

Vista Healthplan of South Florida

<http://www.vistahealthplan.com>

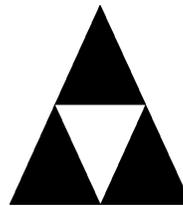
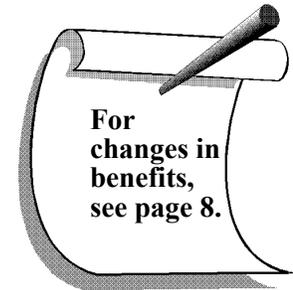


2009

A Health Maintenance Organization (High and Standard Option)

Serving: South Florida (Broward, Miami-Dade, Martin, Palm Beach and St. Lucie counties)

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



Accredited by

Accreditation Association
for Ambulatory Health Care, Inc.

Enrollment code for this Plan:

- 5E1 High Option - Self Only**
- 5E2 High Option - Self and Family**
- 5E4 Standard Option - Self Only**
- 5E5 Standard Option - Self and Family**

This plan has a three-year accreditation from Accreditation Association for Ambulatory Health Care, Inc. (AAAHC). See the 2006 Guide for more information on accreditation.

Authorized for distribution by the:



**United States
Office of Personnel Management**

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

RI 73-683

**Important Notice from Vista Healthplan of South Florida About
Our Prescription Drug Coverage and Medicare**

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

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and your FEHB plan will coordinate benefits with Medicare.

Remember: If you are an annuitant and you cancel your FEHB coverage, you may not re-enroll in the FEHB Program.

Please be advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (November 15th through December 31st) to enroll in Medicare Part D.

Medicare's Low Income Benefits

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

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

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

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Introduction

This brochure describes the benefits of Vista Healthplan of South Florida, Inc. under our contract (CS 2715) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Vista Healthplan of South Florida, Inc. administrative offices is:

Vista Healthplan of South Florida, Inc.
1340 Concord Terrace
Sunrise Florida 33323

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2009, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2009, and changes are summarized on page 8. Rates are shown at the end of this brochure.

Plain Language

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

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means Vista Healthplan of South Florida, Inc.
- 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) forms that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.

- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
 - Call the provider and ask for an explanation. There may be an error.
 - If the provider does not resolve the matter, call us at 1-800-441-5501 and explain the situation.
 - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

202-418-3300

OR WRITE TO:

United States Office of Personnel Management

Office of the Inspector General Fraud Hotline

1900 E Street NW Room 6400

Washington, DC20415-1100

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

Preventing medical mistakes

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

1. Ask questions if you have doubts or concerns.

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

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

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

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

3. Get the results of any test or procedure.

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

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

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

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

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

Visit these Web sites for more information about patient safety.

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

Section 1. Facts about this HMO Plan

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

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

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

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

General features of our High and Standard Options

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.

Preventive care services

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

Annual deductible

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

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.

- Vista Healthplan of South Florida, Inc. is a for-profit entity and has been operational since 1984.
- Vista Healthplan of South Florida received a three-year accreditation from the Accreditation Association for Ambulatory Health Care, Inc.
- Vista Healthplan of South Florida, Inc., is licensed by the Florida Financial Services Commission.

If you want more information about us, call 1-800-441-5501, or write to Customer Service, Vista Healthplan of South Florida, Inc., 1340 Concord Terrace, Sunrise, Florida 33323. You may also contact us by fax at 954-846-8873 or visit our Web site at www.vistahealthplan.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 covers South Florida – Broward, Miami-Dade, Martin, Palm Beach and St. Lucie counties.

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. Reciprocity arrangements do not exist in any other Vista Healthplan of South Florida, Inc. networks. If you or a family member moves, 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

- We have added a Standard option.

Changes to High Option only

- Your share of the non-Postal premium will increase for Self Only and Self and Family. See page 68.

Changes to Standard Option only

- Your share of the non-Postal premium Self Only and Self and Family are listed on page 68.
- The Standard Option protection against catastrophic cost (annual out of pocket maximum \$2,500 for self only or \$5,000 for self and family). Some costs do not count toward this protection.

Changes to both High and Standard Options

- We have expanded our service area to include Martin and St. Lucie counties.
- We have enhanced our current Hearing Aids Benefit. See Section 5A Hearing Services.
- We have updated our list of services requiring prior authorization in Section 3.

Section 3. How you get care

Identification cards We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation letter (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800-441-5501 or write to us at **Vista Healthplan of South Florida, Attn: Customer Service, 1340 Concord Terrace, Sunrise, Florida 33323**. You may also request replacement cards through our Web site at www.vistahealthplan.com.

Where you get covered care You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and deductibles.

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

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

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

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

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

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

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

- Gynecologists and Obstetricians
- Podiatrists
- Chiropractor
- Dermatologists (up to 5 visits per year)
- Mental Health / Substance Abuse providers
- Optometrists (for annual eye exam)

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

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).
- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic and disabling condition and lose access to your specialist because we:
 - Terminate our contract with your specialist for other than cause; or
 - Drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program Plan; or
 - Reduce our service area and you enroll in another FEHB Plan,

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

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

• **Hospital care**

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

• **If you are Hospitalized when your enrollment begins**

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service Department immediately at 1-800-441-5501. 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.

How to get approval for...

- **Your hospital stay** Your primary care physician will provide most of your healthcare, give you referrals to specialists and coordinate your hospital stay. Your primary care physician will advise you of the specialist and you of the authorization.
- **How to precertify and admission** The requesting provider will complete a Preauthorization request form and fax it in with documentation to support medical necessity to (800) 528-2705 or (954) 858-3437.
- **Maternity care** Obstetrical care benefits are covered and include hospital care, anesthesia, diagnostic imaging and laboratory services for conditions related to pregnancy. The requesting obstetrical provider should obtain authorization by faxing a Preauthorization Request Form to (800) 528-2705 or (954) 858-3437.
- **What happens when you do not follow the precertification rules when using non-network facilities** If prior approval is not given for services provided by a non-network facility/provider, the Healthplan shall have no liability or obligation whatsoever, on account of services or benefits sought or received by any member from any non-network physician, health professional, hospital or other health care facility, or other person, institution or organization.
- **Circumstances beyond our control** Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

Services requiring our prior approval

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

We call this review and approval process “Prior Approval”. Your physician must obtain prior approval for:

- Air ambulance (non-emergency)
- Ambulance Transport (non-emergency)
- Automatic Implantable Cardioverter Defibrillator (A.I.C.D.)
- Blepharoplasty
- Bone Growth Stimulators
- Breast Surgery for Benign Condition
- Clinitron Bed
- Cosmetic Surgery
- CT Scans
- Customized Wheelchairs
- DME
- Enhanced External Counter Pulsation
- Experimental/Investigational Services
- Extracorporeal Shock Wave Therapy/Orthotripsy
- Gastric Bypass/Banding
- Growth hormone therapy (GHT)
- Home Health Services
- Home Vents

- Hospice Care
- Hospital admission
- Hospital outpatient services (All) including outpatient diagnostics
- Hyperbaric Treatments
- InfertilityAssessment/Treatment
- Infusion/Injectables
- Laparoscopic Hysterectomy
- Liquid Oxygen
- Long Term Care Admission
- Manipulation Under Anesthesia
- Maternal fetal medicine
- MRI/MRA
- Nerve Conduction Study
- Neuropsychology
- Non-participating providers
- Oral surgery
- Pain Management
- Panniculectomy/Abdominoplasty
- PET Scans
- Power Mobility Devices (power wheelchair and scooters)
- Prosthetics/Braces/orthotics
- Rehabilitation Facility inpatient admission
- Rehabilitation Therapies(PT, ST, OT)
- Removal of Keloid/Lipomas
- Reproductive Endocrinology
- Rhinoplasty/Septoplasty
- Sclerotherapy for Vericose Veins
- Skilled Nursing facility Admission
- Sleep Studies
- Transplant Evaluations/Transplants
- Ultrasound, Pregnant Uterus, Transvaginal (76817)
- Uvulopalatopharyngoplasty
- Vent/sub acute, long termcare admission
- Wound care centers (non-emergency)
- Wound Vacs

Clinical information will be required to substantiate request. The above list is subject to change.

