MD-Individual Practice Association, Inc.

http://www.uhcfeds.com

Customer Service 1-877-835-9861

2013

A Health Maintenance Organization

Individual Practice Plan - High Option

IMPORTANT
- Rates: Back Cover
- Changes for 2013: Page 13
- Summary of benefits: Page 83

Serving: Washington, D.C., Maryland and Northern Virginia

Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 12 for requirements.

Enrollment code for this Plan:

JP1 High Option -Self Only

JP2 High Option - Self and Family

This Plan has commendable accreditation from NCQA.

See the 2013 FEHB Guide for more information on accreditation.

Authorized for distribution by the:

United States
Office of Personnel Management

Healthcare and Insurance
http://www.opm.gov/insure

Important Notice from M.D. IPA About

Our Prescription Drug Coverage and Medicare

OPM has determined that M.D. IPA's prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Credible 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 the 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 that what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (October 15th through December 7th) 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 1-877-486-2048)

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Introduction

This brochure describes the benefits of M.D. IPA under our contract (CS 1935) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. Customer service may be reached at 1-877-835-9861 or through our website myuhc.com. The address for M.D. IPA's administrative offices is:

MD-Individual Practice Association, Inc. (M.D. IPA)
800 King Farm Blvd.
Rockville, MD 20850

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, 2013, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2013, and changes are summarized on page 13. Rates are shown at the end of this brochure.

Plain Language

All FEHB brochures are written in plain language to make them easy to understand. Here are some examples:

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member, "we" means M.D. IPA.
- 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.

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 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 provider, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- Periodically review your claim history for accuracy to ensure we have not been billed for services that you did not receive.
- 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-FEP-8440 (1-800-337-8440) and explain the situation.
- If we do not resolve the issue:

CALL – THE HEALTH CARE FRAUD HOTLINE

877-499-7295

OR go to www.opm.gov/oig

You can also write to:

United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street NW, Room 6400
Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child age 26 or over (unless he/she is disabled and incapable of self-support prior to age 26).
- 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.
- Fraud or intentional misreprentation of material fact is prohibited under the Plan. You can be prosecuted for fraud and your agency may take action against you. Examples of fraud include, falsifying a claim to obtain FEHB benefits, try to obtain service or coverage for yourself or for someone else who is not eligible for coverage, or enrolling in the Plan when you are no longer eligible.
- If your enrollment continues after you are no longer eligible for coverage (i.e., you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed by your provider for services received. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member is no longer eligible to use your health insurance coverage.

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 and dosage that you take, including non-prescription (over-the-counter) medicines and nutritional supplements.
- Tell your doctor and pharmacist about any drug allergies you have.

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

3. Get the results of any test or procedure.

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

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

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

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

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

Patient Safety Links

- www.ahrq.gov/consumer/. 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.

Never Events

You will not be billed for inpatient services related to treatment of specific hospital acquired conditions or for inpatient services needed to correct never events, if you use M.D. IPA preferred providers. This policy helps to protect you from preventable medical errors and improve the quality of care you receive.

When you enter the hospital for treatment of one medical problem, you don't expect to leave with additional injuries, infections or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, too often patients suffer from injuries or illnesses that could have been prevented if the hospital had taken proper precautions.

We have a benefit payment policy that encourages hospitals to reduce the likelihood of hospital-acquired conditions such as certain infections, severe bedsores and fractures; and reduce medical errors that should never happen called "Never Events". When a Never Event occurs neither your FEHB plan nor you incur costs to correct the medical error.

FEHB Facts

Coverage information

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure/health for enrollment information as well as:

- Information on the FEHB Program and plans available to you
- A health plan comparison tool
- A list of agencies who participate in Employee Express
- A link to Employee Express
- Information on and links to other electronic enrollment systems

Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Benefits,* brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

- When you may change your enrollment
- How you can cover your family members
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire
- What happens when your enrollment ends
- 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. For information on your premium deductions, you must also contact 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 dependent children under age 26, including any foster children your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 26 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 of changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26.

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.

If you have a qualifying life event (QLE) – such as marriage, divorce, or the birth of a child – outside of the Federal Benefits Open Season, you may be eligible to enroll in the FEHB Program, change your enrollment, or cancel coverage. For a complete list of QLEs, visit the FEHB website at www.opm.gov/insure/lifeevents. If you need assistance, please contact your employing agency, personnel/payroll office, or retirement office.

Family Member Coverage

Family members covered under your Self and Family enrollment are your spouse (including a valid common law marriage) and children as described in the chart below.

Children	Coverage
Natural, adopted children, and stepchildren	Natural, adopted children and stepchildren are covered until their 26th birthday.
Foster Children	Foster children are eligible for coverage until their 26th birthday if you provide documentation of your regular and substantial support of the child and sign a certification stating that your foster child meets all the requirements. Contact your human resources office or retirement system for additional information.
Children Incapable of Self-Support	Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact your human resources office or retirement system for additional information.
Married Children	Married children (but **NOT** their spouse or their own children) are covered until their 26th birthday.
Children with or eligible for employer-provided health insurance	Children who are eligible for or have their own employer-provided health insurance are covered until their 26th birthday.

You can find additional information at www.opm.gov/insure

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 2013 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 2012 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.

If your enrollment continues after you are no longer eligible for coverage (i.e. you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed for services received directly from your provider. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member are no longer eligible to use your health insurance coverage.

When you retire

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

When you lose benefits

When FEHB coverage ends

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

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

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

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

Upon divorce

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

Temporary Continuation of Coverage (TCC)

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn 26, etc.

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

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

Converting to individual coverage

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

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

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

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

Getting a Certificate of Group Health Plan Coverage

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

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

Section 1. How this plan works

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

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

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You pay only the copayments, 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.

Questions regarding what protections apply may be directed to us at 1-877-835-9861. You can also read additional information from the U.S. Department of Health and Human Services at www.healthcare.gov.

General features of our High Option Plan

- You must have referrals from your Primary Care Physician (PCP) for most services.
- We have a wide service area of participating providers you must use to access care.
- You will not have to routinely file claims for medical services.
- We have Customer Service available at 1-877-835-9861 (TTY 301-360-8111).
- We participate in the FSAFEDS Paperless Reimbursement Program (see Section 11 for more details regarding FSAFEDS).

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance. We follow Maryland state law for payment of non-participating providers when authorized by the Plan.

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 and facilities. OPM's FEHB Web site (www.opm.gov/insure) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- M.D. IPA has been in existence since 1979
- M.D. IPA is a for-profit organization

If you want more information about us, call 1-877-835-9861, (TTY301-360-8111), or write to the M.D. IPA Federal Employees Health Benefits Program at P.O. Box 30432, Salt Lake City, UT 84130-0432 or visit our Web site at www.uhcfeds.com.

Your medical and claims records are confidential

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

Service Area

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

Washington, D.C.

Maryland (the entire state)

Virginia:

Cities of:
Alexandria, Fairfax, Falls Church, Fredericksburg, Harrisonburg, Manassas, Manassas Park, and Winchester.

Counties of:
Arlington, Clarke, Culpeper, Fairfax, Fauquier, Frederick, Greene, King George, Loudoun, Madison, Orange, Page, Prince William, Rappahannock, Rockingham, Shenandoah, Spotsylvania, and Stafford.

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

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

Section 2. Changes for 2013

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.

Program wide changes

- Removed annual limits on essential health benefits as described in section 1302 of the Affordable Care Act.
- Plans must provide coverage for routine patient costs for items and services furnished in connection with participation in an approved clinical trial.
- Coverage with no cost sharing for additional preventive care and screenings for women provided in comprehensive guidelines adopted by the Health Resources and Services Administration (HRSA).

Changes to this Plan:

- **Your share of the non-Postal premium** will increase for Self Only coverage and increase for Self and Family. See page 86.
- **Durable Medical Equipment** - The $2500 limit on durable medical equipment has been removed.
- **Prescription drug List (PDL)** Please visit www.uhcfeds.com to view the 2013 PDL to review any possible tier changes to prescriptions you may be taking.
- Our service area has changed within the State of Virginia. Please review the service area on page 12 to determine if this change will impact you.

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 877-835-9861 (TTY 301-360-8111) or write to us at M.D. IPA Federal Employees Health Benefits Program at P.O. Box 30432, Salt Lake City, UT 84130-0432 or visit our Web site at www.uhcfeds.com. You may also print temporary ID Cards or request replacement cards through our member Web site: www.myuhc.com.

Where you get covered care

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

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. All of our physicians are credentialed in accordance with the standards set by the National Committee for Quality Assurance (NCQA). For further information on our credentialing procedures, please contact our Customer Service Department at 1-877-835-9861 (TTY 301-360-8111).

We list Plan providers in our Directory of Health Care Professionals which we update periodically. The list is also on our Web sites at www.myuhc.com and www.uhcfeds.com.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list Plan facilities in our *Directory of Health Care Professionals* which we update periodically. The list is also on our Web sites at www.myuhc.com and www.uhcfeds.com.

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 (PCP). This decision is important since your PCP provides or arranges for most of your health care. **Please see page 50 for information on accessing Mental Health and Substance Abuse benefits.**

To choose a PCP, check our *Directory of Health Care Professionals* or register on the member site, www.myuhc.com and follow the instructions to select a PCP. You may also call the Customer Service Department at 877-835-9861 (TTY 301-360-8111) and we will process your selection for you over the phone. Or, if you wish, you may complete the "Federal Information Form" included in your open season information packet and mail to us at P.O. Box 30778, Salt Lake City, UT 84130-0778 or fax to 248-733-6257.

- **Primary care**

Your primary care physician (PCP) can be an internist, an obstetrician/gynecologist for a woman, a pediatrician for a child, or a general/family practitioner for any member of the family. Your PCP 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. You may change your primary care physician (PCP) by submitting the "Federal Information Form", by mail to P.O. Box 30778, Salt Lake City, UT 84130-0778, by calling 1-877-835-9861 (TTY 301-360-8111), by faxing to 248-733-6257, or by submitting the change through the member Web site, www.myuhc.com. If we receive your request by the twentieth (20th) of the month, your change will become effective on the first day of the following month. If you change your PCP after the 20th of the month, the change will not be effective until the 1st day of the second month following the date of the change. For example, if you change your PCP on June 25, it would be effective August 1.

- **Specialty care**

Your primary care physician (PCP) will refer you to a specialist for needed care. Your referral is valid for up to four visits/consultations in a six month period for medical services and is valid for an unlimited number of visits in a twelve month period for behavioral health services. If you are changing your PCP, and currently have in effect a referral to a Specialist, it will be necessary to request a new referral from your new PCP. Additional visits beyond those originally authorized in the initial referral must be authorized by your PCP issuing you a new referral. Female members may see a participating obstetrician or gynecologist, or a participating Certified Nurse Midwife, for obstetrical and gynecological care without a referral. Obstetrical and gynecological services include routine care and follow-up services, as well as medically necessary services. Eye refraction exams and dental care not covered under the medical benefit are also available from Plan providers without a referral.

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 create your treatment plan. The physician may have to get an authorization or approval from us beforehand. If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. 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;
  - 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 (PCP) 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 1-877-835-9861 (TTY 301-360-8111). 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 coverage.

If you change 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;
- 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 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 day of enrollment.

You need prior Plan approval for certain services

Since your primary care physician arranges most referrals to specialists and inpatient hospitalization, the pre-service claim approval process only applies to care shown under *Other services*.

- **Inpatient hospital admission**

Precertification is the process by which – prior to your inpatient hospital admission – we evaluate the medical necessity of your proposed stay and the number of days required to treat your condition.

- **Other Services**

Your primary care physician (PCP) has authority to refer you for most services. For certain services, however, your physician must obtain approval from us. All care must be arranged with Plan providers except for emergencies. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice. Precertification is also required for members when Medicare is primary.

