GHI HMO

http://www.emblemhealth.com

2013

A Health Maintenance Organization

Serving: Albany – Capital District Area, New York's Hudson Valley, New York City Area

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

IMPORTANT
- Rates: Back Cover
- Changes for 2013: Page 13
- Summary of benefits: Page 72

Enrollment codes for this Plan:

Albany – Capital District, Hudson Valley Area
X41 High Self Only
X42 High Self and Family

New York City Area
6V1 High Self Only
6V2 High Self and Family

Authorized for distribution by the:

United States
Office of Personnel Management

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

RI 73-591

Important Notice from GHI HMO About

Our Prescription Drug Coverage and Medicare

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

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

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

Please be advised

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

Table of Contents

Table of Contents 1
Introduction 3
Plain Language 3
Stop Health Care Fraud! 3
Preventing Medical Mistakes 4
FEHB Facts 7
- Coverage Information 8
- No pre-existing condition limitation 8
- Where you can get information about enrolling in the FEHB Program 8
- Types of coverage available for you and your family 8
- Family member coverage 9
- Children's Equity Act 9
- When benefits and premiums start 10
- When you retire 10

When you lose benefits 10
- When FEHB coverage ends 10
- Upon divorce 10
- Temporary Continuation of Coverage (TCC) 11
- Converting to Individual Coverage 11
- Getting a Certficate of Group Health Plan Coverage 11

Section 1. How this Plan Works 11
How we pay providers 11
Who provides my health care? 11
Your rights 11
Your medical and claims records are confidential 12
Service Area 12
Section 2. Changes for 2013 13
- Programwide Changes 14
- Changes to High Option Plan 14

Section 3. How you get care 14
Identification cards 14
Where you get covered care 14
- Plan providers 14
- Plan facilities 14

What you must do to get covered care 14
- Primary care 14
- Specialty care 14
- Hospital care 15
- If you are hospitalized when your enrollment begins 15

You need prior Plan approval for certain services 15
- Inpatient hospital admission 15
- Other services 15

How to request precertification for an admission or get prior authorization for Other services 17
- Non-urgent care claims 17
- Urgent care claims 17
- Emergency inpatient admission 18

- Maternity Care 18
- If your treatment needs to be extended 18

What happens when you do not follow the precertification rules when using non-network facilities 18
Circumstances beyond our control 18
If you disagree with our pre-service claim decision 18
- To reconsider a non-urgent care claim 18
- To reconsider an urgent care claim 18
- To file an appeal with OPM 18

Section 4. Your costs for covered services 19
Cost -Sharing 19
Copayments 19
Deductible 19
Coinsurance 19
Your catastrophic protection out-of-pocket maximum 19
When Government facilities bill us 19
Section 5. High Option Benefits Overview 22
Non FEHB benefits available to Plan members 54
Section 6. General exclusions – services. drugs, and supplies we do not cover 55
Section 7. Filing a claim for covered services 56
Section 8. The disputed claims process 58
Section 9. Coordinating benefits with Medicare and other coverage 61
When you have other health coverage 61
- TRICARE and CHAMPVA 61
- Worker's Compensation 61
- Medicaid 61

When other Government agencies are responsible for your care 61
When others are responsible for injuries 62
When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage 62
Clinical Trials 62
When you have Medicare 62
- What is Medicare? 62
- Should I enroll in Medicare 63
- The Original Medicare Plan (Part A or Part B) 63
- Tell us about your Medicare Coverage 64
- Medicare Advantage (Part C) 64
- Medicare prescription drug coverage (Part D) 64

Section 10. Definitions of terms we use in this brochure 66
Section 11. Other Federal Programs 68
The Federal Flexible Spending Account Program - FSAFEDS 68
The Federal Employees Dental and Vision Insurance Program - FEDVIP 69
The Federal Long Term Care Insurance Program - FLTCIP 69
Pre-existing Condition Insurance Program (PCIP) 70
Index 71
Summary of benefits for the GHI HMO High Option - 2013 72
2013 Rate Information for GHI HMO 74

Introduction

This brochure describes the benefits of under our contract (CS2655) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. Customer service may be reached at 1-877-244-4466 or through our website: www.emblemhealth.com. The address for GHI HMO administrative offices is:

EmblemHealth, 55 Water Street, New York, New York, 10041-8190

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 9. 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 GHI HMO.
- 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 that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- 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 1-877-244-4466 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);
  - 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 misrepresentation 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, trying to or obtaining 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 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 GHI HMO participating 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 will 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 members 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 (children).

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 and 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 to you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide To Federal Benefits 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). 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. For 2013, GHI HMO is offering one High Option Plan.

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

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

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

General features of our High Option Plan

Years in existence -

GHI HMO is a subsidiary of GHI, (an Emblem Health Company) and is the largest, not-for-profit services corporation operating state wide in New York. The company has been operating in 26 counties in NYS since July 1999. GHI HMO is not operating in 28 counties throughout New York State.

- **Profit Status -** GHI HMO is a for-profit HMO
- **Drug Formulary -** GHI HMO offers an open drug formulary
- **Percentage of Board Certified Physicians -** 86% of GHI HMO physicians are Board Certified.

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.

Who provides my health care?

GHI HMO, an individual practice prepayment plan, is a New York State certified, for-profit community-sponsored, primary care network model Health Maintenance Organization (HMO). GHI HMO organizes preventive and routine health care as well as needed services for serious illness or injury. Care and coverage is provided by approximately six thousand (6,000) PCPS (Primary Care Physicians) and ten thousand (10,000) specialists. GHI HMO administrative offices are located at EmblemHealth, 55 Water Street, New York, New York, 10041-8190 and at 80 Wolf Road, Albany, NY 12205. Affiliated primary care doctors, specialists and other health care providers are conveniently located throughout the service area.

Your rights

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

If you want more information about us, call 1-877-244-4466, or write to EmblemHealth, Customer Service Unit, 55 Water Street, 1st Floor, New York, New York, 10041-8190. You may also contact us by fax at 888-382-1031.

or visit our Web site at www.emblemhealth.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.

• **Profit status** - GHI HMO is a for-profit HMO

• **Drug Formulary** - GHI HMO offers an open drug formulary

• **Percentage of Board Certified Physicians** - 86% of GHI HMO physicians are Board Certified.

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:

Albany – Capital District Area: Albany, Broome, Columbia, Delaware, Fulton, Greene, Montgomery, Otsego, Rensselaer, Saratoga, Schenectady, Schoharie, Warren and Washington Counties.

