

Anthem Blue Cross - Select HMO

<http://www.anthem.com/ca>
Customer service 1-800-235-8631

2013

A Health Maintenance Organization

Serving: Most of Southern California

Enrollment in this Plan is limited. You must live or work in our geographic service area to enroll. See page 11 for requirements.

Enrollment codes for this Plan:

B31 Self Only

B32 Self and Family

IMPORTANT

- Rates: Back Cover
- Changes for 2013: Page 13
- Summary of benefits: Page 92



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<http://www.opm.gov/insure>

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Important Notice from Anthem Blue Cross - Select HMO About

Our Prescription Drug Coverage and Medicare

OPM has determined that the Anthem Blue Cross - Select 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.

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Introduction

This brochure describes the benefits of the Anthem Blue Cross - Select HMO Plan under our contract (CS 2936) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. Customer service may be reached at 800-235-8631 or through our website: www.anthem.com/ca. The address for Anthem Blue Cross' administrative offices is:

Anthem Blue Cross
P.O. Box 60007
Los Angeles, CA. 90060-0007

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2013, unless those benefits are also shown in this brochure.

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

Plain Language

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

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means Anthem Blue Cross.
- 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 800-235-8631 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 was 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 directly by 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 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 reaction 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 an Anthem Blue Cross-Select HMO provider. 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 cost 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 any changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26.

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

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

• **Family member coverage**

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

Children	Coverage
Natural, adopted children, and stepchildren	Natural, adopted children and stepchildren are covered until their 26 th birthday.
Foster Children	Foster children are eligible for coverage until their 26 th 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 26 th 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 26 th birthday.

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

Children's Equity Act

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

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

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

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

When benefits and premiums start

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2013 benefits of your old plan or option.** However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2012 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

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

When you retire

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

When you lose benefits

• **When FEHB coverage ends**

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

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

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

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

• **Upon divorce**

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

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

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

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

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

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

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

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

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

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

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

Section 1. How this plan works

General features of our HMO

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. Anthem Blue Cross is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory.

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

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

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

How we pay providers

Your medical group is paid a set amount for each member per month. Your medical group may also get added money for some types of special care or for overall efficiency, and for managing services and referrals. Hospitals and other health care facilities are paid a set amount for the kind of service they provide to you or an amount based on a negotiated discount from their standard rates. If you want more information, please call us at 800-235-8631, or you may call your medical group.

You do not have to pay any Anthem Blue Cross-Select HMO provider for what we owe them, even if we don't pay them. But you may have to pay a non-Plan provider any amounts not paid to them by us.

Preventive care services

Preventive care services are generally covered with no cost-sharing and are not subject to copayments, deductibles or annual limits when received from a network provider.

Your Rights

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about your health plan, its networks, providers, and facilities. You can also find out about care management, which includes medical practice guidelines, disease management programs and how we determine if procedures are experimental or investigational. OPM's FEHB Website (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.

- Anthem Blue Cross has been serving the health insurance needs of California residents since 1937.

If you want information about us, call 800-235-8631, or write to Anthem Blue Cross, P.O. Box 60007 Los Angeles, CA. 90060-0007. You may also contact us by fax at 818-234-6401, or visit our Website at www.anthem.com/ca.

Your medical and claims records are confidential

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

Service Area

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

Southern California Counties

Imperial, Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, Ventura

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 or urgent care services. 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

This is a new Plan for 2013. Please familiarize yourself with the benefits and limitations of the Plan.

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).

Section 3. How you get care

Identification cards	<p>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 (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.</p> <p>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 800-235-8631 or write to us at Anthem Blue Cross - Select HMO, P.O. Box 60007, Los Angeles, CA. 90060-0007. You may also request replacement cards through our Web site at www.anthem.com/ca.</p>
Where you get covered care	<p>You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and/or coinsurance. For treatment of a mental health or substance abuse condition you may request an authorized referral to a non-Plan provider. See Mental Health and Substance Abuse Benefits (Section 5(e)) for details.</p>
<ul style="list-style-type: none">• Plan providers	<p>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.</p> <p>We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site.</p> <p>If you are a new Anthem Blue Cross-Select HMO member and are currently receiving treatment for a qualifying medical condition from a provider who is not in our network, you may be eligible to complete the treatment of your condition with the provider. In order to receive more information about continuity of care and qualifying medical conditions and situations, please contact our Customer Service number and we will assist you.</p>
<ul style="list-style-type: none">• Plan facilities	<p>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.</p>
What you must do to get covered care	<p>It depends on the type of care you need. First, you and each family member must choose a primary care physician.</p>
<ul style="list-style-type: none">• Primary care	<p>Your primary care physician can be a general or family practitioner, internist or pediatrician. Certain specialists we may approve may also be designated primary care physician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.</p> <p>Since your primary care physician provides or arranges for most of your health care. Your primary care physician will be part of an Anthem Blue Cross-Select HMO contracting medical group. There are two types of Anthem Blue Cross-Select HMO medical groups:</p> <ul style="list-style-type: none">• A primary medical group (PMG) is a group practice staffed by a team of doctors, nurses, and other health care providers• An independent practice association (IPA) is a group of doctors in private offices who usually have ties to the same hospital <p>You and your family members can enroll with an independently contracting primary care physician or in a medical group, that is accepting new patients.</p> <ul style="list-style-type: none">• You must live or work within fifteen (15) miles or thirty (30) minutes of the medical group• You and your family members do not have to enroll in the same medical group• For a child, you may choose a primary care doctor who is a pediatrician.

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

- **Specialty care**

Your doctor may refer you to another physician or health care provider if you need special care. Your primary care physician must approve all the care you get except for emergency services.

Your doctor's medical group, or your primary care physician if they are not part of a medical group, has to agree that the service or care you will be getting from the other health care provider is medically necessary. Otherwise it won't be covered.

- You will need to make the appointment at the other doctor's or health care provider's office.
- Your primary care physician will give you a referral form to take with you to your appointment. This form gives you the approval to get this care. If you don't get this form, ask for it or talk to your Anthem Blue Cross-Select HMO coordinator.
- You may have to pay a copayment. You shouldn't get a bill, unless it is for a copayment, for this service. If you do, send it to your Anthem Blue Cross-Select HMO coordinator right away. The medical group, or primary care physician if they are not part of a medical group, will see that the bill is paid. If you need additional help you can call our customer service department.

If you have a condition or disease that:

- requires continuing care from a specialist;
- is life-threatening;
- degenerative, or
- disabling (including HIV or AIDS)

your primary care physician may give you a standing referral to a specialist or specialty care center. The referral will be made if your primary care physician, in consultation with you, and a specialist or specialty care center, if any, determine that continuing specialized care is medically necessary for your condition or disease.

If it is determined that you need a standing referral for your condition or disease, a treatment plan will be set up for you. The treatment plan:

- will describe the specialized care you will receive;
- may limit the number of visits to the specialist; or
- may limit the period of time that visits may be made to the specialist.

If a standing referral is authorized, your primary care physician will determine which specialist or specialty care center to send you to in the following order:

- first, an Anthem Blue Cross-Select HMO contracting specialist or specialty care center which is associated with your medical group;
- second, any Anthem Blue Cross-Select HMO contracting specialist or specialty care center; and
- last, any specialist or specialty care center;

that has the expertise to provide the care you need for your condition or disease.

After the referral is made, the specialist or specialty care center will be authorized to provide you health care services that are within the specialist's area of expertise and training in the same manner as your primary care physician, subject to the terms of the treatment plan.

Remember: We only pay for the number of visits and the type of special care that your primary care physician approval. Call your doctor if you need more care. **If your care isn't approved ahead of time, you will have to pay for it (except for emergency services.)**

Standing referrals

If you have a condition or disease that:

- requires continuing care from a specialist;
- is life-threatening;
- degenerative, or
- disabling (including HIV or AIDS)

your primary care physician may give you a standing referral to a specialist or specialty care center. The referral will be made if your primary care physician, in consultation with you, and a specialist or specialty care center, if any, determine that continuing specialized care is medically necessary for your condition or disease.

If it is determined that you need a standing referral for your condition or disease, a treatment plan will be set up for you. The treatment plan:

- will describe the specialized care you will receive;
- may limit the number of visits to the specialist; or
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- last, any specialist or specialty care center;

that has the expertise to provide the care you need for your condition or disease.

After the referral is made, the specialist or specialty care center will be authorized to provide you health care services that are within the specialist's area of expertise and training in the same manner as your primary care physician, subject to the terms of the treatment plan.

Remember: We only pay for the number of visits and the type of special care that your primary care physician approval. Call your doctor if you need more care. **If your care isn't approved ahead of time, you will have to pay for it (except for emergency services.)**

Ready access

There are two ways you may get special care without getting an approval from your medical group. These two ways are the "Direct Access" and "Speedy Referral" programs. **Not all medical groups take part in the Ready Access program. See your Anthem Blue Cross-Select HMO Directory for those that do.**

- **Direct Access.** You may be able to get some special care without an approval from your primary care physician. We have a program called "Direct Access", which lets you get special care, without an OK from your primary care physician for:
 - Allergy
 - Dermatology
 - Ear/nose/throat

Ask your Anthem Blue Cross-Select HMO coordinator if your medical group takes part in the "Direct Access" program. If your medical group participates in the Direct Access program, you must still get your care from a doctor who works with your medical group. The Anthem Blue Cross-Select HMO coordinator will give you a list of those doctors.