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: under the high option, when you see your primary care physician you pay a copayment of \$15 per office visit and when you go in the hospital, you pay \$150 per admission for the first 3 days.

Cost-sharing

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

Deductible

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

- The calendar year deductible is \$250 covered per person under High Option and \$500 per covered person under Standard Option.

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

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

Your catastrophic protection out-of-pocket maximum

After your High Option (copayments and coinsurance) total \$1,500 per person or \$3,000 per family enrollment or, \$2,500 per person or \$5,000 per family enrollment on the Standard Option in any calendar year, you do not have to pay any more for covered services. However, copayments for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments for these services:

Prescription drugs benefit and vision care.

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

When Government facilities bill us

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

High and Standard Option Benefits

See page 8 for how our benefits changed this year. Page 66 and 67 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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Section 5. High and Standard Option Benefits Overview

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

The High and Standard Option Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about High and Standard Option benefits, contact us at 800-441-5501 or at our Web site at www.vistahealthplan.com.

Each option offers unique features.

- **High Option** The High Option has lower copayments and higher premiums.
- **Standard Option** The Standard Option has higher copayments and lower premiums.

**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.
- Each member must satisfy a calendar year deductible of \$250 if on the High Option or \$500 if on the Standard Option for all services billed by a hospital, except emergency services. Facility copayments also apply to surgical services that appear in this section but are performed in an ambulatory surgical center or in the outpatient department of a hospital.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay	
Diagnostic and treatment services	High Option	Standard Option
Professional services of physicians <ul style="list-style-type: none"> • In physician’s office 	\$15 per office visit to your primary care physician or \$30 per office visit to a specialist	\$20 per office visit to your primary care physician or \$40 per office visit to a specialist
Professional services of physicians <ul style="list-style-type: none"> • In an urgent care center 	\$30 per office visit	\$40 per office visit
<ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility 	Nothing	Nothing
<ul style="list-style-type: none"> • Second surgical opinion 	Nothing	Nothing if performed by a plan physician or 40% of UCR if performed by a non-plan physician.
At home	\$15 per visit from your primary care physician or \$30 per visit from a specialist	\$20 per visit from your primary care physician or \$40 per visit from a specialist
Lab, X-ray and other diagnostic tests	High Option	Standard Option
Tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine Mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG 	\$15 per office visit to your primary care physician or \$30 per office visit to a specialist Nothing when performed at a participating freestanding laboratory or radiology center Note: These services are subject to the annual deductible when performed in a hospital. See Section 5(c).	\$20 per office visit to your primary care physician or \$40 per office visit to a specialist Nothing when performed at a participating freestanding laboratory or radiology center Note: These services are subject to the annual deductible when performed in a hospital. See Section 5(c)

Benefit Description	You pay	
	High Option	Standard Option
<p>Preventive care, adult</p> <p>Routine screenings, such as:</p> <ul style="list-style-type: none"> • Total Blood Cholesterol • Colorectal Cancer Screening , including <ul style="list-style-type: none"> • Fecal occult blood test • Sigmoidoscopy, screening – every five years starting at age 50 • Double contrast barium enema – every five years starting at age 50 • Colonoscopy screening – every ten years starting at age 50 	<p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p> <p>\$250 deductible plus \$100 in an outpatient department of a hospital or \$50 at a free standing surgical facility.</p> <p>No deductible applies at the free standing facilities.</p> <p>Nothing for laboratory tests performed at a participating free standing lab.</p> <p>Note: Theses services are subject to the annual deductible when performed in a hospital. See Section 5(c).</p>	<p>Nothing</p> <p>\$500 deductible plus \$250 in an outpatient department of a hospital or \$125 at a free standing surgical facility.</p> <p>No deductible applies at the free standing facilities.</p> <p>Nothing for laboratory tests performed at a participating free standing lab.</p> <p>Note: Theses services are subject to the annual deductible when performed in a hospital. See Section 5(c).</p>
<ul style="list-style-type: none"> • Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older 	<p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p>	<p>Nothing</p>
<ul style="list-style-type: none"> • Routine pap test <p>Note: You do not have a separate office visit copay for a pap test performed during your routine annual exam.</p>	<p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p>	<p>Nothing</p>
<p>Routine mammogram – covered for women age 35 and older, as follows:</p> <ul style="list-style-type: none"> • From age 35 through 39, one during this five year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive calendar years 	<p>Nothing</p>	<p>Nothing</p>
<p>Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC):</p>	<p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p>	<p>\$20 per office visit to your primary care physician or \$40 per office visit to a specialist</p>
<p><i>Not covered: Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i></p>	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>

Benefit Description	You pay	
	High Option	Standard Option
Preventive care, children		
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics 	Nothing	Nothing
<ul style="list-style-type: none"> • Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: • Eye exams through age 17 to determine the need for vision correction • Hearing exams through age 17 to determine the need for hearing correction • Examinations done on the day of immunizations (up to age 22) 	Nothing	Nothing
Maternity care	High Option	Standard Option
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care and Postnatal care • Delivery • Postnatal care <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see page 28 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. <p>We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).</p>	<p>One time \$30</p> <p>Nothing for physician delivery services</p> <p>Note: We waive the physician office visit copay for routine maternity care after your initial visit to confirm pregnancy.</p>	<p>One time \$40</p> <p>Nothing for physician delivery services</p> <p>Note: We waive the physician office visit copay for routine maternity care after your initial visit to confirm pregnancy.</p>
<i>Not covered: Routine sonograms to determine fetal age, size or sex.</i>	<i>All Charges</i>	<i>All Charges</i>

Benefit Description	You pay	
Family planning	High Option	Standard Option
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms <p>Note: We cover oral contraceptives under the prescription drug benefit.</p> <ul style="list-style-type: none"> • Voluntary sterilization (e.g., tubal ligation or vasectomy) <p>Note: See Surgical procedures Section 5 (b) for information.</p>	<p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p> <p>\$200 copay</p> <p>Note: We will apply the \$250 annual deductible per person and the appropriate facility copay to surgical procedures performed in a hospital. See Section 5 (c) for information on the facility charge.</p>	<p>\$20 per office visit to your primary care physician or \$40 per office visit to a specialist</p> <p>\$200 copay</p> <p>Note: We will apply the \$500 annual deductible per person and the appropriate facility copay to surgical procedures performed in a hospital. See Section 5 (c) for information on the facility charge.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> • <i>Genetic counseling</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
Infertility services	High Option	Standard Option
<p>Diagnosis and treatment of infertility such as:</p> <p>Artificial insemination:</p> <ul style="list-style-type: none"> • intravaginal insemination (IVI) • intracervical insemination (ICI) • intrauterine insemination (IUI) 	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p>
<p>Not covered:</p> <p>Assisted reproductive technology (ART) procedures, such as:</p> <ul style="list-style-type: none"> • in vitro fertilization • embryo transfer, gamete intra-fallopian transfer (GIFT) • Zygote intra-fallopian transfer (ZIFT) <p>Services and supplies related to ART procedures</p> <ul style="list-style-type: none"> • Drugs to treat infertility • <i>Cost of donor sperm</i> • <i>Cost of donor egg</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>