Hudson Valley Area: Dutchess, Orange, Putnam, Rockland, Sullivan, and Ulster Counties.

New York City Area: Bronx, Brooklyn, Manhattan, Nassau, Queens, Richmond, Suffolk and Westchester.

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 High Option

- Your share of the non-Postal premium will decrease for Self Only and decrease for Self and Family
- No benefit changes for 2013

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-877-244-4466 or write to us at GHI HMO, 789 Grant Avenue, Lake Katrine, NY 12449. You may also request replacement cards through our Web site: www.emblemhealth.com

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments, deductibles, and/or coinsurance.

- **Plan providers**

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

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site at www.emblemhealth.com. Please select the GHI HMO Commercial provider network to access participating providers.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our Web site, www.emblemhealth.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. This decision is important since your primary care physician provides or arranges for most of your health care.

- **Primary care**

Your primary care physician can be a doctor who specializes in Family Practice, Internal Medicine, or Pediatrics. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us at 1-877-244-4466 We will help you select a new one.

- **Specialty care**

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

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 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 1-877-244-4466. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

You need prior Plan approval for certain services

Since your primary care physician arranges most referrals to specialists and inpatient hospitaluization, 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 has authority to refer you for most services. For certain services, however, you physician must obtain prior approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice. You must obtain prior authorization for:

We call this review and approval process pre-certification. Your physician must obtain prior authorization from the GHI HMO Medical Director. These services may include but are not limited to:

a) Out-of-Network Specialist Referrals

b) Ambulatory Surgery

c) Hospital/Nursing Home admissions and any care rendered during stay

d) Physical Therapy and Cardiac Rehabilitation

e) Home Care and Hospice

f) Durable Medical Equipment purchases over $2,000, all rentals and all orthotics.

g) Non-Participating Providers

h) Member requests for experimental or investigative health care services.

i) Mental Health and Substance Abuse (MH/SA). Please contact ValueOptions clinical referral line at **1-888-447-2526,** Monday through Friday from 8 am to 5 pm ET; Centralized Night Services (CNS) covers non-business hours, 24 hours a day, 7 days a week, 365 days a year.

j) Infertility services, Sleep studies, Bariatric Surgery/Lap Banding, Radiology (Cat Scan, MRI, PET Scan, and other nuclear medicine procedures, Transplants.

k) Growth hormone therapy (GHT)

GHI HMO may request supporting documentation from your provider to substantiate Medical Necessity of the requested service. All inpatient admissions are reviewed to evaluate that the services are covered services, Medically Necessary and being rendered at the appropriate level of care.

You have the right to designate a representative for utilization review. GHI HMO will notify you and your provider, by phone and in writing of prospective and concurrent utilization review decisions. We will notify you in writing of any retrospective Utilization Review decisions. If we deny services or won't pay your claim, you may ask us to reconsider our decision. Your request must:

1. Be in writing

2. Refer to specific brochure wording in explaining why you believe our decision is wrong; and

3. Be made within six months from the date of our initial denial or refusal. We may extend this time limit if you show that you were unable to make a timely request due to reasons beyond your control.

We have 30 days from the date we receive your reconsideration request to:

1. Maintain our denial in writing;

2. Pay the claim;

3. Arrange for a health care provider to give you the service; or

4. Ask for more information.

If we ask your medical provider for more information, we will send you a copy of our request. We must make a decision within 30 days after we receive the additional information. If we do not receive the requested information within 60 days, we will make our decision based on the information we already have.

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 877-244-4466 before admission or services requiring prior authorization are rendered.

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 1-877-244-4466. You may also call OPM's Health Insurance x 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 1-877-244-4466. 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**	There are no requirements for precertifiation for Maternity Care
• **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.
What happens when you do not follow the precertification rules when using non-network facilities	You must precertify services in order to receive full coverage.
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 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 costs 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-pociet 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 your primary care physician you pay a copayment of $25 per office visit under the High Option. When you see a Specialist Provider you pay a copayment of $40 per office visit under the High Option. There is no copay for children through age 26 for all primary care physician visits. When you are an in-patient in the hospital, the copayment is $500 (copay waived for maternity and newborn routine care).
Deductible	We do not have a deductible.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance does not begin until you have met your calendar year deductible. Example: In our plan, you pay 50% for durable medical equipment up to a maximum of $10,000 per person, per year under the High Option.
Your catastrophic protection out-of-pocket maximum	We do not have a catastrophic protection out-of-pocket maximum.
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 9 for how our benefits changed this year. Page 66 and page 67 are a benefits summary of the High Option. Make sure that you review the benefits that are available under the option in which you are enrolled.

Section 5. High Option Benefits Overview 22
Section 5(a). Medical services and supplies provided by physicians and other health care professionals 23
- Diagostic and treatment services 24
- Lab, X-ray and other diagnostic tests 23
- Preventive care, adult 24
- Preventive care, children 25
- Maternity care 25
- Family planning 26
- Infertility services 26
- Allergy care 27
- Hearing Services (Testing, treatment and supplies) 24
- Treatment therapies 27
- Physical and occupational therapies 27
- Speech therapy 28
- Hearing services (testing, treatment, and supplies) 28
- Vision services (testing, treatment, and supplies) 28
- Foot care 29
- Orthopedic and prosthetic devices 29
- Durable medical equipment (DME) 30
- Home health services 30
- Chiropractic 30
- Alternative treatments 31
- Educational classes and programs 31

Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals 32
- Surgical procedures 32
- Reconstructive surgery 33
- Oral and maxillofacial surgery 34
- Organ/tissue transplants 34
- Anesthesia 39

Section 5(c). Services provided by a hospital or other facility, and ambulance services 40
- Inpatient hospital 40
- Outpatient hospital or ambulatory surgical center 41
- Extended care benefits/Skilled nursing care facility benefits 41
- Hospice care 41
- Ambulance 42

Section 5(d). Emergency services/accidents 43
- Emergency within our service area 44
- Emergency outside our service area 44
- Ambulance 44

Section 5(e). Mental health and substance abuse benefits 45
- Professional Services 45
- Diagnostics 46

Inpatient hospital or other covered facility 46
Outpatient hospital or other covered facility....46
Not covered 46
Section 5(f). Prescription drug benefits 48
Covered medications and supplies....50
Section 5(g). Dental benefits....51
Accidental injury benefit....51
Section 5(h). Special features....52
24-Hour nurse line 45
Services for deaf and hearing impaired....45
Centers of excellence for transplants/heart surgery/etc. 45
PHIP - Personal health Improvement Program....45
Flexible benefits option....45
Summary of benefits for the GHI HMO High Option - 2013....72

Section 5. High Option Benefits Overview

This Plan offers a High Option.. Benefits for the High Option are described in Section 5. Make sure that you review the benefits that are available under the High Option before you enroll.