We call this review and approval process precertification. **Your physician must obtain precertification for some services, such as, but not limited to the following services:**

- Acupuncture and biofeedback
- Angiomas/hemangioma (with pictures)
- Blepharoplastic (with pictures/visual fields)
- Breast implant removal, breast reconstruction for non-cancer diagnoses, breast reduction
- Capsule endoscopy
- Cardiac angioplasty and coronary artery bypass graft
- Clinical trials, experimental services/new technologies, and virtual procedures
- Colonoscopy screening (virtual)
- Congenital anomaly repair
- Dental procedures in a facility, general anesthesia for dental procedures, dental services considered medical (not dental), except for fracture care and removal of cysts and tumors
- Dialysis
- Discectomy/fusion

- Durable medical equipment, orthopedic and prosthetic devices, and cochlear implants
- Growth hormone therapy (GHT)
- Gynecomastia surgery
- Home care
- Hysterectomy
- Infertility services
- Inpatient hospitalization
- Joint replacement (hip, knee, ankle, shoulder)
- Laminectomy/fusion
- Certain mental health and substance abuse services (including partial hospitalization)
- Morbid obesity surgery
- Magnetic resonance imaging (MRI) (brain, chest, heart, musculoskeletal), magnetic resonance angiogram (MRA), PET Scans (non-cancer diagnosis), and Computed Tomography (CT) scans (brain, chest, heart)
- Pelvic laparoscopy
- All members must receive precertification for physical therapy, occupational therapy, and speech therapy after the eighth (8th) visit
- Pulmonary rehabilitation
- Radiation therapy
- Reconstructive surgery
- Rhinoplasty/septo-rhinoplasty
- Sclerotherapy
- Sleep apnea - surgery & appliance (with sleep studies)
- Temporomandibular disorder and/or related myofascial pain dysfunction (MPD) treatment
- Transplants
- Uvulopalatopharyngoplasty
- Vagal nerve stimulator
- Vein ablation
- Virtual colonscopy screening

This list is subject to change upon notification to Plan providers. In addition, your admitting physician and facility must also preauthorize any elective inpatient stays.

It is your **PCP's or specialist's responsibility** to obtain precertification for the procedures listed above before performing them. If the PCP or specialist does not do this, you will not be liable for the cost of covered services.

We will decide whether or not to precertify a procedure within two working days of the receipt of the information we need to make a decision.

If you are not satisfied with our decision, you, or your PCP or specialist on your behalf, may appeal the decision.

How to request precertification for an admission or get prior authorization for Other services

First, your physician, your hospital, you, or your representative, must call us at 877-835-9861 before admission or services requiring prior authorization are rendered. Please note that members with Medicare as primary are also required to follow the precertification process.

Next, provide the following information:

- enrollee's name and Plan identification number;
- patient's name, birth date, identification number and phone number;
- reason for hospitalization, proposed treatment, or surgery;
- name and phone number of admitting physician;
- name of hospital or facility; and
- number of planned days of confinement.

- **Non-urgent care claims**

For non-urgent care claims, we will then tell the physician and/or hospital the number of approved inpatient days, or the care that we approve for other services that must have prior authorization. We will make our decision within 15 days of receipt of the pre-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you of the need for an extension of time before the end of the original 15 day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

- **Urgent care claims**

If you have an urgent care claim (i.e., when waiting for the regular time limit for your medical care or treatment could seriously jeopardize your life, health, or ability to regain maximum function, or in the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without this care or treatment), we will expedite our review and notify you of our decision within 72 hours. If you request that we review your claim as an urgent care claim, we will review the documentation you provide and decide whether it is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you fail to provide sufficient information, we will contact you within 24 hours after we receive the claim to provide notice of the specific information we need to complete our review of the claim. We will allow you up to 48 hours from the receipt of this notice to provide the necessary information. We will make our decision on the claim within 48 hours of (1) the time we received the additional information or (2) the end of the time frame, whichever is earlier.

We may provide our decision orally within these time frames, but we will follow up with written or electronic notification within three days of oral notification.

You may request that your urgent care claim on appeal be reviewed simultaneously by us and OPM. Please let us know that you would like a simultaneous review of your urgent care claim by OPM either in writing at the time you appeal our initial decision, or by calling us at 1-877-835-9861. You may also call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. eastern time to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, then call us at 1-877-835-9861. If it is determined that your claim is an urgent care claim, we will hasten our review (if we have not yet responded to your claim).

- **Emergency inpatient admission**

If you have an emergency admission due to a condition that you reasonably believe puts your life in danger or could cause serious damage to bodily function, you, your representative, the physician, or the hospital must telephone us within two business days following the day of the emergency admission, even if you have been discharged from the hospital.

• **Maternity care**	Your physician must obtain precertification for inpatient admissions.
• **If your treatment needs to be extended**	If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, then we will make a decision within 24 hours after we receive the claim
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.
If you disagree with our pre-service claim decision	If you have a **pre-service claim** and you do not agree with our decision regarding precertification of an inpatient admission or prior approval of other services, you may request a review in accord with the procedures detailed below. If you have already received the service, supply, or treatment, then you have a **post-service claim** and must follow the entire disputed claims process detailed in Section 8.
• **To reconsider a non-urgent care claim**	Within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure. In the case of a pre-service claim and subject to a request for additional information, we have 30 days from the date we receive your written request for reconsideration to 1. Precertify your hospital stay, or, if applicable, arrange for the health care provider to give you the care or grant your request for prior approval for a service, drug, or supply; or 2. Ask you or your provider for more information. 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. 3. Write to you and maintain our denial
• **To reconsider an urgent care claim**	In the case of an appeal of a pre-service urgent care claim, within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure. Subject to a request for additional information, we will notify you of our decision within 72 hours after receipt of your reconsideration request. We will hasten the review process, which allows oral or written requests for appeals and the exchange of information by telephone, electronic mail, facsimile, or other expeditious methods
• **To file an appeal with OPM**	After we reconsider your **pre-service claim**, if you do not agree with our decision, you may ask OPM to review it by following Step 3 of the disputed claims process detailed in Section 8 of this brochure.

Section 4. Your cost for covered services

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

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.
Copayments	A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services. Example: When you see a primary care physician (PCP), you pay a copayment of $25 per office visit and when you are admitted to the hospital, you pay $150 per day for up to 3 days per admission.
Deductible	We do not have a deductible.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. Example: In our Plan, you pay 50% of our allowance for durable medical equipment.
Your catastrophic protection out-of-pocket maximum	After your copayments and coinsurance total $1,800 per person or $4,800 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, copayments and coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and coinsurance for these services: • Prescription drugs • Dental Discount benefits • Eyeglasses or contact lenses • In-vitro fertilization • Expenses for services and supplies that exceed the stated maximum dollar or day limit Be sure to keep accurate records of your copayments since you are responsible for informing us when you reach the maximum.
Carryover	If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.
When Government facilities bill us	Facilities of the Department of Veterans Affairs, the Department of Defense and the Indian Health Services are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow. You may be responsible to pay for certain services and charges. Contact the government facility directly for more information.

High Option Benefits

See page 13 for how our benefits changed this year. Page 23 is a benefit summary of the high option.

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Section 5. High Option Benefits Overview

This Plan is a High Option plan. Benefits are described in Section 5. Make sure that you review the benefits that are available.

The High Option Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claims filing advice, or more information about High Option benefits, contact us at 1-877-835-9861 (TTY 301-360-8111) or at our Web site at www.uhcfeds.com.

High Option Benefits	You pay
Medical services provided by physicians:	
Routine preventive care	Nothing
Diagnostic and treatment services provided in the office	Office visit copay: $25 primary care physician ages 18 and older; $0 through age 17; $40 specialist
Services provided by a hospital:	
• Inpatient	$150 per day up to 3 days per admission
• Outpatient Non-Surgical • Outpatient Surgical	$50 per visit $200 per visit at hospital; $100 per visit to approved outpatient surgical facility
Emergency benefits:	
• In-area or out-of-area	$75 per urgent care center visit; $125 per emergency room visit
Mental health and substance abuse treatment:	Regular cost-sharing
Prescription drugs:	
• Prescription drugs and Specialty Pharmaceuticals per 30 day supply	Tier 1 - $7, Tier 2 - $30, Tier 3 - $60, Tier 4 - $100
Dental care:	Discount plan
Vision care:	$40 copayment for an annual eye refraction exam
Special features:	Transplant Centers of Excellence, Healthly Pregnancy Program, Health and Wellness Educational Information

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no deductible.
- A facility copay applies to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9, *Coordinating benefits with other coverage*, including with Medicare.
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME SERVICES AND/OR PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification.

Benefit Description	You pay
Diagnostic and treatment services	
Professional services of physicians • In physician's office • Office medical consultations • Second surgical opinion	Nothing ($0) per office visit to your Primary Care Physician (PCP) for children through age 17 $25 per office visit to your primary care physician ages 18 and up $40 per visit to a specialist
Professional services of physicians • In an urgent care center • In an emergency room • During a hospital stay • In a skilled nursing facility	Nothing
At home	$25 per visit from your primary care physician $40 per visit from a specialist
Lab, X-ray and other diagnostic tests	
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • Ultrasound • Electrocardiogram and EEG	Nothing if you receive these services during your office visit; otherwise, $25 per visit to your PCP ages 18 and above $40 per specialist visit $50 per outpatient non-surgical visit

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

Benefit Description	You pay
Lab, X-ray and other diagnostic tests (cont.)	
Note: Please refer to your medical identification card to identify the required laboratory/radiology facilities that you must utilize for these services.	Nothing if you receive these services during your office visit; otherwise, $25 per visit to your PCP ages 18 and above $40 per specialist visit $50 per outpatient non-surgical visit
CAT Scans MRI PetScans	$100 per outpatient non-surgical visit
Preventive care, adult	

Routine physical every 3 years, when under age 65 and annually over age 65, which includes:
Routine (preventive)screenings, such as:
• Total Blood Cholesterol
• Hearing testing
• Colorectal Cancer Screening, including
  • Fecal occult blood test
  • Sigmoidoscopy, screening – every five years starting at age 50 or
  • Double contrast barium enema – every five years starting at age 50 or
  • Colonoscopy screening – every ten years starting at age 50
Note: Virtual colonoscopy is only covered if medical necessity criteria has been met and procedure is preauthorized by the health plan
	Nothing

Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	Nothing
Well woman - one annually; including, but not limited to: • Routine pap test • Human papillomavirus testing for women age 30 and up once every three years • Counseling for sexually transmitted infections on an annual basis • Counseling and screening for human immune-deficiency virus on an annual basis • Contraceptive counseling on an annual basis • Screening and counseling for interpersonal and domestic violence.	Nothing
Routine mammogram – covered for women age 35 and older, as follows: • From age 35 through 39, one during this five year period • From age 40 through 64, one every calendar year	Nothing

Preventive care, adult - continued on next page

Benefit Description	You pay
Preventive care, adult (cont.)	
• At age 65 and older, one every two consecutive calendar years	Nothing
• Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC)	Nothing
Not covered: Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges*
Preventive care, children	
• Childhood immunizations recommended by the American Academy of Pediatrics such as: - Hepatitis A-ages 12 to 23 months - Tetanus, Diphtheria and Pertussis (Tdap)-ages 11 to 12 years or 13 to 18 years of age for initial vaccination - Meningococcal-ages 11 to 12 years of age, entry to high school or age 15, and college freshman living in a dormitory - Influenza vaccine-ages 6 months to age 5 - Rotavirus vaccine-infants ages 8 to 32 weeks	Nothing
• Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: - Hearing exams through age 17 to determine the need for hearing correction - Examinations done on the day of immunizations (up to age 22)	Nothing
• Eye exams through age 17 to determine the need for vision correction **Note:** You do not have to obtain a referral from your primary care physician for this service	Nothing
Maternity care	
Complete maternity (obstetrical) care, such as: • Prenatal care • Screening for gestational diabetes for pregnant women between 24-28 weeks gestation or first prenatal visit for women at a high risk. • Delivery • Postnatal care	Single $40 copayment for routine obstetrical care per pregnancy; otherwise, $25 per PCP visit $40 per specialist visit Nothing per visit to a certified nurse midwife
Breastfeeding support, supplies and counseling for each birth	Nothing
Note: Here are some things to keep in mind: • Office visit copayments for routine obstetrical care are waived after the first maternity visit. • Routine obstetrical care includes office visits, one office sonogram (as part of prenatal care) and laboratory work. Services not performed by your obstetrician, gynecologist or certified nurse midwife are subject to the applicable copays.	