- **Speedy Referral.** If you need special care, your primary care physician may be able to refer you for it without getting an approval from your medical group first. The types of special care you can get through Speedy Referral depend on your medical group.

Obstetrical and gynecological care

Obstetrical and gynecological services may be received directly, without obtaining referral from your primary care physician, from an obstetrician and gynecologist or family practice physician who is a member of your medical group, or who has an arrangement with your medical group to provide care for its patients, and who has been identified by your medical group as available for providing obstetrical and gynecological care.

- A doctor specializing in obstetrical or gynecological care may refer you to another doctor or health care provider and order related obstetrical and gynecological items and services if you need additional medically necessary care.
- The conditions for a referral from a doctor specializing in obstetrical or gynecological care are the same conditions for a referral from your participating care doctor.
- Ask your Anthem Blue Cross-Select HMO coordinator for the list of OB-GYN health care providers you must choose from.

Care for mental or nervous disorders or substance abuse and pervasive developmental disorders or autism

You may get care for the treatment of mental or nervous disorders or substance abuse and pervasive developmental disorder or autism without getting an approval from your medical group. In order for this care to be covered, you must go to an Anthem Blue Cross-Select HMO provider. Some services require that we review and approve care in advance.

In addition, if you are a new member and you enrolled in this plan because the employer changed health plans, and you are getting care for an acute, serious, or chronic mental or nervous disorder or for substance abuse from a doctor or other health care provider who is not part of the Anthem Blue Cross-Select HMO network, you may be able to continue your course of treatment with that doctor or health care provider for a reasonable period of time before transferring to an Anthem Blue Cross-Select HMO provider. To ask for this continued care or to get a copy of our written policy for this continued care, please call our Customer Service number shown on your Member ID card.

When you want a second opinion

You may receive a second opinion about care you receive from your primary care physician, or a specialist to whom you were referred by your primary care physician.

Reasons for asking for a second opinion include, but are not limited to:

- Questions about whether recommended surgical procedures are reasonable or necessary.
- Questions about the diagnosis or plan of care for a condition that threatens loss of life, loss of limb, loss of bodily function, or substantial impairment, including but not limited to a serious chronic condition.
- The clinical indications are not clear or are complex and confusing.
- A diagnosis is in doubt because of test results that do not agree.
- The first physician or health care provider is unable to diagnose the condition.
- The treatment plan in progress is not improving your medical condition within an appropriate period of time.
- You have tried to follow the treatment plan or you have talked with the physician or health care provider about serious concerns you have about your diagnosis or plan of care.

To ask for a second opinion about care you received from your primary care physician if your primary care physician is part of a medical group, call your primary care physician or your Anthem Blue Cross-Select HMO coordinator at your medical group. The second opinion will be provided by a qualified doctor or health care provider of your choice who is part of your medical group.

To ask for a second opinion about care you received from your primary care physician if he or she is an independently contracting primary care physician (not part of a medical group), or any specialist, please call the Customer Service number shown on your ID card. The Customer Service Representative will verify your Anthem Blue Cross-Select HMO membership, get preliminary information, and give your request to an RN Case Manager. The second opinion will be provided by a qualified physician or health care provider of your choice who is part of the Anthem Blue Cross Select HMO network. Please note that if your primary care physician is part of a medical group, the physician or health care provider who provides the second opinion may not necessarily be part of your medical group.

For any second opinion, if there is no appropriately qualified physician or health care provider in the Anthem Blue Cross-Select HMO network, we will authorize a second opinion by another appropriately qualified physician or health care provider, taking into account your ability to travel.

For all second opinions, a decision will be made promptly after your request and any necessary information is received. Decisions on urgent requests are made within a time frame appropriate to your medical condition but no later than 72 hours after you make your request. For non-urgent requests, a decision will be made within two business days after any necessary information is received.

When approved, your primary care physician or Case Manager helps you with selecting a physician or health care provider who will provide the second opinion within a reasonable travel distance and makes arrangements for your appointment at a time convenient for you and appropriate to your medical condition. If your medical condition is serious, your appointment will be scheduled within no more than seventy-two (72) hours. You must pay only your usual copay for the second opinion.

An approval letter is sent to you and the physician or health care provider who will provide the second opinion. The letter includes the services approved and the date of your scheduled appointment. It also includes a telephone number to call if you have questions or need additional help. Approval is for the second opinion consultation only. It does not include any other services such as lab, x-ray, or additional treatment. You and your primary care physician or specialist will get a copy of the second opinion report, which includes any recommended diagnostic testing or procedures. When you get the report, you and your primary care physician or specialist should work together to determine your treatment options and develop a treatment plan. Your medical group (or your primary care physician, if he or she is an independently contracting primary care physician) must authorize all follow-up care.

You may appeal a disapproval decision by following our complaint process. Procedures for filing a complaint are described in your denial letter.

If you have questions or need more information about this program, please contact your Anthem Blue Cross-Select HMO coordinator at your medical group or call the Customer Service number shown on your Member ID card.

- **Hospital care**

There may be a time when your primary care physician says you need to go to the hospital. If it is not an emergency, the medical group will look into whether or not it is medically necessary. If the medical group approved your hospital stay, you will need to go to a hospital that works with your medical group.

<ul style="list-style-type: none"> • If you are hospitalized when your enrollment begins 	<p>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 800-235-8631. 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.</p> <p>If you changed from another FEHB Plan to us, your former plan will pay for the hospital stay until:</p> <ul style="list-style-type: none"> • you are discharged, not merely moved to an alternative care center; • the day your benefits from your former plan run out; or • the 92nd day after you become a member of this Plan, whichever happens first. <p>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 case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.</p>
<p>Circumstances beyond our control</p>	<p>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.</p>
<p>You need prior Plan approval for certain services</p>	<p>Since your primary care physician arranges most referrals to specialists and inpatient hospitalization, the pre-service claim approval only applies to care shown under Section 5(e) <i>Mental health and substance abuse benefits</i>.</p>
<ul style="list-style-type: none"> • Inpatient hospital admission 	<p>Medical management program is the process by which - prior to your facility based care for treatment of mental or nervous disorders and substance abuse - we evaluate the medical necessity of your proposed stay and the number of days required to treat your condition.</p>
<ul style="list-style-type: none"> • Other services 	<p>Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain prior approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice. You must obtain prior authorization for:</p> <ul style="list-style-type: none"> • behavioral health treatment for pervasive developmental disorder or autism, and • authorized referrals to non-Plan providers for the treatment of mental or nervous disorders and substance abuse and for behavioral health treatment for pervasive developmental disorder or autism.
<p>How to request precertification for an admission or get prior authorization for Other services</p>	<p><u>Pre-Service Reviews</u></p> <p>No benefits will be provided if you do not get pre-service review before receiving scheduled services, as follows:</p> <ul style="list-style-type: none"> • You must tell your doctor that this plan requires pre-service review. Doctors who are Plan providers will ask for the review for you. The toll-free number for pre-service review is on your Member ID card. • For all scheduled services that require utilization review, you or your doctor must ask for the pre-service review at least three working days before you are to get services. • We will certify services that are medically necessary and appropriate. For facility-based care for the treatment of mental or nervous disorders or substance abuse we will, if appropriate, certify the type and level of services, as well as a specific length of stay. You, your doctor and the provider of the service will get a written notice showing this information. • If you do not get the certified service within 90 days of the certification, or if the type of the service changes, you must get a new pre-service review. <p><u>Authorization Program</u></p>

You must get approval before you get any non-emergency or non-urgent service from a non-Plan provider for the following services:

- Treatment of mental or nervous disorders or substance abuse, and
- Behavioral health treatment for pervasive developmental disorder or autism.

You or your doctor must call the toll-free telephone number on your Member ID card **before** scheduling an admission to, or before you get the services of, a non-Plan provider.

Referrals to non-Plan providers will be approved only when all of the following conditions are met:

- There is no Plan provider who practices the specialty you need, provides the required services or has the necessary facilities within 50-miles of your home; AND
- You are referred to the non-Plan provider by a doctor who is a Plan provider; AND
- The services are authorized as medically necessary before you get the services.

- **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 1-800-235-8631. You may also call OPM's Health Insurance 2 at (202) 606-3818 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 1-800-235-8631. 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).

