine Pap Test • Routine Mammogram • Routine Annual Physical • Routine Urinalysis Note: Maximum benefit payable for routine screenings listed above is one each per person per calendar year that we pay in full.	Nothing
Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC) in the doctor's office.	$15 per office visit (No deductible)
Routine Colorectal Cancer Screening, including: • Sigmoidoscopy, screening	$15 per office visit; otherwise, 20% of charges
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camps, or travel or examinations that are not necessary for medical reasons*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Preventive care, children	**High Option**
• Childhood immunizations recommended by the American Academy of Pediatrics • Well-child visits for routine examinations and care	Nothing
• Eye exams for children through age 17 to determine the need for vision correction	$20 per office visit (No deductible)
• Hearing exams for children through age 17 to determine the need for hearing correction	$15 per office visit (No deductible)
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camps, or travel or examinations that are not necessary for medical reasons* • *Eyeglasses, contacts, or related supplies* • *Eye exercises*	*All charges*
Maternity care	**High Option**
Complete Maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: • You 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. Circumcision is covered as a surgical procedure. See Section 5(b). *Surgical benefits.* • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Section 5(c). *Hospital benefits* and Section 5 (b). *Surgical benefits.*	$15 for initial office visit only; 20% of charges thereafter
• Labs, sonograms, fetal stress tests, etc., not included in the global fee	20% of charges
Specialized obstetrical services such as: • Aminocentesis • Corionic Villi Sampling	$15 per office visit when performed in the doctor's office; otherwise, 20% of charges
Not covered: Routine sonograms to determine fetal age, size or sex.	*All charges*

Benefit Description	You pay After the calendar year deductible…
Family planning	**High Option**
A range of voluntary family planning services, limited to: • Voluntary sterilization (See *Surgical procedures* Section 5(b).) • Injectable contraceptive drugs • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives under the prescription drug benefit.	$15 per office visit (No deductible)
Surgically implanted contraceptive such as Norplant Note: Norplant is considered a commonly used "surgically" implanted device. Maximum benefit payable for Norplant is one implant per person every five calendar years.	$15 per office visit (No deductible)
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic counseling*	*All charges*
Infertility services	**High Option**
Diagnosis and treatment of infertility, such as: • Artificial insemination: - intravaginal insemination (IVI) - intracervical insemination (ICI) - intrauterine insemination (IUI) Note: We cover up to a 14-day supply of infertility medicines unless limited by drug manufacturer's packaging, per prescription or refill under the *Prescription drug benefit* (See Section 5(f).). Maximum benefit payable for Infertility drugs is $1,500 per person per calendar year. The calendar year maximum applies to all infertility drugs including those medications purchased at a pharmacy or injected in your physician's office.	20% of charges (No deductible)
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* - *in vitro fertilization* - *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* • *Services and supplies related to excluded ART procedures* • *Cost of donor sperm* • *Cost of donor egg*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Allergy care	**High Option**
Testing	20% of charges
Treatment	$15 per office visit (No deductible)
Allergy injection Allergy serum	Nothing if you receive these services during your office visit; otherwise, $15 per office visit (No deductible)
Not covered: Provocative food testing and sublingual allergy desensitization	*All charges*
Treatment therapies	**High Option**
• Chemotherapy and radiation therapy • Dialysis - hemodialysis and peritoneal dialysis Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/ Tissue Transplants on page 28. Note: Respiratory and Inhalation therapy, home intravenous (IV) therapy, and antibiotic therapy are covered as *Home health services*. Please see page 25. Note: We cover growth hormone therapy under the *Prescription drug benefits*. Please see page 41.	20% of charges
Not covered: Experimental, investigational or unproven services, treatments, supplies, drugs, devices, and procedures	*All charges*
Physical and occupational therapies	**High Option**
• 62 visits per condition per calendar year for the services of each of the following: - licensed physical therapists and - occupational therapists • Cardiac rehabilitation Note: We only cover physical or occupational therapies to restore bodily function due to illness or injury for up to two months per condition if significant improvement can be expected. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living. Note: Cardiac rehabilitation includes Phase I and Phase II treatments.	20% of charges
Not covered: • *Long-term rehab therapy* • *Exercise programs* • *Developmental therapies*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Speech therapy	**High Option**
Up to 20 visits of speech therapy services per calendar year from a licensed therapist Note: We cover habilitative or rehabilitative speech therapy.	$15 when performed in the doctor's office; otherwise 20% of charges
Not covered: • *Developmental therapies* • *Behavior disorder* • *Stuttering/stammering* • *Tongue thrust*	*All charges*
Hearing services (testing, treatment, and supplies)	**High Option**
• Hearing exam • Hearing testing for children, see *Preventive care, children*	$15 per visit (No deductible)
Not covered: Hearing aids and supplies	*All charges*
Vision services (testing, treatment, and supplies)	**High Option**
• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)	Nothing (No deductible)
• One routine eye exam for members age 18 and older every twelve months • Unlimited eye exams for children through age 17	$20 per visit (No deductible)
Not covered: • *Eyeglasses, contact lenses, or related supplies, except as shown above* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery* • *Replacements for lenses during the same calendar year the lenses were provided due to accidental ocular injury or intraocular surgery (such as cataracts)*	*All charges*
Foot care	**High Option**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes See *Orthopedic and prosthetic devices* for information on podiatric shoe inserts.	$15 per office visit (No deductible)
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Orthopedic and prosthetic devices, durable medical equipment (DME) and ostomy supplies	**High Option**
• Artificial eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacement, following a mastectomy • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: We pay internal prosthetic devices as hospital benefits; see Section 5(c). for payment information. See 5(b). for coverage of the surgery to insert the device Rental up to purchase price, or purchase at our option, of durable medical equipment prescribed by your Plan doctor. Under this benefit, we also cover: • oxygen; • dialysis equipment; • hospital beds; • wheelchairs; • crutches; • walkers; • blood glucose monitors; • insulin pumps; • orthopedic and corrective shoes that are an integral part of a brace may be covered equipment, if we approve them in advance; and • ostomy supplies. Note: The combined maximum benefit payable for orthopedic, prosthetic devices, general durable medical equipment (including ostomy supplies) is $10,000 per person per calendar year. Prosthetic devices directly related to a covered mastectomy are not subject to the annual maximum. Note: Call us at 260/432-6690, extension 11; 800/982-6257, extension 11; or 260/459-2600 for the hearing impaired as soon as your Plan doctor prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this services when you call. Note: A separate maximum applies to Durable Medical Equipment to treat sexual dysfunction. Note: Ostomy Supplies are covered when used for the care of an artificial stoma or opening into the urinary, gastrointenstinal canal and/or the trachea.	20% of charges (No deductible)
• Prosthetic arm, hand, leg or foot. Includes the orthotic device that is part of the prosthesis.	20% of charges