Maternity care - continued on next page

Benefit Description	You pay
Maternity care (cont.)	
• You do not have to obtain a referral to see a participating obstetrician or gynecologist, or a participating certified nurse midwife, for obstetrical and gynecological care. Obstetrical and gynecological services include routine care and follow-up services, as well as medically necessary services. A participating obstetrician/ gynecologist may issue referrals for pregnancy-related illnesses through the postpartum period. • 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. • Circumcisions are covered 100% during newborn stay. **Note:** Circumcisions following the newborn stay are covered under the surgical benefit at the applicable copayment. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury. We cover delivery services by a midwife only at accredited birthing centers and hospitals	
Not covered: Routine sonograms to determine fetal age, size or sex.	*All charges*
Family planning	
A range of voluntary family planning services, such as: • Voluntary sterilization for women (See Surgical procedures Section 5 (b)) • Surgically implanted contraceptives • Administration of injectable contraceptive drugs (such as Depo Provera) • Insertion and removal of Intrauterine devices (IUDs) • Diaphragms and fitting of diaphragms • Contraceptive counseling on an annual basis	Nothing
• Voluntary sterilizaiton for men (See Surgical procedures Section 5 (b)) • Genetic counseling Note: We cover oral and injectable contraceptives under the prescription drug benefit	$25 per Primary Care Physician (PCP) visit $40 per specialist visit
Not covered: Reversal of voluntary surgical sterilization	*All charges*

Benefit Description	You pay
Infertility services	
Diagnosis and treatment of infertility such as: Artificial insemination: • Intravaginal insemination (IVI) • Intracervical insemination (ICI) • Intrauterine insemination (IUI) Artificial insemination is limited to (6) cycles per lifetime. • In-vitro fertilization is covered for married members when the following criteria is met: • your oocytes are fertilized with your spouse's sperm • you and your spouse have a history of infertility of at least 2 years, or • your infertility is associated with endometriosis, or exposure in-utero to diethylstilbestrol (DES), or blockage of, or surgical removal of one or both fallopian tubes (not due to voluntary sterilization), or abnormal male factors, including oligospermia, contributing to the infertility • you have been unable to attain a successful pregnancy through a less costly treatment that is covered by the Plan In-vitro fertilization is limited to three (3) in-vitro attempts per live birth and a maximum lifetime benefit of $100,000, except drugs (an attempt is counted toward this limit when injectable medications are started). **Note:** We cover injectable and oral fertility drugs for covered in-vitro fertilization services. We cover Clomid (clomiphene) for other infertility services. When covered, all infertility drugs are covered under the prescription drug benefit.	$25 per PCP visit 50% per office visit to other Plan physicians or health care practitioners
Not covered: • *Assisted reproductive technology (ART) procedures, unless specifically listed as covered. For example:* - *embryo transplant, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT), sex selection, surrogacy, host uterus, gene therapy, cryopreservation, and pre-implantation genetic diagnosis are not covered* • *Services and supplies related to ART procedures* • *Cost of donor sperm and related costs* • *Cost of donor egg and related costs* • *Infertility services after voluntary sterilization or reversal of voluntary sterilization of either partner.*	*All charges*

Benefit Description	You pay
Allergy care	
• Testing and treatment • Allergy injections	$25 per PCP visit $40 per specialist visit
Allergy serum	Nothing
Not covered: • *Provocative food testing* • *Sublingual allergy desensitization*	*All charges*
Treatment therapies	
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/ Tissue Transplants on page 39. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) • For services pertaining to autism please see Habilitative therapies on the next page **Note:** Growth hormone is covered under the prescription drug benefit. **Note:** We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See *Other services under You need prior Plan approval for certain services* on page 16.	$25 per PCP visit $20 per home health care visit $40 per specialist visit $50 per outpatient visit
Physical and occupational therapies	
Up to two months or 60 visits (whichever is more) per condition- per year, for the services of the following: • qualified physical therapists • occupational therapists **Note:** We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. • Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to two months or 60 visits (whichever is more) per condition. **Note:** Not covered in an Inpatient setting. • Pulmonary rehabilitation therapy is provided for up 20 visits per year	$40 per specialist visit $50 per outpatient non-surgical visit Nothing per visit during covered inpatient admission
Not covered: • *Long-term rehabilitative therapy*	*All charges*

Physical and occupational therapies - continued on next page

Benefit Description	You pay
Physical and occupational therapies (cont.)	
• *Exercise programs, gym or pool memberships* • *Work hardening/functional capacity programs or evaluations*	*All charges*
Speech therapy	
Up to two months or 60 visits (whichever is more) per condition	$40 per specialist visit $50 per outpatient non-surgical visit Nothing per visit during covered inpatient admission
Habilitative therapies	
Habilitative services for children under age 19 with congenital or genetic birth defects. Treatment is provided to enhance the child's ability to function. Services include: • Speech therapy • Occupational therapy; and • Physical therapy Includes medically necessary habilitative services coverage for children with Autism, an Autism Spectrum disorder, or Cerebral Palsy **Note:** No day or visits apply to these services. A congenital disorder means a significant structural or functional abnormality that was present from birth.	$40 per specialist visit $50 per outpatient non-surgical visit
Hearing services (testing, treatment, and supplies)	
• For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist • Hearing aid examinations for children under 19; hearing aids covered under *Durable Medical Equipment* • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants Note: For benefits for the devices, see Section 5(a) *Orthopedic and prosthetic devices*. Note: For routine hearing screening performed during a child's preventive care visit, see Section 5(a) *Preventive care, children*.Hearing testing	$25 per PCP visit $40 per specialist visit
Not covered: Hearing aids, except as covered for children under Durable Medical Equipment in this section or bone anchored hearing aids under Orthopedic and Prosthetic devices in this section	*All charges*

Benefit Description	You pay
Vision services (testing, treatment, and supplies)	
Diagnosis and treatment of diseases of the eye	$25 per PCP visit $40 per specialist visit
One pair of eyeglasses or contact lenses per surgical event to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts) **Note:** See *Preventive care, children* for eye exams for children.	50% of charges
• Annual eye refraction exam to provide a written lens prescription **Note:** You do not have to obtain a referral from your PCP for this service	$40 per specialist visit
Not covered: • *Eyeglasses, contact lenses or related contact fittings except initial pair for accidental ocular injury or intraocular surgery* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery*	*All charges*
Foot care	
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	$25 per PCP visit $40 per specialist visit
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*
Orthopedic and prosthetic devices	
• Artificial limbs and eyes; stump hose • External lenses following cataract removal • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Enteral equipment and supplies • Ostomy supplies • Orthotic braces and splints not available over-the-counter that straighten or change the shape of a body part • Surgical dressings not available over-the-counter; (see *Durable medical equipment*) • A hair prosthesis for hair loss resulting from chemotherapy or radiation treatment for cancer. There is a limit of one hair prosthesis per lifetime, with a maximum cost of $350. • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy.	50% of charges

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You pay
Orthopedic and prosthetic devices (cont.)	
• Bone-anchored hearing aids (BAHA), limited to one per member per lifetime, when the member has either of the following - Craniofacial anomalies in which abnormal or absent ear canals preclude the use of a wearable hearing aid - Hearing loss of sufficient severity that it cannot be adequately remedied by a wearable hearing aid • Corrective orthotic appliances for non-dental treatment of temporomandibular disorder (TMD) and/or Myofacial Pain Dysfunction (MPD). **Note:** Most orthopedic and prosthetic devices must be preauthorized. Call us at 1-877-835-9861 (TTY 301-360-8111) if your Plan physician prescribes this and you need assistance locating a health care physician or health care practitioner to sell or rent you orthopedic or prosthetic equipment. You may also call us to determine if a certain device is covered. Internal prosthetic devices are paid as hospital benefits. Note: For information on the professional charges for the surgery to insert an implant, see Section 5(b) Surgical procedures. For information on the hospital and/or ambulatory surgery center benefits, see Section 5(c) Services provided by a hospital or other facility, and ambulance services.	50% of charges
Not covered: • *Orthopedic and corrective shoes* • *Arch supports* • *Foot orthotics* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Prosthetic replacements provided less than 5 years after the last one we covered (except as needed to accommodate growth in children or socket replacement for members with significant residual limb volume or weight changes)* • *External penile devices* • *Speech prosthetics (except electrolarynx)* • *Carpal tunnel splits* • *Deodorants, filters, lubricants, tape, appliance cleaners, adhesive and adhesive removers related to ostomy supplies*	*All charges*

Benefit Description	You pay
Durable medical equipment (DME)	
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment . Covered items include: • Oxygen and the rental of equipment to administer oxygen (including tubing, connectors and masks) • Dialysis equipment • Standard hospital beds • Wheelchairs • Crutches • Walkers • Blood glucose monitors • Insulin pumps and insulin pump supplies • Surgical dressings not available over-the-counter • Therapeutic shoes for diabetics • Braces, including necesary adjustments to shoes to accomodate braces, which are used for the purpose of supporting a weak or deformed body part • Braces restricting or eliminating motion in a diseased or injured part of the body **Note:** • Most durable medical equipment must be preauthorized. Call us at 1-877-835-9861 (TTY 301-360-8111) if your Plan physician prescribes this equipment and you need assistance locating a health care physician or health care practitioner to rent or sell you durable medical equipment. You may also call us to see if a certain piece of equipment is covered.	50% of charges
Hearing aids for children under age 19, prescribed, fitted and dispensed by a licensed audiologist	50% of charges up to $1,400 per ear every 36 months Note: You pay all charges exceeding $1,400
Not covered: • *Power-operated vehicles* • *Duplicate or backup equipment* • *Parts and labor costs for supplies and accessories replaced due to wear and tear such as wheelchair tires and tubes* • *Educational, vocational, or environmental equipment* • *Deluxe or upgraded equipment and supplies* • *Home or vehicle modifications, seat lifts* • *Over-the-counter medical equipment and supplies* • *Activities of daily living aids (such as grab bars and utensil holders)* • *Personal hygiene equipment* • *Paraffin baths, whirlpools, and cold therapy* • *Augmentative communication devices*	*All charges*

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay
Durable medical equipment (DME) (cont.)	
• *Infertility monitors* • *Physical fitness equipment* • *Hearing aids for those over 19 years old* • *Continuous pulse oximetry unless skilled nursing is involved in home care and it is part of their medically necessary equipment*	*All charges*
Home health services	
• Medically necessary 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. • Medical foods prescribed by a physician, to treat inherited metabolic diseases • Medical foods which are determined to be the sole source of nutrition and that cannot be obtained without a physician's prescription.	$20 copay
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative* • *Private duty nursing* • *Foods that you can obtain over the counter (without a prescription), even if prescribed by your physician*	*All charges*
Chiropractic	
Benefits for Chiropractic services are limited to $500 per policy year.	50% of charges up to the maximum benefit and all charges thereafter
Alternative treatments	
• Acupuncture – – by a doctor of medicine or osteopathy for: - anesthesia - pain relief • Biofeedback for pain management, migraine treatment, bowel training and pelvic floor training for urinary incontinence Up to twelve (12) visits per calendar year for postoperative and chemotherapy nausea and vomiting, nausea of pregnancy, postoperative dental pain and as part of a comprehensive treatment program for chronic pain	$40 per specialist visit
Not covered: • *Naturopathic services* • *Hypnotherapy* • *Massage therapy* • *Herbal medicine*	*All charges*