The High Option in Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also, read the General exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filling advice, or more information about the High Option Benefits, contact us at 1-877-244-4466 or at our Web site at www.emblemhealth.com

The High Option Features are:

• No calendar year deductible.
• Office copay of $25 for Primary Care Physician / $40 for Specialisty Physician - per office visit
• $0 copayment for dependents through age 26 on all PCP visits and speciality consultations.
• $500 Inpatient Hospital Copay.
• Prescription Benefits - Retail - $50 Deductible per person; copays $10/$30/$50: Mail Order - No Deductible; copays $20/$60/$100 for 90-day supply.
• Prescription benefits will be provided through Express Scripts Pharmacy Services
• Durable Medical Equipment (DME) coinsurance at 50% with a maximum of $10,000 per calendar year.

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

Important things you should keep in mind about these benefits:

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

Benefit Description	You pay
Diagnostic and Treatment services	**High Option**
Professional services of physicians • In physician's office	$25 for Primary Care Physician/$40 for Specialist Provider per office visit Nothing for children (through age 26) per office visit
Professional services of physicians • During a hospital stay • In a skilled nursing facility • Office medical consultations • Second surgical opinion	$25 Primary Care Physician / $40 Specialist Provider $25 Primary Care Physician / $40 Specialist Provider $25 Primary Care Physician / $40 Specialist Provider Nothing
At Home	$25 for Primary Care Physician / $40 Specialist Provider Nothing for children (through age 26) per office visit
Lab, X-ray and other diagnostic tests	**High Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG	Nothing if you receive these services during your office visit; otherwise, $25 for Primary Care Physician / $40 for Specialist Provider per office visit

Benefit Description	You pay
Preventive care, adult	**High Option**
Routine physical every year which includes: Routine screenings, such as: • Total Blood Cholesterol • Colorectal Cancer Screening, including -Fecal occult blood test -Sigmoidoscopy, screening – every five years starting at age 50 -Double contrast barium enema – every five years starting at age 50 -Colonoscopy screening – every ten years starting at age 50	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 methods and counseling • *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 • 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*

Benefit Description	You pay
Preventive care, children	**High Option**
• Childhood immunizations recommended by the American Academy of Pediatrics	Nothing
• Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: -Eye exams through age 18 to determine the need for vision correction, which include: -Hearing exams through age 18 to determine the need for hearing correction, which include: -Examinations done on the day of immunizations (up to age 22)	Nothing
Maternity care	**High Option**
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 high risk • Delivery • Postnatal care	$25 for Initial Visit to Diagnosis Pregnancy; nothing for other pre and postnatal visits. Nothing for delivery
Breastfeeding support, supplies and counseling for each birth	Nothing
Note: Here are some things to keep in mind: • You do not need to precertify your normal delivery; see Section 5 (c) for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury.	

Benefit Description	You pay
Family planning	**High Option**
Contraceptive counseling on an annual basis	Nothing
A range of voluntary family planning services, limited to: • Voluntary sterilization (See Surgical procedures Section 5 (b) • Surgically implanted contraceptives (such as Norplant) • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives under the prescription drug benefit.	$25 for Primary Care Physician / $40 for Specialist Provider per office visit
Not covered: • *Reversal of voluntary surgical sterilization* • Genetic counseling	*All charges*
Infertility services	**High Option**
Diagnosis and treatment of Infertility such as: • Artificial insemination -Intravaginal insemination (IVI) -Intracervical insemination (ICI) -Intrauterine insemination (IUI) • Fertility Drugs Note: members must be at least 21 years of age but no more than 44 years of age to be covered for infertility services. Services are limited to three (3) cycles to achieve pregnancy. Note: We cover injectible fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.	$25 for Primary Care Physican /$40 for Specialist Provider per office visit
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* *-in vitro fertilization* *-embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • Cost of donor egg.	*All charges*

Benefit Description	You pay
Allergy care	**High Option**
• Testing and treatment • Allergy injection	$25 for Primary Care Physician $40 for Specialist Provider per office visit Nothing for children through age 18 for services provided by PCP
Allergy Serum	**High Option**
Allergy Serum	Nothing
Treatment therapies	**High Option**
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 29. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) Note: Growth hormone is covered under the prescription drug benefit. See pages 40-43. Note: We will only cover GHT when we preauthorize the treatment. Call or have your physician call 1-877-244-4466 for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. We will only cover GHT services and related services and supplies that we determine are medically necessary. Please refer to Prescription Benefits for more information.	$25 for Primary Care Physician $40 For Specialist Provider per office visit Nothing for children through age 26 for services provided by PCP
Not covered: *Treatment for experimental or investigational procedures* *Therapy necessary for transsexual surgery*	*All charges*
Physical and occupational therapies	**High Option**
Up to two consecutive months per condition if significant improvement can be expected within two months for the following services: • Qualified physical therapists • Ocupational therapists.	$40 per visit Nothing per visit during covered inpatient admission

Physical and occupational therapies - continued on next page

Benefit Description	You pay
Physical and occupational therapies (cont.)	**High Option**
Note: 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. Physical and occupational therapy is provided on an inpatient or outpatient basis for up to two consecutive months per condition if significant improvement can be expected within two months; you pay $40 copay per outpatient visit. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living. Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 30 visits within 60 days	$40 per visit Nothing per visit during covered inpatient admission
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs*	*All charges*
Speech therapy	**High Option**
Up to two consecutive months per condition when medically necessary.	$40 per office visit
Hearing services (testing, treatment, and supplies)	**High Option**
• For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist Note: For routine hearing screening performed during a child's preventive care visit, see Section 5(a) *Preventive care, children.*	Nothing
Not covered: *Hearing services that are not shown as covered*	All charges
Vision services (testing, treatment, and supplies)	**High Option**
• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts) • Annual eye refractions Note: See *Preventive care, children* for eye exams for children	Nothing $40 per visit
Not covered: • *Eyeglasses or contact lenses, except as shown above* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery*	*All charges*