Orthopedic and prosthetic devices, durable medical equipment (DME) and ostomy supplies - continued on next page

Benefit Description	You pay After the calendar year deductible…
Orthopedic and prosthetic devices, durable medical equipment (DME) and ostomy supplies (cont.)	**High Option**
• Custom molded foot orthotics to be placed in shoes if ordered and/or provided by a Plan doctor Note: Orthopedic and corrective shoes that are an integral part of a brace may be covered equipment, under *Durable medical equipment*, if we approve them in advance. (See Section 5(a).) Note: Lifetime maximum benefit payable for custom molded foot orthotics is $500 per person.	20% of charges (No deductible)
• Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) dysfunction Note: This benefit service is in combination with other TMJ services. See *Oral and maxillofacial surgery*.	20% of charges
Durable Medical Equipment to treat sexual dysfunction such as but not limited to: • penile implants • vacuum pumps Note: Maximum benefit payable for covered sexual dysfunction durable medical equipment is $1,000 per person per calendar year. Separate maximums apply to general durable medical equipment and ostomy supplies. Note: We cover certain drugs to treat sexual dysfunction under the Prescription drug benefits. See Section 5(f). Covered prescription drugs are subject to a separate $1,000 benefit maximum.	20% of charges (No deductible)
Not covered: • *Orthopedic and corrective shoes* • *Arch supports* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Repair or replacement of any non-medically necessary prosthetic devices* • Motorized wheelchairs, scooters, lifts for wheelchairs; or motor vehicles • *Repair or replacement of any non-medically necessary DME* • *Batteries to operate DME* • *Common household articles such as: air conditioners, humidifiers, and air purifiers* • *Disposable or non-durable medical supplies such as: elastic bandages, elastic support, and gauze*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Home health services	**High Option**
• Home health care ordered by a Plan doctor and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), or home health aide • Services include oxygen therapy, intravenous therapy, antibiotic therapy, and medications if provided by a Plan home health care agency Note: Services such as physical and occupational therapy or durable medical equipment are subject to copayments or coinsurance. See also *Physical and occupational therapies*, *Speech therapy*, and *Durable medical equipment (DME).*	20% of charges
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative* • *Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication* • *Custodial care*	*All charges*
Chiropractic	**High Option**
• No benefit	*All charges*
Alternative treatments	**High Option**
• No benefit	*All charges*
Educational classes and programs	**High Option**
Coverage is limited to diabetes self-management training, meeting these minimum requirements: • One visit after receiving a diagnosis of diabetes • One visit after receiving a diagnosis that: - represents a significant change in the patient's symptoms or condition; and - makes a change in self-management necessary. • One visit for refresher or re-education training	$15 when performed in the doctor's office; otherwise 20% of 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.
- The calendar year deductible is $250 per person or $500 per family and applies to services when you pay a percentage of charges. We added "(No deductible)" to show when the calendar year deductible does not apply.
- 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 Plan 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 pre-certification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.
- After you have met your catastrophic protection out-of-pocket maximum, you do not have to pay coinsurance for certain services. Some services do not count toward your catastrophic protection out-of-pocket maximum and you will continue to pay copays and/or coinsurance for those services. See Section 4, *Your catastrophic protection out-of-pocket maximum*, for more specific information.

Benefit Description	You pay After the calendar year deductible…
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Surgical procedures	**High Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Circumcision (see *Maternity care*) • Surgical treatment of morbid obesity - a medical condition in which an individual has a body mass index (BMI) of at least 35 with co-morbidities, such as hypertension, cardiopulmonary conditions, sleep apnea, or diabetes mellitus or a BMI of 40 without co-morbidities. See note below.	$15 per office visit for surgery performed in the doctor's office; otherwise 20% of charges Note: All surgeries cannot be performed in the doctor's office and must be performed in an outpatient facility such as a hospital or ambulatory surgery center.