Alternative treatments - continued on next page

Benefit Description	You pay
Alternative treatments (cont.)	
• *Homeopathy* • *Rolfing* • *Ayurveda* • *Other alternative treatments unless specifically listed as covered*	*All charges*
Educational classes and programs	
Childbirth education classes: When you complete the childbirth education class, submit a copy of the certificate of completion with the dates attended, as well as a copy of your canceled check or receipt to the claims submission address shown on the back of your ID Card.	All charges-we will reimburse up to $50 for childbirth education classes
Coverage is provided for: Tobacco Cessation programs, including individual/group/telephone counseling, and for over the counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence.	Nothing for counseling for up to two quit attempts per year with up to four counseling sessions per attempt Nothing for OTC (with written prescription) and prescription drugs approved by the FDA to treat tobacco dependence
Diabetes self management classes: **Note:** Includes training provided after the initial diagnosis of diabetes or pregnancy induced elevated blood glucose levels in the care and management of that condition, including nutritional counseling and proper use of diabetes equipment and supplies. Training upon diagnosis of a significant change in medical condition that requires a change in the self-management regime, and periodic continuing education training as warranted by the development of new techniques and treatment for diabetes.	$25 per PCP visit $40 per specialist visit $50 per outpatient non-surgical visit
Childhood obesity education	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.
- We have no deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9, *Coordinating benefits with other coverage,* including with Medicare.
- In certain geographic areas, the Health Plan has designated Centers for Cardiac Surgery, Ambulatory Surgery, Transplants and Joint Replacement.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME SURGICAL PROCEDURES .** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

Benefit Description	You pay
Surgical procedures	
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Surgical treatment of morbid obesity (bariatric surgery): - Eligible members must be 18 or over; and - Individuals must have a Body Mass Index (BMI) greater than 35, with documented comorbidities, or 40 without documented comorbidities; and - must complete a pre-surgical psychological evaluation - The member's PCP must submit clinical records documenting: • The member's participation in a physician supervised weight loss regimen; and	$40 per specialist visit $100 copayment per outpatient surgical visit at an approved free standing surgical facility $200 per outpatient surgical visit at a hospital

Surgical procedures - continued on next page

Benefit Description	You pay
Surgical procedures (cont.)	
• The member's attendance of at least one visit per month for six consecutive months or two episodes of one visit per month for three consecutive months during the two years immediately preceding the request. - Insertion of internal prosthetic devices . See 5 (a) – *Orthopedic and prosthetic devices* for device coverage information - Voluntary sterilization - men (vasectomy) - Treatment of burns **Note:** Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	$40 per specialist visit $100 copayment per outpatient surgical visit at an approved free standing surgical facility $200 per outpatient surgical visit at a hospital
Voluntary sterilization - women (tubal ligation)	Nothing
Not covered: Reversal of voluntary sterilization	*All Charges*
Reconstructive surgery	
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - The condition produced a major effect on the member's appearance, and - The condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. Your physician must precertify repair of congenital anomalies. • All stages of breast reconstruction surgery following a mastectomy, such as: - surgery to produce a symmetrical appearance on the other breast - treatment of any physical complications, such as lymphedemas - breast prostheses and surgical bras and replacements (see *Prosthetic devices*) **Note:** If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	$40 per specialist visit $100 per outpatient surgical visit at an approved free standing surgical facility $200 per outpatient surgical visit at hospital

Reconstructive surgery - continued on next page

Benefit Description	You pay
Reconstructive surgery (cont.)	
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All charges*
Oral and maxillofacial surgery	
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; facial defects due to congenital syndromes such as cleft lip/cleft palate, Crouzon's and Pierre-Robin's • Removal of stones from salivary ducts • Excision of leukoplakia or malignancies • Excision of cysts and incision of abscesses when done as independent procedures • Services provided by a physician, dentist, or other licensed practitioner which are medically necessary and commonly accepted for treatment of Temporomandibular Disorder (TMD) and/or related Myofacial pain Dysfunction (MPD) • Other surgical procedures that do not involve the teeth or their supporting structures **Note:** We will only cover these services when we preauthorize the treatment. See *Services requiring our prior approval* in Section 3. See page 60 under Section 5(g) for non-dental oral surgery.	$40 per specialist visit $200 per outpatient surgical visit
Not covered: • *Oral implants and transplantsand related procedures, including bone grafts to support implants.* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*

Benefit Description	You pay
Organ/tissue transplants	
These **solid organ transplants** are subject to medical necessity and experimental/investigational review by the Plan. Refer to *Other services* in Section 3 for prior authorization procedures. • Cornea • Heart • Heart/lung • Intestional transplants - Small intestine - Small intestine with liver - Small intestine with multiple organs, such as the liver, stomach and pancreas • Kidney • Liver • Lung: single/bilateral/lobar • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit
These **tandem blood marrow stem cell transplants for covered transplants** are subject to medical necessity review by the Plan. Refer to *Other services* in Section 3 for prior authorization procedures. • Autologous tandem transplants for - AL Amyloidosis - Multiple myeloma (de novo and treated) - Recurrent germ cell tumors (including testicular cancer)	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit
Blood or marrow stem cell transplants limited to the stages of the following diagnoses. For the diagnoses listed below, the medical necessity limitation is considered satisfied if the patient meets the staging description. • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with reoccurrence (relapsed) - Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	
- Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Infantile malignant osteopetrosis - Kostmann's syndrome - Leukocyte adhesion deficiencies - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy) - Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfillippo's syndrome, Maroteaux-Lamy syndrome variants) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Sickle cell anemia - X-linked lymphoproliferative syndrome • Autologous transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with reoccurrence (relapsed) - Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed) - Amyloidosis - Breast Cancer - Ependymoblastoma - Epithelial ovarian cancer - Ewing's sarcoma - Multiple myeloma - Medulloblastoma (clinical trial only) - Pineoblastoma (clinical trial only) - Neuroblastoma - Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	
Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan. Refer to *Other services* in Section 3 for prior authorization procedures: • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with reoccurrence (relapsed) - Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with reoccurrence (relapsed) - Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed) - Amyloidosis - Neuroblastoma	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit
These blood or marrow stem cell transplants are 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.	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	
If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, x-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial.	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit
• Allogeneic transplants for - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Beta Thalassemia Major - Chronic inflammatory demyleination polyneurophy (CIDP) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle Cell anemia • Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC) for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Breast cancer - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Myeloproliferative disorders (MSDs) - Myelodysplasia / Myelodysplastic syndromes - Sarcomas - Sickle cell anemia • Autologous Transplants for: - Advanced Childhood kidney cancers - Advanced Ewing sarcoma - Advanced Hodgkin's lymphoma	

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	
- Advanced non-Hodgkin's lymphoma - Breast cancer - Childhood rhabdomyosarcoma - Multiple sclerosis - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) - Multiple sclerosis - Systemic sclerosis National Transplant Program (NTP) - OptumHealth Care Solutions (URN) used for organ tissue transplants. **Limited Benefits** – Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a National Cancer Institute – or National Institutes of Health-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. **Note:** We cover related medical and hospital expenses of the donor when we cover the recipient. Transplants must be provided in a Plan designated Center for Transplants. These centers do a large volume of these procedures each year and have a comprehensive program of care. A listing of these Centers can be found in the Plan Directory of Health Care Providers, at our member web site www.myuhc.com, or call our Customer Service Department at 1-877-835-9861 to request an up-to-date listing.	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit
Donor testing for bone marrow/stem cell transplants for up to 4 potential donors whether family or non-family	50% of charges
Not covered: • *Donor screening tests (beyond 4 potential donors) and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered* • *All services related to non-covered transplants* • *All services associated with complications resulting from the removal of an organ from a non-member*	*All Charges*

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

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost-sharing works. Also, read Section 9, *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 ATTENDING PHYSICIAN MUST GET PREAUTHORIZATION FOR ELECTIVE HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require preauthorization.

Benefit Description	You pay
Inpatient hospital	
Room and board, such as • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets **Note:** If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	$150 per day for up to 3 days per admission
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood products, derivatives and components, artificial blood products and biological serum. Blood products include any product created from a component of blood such as, but not limited to, plasma, packed red blood cells, platelets, albumin, Factor VIII, immunoglobulin, and prolastin • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthesia services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home	Nothing

Inpatient hospital - continued on next page

Benefit Description	You pay
Inpatient hospital (cont.)	
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care*	*All Charges*
Outpatient hospital or ambulatory surgical center	
• 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 products, derivatives and components, artificial blood products and biological serum • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service **Note:** We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment.	$50 per outpatient non-surgical visit $100 per outpatient surgical visit at an approved free standing surgical facility $200 per outpatient surgical hospital visit
Extended care benefits/Skilled nursing care facility benefits	
Extended care benefit: Skilled nursing facility (SNF): All necessary services provided for up to 60 days per calendar year in a skilled nursing facility when full-time nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan physician and approved by the Plan. Services include: • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan physician	Nothing

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.)	
Not covered: • *Custodial care* • *Rest cures, domiciliary or convalescent care* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds*	*All charges*
Hospice care	
Supportive or palliative care for a terminally ill member in the home or hospice facility. These services are provided under the direction of a Plan physician who certifies that you are in the terminal stages of illness, with a life expectancy of approximately six (6) months or less. Services include: • In home care or hospice facility • Family counseling	Nothing
Not covered: Private duty nursing and homemaker services	*All charges*
Ambulance	
Local professional ambulance service when medically appropriate	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 have no deductible.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also, read Section 9*, Coordinating benefits with other coverage*, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency:

Emergencies within or outside our service area:

If you are in an emergency situation, please call your Primary Care Physician. In extreme emergencies, if you are unable to contact your physician, 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 or Primary Care Physician within 48 hours, unless it was not reasonably possible to notify us within that time. It is your responsibility to ensure that the Plan has been timely notified.

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

Benefit Description	You pay
Emergency within or outside our service area	
• Emergency care at a doctor's office	$25 per PCP visit $40 per specialist visit
• Emergency care at an urgent care center	$75 per urgent care center visit
• Emergency care as an outpatient at a hospital, including doctors' services **Note:** We waive the ER copay if you are admitted to the hospital	$125 per outpatient hospital visit, waived if admitted, then the inpatient hospital copay applies
Not covered: • *Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers*	*All charges*

Emergency within or outside our service area - continued on next page

Benefit Description	You pay
Emergency within or outside our service area (cont.)	
• *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges*
Ambulance	
Professional ambulance service, including air ambulance, when medically appropriate. **Note:** See 5(c) for non-emergency ambulance service.	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.
- We have no deductible.
- Once you have been referred for mental health services, you will have an unlimited number of visits in a 12 month period for most mental health services.
- Go to www.myuhc.com to find a list of mental health and substance abuse practitioners. Click on "Physicians & Facilities" and then click on "Find Mental Health Clinicians".
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9, *Coordinating benefits with other coverage*, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES.** 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. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. To be eligible to receive full benefits, you must follow the preauthorization process and get Plan approval of your treatment plan. Services that require preauthorization include, but are not limited to:
  - All substance abuse treatments
  - Psychological testing, Neuropsychological testing and Extended Developmental testing
  - Partial hospitalization
  - Intensive outpatient treatment
  - Electro-convulsive therapy (ECT)
- Contact United Behavioral Health at 1-800-558-7868 for any questions on these benefits and preauthorizations.
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.
- 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.