<ul style="list-style-type: none"> • Emergency inpatient admission 	<p>If you have an emergency admission or procedure, you need to let us know within one working day of the admission or procedure, unless your condition prevented you from telling us or a member of your family was not available to tell us for you within that time period.</p>
	<p>When we decide that the service is medically necessary and appropriate, we will, depending upon the type of treatment or procedure, certify the service for a period of time that is medically appropriate. We will also decide on the medically appropriate setting.</p>
	<p>If we decide that the service is not medically necessary and appropriate, we will tell your doctor by telephone no later than 24 hours after the decision. We will send written notice to you and your doctor within two business days after our decision. But care will not be stopped until your doctor has been notified and a plan of care that meets your needs has been agreed upon.</p>
<ul style="list-style-type: none"> • If your treatment needs to be extended 	<p>We will do a retrospective review if pre-service review was done, but services continued longer than originally certified. If such services are determined to not have been medically necessary and appropriate, we will deny certification.</p>
<p>What happens when you do not follow the precertification rules when using non-plan providers</p>	<ul style="list-style-type: none"> • When you don't get the required pre-service review before you get facility-based care for the treatment of mental or nervous disorders or substance abuse, or for behavioral health treatment for pervasive developmental disorder or autism, we will not provide benefits for those services. • Facility-based care for the treatment of mental or nervous disorders or substance abuse and behavioral health treatment for pervasive developmental disorder or autism will be provided only when the type and level of care requested is medically necessary and appropriate for your condition. If you go ahead with any services that have been determined to be not medically necessary and appropriate at any stage of the utilization review process, we will not provide benefits for those services. • When services are not reviewed before or during the time you receive the services, we will review those services when we receive the bill for benefit payment. If that review determines that part or all of the services were not medically necessary and appropriate, we will not provide benefits for those services. • If you receive authorized referral services from a non-Plan provider, the Plan provider copay will apply. When you do not get a referral, no benefits are provided for services received from a non-Plan provider.
<p>If you disagree with our pre-service claim decision</p>	<ul style="list-style-type: none"> • If you or your doctor don't agree with a Medical Management Program decision, or question how it was reached, either of you may ask for a review of the decision. To request a review, call the number or write to the address included on your written notice of determination. If you send a written request it must include medical information to support that services are medically necessary. • If you, your representative, or your doctor acting for you, are still not satisfied with the reviewed decision, a written appeal may be sent to us. • If you are not satisfied with the appeal decision, you may follow the procedures under Section 8, The disputed claims process.
<ul style="list-style-type: none"> • To reconsider a non-urgent care claim 	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • 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 • Ask you or your provider for more information. <ul style="list-style-type: none"> - 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.
- 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-pocket costs (e.g., deductible, if any, coinsurance, and copayments) for the covered care you receive.
Copayments	<p>A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services.</p> <p>Example: When you see your primary care physician you pay a copayment of \$25 per office visit.</p>
Deductible	This Plan does not have a deductible.
Coinsurance	<p>Coinsurance is the percentage of our allowance that you must pay for your care.</p> <p>Example: In our Plan, you pay 50% of our allowance for infertility services.</p>
Your catastrophic protection out-of-pocket maximum	<p>After your copayments total \$2,500 for one family member or \$5,000 for two or more family members in any calendar year, you do not have to pay any more for covered services. However, copayments or coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments or coinsurance for these services:</p> <ul style="list-style-type: none">• <i>Prescription drug benefits</i>• <i>Infertility services</i>
Carryover	<p>If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.</p>
When Government facilities bill us	<p>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.</p>

Section 5. Benefits

See page 13 for how our benefits changed this year. Page 92 is a benefits summary of our high option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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Section 5. Benefits Overview

The benefit package is described in Section 5. Make sure that you carefully review the benefits that are available.

Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at 800-235-8631 or at our Web site at www.anthem.com/ca.

When you seek care from within our network, we offer the following unique features:

- No deductibles
- No office visit copay for covered preventive care services
- \$25 non-preventive care office visit copay
- \$25 office visit copay for family planning visits
- \$125 emergency room copay
- \$250 per day copay up to a maximum of 4 days per covered inpatient hospital admission
- \$250 outpatient facility copay for surgery

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

<p>Here are some important things you should keep in mind about these benefits:</p> <ul style="list-style-type: none"> • 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, <i>Your costs for covered services</i>, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage. 	
Benefit Description	You pay
Diagnostic and treatment services	High Option
Professional services of physicians <ul style="list-style-type: none"> • In physician's office • Home visits • Office medical consultations • Second surgical opinion 	\$25 per PCP visit \$35 per Specialist visit
<ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility 	Nothing
<ul style="list-style-type: none"> • In an urgent care center 	\$35 per visit
<ul style="list-style-type: none"> • Injectable or infused medications given by the doctor in the office <p>This does not include immunizations prescribed by your primary care physician nor allergy serum</p>	30% of Plan allowance up to a maximum of \$150
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Consultations given using telephones, facsimile machines, or electronic mail.</i> • <i>Services for your personal care, such as: helping in walking, bathing, dressing, feeding, or preparing food. Any supplies for comfort, hygiene or beauty purposes.</i> 	<i>All charges</i>
Lab, X-ray and other diagnostic tests	High Option
Tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine Mammograms • Ultrasound • Electrocardiogram and EEG 	Nothing
For the following services: <ul style="list-style-type: none"> • Advanced Imaging Procedures 	\$100 per test performed in a doctor's office, radiology center, outpatient department of a hospital, or ambulatory surgical center.

Benefit Description	You pay
Lab, X-ray and other diagnostic tests (cont.)	High Option
<p>Advanced Imaging Procedures are imaging procedures, including, but not limited to: Magnetic Resonance Imaging (MRI), Computerized Tomography (CT scans), Positron Emission Tomography (PET scan), Magnetic Resonance Spectroscopy (MRS scan), Magnetic Resonance Angiogram (MRA scan), Echocardiography, and nuclear cardiac imaging.</p> <p>For a complete list of advanced imaging procedures or if you need more information, please contact your medical group.</p>	<p>\$100 per test performed in a doctor's office, radiology center, outpatient department of a hospital, or ambulatory surgical center.</p>
Preventive care, adult	High Option
<p>Preventive care services include outpatient services and office visits. Screenings and other services are covered as preventive care services when you have no current symptoms or prior history of a medical condition associated with that screening or service.</p> <ul style="list-style-type: none"> • Full physical exams and periodic check-ups ordered by your primary care doctor • Vision or hearing screenings* • Immunizations prescribed by your primary care physician 	<p>Nothing</p>
<ul style="list-style-type: none"> • Health education programs given by your primary care physician or the medical group • Health screenings as prescribed by your doctor <ul style="list-style-type: none"> - Health screenings include: mammograms, Pap tests and any cervical cancer screening tests including human papillomavirus (HPV), prostate cancer screenings, and other medically accepted cancer screening tests, screenings for high blood pressure, type 2 diabetes mellitus, cholesterol, and obesity.** • Intervention services as part of a full physical exam or periodic check-up for the purpose of education or counseling on potential health concerns, including smoking cessation counseling • HIV testing, regardless of whether testing is related to a primary diagnosis 	<p>Nothing</p>
<p>Well woman - one annually; including but not limited to:</p> <ul style="list-style-type: none"> • 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 	<p>Nothing</p>

Preventive care, adult - continued on next page

Benefit Description	You pay
Preventive care, adult (cont.)	High Option
<p>* Vision screening includes a vision check by your primary care physician to see if it is medically necessary for you to have a complete vision exam by a vision specialist. If approved by your primary care physician, this may include an exam with diagnosis, a treatment program and refractions. Hearing screenings include tests to diagnose and correct hearing.</p> <p>** This list is not exhaustive. Preventive tests and screenings with a rating of A or B in the current recommendations of the United States Preventive Services Task Force (USPSTF), or those supported by the Health Resources and Services Administration (HRSA) will be covered at No charge.</p> <p>You may call Customer Service using the number on your ID card for additional information about these services. (Or view the federal government's web sites, http://www.healthcare.gov/center/regulations/prevention.html; http://www.ahrq.gov/clinic/uspstfix.htm; or http://www.cdc.gov/vaccines/recs/acip/.)</p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Immunizations needed to travel outside the USA.</i> • <i>Routine physical or psychological exams or test asked for by a job or other group, such as a school, camp, or sports program.</i> 	<p><i>All charges</i></p>
Preventive care, children	High Option
<p>Preventive care services include outpatient services and office visits. Screenings and other services are covered as preventive care services when you have no current symptoms or prior history of a medical condition associated with that screening or service.</p> <ul style="list-style-type: none"> • Full physical exams and periodic check-ups ordered by your primary care physician • Vision or hearing screenings* • Immunizations prescribed by your primary care physician • Health education programs given by your primary care physician or the medical group 	<p>Nothing</p>
<ul style="list-style-type: none"> • Health screenings as prescribed by your doctor <ul style="list-style-type: none"> - Health screenings include: mammograms, Pap tests and any cervical cancer screening tests including human papillomavirus (HPV), prostate cancer screenings, and other medically accepted cancer screening tests, screenings for high blood pressure, type 2 diabetes mellitus, cholesterol, and obesity.** • Intervention services as part of a full physical exam or periodic check-up for the purpose of education or counseling on potential health concerns, including smoking cessation counseling • HIV testing, regardless of whether testing is related to a primary diagnosis 	<p>Nothing</p>