Surgical procedures - continued on next page

Benefit Description	You pay After the calendar year deductible…
Surgical procedures (cont.)	**High Option**
• Insertion of internal prosthetic devices. See 5(a). - *Orthopedic and prosthetic devices* for device coverage information such as: artificial knuckles and joints, pacemakers, insulin pump, defibrillator. See note below. • Voluntary sterilization (e.g. Tubal ligation, Vasectomy) • Treatment of burns Note: We cover non-experimental, surgical treatment of morbid obesity that has persisted for at least five (5) years and you have received non-surgical treatment supervised by a doctor for at least 18 consecutive months that has been unsuccessful. 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.	$15 per office visit for surgery performed in the doctor's office; otherwise 20% of charges Note: All surgeries cannot be performed in the doctor's office and must be performed in an outpatient facility such as a hospital or ambulatory surgery center.
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot. (See Foot care)*	*All charges*
Reconstructive surgery	**High Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance, and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities, cleft lip, cleft palate, birth marks, webbed fingers, and webbed toes.	$15 per office visit for surgery performed in the doctor's office; otherwise 20% of charges Note: All surgeries cannot be performed in the doctor's office and must be performed in an outpatient facility such as a hospital or ambulatory surgery center.
• All stages of breast reconstruction surgery following a mastectomy, such as: - surgery to produce a symmetrical appearance on the other breast; - treatment of any physical complications, such as lymphedemas; - breast prostheses and surgical bras and replacements (see *Prosthetic devices*) Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	$15 per office visit for surgery performed in the doctor's office; otherwise 20% of charges Note: All surgeries cannot be performed in the doctor's office and must be performed in an outpatient facility such as a hospital or ambulatory surgery center.
Not covered: • *Cosmetic surgery - any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Oral and maxillofacial surgery	**High Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate; • 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.	$15 per office visit for surgery performed in the doctor's office; otherwise 20% of charges Note: All surgeries cannot be performed in the doctor's office and must be performed in an outpatient facility such as a hospital or ambulatory surgery center.
• Treatment for services of Temporomandibular joint dysfunction (TMJ) Note: This benefit service is in combination with all TMJ services.	20% of charges
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)* • *Treatment of overbite or underbite, maxillary and mandibular osteotomies, dental x-rays, dental supplies, and appliances and all associated expenses* • *Orthodontic treatment or braces for teeth*	*All charges*
Organ/tissue transplants	**High Option**
Solid organ transplants are subject to medical necessity and experimental/investigational review. Refer to *Other services* in Section 3 for prior authorization procedures. The medical necessity limitation is considered satisfied for other tissue transplants if the patient meets the staging description. • Cornea • Heart • Heart/Lung • Kidney • Pancreas • Kidney/Pancreas • Liver • Lung: Single - Double, Lobar • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas	$15 per office visit; 20% of charges for transplant procedure

Organ/tissue transplants - continued on next page

Benefit Description	You pay After the calendar year deductible…
Organ/tissue transplants (cont.)	**High Option**
Blood or marrow stem cell transplants limited to the stages of the following diagnoses. Allogeneic transplants for: • Acute lymphocytic leukemia or non-lymphocytic leukemia (i.e., myelogenous leukemia) • Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Advanced Hodgkin's lymphoma • Advanced non-Hodgkin's lymphoma • Chronic myelogenous leukemia • Hemoglobinopathy (i.e. Fanconi's, Thalessemia major) • Myelodysplasia/Myelodysplastic syndromes • Severe combined immunodeficiency • Severe or very severe aplastic anemia • Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskot-Aldrich syndrome) • 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 • Multiple Myeloma	$15 per office visit; 20% of charges for transplant procedure
Blood or marrow stem cell transplants limited to the stages of the following diagnoses. Autologous transplants for: • Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin's lymphoma • Advanced non-Hodgkin's lymphoma • Neuroblastoma • Testicular mediastinal, retroperitoneal, and ovarian germ cell tumors • Multiple myeloma • Ewing's sarcoma • Amyloidosis Autologous tandem transplants for: • Recurrent germ cell tumors (including testicular cancer)	$15 per office visit; 20% of charges for transplant procedure

Organ/tissue transplants - continued on next page

Benefit Description	You pay After the calendar year deductible…
Organ/tissue transplants (cont.)	**High Option**
• Multiple myeloma • De-novo myeloma	$15 per office visit; 20% of charges for transplant procedure
We cover the following transplants when you are accepted into a clinical trial sponsored by the National Cancer Institute or a nationally recognized organization, as part of a Phase II, III or IV clinical trial. The patient must be accepted into the clinical trial: Nonmyeloablative allogeneic transplants limited to the following diagnoses: • Acute lymphocytic or non-lymphocytic leukemia • Myelodysplasia/Myelodysplastic syndromes • Advanced Hodgkin's lymphoma • Advanced non-Hodgkin's lymphoma • Breast cancer • Chronic myelogenous leukemia • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma • Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Multiple myeloma • Myeloproliferative disorders Allogeneic transplants limited to the following diagnosis: • Multiple myeloma • Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Myelodysplasia/Myelodysplastic syndromes Autologous transplants limited to the following diagnoses: • Breast cancer • Epithelial ovarian cancer • Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL)	$15 per office visit; 20% of charges for transplant procedure
Note: We use National Transplant Programs (NTP) - United Resource Networks (URN) and Interlink. Transplant services must be provided and arranged by a Plan doctor and performed at a designated transplant facility. Note: We cover related medical and hospital expenses of the donor only when we cover the recipient.	$15 per office visit; 20% of charges for transplant procedure
Not covered: • *Donor screening tests and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs involving mechanical or animal origins* • *Transplants not specifically listed as covered* • *Solid organ transplants performed as a treatment for cancer*	*All charges*

Benefit Description	You pay After the calendar year deductible…
Anesthesia	**High Option**
Professional services provided in: • Hospital (inpatient) • Hospital outpatient department or other facility • Skilled nursing facility	20% of charges
• Office	$15 per office visit (No deductible)

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 calendar year deductible is $250 per person or $500 per family and applies to services when you pay a percentage of charges. We added "(No deductible)" to show when the calendar year deductible does not apply.
- 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 facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., doctors, etc.) are in Sections 5(a). or (b).
- After you have met your catastrophic protection out-of-pocket maximum, you do not have to pay coinsurance for certain services. Some services do not count toward your catastrophic protection out-of-pocket maximum and you will continue to pay copays and/or coinsurance for those services. See Section 4, Your catastrophic protection out-of-pocket maximum, for more specific information.
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

Benefit Description	You pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Inpatient hospital	**High Option**
Room and board, such as: • ward, semiprivate, or intensive care accommodations; • general nursing care; and • meals and special diets. 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, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	20% of charges

Inpatient hospital - continued on next page

Benefit Description	You pay
Inpatient hospital (cont.)	**High 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 except when medically necessary*	*All charges*
Outpatient hospital or ambulatory surgical center	**High Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service • Diagnostic laboratory tests, x-rays, and pathology services 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. See Section 5(g). *Accidental injury* benefit.	20% of charges
Not covered: Blood and blood derivatives not replaced by the member	*All charges*
Extended care benefits/Skilled nursing care facility benefits	**High Option**
Extended care benefits/skilled nursing care or other type of facility benefits: • 30-days per calendar year for confinement in an approved inpatient transitional care unit when ordered by a participating doctor. - bed, board and general nursing care (semi-private room) - drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the extended care/skilled nursing facility. Note: Maximum benefit payable for extended care benefits/skilled nursing care or other type of facility benefits is 30 days per person per calendar year.	20% of charges
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Nursing care primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication* • *Custodial care*	*All charges*