Benefit Description	You pay
Professional services	
We cover professional services by licensed professional mental health and substance abuse practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment • Treatment and counseling (including individual or group therapy visits) • Diagnosis and treatment of alcoholism and drug abuse, including detoxification, treatment and counseling • Professional charges for intensive outpatient treatment in a provider's office or other professional setting • Electroconvulsive therapy	$25 per office visit $50 per outpatient non-surgical visit
Diagnostics	
• Outpatient diagnostic tests provided and billed by a licensed mental health and substance abuse practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility	$25 per office visit $50 per outpatient non-surgical visit $150 per day (up to $450 max) for inpatient admission
Inpatient hospital or other covered facility	
Inpatient services provided and billed by a hospital or other covered facility • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services	$150 per day (up to $450 max) for inpatient admission

Benefit Description	You pay
Outpatient hospital or other covered facility	
Outpatient services provided and billed by a hospital or other covered facility • Services such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment	$50 per outpatient non-surgical visit
Not covered	
• *Services that are not part of a preauthorized approved treatment plan* • *Psychiatric evaluation or therapy on court order or as a condition of parole or probation, unless determined by a Plan physician to be necessary and appropriate* • *Services and supplies when paid for directly or indirectly by a local, state, or Federal Government agency* • *Room and board at therapeutic boarding schools* • *Services rendered or billed by schools* • *Services that are not medically necessary*	*All charges*

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescription medications, as described in the chart beginning on the next page. Some injectable medications are provided by your medical benefit. Please see below for more information.
- 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. Some prescription medications have Quantity Level Limits (QLL) and Quantity per Duration Limits (QD). Please see page 54 for more information.
- We have no deductible.
- Certain medications require your health care provider to request approval from us in order for these to be payable under the Pharmacy Plan. Drugs requiring prior approval may be limited to quantities prescribed in accordance to acceptable practice standards in the United States. If your pharmacist tells you that your prescription medication requires approval, ask your pharmacist or physician to contact the Plan at the number on your Member ID card for further instructions.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also, read Section 9*, 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 health care provider licensed to write the prescription.
- **Where you can obtain them.** You may fill the prescription at a Plan pharmacy. Retail or mail order Specialty Pharmacy drugs are only filled at our Specialty Pharmacy. Some drugs are only available at the retail pharmacy for safety or other reasons. To locate the name of a Plan pharmacy near you, refer to your *Directory of Health Care Professionals*, call our Customer Service Department 1-877-835-9861 (TTY 301-360-8111), or visit our website, www.uhcfeds.com.
- **We use a Prescription Drug List (PDL).** Our PDL Management Committee creates this list that includes FDA approved prescription medications, products, or devices. Our Plan covers all prescription medications written in accordance with FDA guidelines for a particular therapeutic indication except for prescription medications or classes of medications listed under "Not Covered" in this section of the brochure. The PDL Management Committee decides the tier placement upon clinical information from the UnitedHealthcare Pharmacy and Therapeutics (P&T) Committee as well economic and financial considerations. You will find important information about our PDL as well as other Plan information on our web site, www.uhcfeds.com. The PDL consists of Tiers 1, 2, 3 and 4.
- **Tier 1** is your **lowest** copayment option and includes all generic medications, as well as select preferred brand medications. Brand medications placed in Tier 1 are those the PDL Management Committee has determined to provide better overall value for treating certain conditions than those in Tier 2 or Tier 3. Brand medications in Tier 1 include select insulin products, select inhalers for asthma, and select medications for migraine headaches for which no generic alternative (s) are available. For the lowest out-of-pocket expense, you should always consider Tier 1 medications if you and your provider decide they are appropriate for your treatment.
- **Tier 2** is your **middle** copayment option and contains all preferred brand medications not included in Tier 1. Preferred medications placed in Tiers 1 and 2 are those the PDL Management Committee has determined to provide better overall value than those in Tier 3. If you are currently taking a medication in Tier 2, ask your provider whether there are Tier 1 alternatives that may be appropriate for your treatment.
- **Tier 3** is your **higher** copayment option and consists of only non-preferred brand medications. Sometimes there are alternatives available in Tier 1 or Tier 2. If you are currently taking a medication in Tier 3, ask your provider whether there are Tier 1 or Tier 2 alternatives that may be appropriate for your treatment.
- **Tier 4** consists of the **highest** priced non-preferred brand name medications that do not add clinical value over their covered Tier 1, Tier 2, or Tier 3 alternatives. Some medications on Tier 4 may also have an over-the-counter alternative which can be purchased without a prescription.

Changes to Tier level for all covered medications and supplies may occur January 1 and July 1of each year. If new generic medications come to market throughout the Plan year they will be placed on Tier 1. Newly marketed brand medications will be evaluated by our PDL Management Committee and they will be placed in the appropriate Tier. A prescription medication may be removed from the PDL at anytime if the medication changes to over-the-counter status, or due to safety concerns declared by the FDA.

In rare cases, you will pay the full copayment amount for a medication when the actual cost of that medication is less than the discounted ingredient cost of the drug. This means if the medication you have filled costs $6, you may have to pay the full copayment of $7 if it is a Tier 1 medication. This is our network contracting policy, however, only a few retail pharmacies apply this policy. You will never pay more than the appropriate copayment for a medication. Contact our Customer Service Department at 877-835-9861 (TTY 301-360-8111) with questions.

These are the dispensing limitations: These are the dispensing limitations. Some drugs may only be available at a retail pharmacy or through the designated Specialty Pharmacy. See the bottom of this page for details on Specialty Pharmacy drugs.

Subject to your prescription's instructions, you may purchase up to a 90 day supply of covered drugs and supplies at a retail pharmacy for the applicable tier copayment for each 30 day supply. Drugs available through mail order require the applicable tier copayment.

- **Contraceptives -** You pay one copay for up to a 90-day supply of contraceptive medications, subject to QLL and QD limitations. Note: Tier 1 hormonal contraceptives are offered with no copayment.
- **Quantity Duration (QD) -** Some medications have a limited amount that can be covered for a specific period of time.
- **Quantity Level Limits (QLL) -** Some medications have a limited amount that can be covered at one time
- **Day Supply** - "Day supply" means consecutive days within the period of prescription. Where a prescription regimen includes "on and off days" when the medication is taken, the off days are included in the count of the day supply.
- **Injectable medications -** Medications typically covered under the pharmacy benefit and received through a retail or mail order pharmacy are those that are self-administered by you or a non-skilled caregiver. However, injectable medications that are typically administered by a health care professional are covered under your medical benefit and need to be accessed through your provider or Specialty pharmacy. Contact the Health Plan at 877-835-9861 (TTY 301-360-8111) for more information on these medications.
- **Special dispensing circumstances -** M.D. IPA will give special consideration to filling prescription medications for members covered under the FEHB if:
  - You are called to active duty, or
  - You are officially called off-site as a result of a national or other emergency, or
  - You are going to be on vacation for an extended period of time

Your physician may need to request prior authorization from us in order to fill a prescription for the reasons listed above. Please contact us on 1-877-835-9861 (TTY 301-360-8111) for additional information.

Changes to quantity duration and quantity level limits may occur on January 1 and July 1 of each year. We base these processes upon the manufacturer's package size, FDA-approved dosing guidelines as defined in the product package insert and/or the medical literature or guidelines that support the use of doses other than the FDA-recommended dosage. If your prescription written by your provider exceeds the allowed quantity, please refer to Section 7, to file an appeal with the Plan.

- **Refill Frequency -** A process that allows you to receive a refill once when you have used 75 percent of the medications. For example, a prescription that was filled for a 30-day supply can be refilled after 23 days. While this process provides advancement on your next prescription refill, we cannot dispense more than the total quantity your prescription allows.
- **Mandatory Specialty Pharmacy Program -** Our Specialty Pharmacy Program includes medications for rare, unusual or complex diseases. Members must obtain these medications through our designated specialty pharmacy. You will pay the applicable Tier copay for your specialty medications and receive up to a maximum of a consecutive 30-day supply of your prescription medication. Our specialty pharmacy providers will give you superior assistance and support during your treatment.This Program offers the following benefits to members:
  - Expertise in storing, handling and distributing these unique medications

- Access to products and services that are not available through a traditional retail pharmacy
- Access to nurses and pharmacists with expertise in complex and high cost diseases
- Free supplies such as syringes and needles
- Educational materials as well as support and development of a necessary care plan

For more information, please call 1-866-429-8177.

- **Half Tablet Program -** With certain medications, you may elect to join the voluntary Half Tablet Program. This Program allows you to save money in copayments by electing a double strength medication, receiving half the quantity, and splitting the tablet in half. If you take advantage of this Program, you will pay half a copayment at a retail pharmacy or through mail order. Your provider must write the prescription for the increased dosage, with the instructions to "take a half tablet".
- **Why use Tier 1 drugs?** Medications in Tier 1 offer the best health care value and are available at the lowest copayment. Tier 2 and Tier 3 medications are available at a progressively higher copayment and Tier 4 medications are available at the highest copayment level. This approach helps to assure access to a wide range of medications and control health care costs for you.

Benefit Description	You pay
Covered medications and supplies	
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered* • Insulin-copayment applies to each 30-day supply • Diabetic supplies, including insulin syringes, needles, glucose test tablets and test tape. Benedict's solution or equivalent, and acetone test tablets • Disposable needles and syringes for the administration of covered, prescribed medications • Drugs for sexual dysfunction are limited. Contact the Plan for dosage limits. • Fertility drugs-injectable and oral fertility drugs for authorized in-vitro fertilization procedures; only Clomid (clomiphene) is covered for artificial insemination	Non-maintenance medications at a retail pharmacy: • Up to a 30-day supply: - Tier 1 - $7 - Tier 2 - $30 - Tier 3 - $60 - Tier 4 - $100 Maintenance medications from the Plan mail order pharmacy for up to a maximum of a 90-day supply - Tier 1 - $17.50 - Tier 2 - $75 - Tier 3 - $150 - Tier 4 - $250
Women's Tier 1 contraceptive drugs and devices Please contact customer service at 877-835-9861 if you have any questions regarding contraceptive coverage Note: Over-the-counter contraceptives drugs and devices approved by the FDA require a written prescription by an approved provider.	No copayment No copayment for contraceptive devices
Smoking cessation medications are covered as follows: • Prescription medications	Nothing

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	
• Over-the-counter medications with a prescription from a Plan provider	Nothing
Not covered: • *Drugs and supplies for cosmetic purposes, including drugs for weight loss or control* • *Drugs to enhance athletic performance* • *Medical supplies such as dressings and antiseptics* • *Artificial insemination fertility drugs except Clomid (clomiphene)* • *Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies* • *Replacement prescription drug products resulting from loss, theft, spoilage, or breakage of original product* • *Vitamins, nutrients and food supplements that can be purchased without a prescription* • *Nonprescription medicines* • *Drugs available over-the-counter that do not require a prescription order by federal or state law before being dispensed, and any drug that is therapeutically equivalent to an over-the-counter drug* • *Alcohol swabs and bio-hazard disposable containers* • *Compound drugs that do not contain at least one covered ingredient that requires a prescription order or refill*	*All Charges*

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary
- If you are enrolled in a Federal Employees Dental Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First Primary payor 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 have no deductible.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also, read Section 9, *Coordinating benefits with other coverage*, including with Medicare.