Benefit Description	You pay	
	High Option	Standard Option
Allergy care		
<ul style="list-style-type: none"> • Testing and treatment • Allergy injections • Allergy serum 	\$15 per office visit to your primary care physician or \$30 per office visit to a specialist Nothing	\$20 per office visit to your primary care physician or \$40 per office visit to a specialist Nothing
<i>Not covered: Provocative food testing and sublingual allergy desensitization</i>	<i>All Charges</i>	<i>All Charges</i>
Treatment therapies	High Option	Standard Option
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 30.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: – We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See Services requiring our prior approval in Section 3. These benefits are available under Tier 4 of the prescription drug benefit.</p>	\$15 per office visit to your primary care physician or \$30 per office visit to a specialist	\$20 per office visit to your primary care physician or \$40 per office visit to a specialist
<i>Not covered:</i>	<i>All Charges</i>	<i>All Charges</i>
<ul style="list-style-type: none"> • <i>Chelation therapy</i> • <i>Any furniture, plumbing, electrical or other fixtures to perform dialysis at home.</i> 		
Physical and occupational therapies	High Option	Standard Option
<p>60 visits per calendar year; no less than 2 consecutive months of therapy for each condition for each of the following services:</p> <ul style="list-style-type: none"> • qualified physical therapists and • occupational therapists 	<p>\$30 per office visit</p> <p>Nothing per visit during covered inpatient admission</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>	<p>\$40 per office visit</p> <p>Nothing per visit during covered inpatient admission</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>

Physical and occupational therapies - continued on next page

Benefit Description	You pay	
Physical and occupational therapies (cont.)	High Option	Standard Option
<p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p> <p>Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 100 sessions.</p>	<p>\$30 per office visit</p> <p>Nothing per visit during covered inpatient admission</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>	<p>\$40 per office visit</p> <p>Nothing per visit during covered inpatient admission</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>
<p>Not covered:</p> <ul style="list-style-type: none"> • Long-term rehabilitative therapy • <i>Exercise programs</i> • <i>Pulmonary rehabilitation</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
Speech therapy	High Option	Standard Option
<p>60 visits per calendar year; no less than 2 consecutive months of therapy for each condition.</p>	<p>\$30 per office visit</p> <p>Nothing per visit during covered inpatient admission.</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>	<p>\$40 per office visit</p> <p>Nothing per visit during covered inpatient admission.</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>
Hearing services (testing, treatment, and supplies)	High Option	Standard Option
<ul style="list-style-type: none"> • Hearing testing for children through age 17, which include; (see <i>Preventive care, children</i>) • <i>Hearing aids</i> 	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist.</p> <p>\$250 towards the discounted purchase (20%) of one hearing aid for one or \$500 for both ears; once every four years per ear.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist.</p> <p>\$250 towards the discounted purchase (20%) of one hearing aid for one or \$500 for both ears; once every four years per ear.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>All other hearing testing</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
Vision services (testing, treatment, and supplies)	High Option	Standard Option
<ul style="list-style-type: none"> • Annual eye refractions, including written lens prescription. <p>Note: See Preventive care, children for eye exam to determine the need for vision correction through age 18.</p>	<p>\$19 per office visit at a participating optometrist or \$30 per office visit to a specialist</p>	<p>\$19 per office visit at a participating optometrist or \$40 per office visit to a specialist</p>
<p>Eyeglasses (one pair each calendar year from the VISTA South Florida Standard collection at a participating provider)</p>	<p>\$30 per office visit to a specialist</p>	<p>\$40 per office visit to a specialist</p>

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

Benefit Description	You pay	
	High Option	Standard Option
Vision services (testing, treatment, and supplies) (cont.)		
<ul style="list-style-type: none"> One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts) Standard Select Plan Frames (preselected collection) 	<p>\$30 per office visit to a specialist</p> <p>Nothing</p>	<p>\$40 per office visit to a specialist</p> <p>Nothing</p>
<ul style="list-style-type: none"> Single vision lenses Bifocal lenses Trifocal lenses <p>Contact Lenses</p> <ul style="list-style-type: none"> Medically necessary contact lenses (evaluation and fitting) in lieu of eyeglasses Daily wear contact lenses (Bausch & Lomb, Biomedics) Extended wear contact lenses (Bausch & Lomb) Disposable lenses (2 boxes of all clear spherical lens) All eyewear (including contact lenses) outside of the Standard Select plan (preselected collection) Eye exam to determine the need for vision correction for children through age 18 (see Preventive care, children) 	<p>\$20</p> <p>\$25</p> <p>\$30</p> <p>Nothing</p> <p>\$10</p> <p>\$15</p> <p>\$48</p> <p>Retail cost minus 25% discount</p> <p>\$15 per office visit to your Primary Care Physician or \$30 per office visit to a specialist</p>	<p>\$20</p> <p>\$25</p> <p>\$30</p> <p>Nothing</p> <p>\$10</p> <p>\$15</p> <p>\$48</p> <p>Retail cost minus 25% discount</p> <p>\$20 per office visit to your Primary Care Physician or \$40 per office visit to a specialist</p>
<p>Not covered:</p> <ul style="list-style-type: none"> Eye exercises and orthoptics Radial keratotomy and other refractive surgery 	<i>All Charges</i>	<i>All Charges</i>
Foot care	High Option	Standard Option
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	\$15 per office visit to your primary care physician or \$30 per visit to a specialist	\$20 per office visit to your primary care physician or \$40 per visit to a specialist
<p>Not covered:</p> <ul style="list-style-type: none"> 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) 	<i>All Charges</i>	<i>All Charges</i>

Benefit Description	You pay	
Orthopedic and prosthetic devices	High Option	Standard Option
<ul style="list-style-type: none"> • Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Internal prosthetic devices , such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. See note below. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. <p>Note: We pay internal prosthetic devices as hospital benefits; see Section 5(c) for payment information. See Section 5(b) for coverage of the surgery to insert the device.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthopedic and corrective shoes</i> • <i>Arch supports</i> • <i>Foot orthotics</i> • <i>Heel pads and heel cups</i> • <i>Lumbosacral supports</i> • <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i> • <i>Prosthetic replacements provided less than 3 years after the last one we covered</i> • <i>Penile Implants</i> • <i>Wigs</i> 	<i>All Charges</i>	<i>All Charges</i>
Durable medical equipment (DME)	High Option	Standard Option
<p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> • Updated DME codes for assistive technology for individuals with special needs (vision, hearing, mobility, movement and conjunction (augmentative and alternate communication (AAL) products, such as speech, generating devices and audible Rx reading devices • Oxygen; • Dialysis equipment; • Hospital beds; • Wheelchairs; • Crutches; • Walkers; • Blood glucose monitors; and 	Nothing	Nothing

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay	
Durable medical equipment (DME) (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Insulin pumps. <p>Note: Call us at 800-441-5501 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	Nothing	Nothing
<p>Not covered:</p> <ul style="list-style-type: none"> Motorized wheelchairs unless medically necessary to meet the minimum functional requirements of the member More than one device for the same body part or more than one piece of equipment that serves the same function Spare or alternate use devices Adjust, repair or maintenance of devices which are worn or damaged as a result of abuse Replacement of lost devices Exercise equipment and bicycles Elevators and chair lifts, plus home and automobile modifications <i>Air conditioners, humidifiers, dehumidifiers, air purifiers, pillows, whirlpools, spas, jacuzzis, and saunas</i> <i>Any equipment that does not serve a medical purpose</i> 	<i>All Charges</i>	<i>All Charges</i>
Home health services	High Option	Standard Option
<ul style="list-style-type: none"> Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. Services include oxygen therapy, intravenous therapy and medications. <p>Note: See Section 5(a) Diagnostic and Treatment Services for the amount you pay for physician visits in the home.</p>	Nothing	Nothing
<p>Not covered:</p> <ul style="list-style-type: none"> Nursing care requested by, or for the convenience of, the patient or the patient's family; Homecare primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative. 	<i>All Charges</i>	<i>All Charges</i>