Benefit Description	You pay
Hospice care	**High Option**
Inpatient and outpatient hospice care Family counseling Note: These services are provided under the direction of a Plan doctor who certifies the patient to be terminally ill with six months or less to live. Note: Lifetime maximum benefit payable for Hospice care is 60 consecutive days per person.	20% of charges
Not covered: • *Funeral arrangements* • *Pastoral bereavement or legal counseling* • *Respite care* • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Nursing care primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication* • *Custodial care*	*All charges*
Ambulance	**High Option**
• Local professional ambulance service when medically appropriate Note: Non-emergency ambulance transportation may be covered if recommended by a Plan doctor and is medically necessary and approved in advance by PHP.	20% of charges

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is $250 per person or $500 per family and applies to services when you pay a percentage of charges. We added "(No deductible)" to show when the calendar year deductible does not apply.
- 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.
- After you have met your catastrophic protection out-of-pocket maximum, you do not have to pay coinsurance for certain services. Some services do not count toward your catastrophic protection out-of-pocket maximum and you will continue to pay copays and/or coinsurance for those services. See Section 4, *Your catastrophic protection out-of-pocket maximum*, for more specific information.

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 are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (for example, the 911 telephone system) or go to the nearest hospital room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify us.

Emergencies outside our service area: Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, in a non-Plan facility, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and Plan doctors believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition.

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Benefit Description	You pay After the calendar year deductible…
Emergency within our service area	**High Option**
• Emergency care at a doctor's office	$15 per office visit
• Emergency care at an urgent care center	$30 per urgent care center visit
• Emergency room care at a hospital, including doctors' services Note: You are responsible for 20% of inpatient and certain outpatient hospital services such as labs and x-rays. See Sections 5(a)., 5(b)., and 5 (c).	$75 per hospital emergency room visit
Not covered: • *Elective care or non-emergency care* • *All follow-up care not approved by the Plan or provided by a Plan provider*	*All charges*
Emergency outside our service area	**High Option**
• Emergency care at a doctor's office	$15 per office visit
• Emergency care at an urgent care center	$30 per urgent care center visit
• Emergency room care at a hospital, including doctors' services Note: You are responsible for 20% of inpatient and certain outpatient hospital services such as labs and x-rays. See Sections 5(a)., 5(b)., and 5 (c).	$75 per hospital emergency room 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 follow-up care not approved by the Plan or provided by a Plan provider*	*All charges*
Ambulance	**High Option**
Professional ambulance service when medically appropriate. Note: Non-emergency or air ambulance transportation may be covered if recommended by a Plan doctor and is medically necessary and approved by PHP.	20% of 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 calendar year deductible is $250 per person or $500 per family and applies to services when you pay a percentage of charges. We added "(No deductible)" to show when the calendar year deductible does not apply.
- 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.
- After you have met your catastrophic protection out-of-pocket maximum, you do not have to pay coinsurance for certain services. Some services do not count toward your catastrophic protection out-of-pocket maximum and you will continue to pay copays and/or coinsurance for those services. See Section 4, *Your catastrophic protection out-of-pocket maximum*, for more specific information.
- **YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay After the calendar year deductible…
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Mental health and substance abuse benefits	**High Option**
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. Note: Drugs prescribed for your condition are covered under the *Prescription drug benefits*. (See Section 5(f).)	Your cost sharing responsibilities are no greater than for other illnesses or conditions
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$15 per office visit for services performed in a doctor's office; otherwise 20% of charges
• Diagnostic tests	20% of charges
• Services (including professional services) provided by a hospital or other facility (including prescription drugs billed by the facility) • Services (including professional services) in an approved alternate care setting such as partial hospitalization, residential treatment, or facility-based intensive outpatient treatment	20% of charges

Mental health and substance abuse benefits - continued on next page

Benefit Description	You pay After the calendar year deductible…
Mental health and substance abuse benefits (cont.)	**High Option**
Not covered: • *Services we have not authorized or approved* *Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.*	*All charges*

Preauthorization	You must follow your treatment plan and all of our network authorization processes in order for us to cover your care. These include: • You must use a Plan provider and show them your ID card. • Your Plan provider will contact PHP for all services including precertification. • We list mental health and substance abuse Plan providers in the Provider Directory that we update periodically. This list is also in our Web site. To obtain more information about our benefits or to obtain a Provider Directory, contact us at 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired; or through our Web site at www.phpni.com.

Section 5(f). Prescription drug 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.
- The calendar year deductible does not apply to prescription drug benefits.
- Some prescription drugs require approval or step therapy before we provide benefits for them. Please refer to the pre-authorization information shown below.
- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- 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 catastrophic protection out-of-pocket maximum does not apply to prescription drugs. See Section 4, *Your catastrophic protection out-of-pocket maximum*, for more information.