Preventive care, children - continued on next page

Benefit Description	You pay
Preventive care, children (cont.)	High Option
<p>*Vision screening includes a vision check by your primary care doctor to see if it is medically necessary for you to have a complete vision exam by a vision specialist. If approved by your primary care doctor, this may include an exam with diagnosis, a treatment program and refractions. Hearing screenings include tests to diagnose and correct hearing.</p> <p>** This list is not exhaustive. Preventive tests and screenings with a rating of A or B in the current recommendations of the United States Preventive Services Task Force (USPSTF), or those supported by the Health Resources and Services Administration (HRSA) will be covered at No charge.</p> <p>You may call Customer Service using the number on your ID card for additional information about these services. (Or view the federal government's web sites, http://www.healthcare.gov/center/regulations/prevention.html; http://www.ahrq.gov/clinic/uspstfix.htm; or http://www.cdc.gov/vaccines/recs/acip/.)</p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Immunizations needed to travel outside the USA.</i> • <i>Routine physical or psychological exams or tests asked for by a job or other group, such as a school, camp, or sports program.</i> 	<i>All charges</i>
Maternity care	High Option
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care and Postnatal care 	\$25 per office visit
<ul style="list-style-type: none"> • Screening for gestational diabetes for pregnancy women between 24-28 weeks gestation or first prenatal visit for women at high risk. • Delivery 	<p>Nothing</p> <p>Note: You owe a hospital admission copay for inpatient hospital services.</p>
Breastfeeding support, supplies and counseling for each birth	Nothing
<p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to preauthorize your normal delivery • 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. Newborn circumcision is covered under Surgery benefits (see Section 5(b)). • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5(c)) and Surgery benefits (Section 5(b)). 	

Maternity care - continued on next page
Section 5(a)

Benefit Description	You pay
Maternity care (cont.)	High Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> For any services or supplies provided to a person not covered under the plan in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple). 	All charges
Family planning	High Option
Contraceptive counseling	Nothing
A range of voluntary family planning services, such as:	\$150
<ul style="list-style-type: none"> Voluntary sterilization for females (tubal ligation) 	
<ul style="list-style-type: none"> Voluntary sterilization for males (vasectomy) 	\$50
<ul style="list-style-type: none"> Family planning visits 	\$25
<ul style="list-style-type: none"> Doctor's services prescribe, fit and insert an IUD or diaphragm <p>Note: You pay nothing for the IUD or diaphragm dispensed by the doctor.</p>	\$25
<ul style="list-style-type: none"> Shots and implants for birth control (such as Depo provera) <p>Note: We cover oral contraceptives under the prescription drug benefit.</p> <ul style="list-style-type: none"> Genetic testing, when medically necessary 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Reversal of voluntary surgical sterilization Over-the-counter contraceptives will not be covered unless a prescription is provided. 	All charges
Infertility services	High Option
<p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> Artificial insemination: <ul style="list-style-type: none"> Intravaginal insemination (IVI) Intracervical insemination (ICI) Intrauterine insemination (IUI) <p>Note: We cover injectable fertility drugs under medical benefits. See Section 5(f) Prescription drugs benefits for oral fertility drugs.</p>	50% of Plan allowance for all care
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Infertility services after voluntary sterilization Assisted reproductive technology (ART) procedures, such as: <ul style="list-style-type: none"> 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 	All charges

Infertility services - continued on next page

Benefit Description	You pay
Infertility services (cont.)	High Option
<ul style="list-style-type: none"> • Cost of donor egg • Fertility drugs 	All charges
Allergy care	High Option
<ul style="list-style-type: none"> • Testing and treatment 	\$35 per office visit
<ul style="list-style-type: none"> • Allergy injections including serum 	Nothing
Treatment therapies	High Option
<ul style="list-style-type: none"> • Chemotherapy 	\$35
<ul style="list-style-type: none"> • Radiation therapy 	\$35
<ul style="list-style-type: none"> • Hemodialysis including treatment at home if approved by the medical group 	\$35
<ul style="list-style-type: none"> • Infusion therapy (home IV and antibiotic therapy) 	\$35
<ul style="list-style-type: none"> • Applied Behavior Analysis (ABA) Therapy for Autism Spectrum Disorder 	\$25
<ul style="list-style-type: none"> • Medical social services • Respiratory/inhalation therapy • Growth hormone therapy 	Nothing
Physical and occupational therapies and cardiac rehabilitation	High Option
<ul style="list-style-type: none"> • Visits for rehabilitation, such as physical therapy, occupational therapy, or cardiac rehabilitation <p>You may have up to a 60 day period of care after an illness or injury. The 60 day period of care starts with the first visit for rehabilitative care. The 60 day limit does not limit the number of visits or treatments you get within the 60 day period. If you need more than the 60 day period of care, your primary care physician must get the approval from your medical group or Anthem. It must be shown that more care is medically necessary. Your medical group or Anthem will approve the extra visits or treatments.</p>	\$35
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Treatment of frequent recurrences of pain, over a long period of time, that is not related to an active medical condition currently being treated. • Health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment, or facilities used for developing or maintaining physical fitness, even if ordered by a doctor. This exclusion also applies to health spas. • Programs to help you change how you live, like fitness clubs, or dieting programs. This does not apply to cardiac rehabilitation programs approved by your medical group 	All charges

Benefit Description	You pay
Speech therapy	High Option
<ul style="list-style-type: none"> • Visits to a licensed speech therapist when prescribed by your physician 	Nothing
Vision services (testing, treatment, and supplies)	High Option
<ul style="list-style-type: none"> • Vision screening includes a vision check by your primary care physician to see if it is medically necessary for you to have a complete vision exam by a vision specialist. If approved by your primary care physician, this may include an exam with diagnosis, a treatment program and refractions. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eyeglasses or contact lenses. Contact lens fitting is not covered.</i> • <i>Eye exercises and orthoptics</i> • <i>Radial keratotomy and other refractive surgery</i> 	<i>All charges</i>
Foot care	High Option
<ul style="list-style-type: none"> • We cover medically necessary care for the diagnosis and treatment of conditions of the foot, when prescribed by your physician. <p>Note: See durable medical equipment for information on podiatric shoe inserts.</p>	\$35 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Routine foot care</i> 	<i>All charges</i>
Orthopedic and prosthetic devices	High Option
<p>You can get devices to take the place of missing parts of you body.</p> <ul style="list-style-type: none"> • Surgical implants • Artificial limbs and eyes • Breast prostheses following a mastectomy • The first pair of contact lenses or eyeglasses when needed after a covered and medically necessary eye surgery • Prosthetic devices to restore a method of speaking when required as a result of a laryngectomy • Colostomy supplies • Therapeutic shoes and inserts designed to prevent foot complications due to diabetes • Orthopedic footwear used as an integral part of a brace; shoe inserts that are custom molded to the patient • Supplies needed to take care of these devices 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthopedic shoes (except when joined to braces) or shoe inserts (except custom molded orthotics). This does not apply to shoes and inserts designed to prevent or treat foot complications due to diabetes.</i> 	<i>All charges</i>

Benefit Description	You pay
Durable medical equipment (DME)	High Option
<p>You can get equipment and supplies used for the treatment of diabetes: long-lasting medical equipment (called durable medical equipment) and supplies that are rented or bought for you if they are:</p> <ul style="list-style-type: none"> - Ordered by your primary care physician. - Used only for the health problem. - Used only by the person who needs the equipment or supplies. - Made only for medical use. 	50% of Plan allowance
<ul style="list-style-type: none"> • You can also get nebulizers, including face masks and tubing for treatment of pediatric asthma. <p>Note: These items are not subject to any limits or maximums that apply to coverage for medical equipment.</p>	Nothing
<ul style="list-style-type: none"> • Special food products and formulas that are part of a diet prescribed by a <i>doctor</i> for the treatment of phenylketonuria (PKU). <p>You can get most formulas used in the treatment of PKU from a drugstore. These are covered under your plan's benefits for prescription drugs (see Section 5(f)). Special food products that are not available from a drugstore are covered as medical supplies under your plan's medical benefits.</p>	Nothing
<p><i>Equipment and supplies are not covered if they are:</i></p> <ul style="list-style-type: none"> • <i>Only for your comfort or hygiene.</i> • <i>For exercise.</i> • <i>Only for making the room or home comfortable, such as air conditioning or air filters.</i> • <i>Scalp hair prostheses, including wigs or any form of hair replacement.</i> • <i>Nutritional and/or dietary supplements, except as provided in this Plan or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.</i> 	<i>All charges</i>
Hearing services (testing, treatment, and supplies)	High Option
<ul style="list-style-type: none"> • For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D. or audiologist. <p>Note: For routine hearing screenings performed during a preventive care visit, see Section 5(a) <i>Preventive care services, adult</i> and <i>Preventive care services, children</i>.</p>	\$35 per office visit
<ul style="list-style-type: none"> • External hearing aids • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants. <p>Note: For benefits for the devices, see Section 5(a) <i>Orthopedic and prosthetic devices</i>.</p>	50% of Plan allowance up to one per ear every 36 months