Home health services - continued on next page

Benefit Description	You pay	
Home health services (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication 	<i>All Charges</i>	<i>All Charges</i>
Chiropractic	High Option	Standard Option
<ul style="list-style-type: none"> Manipulation of the spine and extremities Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application 	\$30 per office visit	\$40 per office visit
<i>Not covered: All services and deemed medically necessary.</i>	<i>All Charges</i>	<i>All Charges</i>
Alternative treatments	High Option	Standard Option
Biofeedback – limited to the treatment of migraine and muscle contraction headaches	\$30 per office visit	\$40 per office visit
Not covered: <ul style="list-style-type: none"> Naturopathic services Hypnotherapy <i>Biofeedback, except as shown above</i> <i>Acupuncture</i> 	<i>All Charges</i>	<i>All Charges</i>
Educational classes and programs	High Option	Standard Option
Coverage is limited to: <ul style="list-style-type: none"> Smoking cessation Diabetes self management Disease management programs 	Nothing	Nothing

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The calendar year deductible is \$250 per person for all services provided in a hospital setting except emergency services.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. We will also apply a facility copay to surgical services that appear in this section but are performed in an ambulatory surgical center or in the outpatient department of a hospital. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

Benefit Description	You pay	
	High Option	Standard Option
<p>Surgical procedures</p> <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • 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 <i>Reconstructive surgery</i>) • Surgical treatment of morbid obesity (bariatric surgery) • Insertion of internal prosthetic devices. See 5(a) – <i>Orthopedic and prosthetic devices</i> for device coverage information <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for pacemaker and Surgery benefits for insertion of the pacemaker.</p>	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>

Surgical procedures - continued on next page

Benefit Description	You pay	
Surgical procedures (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Voluntary Sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns <p>Surgical treatment of morbid obesity (bariatricsurgery)</p> <p>Note: you must satisfy all of the following criteria in order for us to consider the surgery:</p> <ul style="list-style-type: none"> • Body mass Index (BMI) of 40 or more or a BMI of 35 if co-morbidities exist; • 18 years old or have documentation of completion of Bone Growth; • Failed attempted weight loss under the direction of MD or Presurgical weight loss regime; • Pre-operative psychological evaluation. <p>Note: Bariatric surgery requires our prior approval. See Services requiring our prior approval on page 10.</p>	<p>\$200 copayment Note:See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$200 copayment Note:See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>
<p>Not covered:</p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
Reconstructive surgery	High Option	Standard Option
<ul style="list-style-type: none"> • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • Surgery to correct a functional defect. • Surgery to correct a condition caused by injury or illness, if: <ul style="list-style-type: none"> • the condition produced a major effect on the member’s appearance and • the condition can reasonably be expected to be corrected by such surgery • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> • surgery to produce a symmetrical appearance of breasts; • treatment of any physical complications, such as lymphedemas; 	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note:See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>

Reconstructive surgery - continued on next page

Benefit Description	You pay	
Reconstructive surgery (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>
<p>Not covered:</p> <ul style="list-style-type: none"> <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> <i>Surgeries related to sex transformation</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
Oral and maxillofacial surgery	High Option	Standard Option
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> Reduction of fractures of the jaws or facial bones; Surgical correction of cleft lip, cleft palate or severe functional malocclusion; Removal of stones from salivary ducts; Excision of leukoplakia or malignancies; Excision of cysts and incision of abscesses when done as independent procedures; and <p>Other surgical procedures that do not involve the teeth or their supporting structures.</p>	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>
<p>Not covered:</p> <ul style="list-style-type: none"> <i>Oral implants and transplants</i> <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
Organ/tissue transplants	High Option	Standard Option
<p>Solid organ transplants are subject to medical necessity and experimental/investigational review. Refer to <i>Other services</i> 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.</p>	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p>

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Liver • Pancreas • Kidney/Pancreas • Intestinal transplants <ul style="list-style-type: none"> - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas 	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>
<p>Blood or marrow stem cell transplants limited to the stages of the following diagnoses:</p> <p>Allogeneic transplants for</p> <ul style="list-style-type: none"> • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia • Chronic lymphocytic leukemia / small lymphocytic lymphoma (LL/SLL) • Advanced Hodgkin’s lymphoma • Advanced non-Hodgkin’s lymphoma • Chronic myelogenous leukemia • Hemoglobinopathy (i.e. Fanconi’s, Thalassemia major) • Myelodysplasia / Myelodysplastic syndromes • Severe combined immunodeficiency • Severe or very severe aplastic anemia • Amyloidosis <p>Autologous transplants for</p> <ul style="list-style-type: none"> • Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin’s lymphoma • Advanced non-Hodgkin’s lymphoma • Neuroblastoma • Amyloidosis <p>Autologous tandem transplants for</p> <ul style="list-style-type: none"> • Recurrent germ cell tumors (including testicular cancer) • Multiple myeloma • De-novo myeloma 	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<p>Blood or marrow stem cell transplants for</p> <p>Allogeneic transplants for</p> <ul style="list-style-type: none"> • Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • Advanced neuroblastoma • Infantile malignant osteopetrosis • Kostmann’s syndrome • Leukocyte adhesion deficiencies • Mucopolysaccharidosis (e.g., Gaucher’s disease, metachromatic leukodystrophy, adrenoleukodystrophy) • Mucopolysaccharidosis (e.g., Hunter’s syndrome, Hurler’s syndrome, Sanfilippo’s syndrome, Maroteaux-Lamy syndrome variants) • • Myeloproliferative disorders • Sickle cell anemia • X-linked lymphoproliferative syndrome • Autologous transplants for • Multiple myeloma • Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors • Breast cancer • Epithelial ovarian cancer • Ependyoblastoma • Ewing’s sarcoma • Medulloblastoma • Pineoblastoma • Waldenstrom’s macroglobulinemia <p>Mini-transplants (non-myeloblastic, reduced intensity conditioning): Subject to medical necessity Tandem transplants: Subject to medical necessity Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designated center of excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols for.</p> <p>Allogeneic transplants for</p> <ul style="list-style-type: none"> • Chronic lymphocytic leukemia • Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma 	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Myelodysplasia /Myelodysplastic syndromes • Multiple myeloma • Multiple sclerosis <p>Nonmyeloablative allogeneic transplants for</p> <ul style="list-style-type: none"> • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia • Myelodysplasia / myelodysplastic syndromes • Advanced Hodgkin’s lymphoma • Advanced non-Hodgkin’s lymphoma • Breast cancer • Chronic lymphocytic leukemia • Chronic myelogenous leukemia • Colon cancer • Early stage (indolent or non-advanced) smallcell lymphocytic lymphoma • Chroniclymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Multiple myeloma • Multiple sclerosis • Myeloproliferative disorders • Non-small cell lung cancer • Ovarian cancer • Prostate cancer • Renal cell carcinoma • Sarcomas <p>Autologoustransplants for</p> <ul style="list-style-type: none"> • Chronic lymphocytic leukemia • Chronic myelogenous leukemia • Early stage (indolent or non-advanced) smallcell lymphocytic lymphoma • Chroniclymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Small cell lungcancer • Multiple sclerosis • Systemic lupus erythematosus • Systemic sclerosis <p>National TransplantProgram (NTP)</p> <p>Note: We cover related medical and hospital expensesof the donor when we cover the recipient. Notcovered:</p>	<p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note:See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p><i>All Charges</i></p>	<p>\$20 per office visit to your primary care physician or \$40 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note:See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p><i>All Charges</i></p>

Benefit Description	You pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Donorscreening tests and donor search expenses, except those performed for the actual donor • Implants of artificial organs • Transplants not listed as covered 	<i>All Charges</i>	<i>All Charges</i>
Anesthesia	High Option	Standard Option
Professional services provided in – <ul style="list-style-type: none"> • Hospital (inpatient) 	Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.	Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.
Professional services provided in – <ul style="list-style-type: none"> • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office 	\$15 per office visit to your primary care physician or \$30 per visit to a specialist Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.	\$20 per office visit to your primary care physician or \$40 per visit to a specialist Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.