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

- **Who can write your prescription.** Any physician with a valid Drug Enforcement Agency number can write your prescription.
- **Where you can obtain them.** You may fill the prescription at a Plan pharmacy or by mail from the Plan's mail-order pharmacy.
- **We use a formulary.** A formulary is a list of prescription drugs that PHP encourages doctors to prescribe when appropriate. PHP develops this formulary with the help of PHP doctors. Doctors can prescribe any medication they choose. We cover non-formulary drugs prescribed by a doctor. However, if the drug is non-formulary, patients may have a higher copayment. We encourage you to discuss with your Plan doctor the medications being prescribed to you. Plan doctors may submit a prior authorization form to PHP for review if a formulary medication has not worked for you in the past. If approved, the brand name formulary copayment will apply. You are to confirm with your doctor the determination of PHP's review.
- We have an open formulary. If your doctor believes a name brand product is necessary or there is no generic available, your doctor may prescribe a name brand drug from our formulary list. The brand name formulary copayment will apply. This list of name brand drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug formulary brochure, call 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired; or visit our Web site at www.phpni.com (click on Pharmacy icon).
- **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name; the name brand is the name under which the manufacturer advertises and sells a drug. Under federal law, generic and name brand drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you - and us - less than a name brand prescription.
- A generic equivalent will be dispensed if it is available, unless your doctor specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your doctor has not specified Dispense as Written for the name brand drug, you have to pay the difference in cost between the name brand drug and the generic as well as the applicable copay.
- **These are the dispensing limitations**. Generally, prescribed drugs will be dispensed for up to a 30-day supply or 240 milliliter of liquid (8 oz.); 60 grams of ointment, creams or topical preparation; or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or insulin) unless limited by drug manufacturer's packaging per prescription, order, or refill.
- If you use certain Prescription Drugs on an extended basis, you may wish to obtain larger quantities through the Plan's mail-order benefit. Through mail-order, you may obtain up to a 90-day supply. Your refill order may be rejected if you send it too soon after the previous one was filled. For example, 80% of your prescription order needs to be used before it can be resubmitted for refill. If you are in the military and you are called to active duty, please contact us if you need assistance filling your prescription before your departure.

- **We cover certain prescription drugs in limited quantities.** Such drugs include but are not limited to: Viagra, Muse, and Caverject. Please contact the Plan for dosage limits.
- **Pre-authorization** is required for certain medications. If your physician wants to prescribe one, he or she will submit a preauthorization request to PHP before the drug is dispensed. Such drugs include but are not limited to: nail fungus treatments, growth hormone, multiple sclerosis medications and those medications that cost over $1,000 per prescription. If we receive the pre-authorization request during the normal working hours, we will try to respond to the request the same day or within 48 hours.
- **Step Therapy.** Our step therapy prior authorization program ensures that we cover the most cost effective medication that is appropriate for your use. Currently, asthmatic, anti-inflammatory, and antidepressant medications must be prior authorized by PHP through the Step Therapy program. This means that you will need to have tried one or more first-line drugs before we will cover the more costly alternative. Our step therapy prescription drug products and processes are subject to periodic review and modification.
- **Specialty Drugs**. We have a list of specialty drugs that have specific characteristics, such as but not limited to: generally injectable; high in cost; special handling requirements; and/or require special training in order to use. These drugs must be authorized by us and purchased at our participating vendor. These drugs are directed to treat conditions related to growth hormone therapy, hepatitis c, certain cancer therapies, multiple sclerosis, psoriasis, and rheumatoid arthritis. Our specialty drug products and processes are subject to periodic review and modification.
- Note: Call 260/432-6690, extension 11, for preauthorization for Growth Hormone Therapy (GHT). We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See Services *requiring our prior approval* in Section 3. Plan doctor will periodically review the program for continuing appropriateness and need.
- **When you do have to file a claim.** If you are out of the area and have an emergency where there is no Plan pharmacy, then you may have to pay for the prescription and send the Plan a letter of explanation with your receipt.

Benefit Description	You pay
Covered medications and supplies	**High Option**
We cover the following medications and supplies prescribed by a Plan doctor and obtained from a Plan pharmacy: • Diabetic supplies • Drugs and medicines that by Federal law of the United States require a doctor's prescription for their purchase • Insulin (with a copayment applied to two vials) • Disposable needles and syringes needed to inject prescribed diabetes medications • Contraceptive drugs and devices • Supplemental Feedings for metabolic disorders such as: Phenylketonuria (PKU) and Tyrosanemia Note: Intravenous fluids and medications for home use, implantable drugs, and some injectable contraceptive drugs are covered under Section 5(a).	$5 generic per prescription unit $20 brand name formulary per prescription unit $45 brand name non-formulary per prescription unit

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	**High Option**
Mail-order: Up to a 90-day supply of **certain** prescription maintenance drugs that you use on an extended basis. Note: Nail fungus drugs, infertility drugs, and sexual dysfunction drugs are not available through the mail-order program.	$10 generic per prescription unit $50 brand name formulary per prescription unit $135 brand name non-formulary per prescription unit
Specialty pharmacy medications such as but not limited to: Acthar HP Gel; Amevive; Aranesp; Avonex; Betaseron; Cimzia; Copaxone; Copegus (oral); Enbrel; Epogen; Forteo; Fragmin, Genotropin; Geref Diagnostic; Gleevac (oral); Humatrope; Humira; Increlex; Infergen; Intron-A; Kineret; Leukine; Lovenox; Neulasta; Neupogen; Norditropin; Novantrone; Nutropin AQ; Omnitrope; Orencia; Pegasys; Peg-Intron; Procrit; Protropin; Raptiva; Rebetrol (oral generics); Rebiff; Remicade; Rituxan; Roferon-A; Saizen; Sandostatin; Serostim; Soliris vials; Somatuline; Sprycel; Tasigna; Temodar (oral); Tev-Tropin; Tykerb; Tysabri; Xeloda (oral); and Xolair. We periodically review and update the list of specialty medications. Please contact us to verify if your drug is on the specialty drug list. Specialty drugs have specific characteristics, such as but not limited to: • generally injectable; • high in cost; • special handling requirements; and/or • require special training in order to use. Note: We must authorize all specialty pharmacy medications in advance and you must purchase them from our participating specialty drug vendor.	$250 maximum per prescription drug for up to a 30-day supply unless limited by drug manufacturer's packaging per prescription, order, or refill. Note: Your annual out-of-pocket maximum for specialty pharmacy medications is $2,500 per person per calendar year.
All Infertility drugs Note: Up to a consecutive 14-day supply of medication, unless limited by drug manufacturer's packaging per prescription, order, or refill. Fertility drugs are not available through the mail-order program. Note: Maximum benefit payable for infertility drugs is $1,500 per person per calendar year. Note: We cover certain infertility services under the *Infertility services benefit*. (See Section 5(a).)	20% of charges
Sexual dysfunction prescription drugs Note: We limit these prescription drugs to a 6-dose supply per month. Note: Maximum benefit payable for sexual dysfunction drugs is $1,000 per person per calendar year. Note: We cover certain durable medical equipment to treat sexual dysfunction. (See Section 5(a). *Durable medical equipment*)	20% of charges