Benefit Description	You pay
Home health services	High Option
<p>We will cover home health care furnished by a home health agency (HHA) for up to 100 visits in a calendar year.</p> <ul style="list-style-type: none"> Care from a registered nurse or licensed vocational nurse who works under a registered nurse or a doctor 	\$35
<ul style="list-style-type: none"> Physical therapy, occupational therapy, speech therapy, or respiratory therapy 	\$35
<ul style="list-style-type: none"> Visits with a medical social service worker 	\$35
<ul style="list-style-type: none"> Care from a health aide who works under a registered nurse with the HHA (one visit equals four hours or less) 	\$35
<ul style="list-style-type: none"> Oxygen therapy, intravenous therapy and medications 	\$35
<ul style="list-style-type: none"> Medically necessary supplies from the HHA 	Nothing
Chiropractic	High Option
<p>Covered up to 20 visits in a year when you see a chiropractor in the American Specialty Health Plans of California, Inc. (ASH Plans) network.</p> <p>Also up to \$50 per calendar year in rental or purchase charges are covered for medical equipment and supplies ordered by an ASH Plans chiropractor, and approved as medically necessary by ASH Plans. Such medical equipment includes: (1) elbow supports, back supports (thoracic), lumbar braces and supports, rib supports, or wrist supports; (2) cervical collars or cervical pillows; (3) ankle braces, knee braces, or wrist braces; (4) heel lifts; (5) hot or cold packs; (6) lumbar cushions; (7) rib belts or orthotics; and (8) home traction units for treatment of the cervical or lumbar regions.</p> <p>Note: The <i>ASH Plans</i> chiropractor is responsible for obtaining the necessary approval from the Plan.</p>	\$15 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Any services provided by ASH Plans that are not approved by us, except for the first visit</i> <i>The services of a non-ASH Plans chiropractor</i> 	<i>All charges</i>
Alternative treatments	High Option
<p>Acupuncture – medically necessary acupuncture if referred by your primary care physician.</p>	\$35
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Acupressure, or massage to help pain, treat illness or promote health by putting pressure to one or more areas of the body</i> 	<i>All charges</i>

Benefit Description	You pay
Educational classes and programs	High Option
<p>Coverage is provided for:</p> <ul style="list-style-type: none"> Diabetes education program services supervised by a doctor which include; a) teaching you and your family members about the disease process and how to take care of it; and b) training, education, and nutrition therapy to enable you to use the equipment, supplies, and medicines needed to manage the disease. 	\$35 per office visit
<ul style="list-style-type: none"> Smoking cessation programs for nicotine dependency. We cover medically necessary drugs for nicotine dependency that require a prescription. This does not include those services required under the “Preventive Care Services” benefit. <p>Note: See Section 5(f) Prescription benefits for information on physician prescribed OTC and prescription drugs approved by the FDA to treat tobacco dependence. See Section 5(e) for information on individual and group psychotherapy.</p>	Nothing
<ul style="list-style-type: none"> Pediatric asthma education program 	\$35 per office visit
Cancer clinical trials	High Option
<p>Routine patient care costs, as defined below, for phase I, phase II, phase III and phase IV cancer clinical trials.</p> <p>All of the following conditions must be met:</p> <ul style="list-style-type: none"> The treatment you get in a clinical trial must either: <ul style="list-style-type: none"> Involve a drug that is exempt under federal regulations from a new drug application, or Be approved by (i) one of the National Institutes of Health, (ii) the federal Food and Drug Administration in the form of an investigational new drug application, (iii) the United States Department of Defense, or (iv) the United States Veteran’s Administration. You must have cancer to be able to participate in these clinical trials. Participation in these clinical trials must be recommended by your primary care doctor after deciding it will help you. If the clinical trial is not provided by or through your medical group, your primary care doctor will refer you to the doctor or health care provider who provides the clinical trial. Please see “When You Need a Referral” in the section called “When You Need Care” for information about referrals. You will only have to pay your normal copays for the services you get. For the purpose of this provision, a clinical trial must have a therapeutic intent. Clinical trials to just test toxicity are not included in this coverage. 	<p>\$25 per PCP office visit</p> <p>\$35 per Specialist office visit</p>
<p>Routine patient care cancer clinical trials costs are the costs associated with the services provided, including drugs, items, devices and services which would otherwise be covered under the plan, including health care services which are:</p> <ul style="list-style-type: none"> Typically provided absent a clinical trial. 	<p>\$25 per PCP office visit</p> <p>\$35 per Specialist office visit</p>

Cancer clinical trials - continued on next page

Benefit Description	You pay
Cancer clinical trials (cont.)	High Option
<ul style="list-style-type: none"> • Required solely to provide the investigational drug, item, device or service. • Clinically appropriate monitoring of the investigational item or service. • Prevention of complications arising from the provision of the investigational drug, item, device, or service. • Reasonable and necessary care arising from the provision of the investigational drug, item, device, or service, including the diagnosis or care of the complications. 	<p>\$25 per PCP office visit</p> <p>\$35 per Specialist office visit</p>
<p>Routine patient care cancer clinical trials costs do not include any of the costs associated with any of the following:</p> <ul style="list-style-type: none"> • Drugs or devices not approved by the Federal Food and Drug Administration that are part of the clinical trial. • Services other than health care services, such as travel, housing, companion expenses and other nonclinical expenses that you may need because of the treatment you get for the purposes of the clinical trial. • Any item or service provided solely to satisfy data collection and analysis needs not used in the clinical management of the patient. • Health care services that, except for the fact they are provided in a clinical trial, are otherwise specifically excluded from the plan. • Health care services usually provided by the research sponsors free of charge to members enrolled in the trial. <p>Note: You will pay for costs of services that are not covered.</p>	<p>\$25 per PCP office visit</p> <p>\$35 per Specialist office visit</p>
<p>Routine patient care costs for individual participation in phase I, phase II, phase III and phase IV clinical trial conducted to prevent, detect or treat life-threatening diseases or conditions that are federally funded; conducted under investigational new drug application reviewed by FDA; or conducted as a drug trial exempt from the requirement of an investigational new drug application.</p>	<p>\$25 per PCP office visit</p> <p>\$35 per Specialist office visit</p>

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

	<p>Here are some important things you should keep in mind about these benefits:</p> <ul style="list-style-type: none"> • 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, <i>Your costs for covered services</i>, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage. • 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.). 	
Benefit Description		You pay
Surgical procedures		High Option
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Any medically necessary eye surgery • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Treatment of burns • Correction of congenital anomalies (see Reconstructive surgery) • Insertion of internal prosthetic devices. See 5(a) – Orthopedic and prosthetic devices for device coverage information. <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>		Nothing
<p>Surgical treatment of morbid obesity (bariatric surgery) as determined by your medical group, when the treatment is approved in advance. In order for your medical group to consider you for this surgery, you must:</p> <ul style="list-style-type: none"> • Have a Body Mass Index of 40 or greater, or Body Mass Index of 35 or greater with co-morbid conditions including, but not limited to, life threatening cardio-pulmonary problems (severe sleep apnea, Pickwickian syndrome and obesity related cardiomyopathy), severe diabetes mellitus, cardiovascular disease or hypertension; and • Have actively participated in non-surgical methods of weight reduction; and • Have a psychiatric profile that will allow you to understand, tolerate and comply with all phases of care and are committed to long-term follow-up requirements. 		Nothing

Surgical procedures - continued on next page

Benefit Description	You pay
Surgical procedures (cont.)	High Option
<p>Note: Before the bariatric surgery can be approved, your medical group must address post-operative expectations and give you a thorough explanation of the risks and benefits of the procedure.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Any eye surgery just for correcting vision (like nearsightedness and/or astigmatism). Contact lenses and eyeglasses needed after this surgery. • Sex change surgery or treatments. • Surgery done to reverse sterilization. 	All charges
Reconstructive surgery	High Option
<ul style="list-style-type: none"> • Reconstructive surgery performed to correct deformities caused by congenital or developmental abnormalities, illness, or injury for the purpose of improving bodily function, reducing symptoms or creating a normal appearance, including medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures. "Cleft palate" means a condition that may include cleft palate, cleft lip, or other craniofacial anomalies associated with cleft palate. • Mastectomy and lymph node dissection; complications from a mastectomy including lymphedema. • Reconstructive surgery of both breasts performed to restore symmetry following a mastectomy. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic Surgery. Surgery or other services done only to make you a) look beautiful; b) to improve your appearance; or c) to change or reshape normal parts or tissues of the body.</i> <p><i>This does not apply to reconstructive surgery you might need to a) give you back the use of a body part; b) have for breast reconstruction after a mastectomy; and c) correct or repair a deformity caused by birth defects, abnormal development, injury or illness in order to improve function, symptomatology or create a normal appearance.</i></p> <p><i>Cosmetic surgery does not become reconstructive because of psychological or psychiatric reasons.</i></p> <ul style="list-style-type: none"> • <i>Treatment of varicose veins or telangiectatic dermal veins (spider veins) by any method (including sclerotherapy or other surgeries) when services are rendered for cosmetic purposes.</i> 	All charges