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.
- In this Section, unlike Sections 5(a) and 5(b), the calendar year deductible applies to only a few benefits. We added “(calendar year deductible applies)” when it applies. The calendar year deductible is: \$250 per person on the High Option or \$500 per person on the Standard Option.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

Benefit Description	You pay	
	High Option	Standard Option
<p>Inpatient hospital</p> <p>Room and board, such as</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p>	<p>\$150 per day for the first three (3) days per admission, after \$250 annual deductible per person is satisfied</p>	<p>\$200 per day for the first three (3) days per admission, after \$500 annual deductible per person is satisfied</p>
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Blood or blood plasma, if not donated or replaced • Administration of blood and blood products • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.) 	<p>Nothing after the inpatient hospital copay and the \$250 annual calendar year deductible per person</p>	<p>Nothing after the inpatient hospital copay and the \$500 annual calendar year deductible per person</p>

Inpatient hospital - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Inpatient hospital (cont.)		
<p>Not covered:</p> <ul style="list-style-type: none"> • Custodial care • Non-covered facilities, such as nursing homes, schools • <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i> • <i>Private nursing care</i> 	<i>All Charges</i>	<i>All Charges</i>
Outpatient hospital or ambulatory surgical center		
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>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.</p>	<p>\$50 copay for outpatient surgery performed at a freestanding participating facility</p> <p>\$100 copay after the \$250 calendar year deductible for services performed in a hospital setting</p>	<p>\$125 copay for outpatient surgery performed at a freestanding participating facility</p> <p>\$250 copay after the \$500 calendar year deductible for services performed in a hospital setting</p>
<i>Not covered: Blood and blood derivatives replaced by the member</i>	<i>All Charges</i>	<i>All Charges</i>
Extended care benefits/Skilled nursing care facility benefits		
<p><i>Not covered: Custodial care</i></p> <ul style="list-style-type: none"> • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.) <p>Not covered:</p> <ul style="list-style-type: none"> • Custodial care • Non-covered facilities, such as nursing homes, schools • Personal comfort items, such as telephone, television, barber services, guest meals and beds 	<p><i>All Charges</i></p> <p>Nothing after the inpatient hospital copay and the \$250 annual calendar year deductible per person.</p> <p><i>All Charges</i></p>	<p><i>All Charges</i></p> <p>Nothing after the inpatient hospital copay and the \$500 annual calendar year deductible per person.</p> <p><i>All Charges</i></p>

Extended care benefits/Skilled nursing care facility benefits - continued on next page

Benefit Description	You pay	
Extended care benefits/Skilled nursing care facility benefits (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Private nursing care 	<i>All Charges</i>	<i>All Charges</i>
Outpatient hospital or ambulatory surgical center	High Option	Standard Option
<ul style="list-style-type: none"> Operating, recovery, and other treatment rooms Prescribed drugs and medicines Diagnostic laboratory tests, X-rays, and pathology services Administration of blood, blood plasma, and other biologicals Blood and blood plasma, if not donated or replaced Pre-surgical testing Dressings, casts, and sterile tray services Medical supplies, including oxygen Anesthetics and anesthesia service <p>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. <i>Not covered: Blood and blood derivatives not replaced by the member</i></p>	<p>\$50 copay for outpatient surgery performed at a freestanding participating facility</p> <p>\$100 copay after the \$250 calendar year deductible for services performed in a hospital setting</p> <p><i>All Charges</i></p>	<p>\$125 copay for outpatient surgery performed at a freestanding participating facility</p> <p>\$250 copay after the \$500 calendar year deductible for services performed in a hospital setting</p> <p><i>All Charges</i></p>
Extended care benefits/Skilled nursing care facility benefits	High Option	Standard Option
<p>The plan provides a comprehensive range of benefits for up to 100 days per calendar year when you are hospitalized under the care of a Plan physician. All medically necessary services are covered.</p> <ul style="list-style-type: none"> Bed, board and general nursing care Drugs, biological, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan physician. <p>Extended care benefit:</p> <p>Skilled nursing facility (SNF):</p> <p><i>Not covered: Custodial care</i></p>	<p>Nothing</p> <p>Nothing</p> <p>Nothing</p> <p><i>All Charges</i></p>	<p>Nothing</p> <p>Nothing</p> <p>Nothing</p> <p><i>All Charges</i></p>

Benefit Description	You pay	
Hospice care	High Option	Standard Option
<p>Hospice care: up to 210 days per lifetime</p> <p>The Plan covers supportive and palliative care for a terminally ill member. Coverage is provided in the home or a hospice facility. Services include inpatient, outpatient care and family counseling; these services are provided under the direction of a Plan physician who certifies that the patient is in terminal stages of illness, with a life expectancy of approximately six months or less.</p>	Nothing	Nothing
<p><i>Not covered: Independent nursing, homemaker services</i></p>	<i>All Charges</i>	<i>All Charges</i>
Ambulance	High Option	Standard Option
<ul style="list-style-type: none"> • Local professional ambulance service when medically appropriate • Air Ambulance limited to situation where ground transportation is not medically appropriate – prior plan authorization required. <p>Note: See 5(d) for non-emergency service.</p>	Nothing	Nothing

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

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

What is a medical emergency?

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

What to do in case of emergency:

If you are in an emergency situation, please call your primary doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours unless it is not reasonably possible to do so. It is your responsibility to ensure that the Plan has been notified timely.

If you need to be hospitalized, the Plan must be notified within 48 hours or the first working day following your admission, unless it is not reasonably possible to notify the Plan in 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 ambulance charges covered in full.

Emergencies within our service area: Benefits are available for care from non-Plan provider 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.

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

If you need to be hospitalized, the Plan must be notified within 48 or on the first working day following your admission, unless it was not reasonably possible to notify the Plan in 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.