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	**High Option**
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies* • *Medical supplies such as dressings and antiseptics* • *Drugs to enhance athletic performance* • *Smoking cessation drugs and medication, including nicotine patches* • *Vitamins, nutrients and food supplements even if a Plan doctor prescribes or administers them, except for supplemental feedings for metabolic disorders* • *Nonprescription medicines* • *Drugs and products used for weight loss or appetite suppression unless prescribed for narcolepsy or hyperkinesias*	*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*.
- The calendar year deductible is: $250 per person or $500 per family. The calendar year deductible applies to all benefits in this Section.
- 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 services 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.
- After you have met your catastrophic protection out-of-pocket maximum, you do not have to pay coinsurance for certain services. Some services do not count toward your catastrophic protection out-of-pocket maximum and you will continue to pay copays and/or coinsurance for those services. See Section 4, *Your catastrophic protection out-of-pocket maximum*, for more specific information.

Benefit Desription	You Pay
Accidental injury benefit	**High Option**
We cover emergency dental treatment necessary to relieve pain and stop bleeding as a result of an accidental injury to sound natural teeth, if such treatment occurs within 24-hours of the accidental injury.	Your cost sharing responsibility is determined by the specific service. See the applicable benefits section for more information. For example, see Section 5(d). for Emergency benefits information.
Not covered: • *Injury to the teeth caused by eating, chewing, or biting.* • *Any charges for services that are beyond the first 24 hours of accidental injury.* • *Temporary prosthetics including but not limited to:* - *partial or full dentures or bridges or* - *replacement prosthesis* - *manipulative, corrective or cosmetic adjustments of the teeth* - *orthodontia services* • *Any other dental services*	*All charges*
Dental benefits	**High Option**
We have no other dental benefits.	*All charges*

Section 5(h). Special features

Feature	Description
Feature	**High Option**
Services for deaf and hearing impaired	A Telecommunication Device for the Deaf (TDD) is available for the deaf and hearing impaired by calling PHP at 260/459-2600.
High risk pregnancies	PHP case managers will work with your Plan doctor to coordinate services necessary for the management of your high-risk pregnancy. A PHP case manager could contact you to discuss your medical needs, services available, and to answer benefit questions.
Centers of excellence	When your Plan doctor contacts PHP regarding your transplantation, a PHP case manager will provide beneficial information regarding PHP's Designated Transplant Facilities. A PHP case manager will contact you or your designee to coordinate your care and answer benefit questions related to your transplant.
Travel benefit/services overseas	You will have coverage for emergency services while traveling. Please refer to Section 5(d). for benefit information. If overseas, you may be required to pay for services rendered. If submitting to PHP for payment, you will need to have your itemized bills and receipts converted to U.S. currency (if applicable), provide an explanation of the services, and include member information from your ID card, for payment consideration.

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 these guidelines. For additional information contact the Plan at 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired or through our Web site at www.phpni.com.

In keeping with the goal of providing preventive health maintenance, PHP offers the following programs free of charge to existing members:

- Smoking Cessation - a reimbursement program for members who utilize any type of therapy for smoking cessation in order to successfully stop smoking for a duration of not less than one year after therapy has stopped. Therapies include: nicotine patches, nicotine gum, nicotine inhalers and/or classes. For more information, please contact us 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired or through our Web site at www.phpni.com.
- Weight Loss - a reimbursement program for members who are concerned with weight loss. Your program must include a Plan doctor to monitor your weight loss. For more information, please contact us 260/432-6690, extension 11; 800/982-6257, extension 11; or 260/459-2600 for the hearing impaired or through our Web site at www.phpni.com.

Preventive dental care is an important part of health maintenance. However, PHP is unable to offer you dental benefits.

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

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

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants);
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; 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, hospital and prescription drug benefits

In most cases, Plan 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 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired, or through our Web site at www.phpni.com.

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 Plan 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:

- **Physicians Health Plan of Northern Indiana, Inc.**
- **Claims Department**
- **8101 West Jefferson Boulevard**
- **P. O. Box 2359**
- **Fort Wayne, Indiana 46804-2359**

Deadline for filing your claim

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

When we need more information

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

Section 8. The disputed claims process

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

Step	Description
1	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: Physicians Health Plan of Northern Indiana, Inc., 8101 West Jefferson Boulevard, Fort Wayne, Indiana 46804-4163; 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 Plan physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	We have 30 days from the date we receive your request to: a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or b) Write to you and maintain our denial - go to step 4; or c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days. If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.
4	If you do not agree with our decision, you may ask OPM to review it. You must write to OPM within: • 90 days after the date of our letter upholding our initial decision; or • 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or • 120 days after we asked for additional information. Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630. Send OPM the following information: • A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure; • Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms; • Copies of all letters you sent to us about the claim; • Copies of all letters we sent to you about the claim; and • Your daytime phone number and the best time to call. Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

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

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

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

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

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

a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired, or through our Web site at www.phpni.com and we will expedite our review; or

b) We denied your initial request for care or preauthorization/prior approval, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
- You may call OPM's Health Insurance Group 3 at 202/606-0755 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you or a covered family member has coverage under any other health plan or has automobile insurance that pays health care expenses without regard to fault. This is called "double coverage".

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

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

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

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 do not offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare's Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

- **Should I enroll in Medicare?**

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

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

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

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

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

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

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

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

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

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

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 260/432-6690, extension 11; 800/982-6257, extension 11; 260/459-2600 for the hearing impaired, or see our Web site at www.phpni.com.

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

- **Medicare Advantage (Part C)**

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

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

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

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

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

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

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly. **(Having coverage under more than two health plans may change the order of benefits determined on this chart.)**

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

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

TRICARE and CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

- You need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

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

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

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

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

Section 10. Definitions of terms we use in this brochure

Calendar year

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

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 13.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services (for example, office visits). See page 13.