Benefit Description	You pay
Foot care	**High Option**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes	$40 per office visit Nothing for children (through age 26) per office visit when provided by PCP
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*
Orthopedic and prosthetic devices	**High Option**
• Artificial limbs and eyes; • Stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. • External hearing aids • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants • Internal prosthetic devices, such as artificial joints, pacemakers, and surgically implanted breast implant following mastectomy. 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% coinsurance up to the Plan's maximum benefit of $10,000 per person, per calendar year
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 three years after the last one we covered*	*All charges*

Benefit Description	You pay
Durable medical equipment (DME)	**High Option**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Oxygen; • Dialysis equipment; • Hospital beds; • Wheelchairs; • Crutches; • Walkers; • Audible prescription reading devices; • Speech generating devices; • Blood glucose monitors; • Insulin pumps. Note: Call us at 877-244-4466 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.	$50% coinsurance up to the Plan's maximum benefit of $10,000 per person, per calendar year
Not covered: • *Motorized wheelchairs*	*All charges*
Home health services	**High Option**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications.	Nothing
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family;* • *Home health care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.*	*All charges*
Chiropractic	**High Option**
• Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	$40 per visit

Benefit Description	You pay
Alternative treatments	**High Option**
Acupuncture – by a doctor of medicine or osteopathy for: • anesthesia • pain relief	*$40 for Specialist Provider per office visit*
Not covered: • *Naturopathic services* • *Hypnotherapy* • Biofeedback	All charges
Educational classes and programs	**High Option**
Disease Management Programs available to GHI HMO members: • Tobacco Cessation:Coverage is provided for:Smoking cessation programs, including individual/group/telephone counseling, and for over the counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence • Diabetes Management • Asthma Management • Postpartum Depression Management • Postcardiac Depression Management • Cardiac Management • Prenatal Management • Childhood obesity education To enroll in these Programs, please contact a Care Manager at 1-877-244-4466.	Nothing

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The 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 PRE-CERTIFICATION FOR SOME SURGICAL PROCEDURES**. Please refer to the pre-certification information shown in Section 3 to be sure which services require pre-certification and identify which surgeries require pre-certification.

Benefit Description	You pay
Surgical procedures	**High Option**
A comprehensive range of services, such as: · Operative procedures · Treatment of fractures, including casting · Normal pre- and post-operative care by the surgeon · Correction of amblyopia and strabismus · Endoscopy procedures · Biopsy procedures · Removal of tumors and cysts · Correction of congenital anomalies (see *Reconstructivesurgery*) · Surgical treatment of morbid obesity (bariatric surgery) · Insertion of internal prosthetic devices. See 5(a) – *Orthopedic andprosthetic devices* for device coverage information · Voluntary sterilization (e.g., tubal ligation, vasectomy) · Treatment of burns Note: Generally, we pay for internalprostheses (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.	Professional Services - $25 copay; Facility charge - $75; Nothing for hospital visits Nothing for children (through age 26) when services provided by PCP
Not covered:	All charges

Surgical procedures - continued on next page

Benefit Description	You pay
Surgical procedures (cont.)	**High Option**
• *Reversal of voluntary sterilization* • Routine treatment of conditions of the foot; see Foot care	All charges
Reconstructive surgery	**High Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness; if: -the condition produced a major effect on the member's appearance and - condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes. • All stages of breast reconstruction surgery following a mastectomy, such as: -Surgery to produce a symmetrical appearance of breasts; -Treatment of any physical complications, such as lymphedemas; -Breast prostheses and surgical bras and replacements (see Prosthetic devices) Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure	Professional Services - $25 Facility charge - $75 copay; Nothing for inpatient hospital visits Nothing for children (through age 26) when services provided by PCP
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • Surgeries related to sex transformation	All charges

Benefit Description	You pay
Oral and maxillofacial surgery	**High Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures.	Professional Services - $25 copay; Facility charge - $75 copay; Nothing for hospital visits Nothing for children (through age 26) when services provided by PCP
Not covered: *• Oral implants and transplants* *• Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	All charges
Organ/tissue transplants	**High Option**
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 procedure: • Cornea • Heart • Heart/lung • Intestinal transplants -Small intestine -Small intestine with the 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 These **tandem blood or 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.	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
• Autologous tandem transplants for -AL Amyloidosis -Multiple myeloma (de novo and treated) -Recurrent germ cell tumors (including testicular cancer)	Nothing
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) -Advanced neuroblastoma -Amyloidosis -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	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
-Severe or very severe aplastic anemia -Sickle cell anemia -X-linked lymphoprofifeative 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 -Ependymoglastoma -Epithelial ovarian cancer -Ewing's sarcoma -Multiple myeloma -Medulloblastoma -Pineoblastoma -Neuroblastoma -Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors **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)	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
-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 -Advanced Hodgkin's lymphoma with reoccurrence (relapsed) -Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed) -Amyloidosis -Neuroblastoma 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. 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. • Allogeneic transplants for -Advanced Hodgkin's lymphoma -Advanced non-Hodgkin's lymphoma -Beta Thalassemia Major -Chronic inflammatory demyelination polyneuropathy (CIDP) -Early stage (indolent or non-advanced) small cell lymphocytic lymphoma -Multiple myeloma	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
-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 -Colon cancer -Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) Autologuous Transplants for -Advanced Childhood kidney cancers -Advanced Ewing sarcoma -Advanced Hodgkin's lymphoma -Advanced non-Hodgkin's lymphoma -Breast Cancer-Childhood rhabdomyosarcoma -Chronic myelogenous leukemia -Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) -Early stage (indolent or non-advanced) small cell lymphocytic lymphoma -Epithelial Ovarian Cancer -Mantle Cell (Non-Hodgkin lymphoma) -Multiple sclerosis -Small cell lung cancer	Nothing
National Transplant Program (NTP) -	
Note: We cover related medical and hospital expenses of the donor when we cover the recipient. *We cover donor testing for the actual solid organ donor or up to four bone marrow/ stem cell transplant donors in addition to the testing of family members..*	
Not covered:	*All charges*

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
• *Donor screening tests and donor search expenses, except as shown above* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*
Anesthesia	**High Option**
Professional services provided in – • Hospital (inpatient)	Nothing
Professional services provided in • Hospital outpatient department • Skilled nursing facility • Ambulartory surgical center • Office	Nothing

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

Important things you should keep in mind about these benefits:

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

•Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.

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

•The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).

•YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY. Please refer to Section 3 to be sure which services require pre-certification.