Benefit Description	You pay
Oral and maxillofacial surgery	High Option
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; • Splint therapy or surgical treatment for disorders of the joints linking the jawbones and the skull (the temporomandibular joints); including the complex of muscles, nerves and other tissues related to those joints; and • Other surgical procedures that do not involve the teeth or their supporting structures. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> 	<i>All charges</i>
Organ/tissue transplants	High Option
<p>These solid organ transplants are covered. Solid organ transplants are limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart-lung • Kidney • Liver • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis • Intestinal transplants <ul style="list-style-type: none"> - small intestine - small intestine with the liver - small intestine with multiple organs such as the liver, stomach, and pancreas • Lung - single/bilateral/lobar 	Nothing
<p>Blood or Marrow Stem Cell Transplants: Not subject to medical necessity. Plan's denial is limited to the cytogenetics, subtype or staging of the diagnosis (e.g. acute, chronic) as appropriate for the diagnosis</p> <p>Allogeneic transplants for:</p> <ul style="list-style-type: none"> • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin's lymphoma – relapsed • Advanced non-Hodgkin's lymphoma – relapsed 	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	High Option
<ul style="list-style-type: none"> • AL Amyloidosis • Multiple myeloma (de novo and treated) • Recurrent germ cell tumors (including testicular cancer) 	Nothing
<p>Blood or Marrow Stem Cell Transplants under clinical trials.</p> <p>Allogeneic transplants for:</p> <ul style="list-style-type: none"> • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma • Multiple myeloma • Sickle cell • Beta Thalassemia Major • Chronic inflammatory demyelination polyneuropathy (CIDP) <p>Non-myeloablative allogeneic transplants for:</p> <ul style="list-style-type: none"> • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin's lymphoma • Chronic lymphocytic leukemia • Chronic myelogenous leukemia • Chronic lymphocytic lymphoma/small lymphoma (CLL/SLL) • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma • Multiple myeloma • Myeloproliferative Disorders • Myeloproliferative/Myelodysplastic Syndromes • Sickle Cell disease <p>Autologous transplants for:</p> <ul style="list-style-type: none"> • Chronic myelogenous leukemia • Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) • Early stage (indolent or non-advanced) small cell lymphocytic lymphoma 	Nothing
<p>Blood or Marrow Stem Cell Transplants</p> <p>Allogeneic transplants for:</p> <ul style="list-style-type: none"> • Advanced neuroblastoma • Infantile malignant osteopetrosis • Kostmann's syndrome • Leukocyte adhesion deficiencies • Mucopolidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy) 	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	High Option
<ul style="list-style-type: none"> • Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfilippo's syndrome, Maroteaux-Lamy syndrome variants) • Myeloproliferative disorders • Sickle cell anemia • X-linked lymphoproliferative syndrome <p>Autologous transplants for:</p> <ul style="list-style-type: none"> • Ependyoblastoma • Ewing's sarcoma • Medulloblastoma • Pineoblastoma • Waldenstrom's macroglobulinemia <p>National transplant program – we are a member of Blue Distinction Centers for Specialty Care</p>	Nothing
<ul style="list-style-type: none"> • Donor testing for bone marrow/stem cell transplants • Unrelated donor searches via the National Donor Marrow Program (NDMP) for bone marrow/stem cell transplants for a covered transplant procedure 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Implants of artificial organs</i> • <i>Transplants not listed as covered</i> • <i>Donor screening tests and donor search expenses, except as shown above</i> 	<i>All charges</i>
Anesthesia	High Option
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office <p>Note: We will consider providing benefits for general anesthesia and facility services related to dental care only when the dental care must be provided in a hospital or ambulatory surgery center because the patient is: 1) less than seven years old; 2) developmentally disabled; or 3) the patient's health is compromised and general anesthesia is medically necessary. We will not cover the dental procedure itself or any of the professional services of a dentist to perform the procedure.</p>	Nothing

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

Here are some 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 Coordinating benefits with Medicare and other coverage.
- 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).

Benefit Description	You pay
Inpatient hospital	High Option
<p>Room and board, such as</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p>	\$250 per day for a maximum of 4 days
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood transfusions. This includes the cost of blood, blood products or blood processing • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services <p>Note: Inpatient hospital services are covered for dental care only when the stay is:</p> <ul style="list-style-type: none"> - Needed for dental care because of other medical problems you may have; - Ordered by a doctor (M.D.) or a dentist (D.D.S.); and - Approved by the medical group. 	Nothing

Benefit Description	You pay
Outpatient hospital or ambulatory surgical center	High Option
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>Note: We will consider providing benefits for facility services related to dental care only when the dental care must be provided in a hospital or ambulatory surgery center because the patient is:</p> <ul style="list-style-type: none"> • Less than seven years old; • Developmentally disabled; or the • Patient's health is compromised and general anesthesia is medically necessary. <p>Services are limited to a 3 day hospital stay. We will not cover the dental procedure itself or any of the professional services of a dentist to perform the procedure</p>	<p>Nothing unless surgery is performed.</p> <p>\$250 per outpatient surgery admission</p>
<p>Other outpatient hospital services supplies, including physical therapy, occupational therapy, or speech therapy.*</p>	<p>\$35</p>
<p>However, for each of the following outpatient services, your copay will be:</p> <ul style="list-style-type: none"> • Chemotherapy • Radiation therapy • Hemodialysis treatment • Infusion therapy <p>*These rehabilitative services are limited to a 60 day period of care after an illness or injury. If you need more than the 60 day period of care, your primary care doctor must get the approval from your medical group or Anthem. (See Section 5(a) - Rehabilitative Care.)</p>	<p>\$35</p>
Skilled nursing care facility benefits	High Option
<p>We cover the following care in a skilled nursing facility for up to 100 days in a calendar year.</p> <ul style="list-style-type: none"> • A room with two or more beds • Special treatment rooms • Regular nursing services • Laboratory tests • Physical therapy, occupational therapy, speech therapy, or respiratory therapy • Drugs and medicines given during your stay. This includes oxygen. 	<p>Nothing</p>

Skilled nursing care facility benefits - continued on next page

Benefit Description	You pay
Skilled nursing care facility benefits (cont.)	High Option
<ul style="list-style-type: none"> • Blood transfusions • Needed medical supplies and appliances 	Nothing
Hospice care	High Option
<p>We cover the following hospice care if you have an illness that may lead to death. Your primary care physician will work with the hospice and help develop your care plan. The hospice must send a written care plan to your medical group every 30 days.</p> <ul style="list-style-type: none"> • Interdisciplinary team care to develop and maintain a plan of care • Short-term inpatient hospital care in periods of crisis or as respite care. Respite care is provided on an occasional basis for up to five consecutive days per admission • Physical therapy, occupational therapy, speech therapy and respiratory therapy • Social services and counseling services • Skilled nursing services given by or under the supervision of a registered nurse • Certified home health aide services and homemaker services given under the supervision of a registered nurse • Diet and nutrition advice; nutrition help such as intravenous feeding or hyperalimentation • Volunteer services given by trained hospice volunteers directed by a hospice staff member • Drugs and medicines prescribed by a doctor • Medical supplies, oxygen and respiratory therapy supplies • Care which controls pain and relieves symptoms • Bereavement services, including assessing the needs of the bereaved family and developing a care plan to meet those needs, both before and after death. Bereavement services are available to covered members of the immediate family (spouse, children, step-children, parents, brothers and sisters) for up to one year after the employee's or covered family member's death 	Nothing
Ambulance	High Option
<p>You can get these services from a licensed ambulance in an emergency or when ordered by your primary care physician. (We will provide benefits for these services if you receive them as a result of a 9-1-1 emergency response system call for help if you think you have an emergency.) Air ambulance is also covered, but, only if ground ambulance service can't provide the service needed. Air ambulance service, if medically necessary, is provided only to the nearest hospital that can give you the care you need.</p> <ul style="list-style-type: none"> • Base charge and mileage • Disposable supplies • Monitoring, EKG's or ECG's, cardiac defibrillation, CPR, oxygen, and IV Solutions 	<p>\$100 per trip</p> <p>Nothing for all other services and supplies</p>

Section 5(d). Emergency services/accidents

	Here are some important things to keep in mind about these benefits:	
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| | <ul style="list-style-type: none">• 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 doctors must provide or arrange your care and you must be hospitalized in a Plan facility.• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.• 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 Section 5(a) or (b). | |
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What is a medical emergency?

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

What is urgent care?

We provide coverage for medically necessary care by non-Plan providers to prevent serious deterioration of your health resulting from an unforeseen illness or injury when you are more than 20 miles from your medical group (or your medical group's enrollment area hospital if you are enrolled in an independent practice association), and seeking health services cannot wait until you return.

If you need urgent care you should seek medical attention immediately. If you are admitted to a hospital for urgently needed care, you should contact your primary care physician or Medical Group within 48 hours, unless extraordinary circumstances prevent such notification. Follow-up care will be covered when the care required continues to meet our definition of "Urgent Care". Urgent care is defined as services received for a sudden, serious, or unexpected illness, injury or condition, which is not an emergency, but which requires immediate care for the relief of pain or diagnosis and treatment of such condition.