Cost-sharing

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

Covered services

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

Custodial care

Non-health related services such as assistance with activities of daily living or health related services that:

- Do not seek to cure;
- Are provided when the medical condition of the Member is not changing;
- Do not require administration by skilled, licensed medical personnel because a non-professionally qualified person can be trained to perform them.
- Custodial care that lasts 90 days or more is sometimes known as long-term care.

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 13.

Experimental or investigational service

The plan uses a variety of authoritative sources including: governmental regulatory agencies, scientific literature, medical experts and other recognized authorities in the medical field to determine whether medical procedures are experimental and/or investigational.

Group health coverage

The contract between PHP and the Office of Personnel Management for FEHB employees.

Medical necessity

Health Services that are determined by PHP to be *all* of the following:

- medically appropriate and necessary to meet the Member's basic health needs;
- the most cost-effective method of treatment and rendered in the most cost-effective manner and type of setting appropriate for the delivery of the Health Service;
- consistent in type, frequency and duration of treatment with relevant guidelines of national medical, research and health care coverage organizations and governmental agencies;
- accepted by the medical community as consistent with the diagnosis and prescribed course of treatment and rendered at a frequency and duration considered by the medical community as medically appropriate;
- required for reasons other than the comfort or convenience of the member or his or her doctor;
- of a demonstrated medical value in treating the condition of the Member; and
- consistent with patterns of care found in established managed care environments for treatment of the particular health condition.

Morbid obesity

A medical condition in which an individual has a body mass index (BMI) of at least 35 with co-morbidities such as hypertension, cardiopulmonary conditions, sleep apnea, or diabetes mellitus or a BMI of 40 without co-morbidities.

Out of pocket maximum	The maximum amount of coinsurance that a member must pay each calendar year before we will provide 100% coverage for certain eligible services. Some services do not accumulate to the out-of-pocket maximum (office visit copays, durable medical equipment, prescription drug copays, etc.) and you will continue to pay copayments or coinsurance for these services. See page 13.
Plan allowance	Plan allowance is the amount we use to determine our payment and your copay and/or coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance as follows: in-network-contracted charges for Plan doctors/out-of-network the median reimbursement amount in PHP's judgment for such service in the geographical area where the service was rendered.
Specialty Drugs	We have a list of certain prescription drugs established by PHP that we must preauthorize and you must obtain from our specialty drug pharmacy vendor. PHP reviews and changes the list from time to time. Specialty drugs have the following characteristics: generally injectable; high in cost; special handling requirements; and or, require special training to use.
Step Therapy	Certain prescription drugs identified as only available for coverage under the Plan when other prescription drugs identified by PHP as appropriate for use have first been utilized by the Member, within the prior specified number of days. The identified prescription drug products and the processes are subject to periodic review and modification.
Us/We	Us and We refer to Physicians Health Plan.
You	You refers to the enrollee and each covered family member.

Section 11. FEHB Facts

Coverage information

- **No pre-existing condition limitation**

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure/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 family members are added or lose coverage for any reason, including your marriage, divorce, annulment, or when your child under age 22 turns age 22 or has a change in marital status, divorce, or when your child under age 22 marries.

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

Children's Equity Act

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

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

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

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

When benefits and premiums start

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2009 benefits of your old plan or option.** However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2008 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

When you retire

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

When you lose benefits

When FEHB coverage ends

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

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

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

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

Upon divorce

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

Temporary Continuation of Coverage (TCC)

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

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

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

Converting to individual coverage

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

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

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

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

Getting a Certificate of Group Health Plan Coverage

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

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

Section 12. Three Federal Programs complement FEHB benefits

Important information

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

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

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

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

The Federal Flexible Spending Account Program - FSAFEDS

What is an FSA?

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

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

- **Health Care FSA (HCFSA)** – Reimburses you for eligible health care expenses (such as copayments, deductibles, over-the-counter medications and products, vision and dental expenses, and much more) for you and your dependents, which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.
- **Limited Expense Health Care FSA (LEX HCFSA**) – 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 a DCFSA.

Where can I get more information about FSAFEDS?

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

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

Important Information

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

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

Dental Insurance

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

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

Vision Insurance

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

Additional Information

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

How do I enroll?

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

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

The Federal Long Term Care Insurance Program (FLTCIP) can help you pay for the potentially high cost of long term care services, which are not covered by FEHB plans. Long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. To request an Information Kit and application, call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit www.ltcfeds.com.