High and Standard Option

Benefit Description	You pay	
	High Option	Standard
Emergency within our service area		
<ul style="list-style-type: none"> Emergency care at a doctor's office 	\$15 per visit to primary care physician / \$30 per visit to specialist	\$20 per visit to primary care physician / \$40 per visit to specialist
<ul style="list-style-type: none"> Emergency care at an urgent care center 	\$30 per visit	\$40 per visit
<ul style="list-style-type: none"> Emergency care as an outpatient or inpatient at a hospital, including doctors' services <p>Note: We waive the ER copay if you are admitted to the hospital.</p>	\$100 per visit	\$100 per visit
<i>Not covered: Elective care or non-emergency care</i>	<i>All Charges</i>	<i>All Charges</i>
Emergency outside our service area	High Option	Standard
<ul style="list-style-type: none"> Emergency care at a doctor's office 	\$15 per visit to PCP / \$30 per visit to Specialist	\$20 per visit to PCP / \$40 per visit to Specialist
<ul style="list-style-type: none"> Emergency care at an urgent care center 	\$30 per visit	\$40 per visit
<ul style="list-style-type: none"> Emergency care as an outpatient at a hospital, including doctors' services 	\$100 per hospital emergency room visit	\$100 per hospital emergency room visit
<p>Not covered:</p> <ul style="list-style-type: none"> Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> 	<i>All Charges</i>	<i>All Charges</i>
Ambulance	High Option	Standard
<ul style="list-style-type: none"> Professional ambulance service when medically appropriate. Air Ambulance limited to situation where ground transportation is not medically appropriate – prior plan authorization required. <p>Note: See 5(d) for non-emergency service.</p>	Nothing	Nothing

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.
- All services provided in a hospital setting are subject to the annual calendar year deductible, \$250 per person under high option or \$500 per person under standard option. Daily copayments for inpatient hospital admissions and other facility charges may also 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.
- **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	Standard Option
All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management 	\$15 per office visit to your primary care physician and \$30 per office visit to a specialist	\$20 per office visit to your primary care physician and \$40 per office visit to a specialist
<ul style="list-style-type: none"> • Diagnostic laboratory tests 	\$15 per office visit to your primary care physician and \$30 per office visit to a specialist Nothing when performed at a participating free-standing laboratory center After the \$250 annual deductible, nothing for services performed and billed by a hospital	\$20 per office visit to your primary care physician and \$40 per office visit to a specialist Nothing when performed at a participating free-standing laboratory center After the \$500 annual deductible, nothing for services performed and billed by a hospital

Mental health and substance abuse benefits - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Mental health and substance abuse benefits (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment 	\$150 per day for the first three (3) days per admission, after you have satisfied a \$250 calendar year deductible	\$200 per day for the first three (3) days per admission, after you have satisfied a \$500 calendar year deductible
<p>Not covered: Services we have not approved.</p> <p><i>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.</i></p>	<i>All Charges</i>	<i>All Charges</i>

Preauthorization

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

Prior to seeking mental health and substance abuse treatment, you must call Psych/Care at 1-800-221-5487. Psych/Care is a managed behavioral health care firm with over 500 providers in our service area. You do not need a referral from your primary care physician or authorization from us. A Psych/Care provider will evaluate you and develop a treatment plan.

Once the treatment plan has been approved, you must follow it. If you need inpatient care, your Psych/Care provider will arrange it for you. Call Psych/Care for a list of participating providers in your area.

Limitation

We may limit your benefits if you do not obtain a treatment plan.

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Certain drugs require prior authorization from us. Your physician must obtain our prior authorization for certain drugs and all Tier IV high technology and self-administered drugs.
- We do not have a calendar year deductible for prescription drugs.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed plan physician or licensed dentist must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a participating pharmacy. Please see the complete listing of participating pharmacies in our provider directory.
- **We use a formulary.** The formulary is a list of medications, both brand and generic, that we approve as covered medication. Plan pharmacies dispense prescription medication to our members based on our formulary list. However, we cover non-formulary drugs prescribed by a Plan doctor. You must pay a higher copay for non-formulary drugs. Our formulary has 4 tiers of prescription drug coverage. Tier 1 includes low cost generic formulary drugs. Tier 2 includes brand name formulary drugs. Tier 3 includes high cost, mostly brand name non-formulary drugs that usually have generic or brand name alternatives in Tiers 1 or 2. Tier 4 includes high technology and self-administered drugs, including growth hormone. Tier 4 drugs require our prior authorization. If you'd like a copy of our formulary, please call us at 1-800-441-5501.
- **These are the dispensing limitations.** You may obtain a 30-day supply at a Plan pharmacy or a 90-day supply via mail order. Mail order is available for maintenance medications only. A 90-day vacation supply may also be obtained from a Plan pharmacy once a year. Plan pharmacies will not dispense refills in excess of the number specified by the physician or refill medication more than 12 months after the original date of the prescription. You may obtain a refill up to 6 days before your prescription runs out. A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand drug. When your physician requires a name brand drug, the physician must specify "Dispense as Written" on the prescription or you will have to pay the difference in cost between the name brand drug and the generic.
- **Prior authorization process for medication other than self-injectable drugs.** Our prescription drug formulary is based on the principles of providing and promoting safe, efficacious and cost-effective medications for our members. In order to monitor drug therapy duplication, abuse, misuse, and interactions, we administer a prior authorization (PA) requirement for certain drugs. Our prior authorization program operates in the following manner.

We provide our participating physicians with a list of medications that require our prior authorization before they can be dispensed by a Plan pharmacy. Your Plan physician must complete and submit a PA form to VISTA to begin the authorization process. If you try to fill the prescription at a pharmacy and we have not authorized the medication, the pharmacist will advise you that your physician must obtain prior authorization for the medication before it can be dispensed. Your physician should call 1-866-VISTA-RX (1-866-847-8279) to obtain a PA form and must complete and fax it to 954-858-3386. If PA is urgent and you need the medication immediately, the physician can call the Rx phone number and speak to a VISTA clinical pharmacist during office hours. After office hours, pharmacies can call VISTA's round-the-clock Pharmacy Benefit Manager at 1-800-Rx-Argus to obtain an authorization for a one-time 7-day supply of a non-formulary medication.

- **Prior authorization process for self-injectable drugs.** The prior approval process for requesting self-injectable medication is very similar to PA for other medication. The only difference is that the prescription must be filled by a Specialty Pharmacy. The physician completes a request form and faxes it to the Specialty Pharmacy and the specialty pharmacy forwards it to VISTA's Pharmacy Department for approval. If you have any questions about the prior authorization process, please contact 1-800-441-5501.
- **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.
- **When you do have to file a claim.** There are no claims to file when you use a Plan pharmacy or our mail order program. If you have an emergency while outside our service area, and you fill a prescription at a non-Plan pharmacy, you must submit a claim for reimbursement. We will reimburse up to the amount we would have paid if you had used a plan pharmacy.
- **If you are a military reservist called to active duty or are a member requiring a supply of medication during a national emergency,** call us at 1-866-847-8279 for assistance with obtaining your medication.

Benefit Description	You pay	
Covered medications and supplies	High Option	Standard Option
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as <i>Not covered</i>. • Insulin • Disposable needles and syringes for the administration of covered medications • Diabetic supplies, including insulin syringes, needles, glucose test tablets, test strips, and solution • Drugs for sexual dysfunction • Contraceptive drugs and devices <p>Note: Drugs for sexual dysfunctions have special dispensing limits and guidelines. Please contact us for details. These drugs are not available under our mail-order program.</p> <ul style="list-style-type: none"> • High technology and select self-injectable specialty pharmacy medications including but not limited to: Amevive; Apokyn; Aranesp; Copegus; Enbrel; Epipen Auto-injector; Epogen; Forteo; Fuzeon; glucagon; Humira; Pegasus; Raptiva; Somatropin; Ventavis; and Xolair. 	<p>Retail Pharmacy (up to 30-day supply per prescription unit or refill):</p> <p>\$20 Tier 1 generic formulary; \$40 Tier 2 name brand formulary; and \$60 Tier 3 non-formulary</p> <p>Note: If there is no generic equivalent available, you will still have to pay the brand name or non-formulary copay.</p> <p>Plan's Mail-Order Pharmacy (up to a 90-day supply of maintenance medication):</p> <p>Please contact us for details. These drugs are not available through our mail-order program.</p> <p>\$60 Tier 1 generic formulary; \$120 Tier 2 name brand formulary; and \$180 Tier 3 non-formulary</p>	<p>Retail Pharmacy (up to 30-day supply per prescription unit or refill):</p> <p>\$10 Tier 1 generic formulary; \$40 Tier 2 name brand formulary; and \$60 Tier 3 non-formulary</p> <p>Note: If there is no generic equivalent available, you will still have to pay the brand name or non-formulary copay.</p> <p>Plan's Mail-Order Pharmacy (up to a 90-day supply of maintenance medication):</p> <p>Please contact us for details. These drugs are not available through our mail-order program.</p> <p>\$30 Tier 1 generic formulary; \$120 Tier 2 name brand formulary; and \$180 Tier 3 non-formulary</p>