Benefit Description	You pay
Inpatient hospital	**High Option**
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.	$500 copay per inpatient stay* *Limited to 2 copay charges per member per year up to a maximum of 3 copay charges per family per calendar year.
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Dressings , splints , casts , and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.)	Nothing - Included in admission copayment
Not covered: *• Custodial care* *• Non-covered facilities, such as nursing homes, schools* *• Personal comfort items, such as telephone, television, barber services, guest meals and beds*	*All Charges*

Inpatient hospital - continued on next page

Benefit Description	You pay
Inpatient hospital (cont.)	**High Option**
• *Private nursing care, except when medically necessary*	*All Charges*
Outpatient hospital or ambulatory surgical center	**High Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service NOTE: – We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment if in connection with an accidental injury to sound natural teeth within twelve (12) months of the accident, or in the judgment of GHI HMO's Medical Director, a hazardous concurrent medical condition requires hospitalization. Hospital care is only available when a medical condition necessitates such care. We do not cover the dental procedures.	$75 copay per visit
Not covered: Blood and blood derivatives not replaced by the member	*All charges*
Extended care benefits/Skilled nursing care facility benefits	**High Option**
Skilled nursing facility (SNF): • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by your plan doctor.	$500 Copay
Not covered: Custodial care	*All Charges*
Hospice care	**High Option**
Supportive and palliative care for the terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care and family counseling. Benefits are limited to 210 days; bereavement counseling services are covered up to five (5) days.	Inpatient - $500 CopayOutpatient -$40 Copay up to $1,000 / $0 thereafter
Not covered: Independent nursing, homemaker services	*All Charges*

Benefit Description	You pay
Ambulance	**High Option**
Local professional ambulance service when medically appropriate	$100 copay per service

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

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

What is a medical emergency?

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

Emergencies within our service area

In the event of a medical emergency you should seek immediate medical treatment at the nearest emergency facility anywhere in the world whether or not they participate with GHI HMO. You do not need prior approval by GHI HMO or your PCP to receive emergency treatment. However, you or a family member must contact your PCP, unless it is not reasonably possible to do so. If you are unable to contact your PCP, please call GHI HMO at 1-877-244-4466. It is your PCP's responsibility to contact GHI HMO with this information. All emergency room visits that do not result in a hospital admission will require an emergency room copay.

Urgent care is defined as a sudden onset of illness or accident that does not require acute care treatment and would not result in a severe disability. Examples of conditions we do not consider to be emergencies are, but are not limited to: head colds, influenza, tension headaches, toothaches, minor cuts and bruises, muscle strain, hemorrhoids and intoxication. You must contact your PCP prior to obtaining care. Your PCP will provide care for your situation, arrange for you to receive care in a GHI HMO affiliated facility or refer you to the nearest emergency room. You will be responsible for the full cost of the visit if you do not contact your PCP. If referred to the emergency room by your PCP, you will pay a copay. If you are unable to reach your PCP, please call GHI HMO at 1-877-244-4466.

Emergencies outside our service area

If you are out of the GHI HMO Service Area, your PCP or the on-call physician will authorize your care at the nearest emergency facility as appropriate. It is your responsibility or that of a family member to contact your PCP prior to receiving non-emergency care, unless it was not reasonably possible to do so.

Your membership card instructs physicians and hospitals outside the GHI HMO Service Area to send all claims for services rendered directly to GHI HMO. However, if the emergency care you receive is relatively minor in cost, you may be asked to pay for services rendered. In these cases, keep all receipts and bills (indicating the provider's name, date of service, procedures performed, amount charged and amount paid) and present them along with an explanation to GHI HMO's Customer Service department for review and appropriate reimbursement. EmblemHealth, Customer Service, PO Box 2844, New York, NY 10116-2844.

If you were admitted to the hospital from the Emergency Room the emergency room copay is waived. You will, however, be subject to the inpatient copayment. Follow-up care after an emergency must be provided with a participating GHI HMO provider. Care provided by a non-participating provider will not be covered for follow-up visits.

Benefit Description	You pay
Emergency within our service area	**High Option**
Emergency care at a doctor's office	$25 for Primary Care Physician $40 for Specialist Physician Nothing for children (through age 18) when services provided by PCP
Emergency care at an urgent care center	$50 per 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	$100 copay
Not covered: Elective care or non-emergency care	*All Charges*
Emergency outside our service area	**High Option**
Emergency care at a doctor's office	$25 for Primary Care Physician $40 for Specialist Physician Nothing for children (through age 18) when services provided by PCP
Emergency care at an urgent center	$50 per 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.	$100 per visit
Not covered: • *Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area	*All Charges*
Ambulance	**High Option**
Professional ambulance service when medically appropriate. See 5(c) for non-emergency service.	$100 copay
Not covered: Air ambulance	*All Charges*

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

You need to get Plan approval (preauthorization) for services and follow a treatment plan we approve in order to get benefits. When you receive services as part of an approved treatment plan, cost-sharing and limitations for Plan mental health and substance abuse benefits are no greater than for similar benefits for other illnesses and conditions.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible or, for facility care, the inpatient deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when a deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **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:
- 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 wil generally not order us to pay or provide one clincially appropriate treatment plan in favor of another.

Benefit Description	You pay
Professional Services	**High Option**
When part of a treatment plan we approve, 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.. • 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 for Primary Care Physician $40 for Specialist Provider per office visit Nothing for children through age 26 for services provided by PCP

Benefit Description	You pay
Diagnostics	**High Option**
• 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
Inpatient hospital or other covered facility	**High Option**
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	$500 copay per inpatient stay
Outpatient hospital or other covered facility	**High Option**
Outpatient services provided and billed by a hospital or other covered facility • Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment	Professional Services - $25 for Primary Care Physician / $40 for Specialist Care Physician / $75 for Facility charge Nothing for children (through age 26) when services provided by PCP
Not covered	**High Option**
• Services that are not part of a preauthorized approved treatment plan	*All charges*

Preauthorization

To be eligible to receive these benefits you must follow your treatment plan and all of our network authorization processes.

Value Options has been contracted to manage your behavioral health benefits. In order to access your benefits, please call Value Options toll free number at 1-888-447-2526 . You will be connected to a customer service representative who will be able to assist you in identifying a behavioral health care provider in your area or to verify if your current provider is a participating provider in the Value Options network.

If the provider is participating, the customer service representative will verify benefits/eligibility and an authorization for treatment will be sent out to your provider. The provider will continue to follow their contractual obligations and submit treatment plan reports for continued authorization. The treatment reports will be reviewed by a New York State licensed clinician to determine if the treatment you are receiving meets medical necessity criteria for the level of care and the intensity of treatment you are receiving.