Index

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

Accidental injury.....27, 33, 43
Allergy tests.....21
Alternative treatments.....25
Ambulance.....12, 34, 35, 36
Anesthesia.....5, 9, 26, 30, 33
Autologous bone marrow transplant...21, 29, 30
Biopsy.....26
Blood or blood plasma.....18, 23, 32, 33
Casts.....26, 32, 33
Catastrophic protection out-of-pocket maximum.....9, 13, 45, 64
Changes for 2009.....9
Chemotherapy.....21
Childbirth.....12, 19, 32
Chiropractic.....25
Cholesterol tests.....18
Circumcision.....19, 26
Claims.....10, 47, 48, 49, 51, 52, 58
Coinsurance.....13, 47, 51, 55, 56
Colorectal cancer screening.....18
Congenital anomalies.....26, 27
Contraceptive drugs and devices.....9, 40
Coordination of benefits.....50
Copayments...7, 10, 13, 14, 25, 39, 40, 47, 51, 55, 56, 60
Covered charges.....51
Covered providers.....3, 7, 10, 11, 35, 38, 47
Crutches.....23
Custom molded foot orthotics.....24
Deductible...7, 9, 10, 13, 45, 47, 51, 55, 60, 63
Definitions.....55
Dental care...9, 24, 28, 33, 43, 45, 60, 61, 63
Diagnostic services...17, 18, 25, 32, 33, 37, 61, 63
Disputed claims process.....48
Donor expenses.....30
Dressings.....32, 33
Durable medical equipment...9, 12, 13, 23, 24, 41, 56
Educational classes and programs.....25
Effective date of enrollment.....11, 55
Emergency...7, 10, 12, 13, 34, 35, 36, 40, 44, 46, 47, 63
Experimental or investigational...21, 27, 46, 55
Eyeglasses.....19, 22, 61
Family planning.....9, 20
Fecal occult blood test.....18
Fraud.....3, 4
General exclusions.....46
Hearing services.....19, 22, 44
Home health services.....21, 25
Hospice care.....34
Hospital...4, 5, 7, 9, 10, 11, 12, 13, 17, 19, 23, 26, 27, 28, 30, 32, 33, 35, 36, 43, 47, 49, 51, 54, 57
Immunizations.....7, 9, 13, 17, 18, 19
Infertility.....9, 13, 20, 41
Inpatient hospital benefits.....11, 32
Insulin.....9, 23, 27, 39, 40
Laboratory and pathology services...13, 18, 19, 32, 33, 34, 36, 63
Magnetic Resonance Imaging (MRIs)...18
Mail-order prescription drugs...39, 40, 41, 63
Mammograms.....18
Maternity benefits...10, 11, 12, 17, 19, 26, 27, 32, 33
Medicaid.....54
Medically necessary...12, 19, 24, 32, 33, 34, 35, 36, 40, 46
Medicare
  Original.....50
Members
  Family...3, 4, 8, 11, 13, 14, 50, 53, 56, 57, 58, 61
  Plan.....7, 35, 45
Mental Health/Substance Abuse Benefits 9, 37, 38, 63
Morbid obesity.....26, 27, 55
Neurological testing.....18
Newborn care.....9, 19
Nurse
  Licensed Practical Nurse.....25
  Nurse Anesthetist.....32
  Registered Nurse.....25
Nursery charges.....19
Obstetrical care...10, 11, 12, 17, 19, 226, 27, 32, 33
Occupational therapy.....21, 25
Ocular injury.....22
Office visits.....7, 9, 13, 17, 55, 56, 63
Oral and maxillofacial surgery.....9, 28
Orthopedic devices.....9, 23, 24
Out-of-pocket expenses...9, 13, 45, 51, 54, 55, 56, 63
Outpatient facility.....26, 27, 28
Oxygen.....23, 25, 32, 33
Pap test.....18
Physical examination.....7, 17, 18, 19
Physical therapy.....21
Physician...7, 12, 17, 27, 33, 47, 48, 49, 51, 63
Plan physicians...7, 12, 17, 27, 33, 47, 48, 49, 51, 63
Precertification.....19, 28, 32, 38, 49
Prescription drugs...4, 7, 10, 11, 12, 13, 39, 40, 41, 42, 47, 50, 52, 56, 63
Preventive care, adult.....9, 18
Preventive care, children.....9, 19
Preventive services.....9, 18, 19
Prior approval.....8, 12, 39, 40, 48, 49
Prostate cancer screening.....18
Prosthetic devices.....22, 23, 24
Psychologist.....37
Psychotherapy.....37
Radiation therapy.....21
Renal dialysis.....21, 23, 50
Room and board.....32
Second surgical opinion.....17
Skilled nursing facility care.....17, 31, 33
Smoking cessation.....42
Social worker.....37
Specialty drugs.....13, 40, 41, 56
Speech therapy.....22, 25
Splints.....32
Step therapy.....39, 40, 56
Sterilization procedures.....20, 27
Subrogation.....54
Substance abuse.....12, 37, 38, 63
Supplemental feedings.....40, 42
Surgery
  Oral.....9, 28
  Outpatient.....26, 33
  Reconstructive.....27
Syringes.....40
Temporary Continuation of Coverage (TCC).....4, 58, 59
Transplants.....12, 22, 29, 30, 31
Treatment therapies.....21
Vision care.....19, 22, 54, 60, 61, 63
Well-child care.....9, 13, 19
Wheelchairs.....23, 24
Workers' compensation.....53, 54
X-rays.....18, 28, 32, 33, 36, 61

Summary of benefits for Physicians Health Plan of Northern Indiana - 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.
- Below, an asterisk (*) means the item is subject to the calendar year deductible.
- The calendar year deductible is $250 per person and $500 per family.

Benefits	You pay	You pay
Medical services provided by physicians:		
• Office visits	$15 per visit	17
• Diagnostic laboratory tests and other treatment services	20% of charges*	18
Services provided by a hospital:		
• Inpatient or Outpatient	20% of charges*	32
Emergency benefits:		
• In-area or Out-of-Area	$15 per doctor's office visit; $30 per urgent care center visit; or $75 per hospital emergency room visit	36
Mental health and substance abuse treatment:	Regular cost sharing*	37
Prescription drugs:		
• Up to a 30 day supply	$5 generic/$20 brand name formulary/ $45 brand name non-formulary per prescription unit or refill	40
Mail-order drugs:		
• Up to a 90 day supply of medication	$10 generic/$50 brand name formulary/ $135 brand name non-formulary per prescription unit or refill	41
Specialty pharmacy drugs:	$250 maximum per prescription drug. Specialty pharmacy drugs will be covered at 100% after you pay $2,500 out-of-pocket per person per calendar year	41
Dental care:		
• No benefit	All Charges	43
Vision care:		
• Limited to one annual eye refraction for members 18 and over	$20 copay	22

Benefits	You pay	You pay
Protection against catastrophic costs: Medical - $2,750/Self Only or $5,500 Self and Family per year	Nothing for certain services as specified in the brochure	13
Protection against specialty pharmacy drugs: You have a separate responsibility of $2,500 out-of-pocket maximum per person per calendar year	Nothing for continued specialty pharmacy benefits for the remainder of the calendar year	13

2009 Rate Information for Physicians Health Plan of Northern Indiana

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

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

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

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

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Indiana counties: Adams, Allen, Dekalb, Elkhart, Jay, Huntington, Kosciusko, LaGrange, Noble, St. Joseph, Steuben, Wabash, Wells and Whitley.							
High Option Self Only	DQ1	155.66	70.28	337.26	152.28	179.45	46.49
High Option Self and Family	DQ2	352.56	151.15	763.88	327.49	406.42	97.29