What is a medical emergency?

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

What is urgent care?

We provide coverage for medically necessary care by non-Plan providers to prevent serious deterioration of your health resulting from an unforeseen illness or injury when you are more than 15 miles (or 30 minutes) from your medical group (or your medical group's enrollment area hospital if you are enrolled in an independent practice association), and seeking health services cannot wait until you return.

If you need urgent care you should seek medical attention immediately. If you are admitted to a hospital for urgently needed care, you should contact your primary care physician or Medical Group within 48 hours, unless extraordinary circumstances prevent such notification. Follow-up care will be covered when the care required continues to meet our definition of "Urgent Care". Urgent care is defined as services received for a sudden, serious, or unexpected illness, injury or condition, which is not an emergency, but which requires immediate care for the relief of pain or diagnosis and treatment of such condition.

What to do in case of emergency.

If you need emergency services, get the medical care you need right away. In some areas, there is a 9-1-1 emergency response system that you may call for emergency services (this system is to be used only when there is an emergency that requires an emergency response).

Once you are stabilized, your primary care physician must approve any care you need after that.

- Ask the hospital or emergency room doctor to call your primary care physician.
- Your primary care physician will approve any other medically necessary care or will take over your care

If You Are In-Area

You are in-area if you are 15-miles or 30-minutes or less from your medical group (or 15-miles or 30-minutes or less from your medical group's hospital, if your medical group is an independent practice association).

If you need emergency services, get the medical care you need right away. If you want, you may also call your primary care physician and follow his or her instructions.

Your primary care physician or medical group may:

- ask you to come into their office;
- give you the name of a hospital or emergency room and tell you to go there;
- order an ambulance for you;
- give you the name of another doctor or medical group and tell you to go there; or
- tell you to call the 9-1-1 emergency response system.

If You're Out of Area

You can still get emergency services if you are more than 15-miles or 30-minutes away from your primary care physician or medical group.

If you need emergency services, get the medical care you need right away (follow the instructions above for When There is an Emergency). In some areas, there is a 9-1-1 emergency response system that you may call for emergency services (this system is to be used only when there is an emergency that requires an emergency response). You must call us within 48 hours if you are admitted to a hospital.

Remember:

- We won't cover services that don't fit what we mean by emergency services.
- Your primary care physician must approve care you get once you are stabilized, unless Anthem Blue Cross Select HMO approves it.
- Once your medical group or Anthem Blue Cross-Select HMO give an approval for emergency services, they cannot withdraw it.

Benefit Description	You pay
Emergency inside or outside of our service area	High Option
<ul style="list-style-type: none"> Emergency care at a doctor's office 	\$25 per office visit
<ul style="list-style-type: none"> Emergency care at an urgent care center 	\$35 per visit
<ul style="list-style-type: none"> Emergency care on an outpatient basis at a hospital (if care results in admission to a hospital, the copayment will not apply) 	\$125 per visit
<ul style="list-style-type: none"> Emergency care at a hospital on an inpatient basis 	\$250 per day for a maximum of 4 days
Ambulance	High Option
<p>You can get these services from a licensed ambulance in an emergency. (We will provide benefits for these services if you receive them as a result of a 9-1-1 emergency response system call for help if you think you have an emergency.) Air ambulance is also covered, but, only if ground ambulance service can't provide the service needed. Air ambulance service, if medically necessary, is provided only to the nearest hospital that can give you the care you need.</p> <ul style="list-style-type: none"> Base charge and mileage Disposable supplies Monitoring, EKG's or ECG's, cardiac defibrillation, CPR, oxygen, and IV Solutions 	<p>\$100 per trip</p> <p>Nothing for all other services and supplies</p>

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

Cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.
- You can get care for outpatient professional treatment of mental health and substance abuse conditions by a Plan provider without getting prior approval from your medical group. In order for care to be covered, you must go to a Plan provider. You can get a directory of Plan providers from us by calling 800-235-8631. You must get prior approval for all inpatient and outpatient facility based care and any visits to a non-Plan provider. Please see Medical Management Programs on page 51 for more information.

Benefit Description	You pay
Professional services	High Option
<p>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.</p> <p>Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include:</p> <ul style="list-style-type: none"> • 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 • Behavioral health treatment for pervasive developmental disorder or autism <p>See the section “Benefits for Pervasive Developmental Disorder or Autism” for a description of the services that are covered. You must get our approval first for all behavioral health treatment services for the treatment of pervasive developmental disorder or autism in order for these services to be covered by this plan. Read “Medical Management Programs” to find out how to get approvals. No benefits are payable for these services if our approval is not obtained.</p>	<p>Your cost-sharing responsibilities are no greater than for other illnesses or conditions.</p> <p>\$25 per office visit</p>

Professional services - continued on next page

Benefit Description	You pay
Professional services (cont.)	High Option
Inpatient hospital physician visit	Nothing
Individual and group psychotherapy for the treatment of smoking cessation	Nothing
Diagnostics	High Option
<ul style="list-style-type: none"> 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 	Nothing
Inpatient hospital or other covered facility	High Option
<p>Inpatient services provided and billed by a hospital or other covered facility.</p> <ul style="list-style-type: none"> Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services <p>Before you get services for facility-based care for the treatment of mental or nervous disorders or substance abuse, you must get our approval first. Read “Medical Management Programs” to find out how to get approvals.</p>	\$250 per day for a maximum of 4 days
Outpatient hospital or other covered facility	High Option
<p>Outpatient services provided and billed by a hospital or other covered facility.</p> <ul style="list-style-type: none"> Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Academic or educational testing or counseling. Remediating an academic or education problem. Any educational treatment or any services that are educational, vocational, or training in nature except as specifically provided or arranged by us.</i> <i>Treatment of any sexual problems unless due to a medical problem, physical defect, or disease.</i> 	<i>All charges</i>

Medical Management Programs

Medical Management Programs apply to the following services:

- Facility-based care for the treatment of mental or nervous disorders and substance abuse and,
- Behavioral health treatment for pervasive developmental disorder or autism, as specified in the section “Benefits for Pervasive Developmental Disorder or Autism”, and

- Authorized referrals to non-Plan providers for the treatment of mental or nervous disorders and substance abuse and for behavioral health treatment for pervasive developmental disorder or autism.

The medical management programs are set up to work together with you and your doctor to be sure that you get appropriate medical care and avoid costs you weren't expecting.

You don't have to get a referral from your primary care doctor when you go to a Plan provider for professional services, such as counseling, for the treatment of mental or nervous disorders or substance abuse or for behavioral health treatment for pervasive developmental disorder or autism. You can get a directory of Plan providers who specialize in the treatment of mental or nervous disorders or substance abuse by calling the customer service number on your Member ID card.

Your primary care doctor must provide or coordinate all other care and your medical group must approve it.

The Medical Management Programs consist of the Utilization Review Program and the Authorization Program. These apply as follows:

- The Utilization Review Program applies to facility-based care for the treatment of mental or nervous disorders or substance abuse, and to behavioral health treatment for pervasive developmental disorder or autism.
- The Authorization Program applies to referrals to non-Plan providers for the treatment of mental or nervous disorders or substance abuse and for behavioral health treatment for pervasive developmental disorder or autism.

We will pay benefits only if you are covered at the time you get services, and our payment will follow the terms and requirements of this Plan.

Utilization Review Program

The utilization review program looks at whether care is medically necessary and appropriate, and the setting in which care is provided. We will let you and your doctor know if we have determined that services can be safely provided in an outpatient setting, or if we recommend an inpatient stay. We certify and monitor services so that you know when it is no longer medically necessary and appropriate to continue those services.

This plan includes the processes of pre-service, care coordination, and retrospective reviews to determine when services should be covered. Their purpose is to promote the delivery of cost-effective medical care by reviewing the use of procedures and, where appropriate, the setting or place of service where care is provided. This plan requires that covered services be medically necessary for benefits to be provided.

Certain services require pre-service review of benefits in order for benefits to be provided.

- Plan providers will initiate the review on your behalf.
- You may ask a non-Plan provider to call the toll free number on your Member ID card to initiate the review for you. Remember that services provided by a non-Plan provider are covered only if they are emergency services, urgent care, or services for which you received an authorized referral.

In both cases, it is your responsibility to initiate the process and ask your doctor to request pre-service review. You may also call us directly. Pre-service review criteria are based on multiple sources including medical policy, clinical guidelines, and pharmacy and therapeutics guidelines. We may determine that a service that was initially prescribed or requested is not medically necessary if you have not previously tried alternative treatments that are more cost effective.

You need to make sure that your doctor contacts us before scheduling you for any service that requires utilization review. If you get any such service without following the directions under "How to Get Utilization Reviews," no benefits will be provided for that service.

Utilization review has three parts:

- **Pre-service review.** We look at non-emergency facility-based care for the treatment of mental or nervous disorders and substance abuse and decide if the proposed facility-based care is medically necessary and appropriate. We also review all behavioral health treatment for pervasive developmental disorder or autism as specified in the section "Benefits for Pervasive Developmental Disorder or Autism".