If the provider is non-participating, the customer service representative will either offer you a provider participating in the network that specializes in your area of need or will offer to forward a treatment report to you. You will be responsible for your provider completing the forms in their entirety and returning them to the address provided. The treatment reports will be reviewed by a New York State licensed clinician to determine if the treatment you are receiving meets medical necessity criteria for the level of care and the intensity of treatment you are receiving.

Treatment will not be interrupted if the licensed clinician reviewer finds your treatment to be needed and appropriately provided. At that point, your non-participating provider will be required to sign an ad hoc agreement, which will allow you to continue in treatment. Your non-participating provider will be required to accept contracted rates. They will be required to follow all the same contract requirements as a participating provider.

Inpatient and alternative levels of care, which are more intense than routine outpatient therapy must be called in by using the same toll free number. New York State licensed staff is available 24 hours a day, 7 days a week, 365 days a year.

Participating provider directories can be obtained by calling the Customer Service department at GHI HMO at 1-877-244-4466 or you can view the directory on our website at www.emblemhealth.com

How to submit claims

There are no claim forms. You must work through participating providers. In the event you are in the transitional period, you must notify GHI HMO and have the provider contact the us. If you have mistakenly received a bill for covered services or if your provider needs to contact GHI HMO, please call customer service at 1-877-244-4466. Mail billing statements to GHI HMO, EmblemHealth, PO BOX 2844 New York NY 10116-2844.

Limitation

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

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: $50 per person. The calendar year deductible applies to all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also, read Section 9 about coordinating benefits with other coverage, including with Medicare**.**

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

- **Who can write your prescription.** A licensed physician is the only individual authorized to write your prescription.
- **Where you can obtain prescriptions.** Your prescription can be obtained through a large network of retail pharmacies that participate with Express Scripts pharmacy services. This network of pharmacies are available nationwide.

For your short-term prescription needs, such as an antibiotic to treat an infection, you may fill your prescription at any network participating retail pharmacy that is convenient to you. A network participating pharmacy will accept your prescription ID card and charge you the appropriate co-payment when you fill a prescription covered by your plan.

For your long-term prescription needs, such as you might need to treat High Blood Pressure or High Cholesterol, it is more advantageous to fill your prescription by mail, through Express Scripts Home Delivery Services. For more information contact Express Scripts at 877-866-5828.

- **GHI HMO uses a formulary.** The formulary is a list of preferred, clinically effective prescription drugs that are also cost-effective. GHI HMO provides affordable access to clinically sound, high quality pharmacy benefits for you. The formulary is developed using an evaluation process. The process begins with an assessment of the drug's clinical effectiveness by an independent panel of physicians and pharmacists, also known as the Pharmacy and Therapeutics Committee. If the panel determines the drug is clinically effective, the drug is further evaluated on an economic basis.
- **These are the dispensing limitations**. Prescription drugs can be obtained through any retail pharmacy that participates With Express Scripts pharmacy services.

Retail Network Pharmacy Service

- There is a $50 Deductible per person per calendar year. You can get up to a 30-day supply of medication
- You pay a $10 copay for generic drugs
- You pay a $30 copay for plan preferred brand-name drugs (drugs that are listed on the Express Scripts Preferred Formulary)
- You pay a $50 copay for non-preferred brand-name drugs (drugs that are not listed on the Express Scripts Preferred Formulary)

Mail Order Pharmacy Program

You can get up to a 90-day supply of medication

- There is no deductible or maximum under the mail service pharmacy
- You pay a $20 copay for generic drugs
- You pay a $60 copay for plan preferred brand-name drugs (drugs that are listed on the Express Scripts Preferred Formulary)

- You pay a $100 copay for non-preferred brand-name drugs (drugs that are not listed on the Express Scripts Preferred Formulary)

Required Mail Order Program:

- Please note that your prescription drug coverage also includes a required mail order pharmacy program. Therefore, you will be allowed two refills per maintenance prescription at any local network participating retail pharmacy. All future refills must be obtained through the Express Scripts Home Delivery System. When a new maintenance medication is prescribed, you should request 2 prescriptions from your physician. The initial 30-day supply can be filled at a network participating retail pharmacy, and the second, for up to a 90-day supply, plus appropriate refills for up to one year, is to be sent to Express Scripts Home Delivery System.
- For all existing maintenance medications at a network participating retail pharmacy, you are required to obtain new prescriptions from your physician and mail them to Express Scripts Home Delivery System. . By filling your prescriptions through Express Scripts Home Delivery System, you will pay just one copayment for each prescription or refill.
- Plan members called to active military duty (or members in time of national emergency) who need to obtain prescribed medications, should call our Customer Service Department at 1-877-244-4466.

Why use a generic drug?

- Generic drugs may have unfamiliar names, but they are safe and effective.
- Generic drugs contains the same active ingredients, in the same dosage form as their brand name counterparts, and are manufactured according to the same strict federal regulations.
- Generic drugs may differ in color, size, or shape, but the FDA requires that they have the same strength, purity, and quality as the brand-name alternatives.
- Prescriptions filled with generic drugs often have lower copayments. Therefore, you may be able to get the same health benefits at a lower cost. You should ask your physician or pharmacist whether a generic version of your medication is available. By using a generic drug, you may be able to receive the same high-quality medication but reduce your expenses.

When you need to file a claim. A direct reimbursement claims form must be filed for prescriptions that you obtained through a non-participating retail pharmacy. Upon filling your prescriptions through non-participating pharmacies:

- You must pay the full cost of the prescription.
- You must complete a direct reimbursement claims form, and submit it to Express Scripts. This form can be obtained by calling GHI Pharmacy Member Services at 1-877-444-3614.
- Express Scripts pharmacy services will reimburse you for the amount the medication would have cost your benefit plan at a participating pharmacy, minus the co-payment you would have paid.

Benefit Description	You pay
Covered medications and supplies	**High Option**
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Insulin • Diabetic supplies • Disposable needles and syringes for the administration of covered medications • Drugs for sexual dysfunction • Fertility drugs • Women's contraceptive drugs and devices	**Retail Pharmacy**: Retail Deductible - $50 per person per calendar year $10 copay -Generic (30-day supply) $30 copay - Preferred Brand (30 day supply) $50 copay - Non Preferred Brand (30 day supply) **Mail Order:** No deductible, no maximum $20 copay-Generic (90-day supply for maintenace medications) $60 copay - Preferred (90-day supply for maintenance medications) $100 copay - Non-preferred brand (90-day supply for maintenance medications) Nothing for Women's contraceptive drugs and devices
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies* • *Vitamins, nutrients and food supplements even if a physician prescribes or administers them* • *Nonprescription medicines* *Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Tobacco cessation benefit. See page 26 for additional information.*	*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.
- GHI HMO does not provide dental benefits.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost - sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Desription	You Pay
Accidental injury benefit	**High Option**
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. The services must be provided within 12 months of the injury.	Nothing

We have no other dental benefits.