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
<p>Note: Tier 4 drugs require our prior authorization. The list above is not all inclusive and subject to change as we periodically review and update the list of medications. Please contact us to verify if your drug is on Tier 4. These drugs have specific characteristics such as: usually injectable; high in cost; and require special handling and special training to use.</p> <ul style="list-style-type: none"> • Drugs for smoking cessation (combined with all smoking cessation services) 	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Drugs and supplies for cosmetic purposes • Drugs to enhance athletic performance • Fertility drugs • Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies • Vitamins, nutrients and food supplements even if a physician prescribes or administers them • Nonprescription medicines • Drugs given to you while you are a patient in a hospital, skilled nursing facility, convalescent hospital, hospice or other facility where drugs are ordinarily provided by the facility to its patients. • Refills in excess of the number specified by the physician or refills dispensed more than 12 months after the the original date of the prescription. • Drugs provided to you by this plan, but which are lost, stolen or destroyed. • Drugs for the treatment of obesity, unless medically necessary for the treatment or morbid obesity. 	<i>All Charges</i>	<i>All Charges</i>

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payer of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9 Coordinating benefits with other coverage.
- Plan dentists must provide or arrange your care.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You Pay	
	High Option	Standard Option
Accidental injury benefit		
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	\$30 per office visit	\$40 per office visit

Dental benefits

We have no other dental benefits.

Section 5(h). Special features

Feature	Description
Flexible benefits option	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
Services for deaf and hearing impaired	<p>If you are hearing or speech impaired and use a telephone device for the deaf, you may call 1-888-444-7352 Monday through Friday from 8 a.m. to 6 p.m.</p>
High risk pregnancies	<p>Vista Health Plan of South Florida offers a dedicated OB Case Management unit, coordinating and monitoring all phases of care through the member's pregnancy.</p>
Centers of excellence for transplants	<p>Vista Health Plan of South Florida utilizes Centers of Excellence for transplant services. Please call us at 1-800-441-5501 for more information.</p>
Travel benefit/services overseas	<p>Limited to ER services world-wide must submit translated documents. (E.R. notes, receipts of paid services)</p>

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information contact the Plan at, 1-800-441-5501 or visit their website at www.vistahealthplan.com.

Over-the-Counter Value Added Benefit

VISTA offers more value for your healthcare dollars by offering \$120 on over-the-counter products, such as cough medicine, bandages, sunscreen and much more. Limited to a \$10 value per subscriber per month. Choose from over 160 items ordered completely through the mail at no additional cost to you.

VISTA Better Living Fitness Program

The VISTA Better Living Program is designed to empower individuals to take a more active role in their personal health. VISTA members can choose a healthier lifestyle through VISTA's partnership with Axia Health Management.

- **Free Fitness Club Membership**
- Members receive a free basic membership at participating fitness clubs, including over 500 clubs across Florida. Membership provides access to amenities and services offered at selected center.
- **My ePHIT[®]**
- Members receive access to My ePHIT[®], an online and telephone coaching health and wellness program designed to engage individuals in activities promoting physical fitness, healthy eating habits and behavioral management.
- **QuitNet[®]**
- Members receive access to QuitNet[®] Comprehensive, an online behavioral support program to help people quit smoking.

Weight LossPlan Discounts

HEARx Discounts

Through HEARx convenient store locations, VISTA members including children and newborns are offered up to a 20% discount with a 30-day satisfaction guarantee return policy and a limited warranty on all purchases.

LASIK Surgery services at Preferred Rates

Direct access to affordable vision correction is available for plan members* who are nearsighted or have astigmatism and wear glasses or contacts. The LASIK procedure is performed at substantially reduced fees by a contracted network of participating board certified ophthalmologists experienced in LASIK.

Expanded Dental Care***

- Available to all enrolled members.
- Additional premiums of \$116.40 Employee only, \$221.28 Employee +1, and \$301.68 Employee + family. These premiums are annual premiums.
- Application required.
- Most diagnostic and preventive services provided at no charge when received from participating general dentists. Other services including restorative care, endodontics, periodontics, prosthodontics, oral surgery, as provided by participating general dentists, are offered at copayments listed in the separate plan description. When you receive services from a participating specialist, you will receive a 25% discount off of their charges.

VISTA Better Living CAM Program

With the VISTA Better Living Complementary Alternative Medicine Program, you and covered family members have access to receive discounts of up to 30% for various alternative therapies through American WholeHealth Network (AWHN) of practitioners. Call American WholeHealth's customer service department at 1-877-438-0416.

Medicare Advantage

VISTA offers Medicare Advantage plans to individuals who live in Miami-Dade, Broward, Martin, Palm Beach and St. Lucie counties and are entitled to Medicare Part A and enrolled in Medicare Part B. VISTA's Medicare Advantage plans have all the benefits of Original Medicare plus additional benefits that Original Medicare does not offer including prescription drugs, hearing and vision screenings, routine foot care, dental services and over-the-counter vitamins. VISTA's Medicare Advantage plans also offer a value added fitness club incentive. Benefits, premiums and copayments vary by county. If you are Medicare eligible, you may enroll in a VISTA Medicare Advantage plan at any time during the year. For more information call 1-800-826-1013 Monday through Friday from 9 a.m. to 5 p.m. or TDD 1-888-444-7352 if you are hearing or speech impaired.

*** Employee wishing to enroll in Expanded Dental plan must enroll with Vista Healthplan of South Florida HMO plan.

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 that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services, drugs, or supplies you receive without charge while in active military service; or
- Services provided to you without charge or that would normally be provided without charge if you were not covered under this Plan or under any other insurance, and care rendered by your immediate family members.

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 copay, coinsurance, or deductible.

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

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 1-800-441-5501.

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

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

Submit your claims to:

Vista Healthplan of South Florida, Inc.
Attn: FEHB Claims Department
P.O. Box 459011
Sunrise, Florida 33345-9011

Prescription drugs

You do not file claims when you use Plan pharmacies or the plan’s mail order service to fill your prescriptions. You use your identification card and pay the appropriate copay. If you fill a prescription at a non-Plan pharmacy in an emergency, you must submit a Pharmacy Reimbursement Form for reimbursement. Include your itemized prescription receipt from the pharmacy along with your cash register receipt showing the amount you paid and explain why you filled the prescription at a non-Plan pharmacy. Pharmacy Reimbursement forms may be obtained by calling our Customer Service Department at 1-800-441-5501.

Submit your reimbursement form to:

Vista Healthplan of South Florida, Inc.
PO Box 459011
Sunrise, FL 33345-9011

Deadline for filing your claim

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

When we need more information

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

Section 8. The disputed claims process

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

- 1** Ask us in writing to reconsider our initial decision. You must:
 - a) Write to us within 6 months from the date of our decision; and
 - b) Send your request to us at:
Vista Healthplan of South Florida
Grievance and Appeal
1340 Concord Terrace
Sunrise, Florida 33323
 - c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and
 - d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.

- 2** We have 30 days from the date we receive your request to:
 - a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or
 - b) Write to you and maintain our denial - go to step 4; or
 - c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.