Benefit Desription	You Pay
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. A sound natural tooth is defined as a tooth that has no active decay, has at least 50% bony support, has no filling on more than two surfaces, has no root canal treatment, is not an implant, is not in need of treatment except as a result of the accident, and functions normally in chewing and speech. (Crowns, bridges, and dentures are not considered sound natural teeth.) Treatment must be initiated within seventy two (72) hours after the accident occurs. The Plan may grant an extension if the injury cannot be reasonably treated within seventy two (72) hours after the accident occurs due to extenuating circumstances (such as prolonged hospitalization). All accidental injury services must be completed within twelve (12) months of the injury. **Note:** Follow-up dental care or services must be received from a participating Doctor of Dental Surgery, (D.D.S.) or Doctor of Medical Dentistry, (D. M.D.). The member must use a participating provider with the Plan and have a valid referral from their PCP. These services are part of the medical health plan, not to be confused with any non-FEHB Dental Plans. Dental treatment for accidental injury is a limited benefit intended to stabilize your dental condition and includes only the following: • Emergency examination • Periapical and panoral radiographs	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit $150 per day up to 3 days per inpatient hospitalization

Accidental injury benefit - continued on next page

Benefit Desription	You Pay
Accidental injury benefit (cont.)	
• Root canal therapy • Emergency, temporary splinting of the teeth • Prefabricated post and core • Simple, minimal restorative procedures (fillings) • Emergency extractions • Post-traumatic crowns are covered if it is the only treatment available • Replacement of a tooth lost due to accidental injury	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit $150 per day up to 3 days per inpatient hospitalization
Not covered: • *Oral implants and related procedures, including bone grafts to support implants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva and alveolar bone)*	*All Charges.*

Discount Dental Benefits

This section pertains to the Discount Dental Program which is administered by UnitedHealthcare and is the only dental plan provided under our FEHB contract. Non-FEHB dental benefits are described on page 65.

The Discount Dental Program requires you to use a Plan participating dental practitioner. To locate a participating practitioner visit our website at www.myuhcdental.com/discount and select "Dentist Locator". You may register on the Member Login site if you are a member and follow the instructions on the site.

The Discount Dental Program also requires you to use your **M.D. IPA medical plan identification card** to receive dental benefits and discounts associated with this plan. (The separate dental identification card you received as a member of M.D. IPA is applicable to non-FEHB dental benefits only.) Your dental provider is responsible for contacting the Plan to verify your dental eligibility and dental benefits. You cannot use the Discount Dental Program and the non-FEHB PPO Dental Plan for the same date of service and/or the same procedure.

The Discount Dental Program provides members a discount for dental services. You will pay a reduced amount of the Usual, Customary and Reasonable (UCR) dental charges. We base the dental charges on the type of service and the geographic area of the provider. You must pay for your dental treatment at the time you receive services. There are no claim forms to submit. We cover dental procedures with recognized American Dental Association (ADA) codes. Discounts for non-cosmetic services generally range between 25% and 30% of UCR. Discounts for cosmetic services generally range between 10% and 15% of UCR. Dental services include but are not limited to the following:

Type	Description of Service	ADA Code
Type I - Diagnostic and Preventive Services	Periodic Oral Exam	D0120
Type I - Diagnostic and Preventive Services	Prophylaxis - Adult	D1110
Type I - Diagnostic and Preventive Services	Prophylaxis - Child	D1120
Type I - Diagnostic and Preventive Services	Bitewings - 2 Films	D0272
Type II - Basic Dental Services	Amalgam - 2 Surfaces	D2150
Type II - Basic Dental Services	Resin - 2 Surfaces, Anterior	D2331
Type II - Basic Dental Services	Resin - 2 Surface, Posterior	D2392

Type	Description of Service	ADA Code
Type II - Basic Dental Services	Sealant, per tooth	D1351
Type III - Major Dental Services	Endodontics - Root Canal Therapy	D3322
Type III - Major Dental Services	Periodontal Scaling and Root Planning - Per Quadrant	D4341
Type III- Major Dental Services	Crown - Porcelin Fused to Predominately Base Metal	D2751
Type III - Major Dental Services	Recement Bridge	D6930
Type III - Major Dental Services	Inlay - Metallic - One Surface	D2510
Type III - Major Dental Services	Crown	D6058
Type III - Major Dental Services	Oral Surgery - Surgical Repositioning of Teeth	D7290
Type III - Major Dental Services	Prosthodontics - Dentures	D5650
Type IV - Orthodontia	Complete Orthodontia - Adolescent	D8080
Type IV - Orthodontia	Complete Orthodontia - Adult	D8090

To locate more information on the UnitedHealthcare Discount Dental Program including use of the treatment cost calculator to determine your approximate out of pocket costs, visit our web site located at www.myuhcdental.com/discount or contact Dental Customer Service at 1-866-876-5921.

Adjunctive dental services	
Benefits for dental care that is medically necessary and an integral part of the treatment of a sickness or condition for which covered health services are provided. Examples of adjunctive dental care are: • Extraction of teeth prior to radiation for oral cancer • Elimination of oral infection prior to transplant surgery • Removal of teeth in order to remove an extensive tumor **Note:** When alternate methods may be used, we will authorize the least costly covered health service, provided that the services and supplies are considered by the profession to be an appropriate method of treatment, and meet broadly accepted national standards of dental practice. You and the provider may choose a more expensive level of care, but Benefits will be payable according to these guidelines.	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit $150 per day up to 3 days per inpatient hospitalization
Not covered: • *Treatment of dental disease that results from a medical condition such as but not limited to:*	*All charges*

Adjunctive dental services - continued on next page

Adjunctive dental services (cont.)	
• *Caries as a result of "dry mouth" caused by disease or medication* • *Restoration of teeth damaged by acid reflux*	*All charges*
Non-dental oral surgery	
Benefits are provided for non-dental oral surgery for the correction of deformities of the jaws due to congenital defects, sickness or injury. Examples of congenital syndromes are: • Pierre Robin Syndrome • Treacher-Collins Syndrome • Crouzon's Syndrome Cleft lip or cleft palate treatment includes orthodontics, oral surgery, otologic, and audiologic and are provided under the direction of a Physician. See page 38 for oral and maxillofacial surgery.	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit $150 per day up to 3 days per inpatient hospitalization
Not covered: • *Procedures to correct open bites, cross bites, retruded or protruded jaws which are not related to congenital syndromes or a severe functional malocclusion* • *Pre or post-surgical orthodontics*	*All charges*
Dental anesthesia	
Benefits may be provided for outpatient facilities when there exists an underlying medical condition, co-morbidity, or significant risk factor which, as we determine, requires such a facility to control, monitor or treat the medical condition during or immediately after the procedure. Examples include: • Hemophilia • Severe asthma • Unstable heart disease • Unstable diabetes. In such cases benefits are provided for general anesthesia and associated facility charges. **NOTE:** These outpatient dental services are separate from and in addition to those provided for below under *Dental anesthesia and associated facility charges*	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit $150 per day up to 3 days per inpatient hospitalization
Not covered: Dental procedures themselves unless the dental procedure is specifically stated as a Covered Health Service in this FEHB Brochure	*All charges*

Dental anesthesia and associated facility charges	
General anesthesia and associated facility charges for dental services performed in a hospital or alternate facility when the dentist and the physician determine that such services are necessary for the safe and effective treatment of a dental condition. Such treatment is limited to a covered person who meets all requirements in one of the two following sets of conditions: • Is 7 years of age or younger or is developmentally disabled • Is an individual for whom a successful result cannot be expected from dental care provided under local anesthesia because of a physical, intellectual, or other medically compromising condition of the enrollee or insured • Is an individual for whom a superior result can be expected from dental care provided under general anesthesia **Or** • Is an extremely uncooperative, fearful, or uncommunicative child who is 17 years of age or younger with dental needs of such magnitude that treatment should not be delayed or deferred • Is an individual for whom lack of treatment can be expected to result in oral pain, infection, loss of teeth, or other increased oral or dental morbidity **Note:** Such covered health services must be provided under the direction of a physician or dentist.	$40 per specialist visit $50 per outpatient non-surgical visit $200 per outpatient surgical visit $150 per day up to 3 days per inpatient hospitalization
Not covered: Benefits are not provided for the diagnosis or treatment of dental disease.	*All charges*

Section 5(h). Special features

Flexible Benefits Option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
Diabetes Prevention and Control Alliance (DPCA)	The Diabetes Prevention and Control Alliance (DPCA) is designed to provide employees living with pre-diabetes and diabetes with new ways to seek care and improve their well-being through two unique programs: • Diabetes Prevention Program -- group-based lifestyle intervention with the YMCA for those living with pre-diabetes. Helps slow and/or prevent the development of Type 2 diabetes through lifestyle management and weight loss. • Diabetes Control Program -- for those living with diabetes, provides access to local pharmacists who are trained to help manage diabetes. The goal is to reduce the risk of serious health complications through medication management and ongoing monitoring for complications. The program benefits are offered at 100% with no deductible or co-pay for the services described above; the DCPA is available to members 18 years and over. For questions about the Diabetes Prevention Program or the Diabetes Control Program, please call 1-888-688-4019.
Healthy Pregnancy Program	With our Healthy Pregnancy Program, M.D. IPA enrollees receive personal support through all stages of pregnancy and delivery. Some features of the program include a pregnancy assessment to identify special needs, identification of pregnancy risk factors, a 24-hour toll-free phone number to experienced nurses and customized maternity educational materials. To enroll in the Healthly Pregnancy Program, simply call toll-free to 1-800-411-7984, or visit www.healthy-pregnancy.com.
Transplant Centers of Excellence	M.D. IPA uses OptumHealth Care Solutions to provide you access to one of the nation's leading transplant networks, managing more than 10,000 referrals each year. Centers of Excellence are selected through a process of quality measurement and cover all phases of patient health care from evaluation, pre-transplant, transplant, post-transplant and 12-month follow-up health care. Contact the health plan at 1-877-835-9861 (TTY 301-360-8111) to discuss information about transplants and physicians.

Health4Me™	**Health4Me™** If you are always on the go, the UnitedHealthcare **Health4Me™** app provides instant access to your family's important health information —anytime/ anywhere. Whether you want to find a physician near you, check the status of a claim or speak directly with a health care professional, Health4Me is your go-to resource. It is available for download now on the app store for iPhones® or Google® Play for Androids.
Care24	For any of your health concerns, 24 hours a day, 7 days a week, you may call and talk with a registered nurse who will discuss treatment options and answer your health questions. Members will learn self-care for minor illnesses and injuries, understand diagnosed conditions, manage chronic diseases, discover and evaluate possible benefits and risks of various treatment options, learn about specific medications and connect with community support groups.
Blue Button	**Blue Button** allows you to access and download your information from your UnitedHealthcare Personal Health Record (PHR) into a very simple text file or PDF that can be read, printed, or saved on any computer. It gives you complete control of this information – without any special software – and enables you to share this data with your health care providers, caregivers, or people you trust. UnitedHealthcare is an advocate for empowering patients to best utilize the important information and data in their PHR. Blue Button makes this easier and more secure.
UnitedHealth Premium	This program promotes access to improved care delivery by providing useful quality and cost information and user-friendly tools that assist consumers in making informed health care decisions. Quality guidelines are based on standards from organizations such as UnitedHealth Premium Designation program includes specialty centers, hospital comparisons and other cost comparison tools such as pharmacy.
Cancer Clinical Trials	To be a qualifying clinical trial, a trial must meet all of the following criteria: • Be sponsored and provided by a cancer center that has been designated by the *National Cancer Institute (NCI)* as a *Clinical Cancer Center* or *Comprehensive Cancer Center* or be sponsored by any of the following: - - *National Institutes of Health (NIH).* (Includes *National Cancer Institute (NCI).*) - - *Centers for Disease Control and Prevention (CDC).* - - *Agency for Healthcare Research and Quality (AHRQ).* - - *Centers for Medicare and Medicaid Services (CMS).* - - *Department of Defense (DOD).* - - *Veterans Administration (VA).* • The clinical trial must have a written protocol that describes a scientifically sound study and have been approved by all relevant institutional review boards (IRBs) before participants are enrolled in the trial. We may, at any time, request documentation about the trial to confirm that the clinical trial meets current standards for scientific merit and has the relevant IRB approvals. Benefits are not available for preventive clinical trials. • The subject or purpose of the trial must be the evaluation of an item or service that meets the definition of a Covered Health Service and is not otherwise excluded under the Policy.
Specialty Pharmacy	Specialty medications are designed to address the most complex and life threatening diseases. These drugs require an approach that looks beyond the drug to the whole disease. All of the pharmacies in the specialty network provide personalized care, monitoring and medication counseling. Members have access to pharmacists 24 hours a day to answer any questions regarding medications.
UHC.TV for Health and Happiness	UHC.TV is an online television network that presents educational and entertaining video programs about good health and living well.