Section 5(h). Special features

Feature	Description
Feature	**High Option**
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative 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 in addition to other terms as necessary. 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 do not 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 contract 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. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claim process (see Section 8).
24-hour nurse line	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. Call 1-877-244-4466.
Services for deaf and hearing impaired	We provide a TDD Line for the deaf and hearing impaired, 1-877-208-7920
Centers of excellence for transplants/heart surgery/etc.	Life Trac – National ancillary providers for organ transplants utilizing 31 Centers of Excellence throughout the United States.
PHIP - Personal Health Improvement Program	GHI HMO is now offering the Personal Health Improvement Program (PHIP) to our members. PHIP is a behavioral medicine intervention for the following types of patients: those with stress-related illnesses such as headaches, back pain, fatigue, insomnia, and gastrointestinal discomfort.

Feature - continued on next page

Feature	Description
Feature (cont.)	**High Option**
	those learning to deal with a chronic disease such as multiple sclerosis, fibromyalgia and diabetes. patients whose mood (anxiety, depression, etc.) seems to influence their physical health. PHIP is based on the mind-body theory that mood and physical health are closely correlated. It helps patients reduce suffering and the symptoms of chronic illnesses by allowing participants to become aware of how their bodily reactions are related to behavioral patterns, including coping styles. By making such connections, participants learn to adopt new behaviors that will relieve their pain or discomfort. The program consists of six weekly two hour classes led by a trained facilitator. The classes consist of a combination of group discussion and specific exercises designed to help participants become aware of their own reactions to daily life. Participants are provided with a workbook and home-study questions, as well as an audiotape to guide them through an awareness exercise that they are asked to do daily.

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 responsbility of GHI HMO, and all appeals must follow their guidelines. For additional information contact GHI HMO at 1-877-244-4466 or visit our website at www.emblemhealth.com

GHI HMO offers discounts under Emblem Health's Health and Wellness Program. At GHI HMO we have your best health in mind. That's why we are making available to you the Emblem Health discount program, which offers special discounts on a wide variety of health-related products and services:

Discount Health Club Membership – Get lowest publicly posted pricing or at least a 10% discount on enrollment fees and/or monthly membership fees at participating facilities. Choose from hundreds of locations, including independent gyms, exercise centers for yoga and pilates, and national fitness chains. Locate a participating club online or call **1-877-327-2746**.

Weight Watchers Online– Internet Weight Loss Program Discount – Offering the best weight-loss tools on the Internet, accessible from your home or office. To receive $10 off a 3-month subscription – web site: www.weightwatchers.com/cs/ghi/.

Weight Watchers Weight Loss Program Discount – Free registration anytime. Telephone: 1-800-710-4663. Web site: www.weightwatchers.com.

NutriSystem - NutriSystem takes the work out of weight loss with food delivered right to your home. There is no need to count points, calories or carbohydrates. You will get $30 off all *Select, Basic, Silver, Diabetic and Vegetarian* program orders, plus all the benefits found at nutrisystem.com. In addition, you will get:

My Medical CD™ – 33% savings on personal medical data credit card size disc, reimbursable for participants in a Flexible Spending Account Program, instant access to your medical information. Telephone: 1-866-MY MED CD (1-866-696-3323). Web site: www.mymedicalcd.com.

Davis Vision – Laser Vision Correction Services Discount – Laser Vision Correction up to 25% off usual and customary fee (in-network only). Telephone: 1-800-584-2866 (refer to client control number 7810). Web site: www.davisvision.com.

Davis Vision Affinity Discount Program – Significant discounts on examinations, eyewear and contact lenses (in-network only) up to 20% savings. Telephone: 1-877-92DAVIS (refer to client control number 7810). Web site: www.davisvision.com.

Acupuncture Therapy - Save up to 25% on acupuncture to help boost your immune system and stimulate your body's natural protective and pain-fighting systems. Locate a participating acupuncturist online or call 1-877-327-2746.

Massage Therapy - Save up to 25% on therapeutic massage to relieve stress and improve the general well-being of your body. Choose from Shiatsu to sports massage to many other massage techniques. Locate a participating massage therapist online or call 1-877-327-2746.

Registered Dietician Discount Program – Save up to 25% on nutrition counseling for weight loss, disease prevention and food composition to help you reach your goal. Find a participating dietician online or call 1-877-327-2746.

HEARx – Hearing Aid and Product Discount – Complimentary hearing screening, extended family member discounts, a $200 discount off the price of any single hearing aid. Telephone: 1-800-323-3277. Web site: www.hearx.com..

CARExpress Benefits Network Discount Health Programs – Discount program for prescription drugs, vision, and dental care, medical supplies and home nursing care (in-network only). Telephone: 1-800-442-8231. Web site: www.carexpress.org.

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. F**or 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;.
- Services, drugs, or supplies related to sex transformations;.
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services, drugs, or supplies you receive without charge while in active military service

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-04 form. For claims questions and assistance, contact us at 1-877-244-4466 or at our Website at www.emblemhealth.com.

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

- Covered member's name , 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 your claims to:

GHI HMO /EmblemHealth

PO Box 2844

New York, NY 10116-2844

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, we will permit a health care professional with knowledge of your medical condition 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.emblemhealth.com.

Please follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your post-service claim (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 EmblemHealth, PO Box 2844, New York, New York, 10116-24844 or by calling 1-877-244-4466.

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:GHI HMO, PO Box 4332, Kingston, NY 12402;; 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.

4

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 877-244-4466. 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 have 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. For more information on NAIC rules regarding the coordinating of benefits, visit the NAIC web site at http://www.NAIC.org.

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

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

- **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 ervices and supplies when a local, State, or Federal government agency directly or indirectly pays for them.

When others are responsible for your 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, this health plan will provide related care as follows, if it is not provided by the clinical trial:

- 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.
- 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. These costs are generally covered by the clinical trials, this plan does not cover these costs.

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 1-800-486-2048) 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 1-800-486-2048). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

- **Should I enroll in Medicare?**

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

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you don't have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage.

It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage. If you 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 877-244-4466 or see our Web site at www.emblemhealth.com.