- 3** You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.

We will write to you with our decision.

- 4** If you do not agree with our decision, you may ask OPM to review it.

You must write to OPM within

 - 90 days after the date of our letter upholding our initial decision; or
 - 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or
 - 120 days after we asked for additional information.

Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group RI 73-683, 1900 E Street, NW, Washington, DC 20415.

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.

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

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

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

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

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

- a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1-800-441-5501 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 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 1-800-441-5501 or see our Web site at www.vistahealthplan.com.

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

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

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 our Medicare Advantage plan:

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

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

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

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

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 11.
Contracting Medical Group (CMG)	A partnership, corporation, association, Independent Practice Association, medical group or other legal entity which has entered in a service arrangement (or arrangements), with licensed physicians or other health care providers, a majority or all of whom are licensed to practice medicine, and which has a written agreement with us to arrange for the provision of covered services to our members.
Copayment	A copayment is a fixed amount of money or a percentage of the negotiated rate that you pay when you receive covered services. See page 11.
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	Medically necessary medical, surgical, hospital, and other services or supplies rendered by Contracting Providers, and Emergency Services and Care and supplies provided by non-Contracting Providers, which are specified as being covered in this brochure.
Custodial care	Services to support and generally maintain the patient's condition, provide for the patient's comfort or ensure the manageability of the patient. 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 11.
Experimental or investigational service	Services, supplies, drugs and procedures, which have not demonstrated to be safe, effective, medically appropriate for use in the treatment of illness or injury. Also include service supplies, drugs and procedures that are determined to be the subject of clinical trial.
Group health coverage	Services which are necessary and appropriate for the treatment of an illness or injury according to professionally recognized standards of practice and are consistent with Vista Healthplan of South Florida, Inc. medical policies.
Medical necessity	Services which are necessary and appropriate for the treatment of an illness or injury according to professionally recognized standards of practice and are consistent with Vista Healthplan of South Florida, Inc. medical policies.
Negotiated Rate	The rate of compensation for a particular covered service, payable on a fee-for-service or per diem basis, which Vista Healthplan of South Florida pays to the Contracting Provider providing the covered service, or where the provider is paid by the CMG, the rate paid to the provider by the CMG.
Primary Care Physician (PCP)	Any contracting physician who has the responsibility for providing initial and primary care to Members, maintaining the continuity of patient care, initiating referral for specialist care, and who is listed in the current Contracting Provider Directory for your area as a PCP.
Prior Authorization	The requirement that a Member's attending physician requests approval of coverage from us prior to the member obtaining certain Covered Services.
Us/We	Us and We refer to Vista Healthplan of South Florida.

Usual and Customary

The usual charge is that price normally charged, for a given service or supply, by a health care provider to the provider's private patients. A charge is customary when it is within the range of usual prices charged by health care providers of similar training and experience, for the same service or supply within the same specific and limited geographic area, as determined by us through a professional review process.

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;
- When your enrollment ends; and
- When the next open season for enrollment begins.

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office.

- **Types of coverage available for you and your family**

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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

- **Children's Equity Act**

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

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

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

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

• **When benefits and premiums start**

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

• **When you retire**

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

When you lose benefits

• **When FEHB coverage ends**

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

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

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

• **Upon divorce** If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse’s enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. 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*, 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*, 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 a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. **Annuitants are not eligible to enroll.**

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

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

Dependent Care FSA (DCFSA) – Pays for eligible dependent care expenses for your child(ren) under age 13 or for dependants unable to care for themselves that allow you (and your spouse if married) to work, look for work (as long as you have earned income for the year), or attend school full-time.

Where can I get more 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 has 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. 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).

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Summary of benefits for the High Option of Vista Health Plan of South Florida - 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 \$250 calendar year deductible.

High Option Benefits	You pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	Office visit copay: \$15 primary care; \$30 specialist	17
Services provided by a hospital:*		
• Inpatient	\$150 per admission copay for the first 3 days after \$250 annual calendar year deductible has been met.	34
• Outpatient	\$50 copay per outpatient surgery when performed at a freestanding participating facility. \$100 copay at a participating hospital after \$250 annual calendar year deductible has been met.	35
Emergency benefits: In-area or out-of-area	\$30 per urgent care center visit or \$100 per hospital emergency room visit	38
Mental health and substance abuse treatment:*	Regular cost sharing	40
Prescription drugs:		
• Retail pharmacy (up to 30-day supply)	\$20 Tier 1 generic formulary/ \$40 Tier 2 brand name formulary / \$60 Tier 3 non-formulary / 20% Tier 4 specialty drugs	43
• Mail order (90-day supply)	Three times the retail pharmacy copay for Tier 1, Tier 2, and Tier 3 medications	43
Dental care: Accidental injury coverage only	No benefit	45
Vision care: Annual eye refraction and other vision care services	\$19 copay for eye exam and various copays/ discounts on frames and lenses	22
Special features: Flexible benefits option; Services for deaf and hearing impaired, High risk pregnancies, Centers of excellence for transplants, Case Management programs and Disease State Management programs		46
Protection against catastrophic costs (annual out-of-pocket maximum): Some costs do not count toward this protection	\$1,500/Self Only enrollment or \$3,000/ Family enrollment for medical care and \$1,200 per person for Tier 4 prescription medication	13

Summary of benefits for the Standard Option of Vista Health Plan of South Florida - 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 \$500 calendar year deductible.

Standard Option Benefits	You pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	Office visit copay: \$20 primary care; \$40 specialist	17
Services provided by a hospital: *		
• Inpatient	\$200 per admission copay for the first 3 days after \$500 annual calendar year deductible has been met.	34
• Outpatient	\$125 copay per outpatient surgery when performed at a freestanding participating facility. \$250 copay at a participating hospital after \$500 annual calendar year deductible has been met.	35
Emergency benefits: In-area or out-of-area	\$40 per urgent care center visit or \$100 per hospital emergency room visit	38
Mental health and substance abuse treatment:	Regular cost sharing	40
Prescription drugs:		
• Retail pharmacy	\$10 Tier 1 generic formulary/ \$40 Tier 2 brand name formulary / \$60 Tier 3 non-formulary / 20% Tier 4 specialty drugs	43
• Mail order	Three times the retail pharmacy copay for Tier 1, Tier 2, and Tier 3 medications	43
Dental care: Accidental injury coverage only	No benefit	45
Vision care: Annual eye refraction and other vision care services	\$19 copay for eye exam and various copays/ discounts on frames and lenses	22
Special features: Flexible benefits option; Services for deaf and hearing impaired, High risk pregnancies, Centers of excellence for transplants, Case Management programs and Disease State Management programs		46
Protection against catastrophic costs (out-of-pocket maximum):	\$2,500/Self Only enrollment or \$3,000/ Family enrollment for medical care and \$1,200 per person for Tier 4 prescription medication	13

2009 Rate Information for the Vista Health Plan of South Florida

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

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

Different rates apply and a special Guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

For further assistance: Postal Service employees should call.

Human Resources Shared Service Center
 1-877-477-3273, Option 5
 TTY: 1-866-260-7507

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

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
High Option Self Only	5E1	\$122.76	\$40.92	\$265.98	\$88.66	\$141.58	\$22.10
High Option Self and Family	5E2	\$337.64	\$112.54	\$731.54	\$243.85	\$398.41	\$60.77
Standard Option Self Only	5E4	\$107.38	\$35.79	\$232.65	\$77.55	\$123.84	\$19.33
Standard Option Self and Family	5E5	\$295.31	\$98.44	\$639.85	\$213.28	\$340.59	\$53.16