	Get inspired by watching short motivational talks by well-known personalities, such as Laila Ali, Today Show nutritionist Joy Bauer, and Olympic Gold Medalist Scott Hamilton, who share their stories of physical, social, emotional, mental or spiritual health. Get information from health experts, including Dr. Mehmet Oz and other health professionals, on a variety of topics. Simply type **UHC.TV** into your Internet browser to start watching for your health and happiness. You can also subscribe to UHC.TV and be the first to know about new programs, content and features as they are added to the site. Like us on Facebook or follow us on Twitter.

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 1-877-835-9861 (TTY 301-360-8111) or visit their web site at www.uhcfeds.com.

Eyewear Benefits - M.D. IPA automatically provides an eyewear benefit at **no additional premium** to all of our FEHB members. The benefit includes coverage for prescribed eyeglasses or contacts in lieu of glasses once every 24 months. Members may select UnitedHealthcare Vision preferred, participating, or out-of-network level providers. Visit www.uhcfeds.com for more information.

PPO Dental Plan -In addition to the Discount Dental Program as described in Section 5(g) of this brochure, M.D. IPA provides a PPO Dental Plan to all our enrolled Federal members. There is **no additional premium** for this benefit and enrollment is automatic when you enroll in M.D. IPA's FEHB health plan. Visit www.uhcfeds.com for additional information. You must use your UHC Dental identification card to access these benefits

Online Health Coach: Exercise Program -This program provides personalized exercise routines to help you meet the challenges of getting in shape. This staged approach to getting fit walks you through five program levels. Plus, you'll receive tips on nutrition, fitness articles and access to interactive tools to help you keep your exercise routine for life. To access this program, log on to www.myuhc.com, click 'Health & Wellness', then 'Your Personal Health Center' on the right side of the screen.

Online Personal Health Manager -Available on www.myuhc.com, the online Personal Health Manager helps you manage your health information all in one place.You can securely record your current health status or conditions, document your medical contacts, create an emergency medical wallet card and store information from doctors and print reports.

Online Health Assessment, and Personalized Report -Available through www.myuhc.com, the Health Assessment is an online confidential survey that helps assess your overall current state of health. After taking the 20-minute Health Assessment, you immediately receive a Personalized Report with your results. You then can begin taking steps to achieve a healthier lifestyle through using the online Health Improvement Programs, based on your Personalized Report's suggested improvement areas. You also have the option to speak with a consultative nurse about your results.

Health and Wellness Library - Get the latest information on a variety of health and wellness topics. Log on to www.myuhc.com and click 'Health&Wellness', then 'Conditions AtoZ'.

Health Improvement Programs -Through myOptumHealth, UnitedHealthcare medical members have access to tools that can help contribute to your overall health and well-being. It offers premier motivational and interactive tools that allow you to make better health and lifestyle management choices. Find out ways to improve your emotional well-being and create a plan to help motivate your children. Inspire yourself; understand what motivates you to say "I'll do it"! Continue, or expand your plan of prevention, or educate yourself on your health vulnerabilities. Share tips, tell your story, and find mutual support from people walking the same road as you.

The educational, yet entertaining content covers a wide range of topics/ programs including nutrition, diabetes, exercise and fitness, women's & men's health, weight management, heart health, and so much more. First register on the link from the member page, then use the wide range of self care tools & tips, news and trends,, videos, slide shows, quizzes and other effective ways to **engage, plan, learn and take action** to maximize your health and that of your loved one

Multicultural Benefit Tools -Do you speak another language or need health and wellness information focused on the needs of African Americans, Hispanics or Asian Americans? Visit **www.uhclatino.com** for information in Spanish, www.uhcasian.comfor information in Chinese, Korean, Japanese and Vietnamese, or **uhcgenerations.com** for information focused on African Americans.

Source4Women -Learn more about health and wellness for you and your family, and find new ways to stay healthy. Source4Women offers complimentary online tools, resources, seminars and events focused on keeping you and your family healthy. Visit **www.source4women** and register to attend any of the complimentary one-hour seminars, held the second Tuesday of each month at 12:30 p.m. (ET). The interactive seminars feature health and wellness experts, as well as time for questions with the speakers.

Section 6. General exclusions – services, drugs and supplies we do not 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 it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition. For information on obtaining prior approval for specific services, such as transplants, see Section 3** ***When you need prior Plan approval for certain services.***

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see Emergency services/accidents);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants);
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Fetal reduction surgery;
- Surrogate parenting;
- The reversal of voluntary sterilization;
- Services, drugs, or supplies related to sex transformations;
- Extra care costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care;
- Research costs related to conducting a clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7. Filing a claim for covered services

This Section primarily deals with post-service claims (claims for services, drugs or supplies you have already received). See Section 3 for information on pre-service claims procedures (services, drugs or supplies requiring prior Plan approval), including urgent care claims procedures. When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment, coinsurance, or deductible.

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

If you need to file the claim, here is the process:

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-94 form. For claims questions and assistance, call us 1-877-835-9861 (TTY 301-360-8111).

When you must file a claim - such as for services you receive 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, date of birth, address, phone number 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 payor - such as the Medicare Summary Notice (MSN)
- Receipts, if you paid for your services

Note: Canceled checks, cash register receipts, or balance due statements are not acceptable substitutes for itemized bills.

Submit domestic medical claims to:

M.D. IPA, a UnitedHealthcare Company, P.O. Box **740825**, Atlanta, GA 30374-0825**.**

Submit international medical claims to:

Submit your international claims to: M.D. IPA, a UnitedHealthcare Company, P.O. Box **740817**, Atlanta, GA 30374-0817.

Prescription drugs

Submit your claims to:

Usually, there are no claim forms to fill out when you fill a prescription at a Plan pharmacy. In some cases, however, you may pay out-of-pocket, such as when you are outside the service area in a medical emergency. If this happens, send the following information:

- Your receipt
- The drug NDC number
- The pharmacy's NABP number
- The prescribing physician's or dentist's DEA number

Submit your claims to: Medco Health, P.O. Box 14711, Lexington, KY 40512.

Other supplies or services	**Submit your claims to: M.D. IPA, a UnitedHealthcare Company, P.O. Box 740825, Atlanta, GA 30374-0825.**
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.
Post-service claims procedures	We will notify you of our decision within 30 days after we receive your post-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you before the expiration of the original 30-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected. If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information. If you do not agree with our initial decision, you may ask us to review it by following the disputed claims process detailed in Section 8 of this brochure.
Authorized Representative	You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, a health care professional with knowledge of your medical condition will be permitted to act as your authorized representative without your express consent. For the purposes of this section, we are also referring to your authorized representative when we refer to you.
Notice Requirements	If you live in a county where at least 10 percent of the population is literate only in a non-English language (as determined by the Secretary of Health and Human Services), we will provide language assistance in that non-English language. You can request a copy of your Explanation of Benefits (EOB) statement, related correspondence, oral language services (such as telephone customer assistance), and help with filing claims and appeals (including external reviews) in the applicable non-English language. The English versions of your EOBs and related correspondence will include information in the non-English language about how to access language services in that non-English language. Any notice of an adverse benefit determination or correspondence from us confirming an adverse benefit determination will include information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount, if applicable), and a statement describing the availability, upon request, of the diagnosis and procedure codes

Section 8. The disputed claims process

You may be able to appeal directly to the Office of Personnel Management (OPM) if we do not follow required claims processes. For more information about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in Sections 3, 7 and 8 of this brochure, please visit www.uhcfeds.com.

Please follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your post-service (a claim where services, drugs, or supplies have already been provided). In Section 3 *If you disagree with our pre-service claim decision,* we describe the process you need to follow if you have a claim for services, referrals, drugs or supplies that must have prior Plan approval, such as inpatient hospital admissions.

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim. To make your request, please contact our Customer Service Department by writing to M.D. IPA Federal Employees Health Benefits Program at P.O. Box 30432, Salt Lake City, UT 84130-0432 or calling 1-877-835-9861.

Our reconsideration will take into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

When our initial decision is based (in whole or in part) on a medical judgment (i.e., medical necessity, experimental/investigational), we will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment and who was not involved in making the initial decision.

Our reconsideration decision will not afford deference to the initial decision and will be conducted by a plan representative who is neither the individual who made the initial decision that is the subject of the reconsideration, nor the subordinate of that individual.

We will not make our decisions regarding hiring, compensation, termination, promotion, or other similar matters with respect to any individual (such as a claims adjudicator or medical expert) based upon the likelihood that the individual will support the denial of benefits.

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at: M.D. IPA, a UnitedHealthcare Company's Federal Employee Health Benefits (FEHB) Program Appeals, P.O. Box 30573, Salt Lake City, Utah 84130-0573; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. e) Include your email address (optional for member), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly. We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.
2	In the case of a post-service claim, we have 30 days from the date we receive your request to: a) Pay the claim or

b) Write to you and maintain our denial or.

c) Ask you or your provider for more information

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.

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

3

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, Healthcare and Insurance, Federal Employee Insurance Operations, Health Insurance 3, 1900 E Street, NW, Washington, DC 20415-3630.

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.
- Your email address, if you would like to receive OPM's decision via email. Please note that by providing your email address, you may receive OPM's decision more quickly.

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. However, for urgent care claims, a health care professional with knowledge of your medical condition may act as your authorized representative without your express consent.

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 you did not indicate that your claim was a claim for urgent care, then call us at (877) 835-9861. We will hasten our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. eastern time.

Please remember that we do not make decisions about plan eligibility issues. For example, we do not determine whether you or a dependent is covered under this plan. You must raise eligibility issues with your Agency personnel/payroll office if you are an employee, your retirement system if you are an annuitant or the Office of Worker's Compensation programs if you are receiving Worker's Compensation benefits.

Section 9. Coordinating benefits with Medicare and 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 payor and the other plan pays a reduced benefit as the secondary payor. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' (NAIC) guidelines order of benefit determination rules. For more information on NAIC rules regarding the coordinating of benefits, visit the NAIC web site at http://www.NAIC.org.

The order of benefit determination rules determine whether this plan is a primary plan or secondary plan when the person has health care coverage under more than one plan. When this plan is primary, it determines payment for its benefits first before those of any other Plan without considering any other plan's benefits. When this plan is secondary, it determines its benefits after those of another plan and may reduce the benefits it pays so that all plan benefits do not exceed 100% of this plan's total allowable expense. When this plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all Plans are not more than the total allowable expenses. In determining the amount to be paid for any claim, the secondary plan will calculate the benefits it would have paid in the absence of other health care coverage and apply that calculated amount to any allowable expense under its plan that is unpaid by the primary plan. The secondary plan may then reduce its payment by the amount so that, when combined with the amount paid by the primary plan, the total benefits paid or provided by all plans for the claim do not exceed the total allowable expense for that claim. In addition, the secondary plan shall credit to its plan deductible any amounts it would have credited to its deductible in the absence of other health care coverage.