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

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

You can find more information about how our plan coordinates benefits with Medicare in (name of plan publication) at www.emblemhealth.com.

- **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 1-800-4862048) or at www.medicare.gov.

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

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

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

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

When we are the primary 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.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See Section 4.

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

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See Section 4.

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

Any service that can be learned and provided by an average individual who does not have medical training. Examples of Custodial Care include :

- Assistance in meeting activities of daily living, such as feeding, dressing and personal hygiene;
- Administration of oral medications, routine changing of dressing, or preparation of special diets;
- Assistance in walking or getting out of bed;
- Child care necessitated by the incapacity of a parent; or
- Respite Care
- Custodial Care that lasts 90 days or more is sometimes known as Long-term care.

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. There is no deductible under this plan.

Experimental or investigational service

Any drug, device or medical treatment or procedure is experimental or investigational:

- If the drug or device has not been approved by the Food and Drug Administration (FDA)
- If reliable evidence (reports in respected medical and scientific literature) shows that the opinion of experts is that further study is needed to decide how a drug, device, medical treatments or procedures compares with the standard method of treatment or diagnosis.

Health care professional

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

Plan Allowance

Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance as follows

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 benefit

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

Us/We Us and We refer to GHI HMO.

You You refers to the enrollee and each covered family member.

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 ***877-244-4466.*** 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.

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 contributions.

Important information about three Federal programs that compliment the FEHB program.

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

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

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

The Federal Flexible Spending Account Program – *FSAFEDS*

What is an FSA?

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

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of $250. 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.

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.

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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 comprehensive 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. Premiums are withheld from salary on a pre-tax basis.
Dental Insurance	All dental plans will 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, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments. • Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures. • Class D (Orthodontic) services with 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 website at www.opm.gov/insure/vision and www.opm.gov/insure/dental. These sites also provide links to each plan's website, where you can view detailed information about benefits and preferred providers. For those without access to a computer, call 1-877-888-3337 (TTY, 1-877-889-5680)
How do I enroll?	You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call (1-877-888-3373), (TTY 1-889-5680).

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 desease. 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 annitants, 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 1-800-834-3557) or visit **www.ltcfeds.com.**

Pre-exisitng 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 than 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.

Index

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

Accidental Injury.....33,41,51
Allergy Care.....27
Alternative treatments.....31
Ambulance.....42,44
Anesthesia.....32,39
Autologuous Transplants.....38
Biopsy.....32
Blood and blood plasma.....41
Casts.....40,41
Catastrophic protection (out-of-pocket maximum).....19,54
Changes for 2013.....13
Chemotherapy.....27
Chiropractic.....30
Cholesterol tests.....24,48
Colorectal cancer screening.....24
Congenital anomalies.....32,33
Contraceptive drugs and devices...23,26,50
Cost Sharing.....13,32,45,48,66
Covered charges.....13,64
Crutches.....30
Dental care.....54,72
Diagnostic services.....23,40,41,46
Dressings.....40,41
Durable medical equipment.....16,19,30
Effective date of enrollment.....15
Emergency.....43,44
Experimental or investigational.....27
Eyeglasses.....28
Family planning.....26
Fecal occult blood test.....24
Foot Care.....29
Fraud.....3,4
General exclusions.....55
Hearing services.....24
Home health services.....30
Immunizations.....11,24,25
Infertility.....16,26
Inpatient hospital benefits.....40
Insulin.....30,50
Magnetic Resonance Imagings (MRIs) 16,23
Mammogram.....23,24
Maternity benefits.....25
Medicaid.....61
Medicare.....61,62,63,64
Mental Health/Substance Abuse Benefits 45,46
Newborn care.....25
Non-FEHB benefits.....54
Nurse.....25,30,40,52
Occupational therapy.....27
Office visits.....23,24,25,26,27
Oral and maxillofacial surgical.....69
Out-of-pocket expenses.....19,73
Oxygen.....30,40,41
Pap test.....23
Precertification.....17
Prescription drugs.....31,48,50
Preventive care, adult.....24
Preventive care, children.....25
Preventive Services.....24
Prosthetic devices.....29,32,33
Psychologist.....45
Radiation therapy.....27
Reconstructive Surgery.....33
Room and board.....40
Second surgical opinion.....23
Skilled nursing facility care.....39,41
Social worker.....45
Speech therapy.....28
Splints.....40
Subrogation.....62
Substance abuse.....16,45,46
Surgery.....32,33,34
Syringes.....50
Temporary Continuation of Coverage (TCC).....9,10,65
Transplants.....27,33,34,35,36,37,38,39
Vision care.....28
Wheelchairs.....30
Worker's Compensation.....61,65
X-rays.....23,40,41

Summary of benefits for the GHI HMO High Option - 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:		
Diagnostic and treatment services provided in the office	Office visit copay: $25 Primary Physician; $40 Specialist Physician; No copay for dependents through age 18 on all PCP visits and consultations	23
Services provided by a hospital:		
• Inpatient	$500 copayment per adminission	40
• Outpatient	$75 copayment	41
Emergency benefits:		
• In-area	$100 per visit	44
• Out-of-area	$100 per visit	44
Mental health and substance abuse treatment:	Regular cost -sharing	45
Prescription drugs:		
• Retail pharmacy	Retail Deductible - $50 per person, per calendar year $10 copay - generic $30 copay - preferred brand $50 copay - non-preferred brand	48-50
• Mail order	No deductible or maximum $20 copay - generic $60 copay - preferred brand $100 copay - non-preferred brand	48-50
Dental care:	Accidental injury to sound natural teeth only. You pay nothing.	51
Vision care:	One refraction annually. You pay $40 copay per office visit.	28
Special Features		

High Option Benefits	You pay	Page
• Services for deaf and hearing impaired	Nothing	52
• Centers of Excellence for transplants/heart surgeries	Nothing	52
• PHIP – Personal Health Improvement Project	Nothing	52
Protection against catastrophic costs (out-of-pocket maximum)	There is no catastrophic protection out-of-pocket maximum under this plan	19

2013 Rate Information for GHI HMO

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 to Benefits 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:

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
New York City							
High Option Self Only	6V1	176.21	58.74	381.80	127.26	38.77	44.05
High Option Self and Family	6V2	424.95	175.09	920.73	379.36	127.87	139.68
Albany - Capital District, Hudson Valley Area							
High Option Self Only	X41	190.84	70.70	413.49	153.18	49.50	54.80
High Option Self and Family	X42	424.95	246.72	920.73	534.56	199.50	211.31