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 (or a covered family member) 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.

Clinical Trials

An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is either Federally funded; conducted under an investigational new drug application reviewed by the Food and Drug Administration; or is a drug trial that is exempt from the requirement of an investigational new drug application.

If you are a participant in a clinical trial, and the related care is not covered within the clinical trial, this plan will provide coverage for related costs based on the criteria listed below.

- Routine care costs – costs for routine services such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition, whether the patient is in a clinical trial or is receiving standard therapy. These costs are covered by this Plan.
- Extra care costs – costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. This Plan does not cover these costs.
- Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials. This Plan does not cover these costs.

Please see page 63 of the brochure for specific requirements for cancer related trials.

When you have Medicare

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

- 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 (1-800-633-4227),(TTY 1-877-486-2048) 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 (TTY 1-800-325-0778) 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 do not sign up for Medicare Part B when you are first eligible, you may be charged a Medicare Part B late enrollment penalty of a 10% increase in premium for every 12 months you are not enrolled. If you didn't take Part B at age 65 because you were covered under FEHB as an active employee (or you were covered under your spouse's group health insurance plan and he/she was an active employee), you may sign up for Part B (generally without an increased premium) within 8 months from the time you or your spouse stop working or are no longer covered by the group plan. You also can sign up at any time while you are covered by the group plan.

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.

All physicians and other providers are required by law to file claims directly to Medicare for members with Medicare Part B, when Medicare is primary. This is true whether or not they accept Medicare.

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.

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 payor, we process the claim first.

When Original Medicare is the primary payor, 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 1-877-835-9861 (TTY 301-360-8111), or see our member Web site at www.myuhc.com.

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

- All copayment and coinsurance amounts will be applied until you meet your Medicare Part B deductible. Once the Medicare Part B deductible has been met, all copayments and coinsurance are waived.
- We will pay all amounts identified as "patient responsibility" on the Medicare Explanation of Benefits as long as the service rendered is covered by our plan.
- We will pay the Inpatient Medicare deductible.

- **Tell us about your Medicare coverage**

You must tell us if you or a covered family member has Medicare coverage, and let us obtain information about services denied or paid under Medicare if we ask. You must also tell us about other coverage you or your covered family members may have, as this coverage may affect the primary/secondary status of this Plan and Medicare.

- **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), (TTY 1-800-486-2048) or at www.medicare.gov.

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

This Plan and another plan's Medicare Advantage plan: You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area (if you use our Plan providers and follow our guidelines for getting care shown in Section 3), but we will not waive any of our copayments, or coinsurance. 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 payor, we process the claim first. If you enroll in Medicare Part D and we are the secondary payor, 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 payor. The following chart illustrates whether Medicare or this Plan should be the primary payor 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 Payor Chart		
A. When you - or your covered spouse - are age 65 or over and have Medicare and you...	**The primary payor 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 payor before eligibility due to ESRD **(for 30 month coordination period)**		✓
• Medicare was the primary payor 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.

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.

Clinical Trials Cost Categories

- Routine care costs – costs for routine services such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's cancer, whether the patient is in a clinical trial or is receiving standard therapy
- Extra care costs – costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care
- Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes

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 20.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 20.

Cost-sharing

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

Covered services

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

Custodial Care

Medical or non-medical services:

- Which are furnished mainly to assist you in the activities of daily living;
- For which professional skills or training is not required; and
- Which are not likely to result in the improvement of your condition or in your recovery

Custodial care that lasts 90 days or more is sometimes known as long term care.

Experimental or investigational service

A drug, device, treatment or procedure is considered experimental if:

- It is not recognized, in accordance with generally accepted medical standards, as being safe and effective for your condition;
- It requires approval by a governmental authority (including the U.S. Food and Drug Administration) before you can use it, but they have not granted that approval; or
- It is the subject of a written protocol used by the treating facility for research, clinical trials, or other tests or studies to evaluate its safety, effectiveness, toxicity, or maximum tolerated dose.

We evaluate investigational/experimental treatments on a case-by-case basis as well as on a continual basis as new and emerging treatments become available. We use a variety of resources to assist the Medical Director in deciding if a service is experimental or investigational including specific database searches of the National Institutes of Health (NIH) and the Centers for Medicare and Medicaid Services (CMS), review by independent medical experts and an independent technology assessment firm.

Health care professional

A physician or other health care professional licensed, accredited, or certified to perform specified health services consistent with state law.

Infertility

The inability to achieve pregnancy after one year of unprotected intercourse.

Medical necessity	Services which are reasonably necessary in the exercise of good medical practice in accordance with professional standards accepted in the United States for the treatment of an active illness or injury. We determine medical necessity.
Plan allowance	Allowable expense (plan allowance) is a health care expense, including deductibles, coinsurance and copayments, that is covered at least in part by any Plan covering the person. When a Plan provides benefits in the form of services, the reasonable cash value of each service will be considered an Allowable Expense and a benefit paid.
Post-service claims	Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.
Pre-service claims	Those claims (1) that require precertification, prior approval, or a referral and (2) where failure to obtain precertification, prior approval, or a referral results in a reduction of benefits.
Urgent care claims	A claim for medical care or treatment is an urgent care claim if waiting for the regular time limit for non-urgent care claims could have one of the following impacts: • Waiting could seriously jeopardize your life or health; • Waiting could seriously jeopardize your ability to regain maximum function; or • In the opinion of a physician with knowledge of your medical condition, waiting would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. Urgent care claims usually involve Pre-service claims and not Post-service claims. We will judge whether a claim is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine. If you believe your claim qualifies as an urgent care claim, please contact our Customer Service Department at 1-877-835-9861. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care
Us/We	Us and We refer to M.D. IPA.
You	You refers to the enrollee and each covered family member.

Section 11. Other Federal Programs

Please note, the following programs are not part of your FEHB benefits. They are separate Federal programs that complement your FEHB benefits and can potentially reduce your annual out-of-pocket expenses. These programs are offered independent of the FEHB Program and require you to enroll separately with no Government contribution.

Important information about three Federal programs that complement the FEHB Program

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

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

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

The Federal Flexible Spending Account Program-*FSAFEDS*

What is an FSA?

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

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of $250. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is $2,500.

- **Health Care FSA (HCFSA)** – Reimburses you for eligible health care expenses (such as copayments, deductibles, insulin, products, **physician prescribed** over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.

FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider file claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

- **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 tax dependents, including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.
- **Dependent Care FSA (DCFSA)** – Reimburses you for eligible **non-medical** day care expenses for your child(ren) under age 13 and/or for any person you claim as a dependent on your Federal Income Tax return who is mentally or physically incapable of self-care. You (and your spouse if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for a DCFSA.

- If you are a new or newly eligible employee you have 60 days from your hire date to enroll in an HCFSA or LEX HCFSA and/or DCFSA, but you must enroll before October 1. If you are hired or become eligible on or after October 1, you must wait and enroll during the Federal Benefits Open Season held each fall.

FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

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 separate and different from the FEHB Program, and was established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004. **This Program provides comprehensive dental and vision insurance at competitive group rates with no pre-existing condition limitations for enrollment.**

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

Dental Insurance

All dental plans provide a comprehensive range of services, including:

- 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, pre-fabricated 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 for dependent children up to age 19.

Vision Insurance

All 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 web site at www.opm.com/insure/dental and www.opm.gov/insure/vision. These sites also provide links to each plan's web site, 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 1-877-889-5680).

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

The Federal Long Term Care Insurance Program (FLTCIP) can help pay for the potentially high cost of long term care services, which are not covered by FEHB plans. Long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment such as Alzheimer's disease. For example, long term care can be received in your home from a home health aide, in a nursing home, in an assisted living facility or in adult day care. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives, are eligible to apply. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. For more information, call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit www.ltcfeds.com.

Pre-existing Condition Insurance Program (PCIP)

Do you know someone who needs health insurance but can't get it? The Pre-Existing Condition Insurance Plan (PCIP) may help.

An individual is eligible to buy coverage in PCIP if:

- He or she has a pre-existing medical condition or has been denied coverage because of the health condition;
- He or she has been without health coverage for at least the last six months. (If the individual currently has insurance coverage that does not cover the pre-existing condition or is enrolled in a state high risk pool then that person is not eligible for PCIP.);
- He or she is a citizen or national of the United States or resides in the U.S. legally.

The Federal government administers PCIP in the following states: Alabama, Arizona, District of Columbia, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Kentucky, Louisiana, Massachusetts, Minnesota, Mississippi, North Dakota, Nebraska, Nevada, South Carolina, Tennessee, Texas, Vermont, Virginia, West Virginia, and Wyoming. To find out about eligibility, visit www.pcip.gov and/or www.healthcare.gov or call 1-866-717-5826 (TTY: 1-866-561-1604).

Summary of benefits for the High Option of M.D. IPA - 2013

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

High Option Benefits	You pay	Page
Medical services provided by physicians:		
Routine preventive care	Nothing	25
Diagnostic and treatment services provided in the office	Office visit copay: $25 primary care physician ages 18 and older; $0 under age 18; $40 specialist	24
Services provided by a hospital:		45
• Inpatient	$150 per day for up to 3 days per admission	45
• Outpatient Surgical	$200 per visit at hospital facility; $100 per visit at approved free-standing surgical center	46
• Outpatient Non-Surgical	$50 per visit	46
Emergency benefits:		48
• **In-area or out-of-area**	$75 per urgent care center visit $125 per emergency room visit	48
Mental health and substance abuse treatment:	Regular cost-sharing	50
Prescription drugs:		53
Plan Retail Pharmacy and Specialty Pharmaceuticals	Up to 30-day supply: Tier 1 - $7 Tier 2 - $30 Tier 3 - $60 Tier 4 - $100	55
Plan mail order for up to a 90-day fill	Tier 1: $17.50 Tier 2 $75.00 Tier 3: $150 Tier 4: $250	55
Dental care:	Discount plan	58
Vision care:	$ 40 copayment for eye refraction exam	31
Special features:	Transplant Centers of Excellence, Healthy Pregnancy Program, Health and Wellness Information	62
Protection against catastrophic costs (out-of-pocket maximum)**:**	Nothing after $1,800/Self Only or $4,800/ Family enrollment per year Some costs do not count toward this protection	20

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Notes

2013 Rate Information for - M.D. IPA

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 career employees covered by the National Postal Mail Handlers Union (NPMHU), National Association of Letter Carriers (NALC) and Postal Police bargaining units.

Postal Category 2 rates apply to other non-APWU, non-PCES, non-law enforcement Postal Service career employees, including management employees, and employees covered by the National Rural Letter Carriers' Association bargaining unit.

Special Guides are published for American Postal Workers Union (APWU) employees (see RI 70-2A) including Material Distribution Center, Operating Services and Information Technology/Accounting Services employees and Nurses; Postal Service Inspectors and Office of Inspector General (OIG) law enforcement employees (see RI 70-2IN), Postal Career Executive Service (PCES) employees (see RI 70-2EX), and noncareer employees (see RI 70-8PS).

Career APWU employees hired before May 23, 2011 will have the same rates as the Category 2 rates shown below. In the Guide to Benefits for APWU Employees (RI 70-2A) this will be referred to as the "Current" rate; otherwise, "New" rates apply.

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	Category 1 Your Share	Category 2 Your Share
State of Maryland, District of Columbia, Northern Virginia							
High Option Self Only	JP1	$190.84	$77.06	$413.49	$166.96	$55.86	$61.16
High Option Self and Family	JP2	$424.95	$192.83	$920.73	$417.79	$145.61	$157.42