- **Care Coordination review.** We look at and decide whether scheduled, non-emergency inpatient hospital stays and residential treatment center admissions are medically necessary and appropriate when pre-service review is not required or we are notified while service is being provided, such as with an emergency admission to a hospital.
- **Retrospective review.** We look at services that have already been provided:
 - When a pre-authorization, pre-service or care coordination review was not completed; or
 - To examine and audit medical information after services were provided.

Note: Retrospective review may also be done for services that continued longer than originally certified.

Effect on Benefits

- When you don't get the required pre-service review before you get facility-based care for the treatment of mental or nervous disorders or substance abuse, or for behavioral health treatment for pervasive developmental disorder or autism, we **will not provide benefits** for those services.
- Facility-based care for the treatment of mental or nervous disorders or substance abuse and behavioral health treatment for pervasive developmental disorder or autism will be provided only when the type and level of care requested is medically necessary and appropriate for your condition. If you go ahead with any services that have been determined to be not medically necessary and appropriate at any stage of the utilization review process, we **will not provide benefits** for those services.
- When services are not reviewed before or during the time you receive the services, we will review those services when we receive the bill for benefit payment. If that review determines that part or all of the services were not medically necessary and appropriate, we **will not provide benefits** for those services.

How to Get Utilization Reviews

Remember, you must make sure that the review has been done.

Pre-Service Reviews

No benefits will be provided if you do not get pre-service review before receiving scheduled services, as follows:

- You must tell your doctor that this plan requires pre-service review. Doctors who are Plan providers will ask for the review for you. The toll-free number for pre-service review is on your Member ID card.
- For all scheduled services that require utilization review, you or your doctor must ask for the pre-service review at least three working days before you are to get services.
- We will certify services that are medically necessary and appropriate. For facility-based care for the treatment of mental or nervous disorders or substance abuse we will, if appropriate, certify the type and level of services, as well as a specific length of stay. You, your doctor and the provider of the service will get a written notice showing this information.
- If you do not get the certified service within 90 days of the certification, or if the type of the service changes, you must get a new pre-service review.

Care Coordination Reviews

- If pre-service review was not done, you, your doctor or the provider of the service must contact us for care coordination review. If you have an emergency admission or procedure, you need to let us know within one working day of the admission or procedure, unless your condition prevented you from telling us or a member of your family was not available to tell us for you within that time period.
- When you tell Plan providers that you must have utilization review, they will call us for you. You may ask a non-Plan provider to call the toll free number on your Member ID card or you may call directly.
- When we decide that the service is medically necessary and appropriate, we will, depending upon the type of treatment or procedure, certify the service for a period of time that is medically appropriate. We will also decide on the medically appropriate setting.

- If we decide that the service is not medically necessary and appropriate, we will tell your doctor by telephone no later than 24 hours after the decision. We will send written notice to you and your doctor within two business days after our decision. But care will not be stopped until your doctor has been notified and a plan of care that meets your needs has been agreed upon.

Retrospective Reviews

- We will do a retrospective review:
 - If we were not told of the service you received, and were not able to do the appropriate review before your discharge from the hospital or residential treatment center.
 - If pre-service or care coordination review was done, but services continued longer than originally certified.
 - For the evaluation and audit of medical documentation after you got the services, whether or not pre-service or care coordination review was performed.
- If such services are determined to not have been medically necessary and appropriate, we will deny certification.

Authorization Program

The authorization program provides prior approval for medical care or service by a non-Plan provider. The service you receive must be a covered benefit of this plan.

You must get approval before you get any non-emergency or non-urgent service from a non-Plan provider for the following services:

- **Treatment of mental or nervous disorders or substance abuse, and**
- **Behavioral health treatment for pervasive developmental disorder or autism.**

The toll-free number to call for prior approval is on your Member ID card.

If you get any such service, and do not follow the procedures set forth in this section, no benefits will be provided for that service.

Authorized Referrals. In order for the benefits of this plan to be provided, you must get approval **before** you get services from non-Plan providers. When you get proper approvals, these services are called authorized referral services.

Effect on Benefits. If you receive authorized referral services from a non-Plan provider, the Plan provider copay will apply. When you do not get a referral, **no benefits are provided** for services received from a non-Plan provider.

How to Get an Authorized Referral. You or your doctor must call the toll-free telephone number on your Member ID card **before** scheduling an admission to, or before you get the services of, a non-Plan provider.

When an Authorized Referral Will be Provided. Referrals to non-Plan providers will be approved only when all of the following conditions are met:

- There is no Plan provider who practices the specialty you need, provides the required services or has the necessary facilities within 50-miles of your home; AND
- You are referred to the non-Plan provider by a doctor who is a Plan provider; AND
- The services are authorized as medically necessary before you get the services.

Disagreements with Medical Management Program Decisions

- If you or your doctor don't agree with a Medical Management Program decision, or question how it was reached, either of you may ask for a review of the decision. To request a review, call the number or write to the address included on your written notice of determination. If you send a written request it must include medical information to support that services are medically necessary.
- If you, your representative, or your doctor acting for you, are still not satisfied with the reviewed decision, a written appeal may be sent to us.

- If you are not satisfied with the appeal decision, you may follow the procedures under Section 8, The disputed claims process.

Revoking or Modifying an Authorization

An authorization for services or care that was approved through either the Utilization Review Program or the Authorization Program may be revoked or modified prior to the services being rendered for reasons including but not limited to the following:

- Your coverage under this plan ends;
- The agreement with the group terminates;
- You reach a benefit maximum that applies to the services in question;
- Your benefits under the plan change so that the services in question are no longer covered or are covered in a different way.

Benefit for Pervasive Developmental Disorder or Autism

This plan provides coverage for behavioral health treatment for Pervasive Developmental Disorder or autism. This coverage is provided according to the terms and conditions of this plan that apply to all other medical conditions, except as specifically stated in this section.

You must obtain our approval in advance for all behavioral health treatment services for the treatment of Pervasive Developmental Disorder or autism in order for these services to be covered by this plan (see “Medical Management Programs” above for details). No benefits are payable for these services if our approval is not obtained. You must receive services from an Anthem Blue Cross Select HMO provider in order for these services to be covered, unless you obtain an authorized referral to a non-Anthem Blue Cross Select HMO provider (see “Medical Management Programs” for details).

The meanings of key terms used in this section are shown below. Whenever any of the key terms shown below appear in this section, the first letter of each word will be capitalized. When you see these capitalized words, you should refer to this “Definitions” provision.

Definitions

Pervasive Developmental Disorder, as defined in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders, includes Autistic Disorder, Rett’s Disorder, Childhood Disintegrative Disorder, Asperger’s Disorder, and Pervasive Developmental Disorder Not Otherwise Specified.

Applied Behavior Analysis (ABA) means the design, implementation, and evaluation of systematic instructional and environmental modifications to promote positive social behaviors and reduce or ameliorate behaviors which interfere with learning and social interaction.

Intensive Behavioral Intervention means any form of Applied Behavioral Analysis that is comprehensive, designed to address all domains of functioning, and provided in multiple settings for no more than 40 hours per week, across all settings, depending on the individual's needs and progress. Interventions can be delivered in a one-to-one ratio or small group format, as appropriate.

Qualified Autism Service Provider is either of the following:

- A person, entity, or group that is certified by a national entity, such as the Behavior Analyst Certification Board, that is accredited by the National Commission for Certifying Agencies, and who designs, supervises, or provides treatment for Pervasive Developmental Disorder or autism, provided the services are within the experience and competence of the person, entity, or group that is nationally certified; or
- A person licensed as a physician and surgeon (M.D. or D.O.), physical therapist, occupational therapist, psychologist, marriage and family therapist, educational psychologist, clinical social worker, professional clinical counselor, speech-language pathologist, or audiologist pursuant to state law, who designs, supervises, or provides treatment for Pervasive Developmental Disorder or autism, provided the services are within the experience and competence of the licensee.

Our network of Anthem Blue Cross Select HMO providers is limited to licensed Qualified Autism Service Providers who contract with us and who may supervise and employ Qualified Autism Service Professionals or Qualified Autism Service Paraprofessionals who provide and administer Behavioral Health Treatment.

Qualified Autism Service Professional is a provider who meets all of the following requirements:

- Provides behavioral health treatment,
- Is employed and supervised by a Qualified Autism Service Provider,
- Provides treatment according to a treatment plan developed and approved by the Qualified Autism Service Provider,
- Is a behavioral service provider approved as a vendor by a California regional center to provide services as an associate behavior analyst, behavior analyst, behavior management assistant, behavior management consultant, or behavior management program as defined in state regulation, and
- Has training and experience in providing services for Pervasive Developmental Disorder or autism pursuant to applicable state law.

Qualified Autism Service Paraprofessional is an unlicensed and uncertified individual who meets all of the following requirements:

- Is employed and supervised by a Qualified Autism Service Provider,
- Provides treatment and implements services pursuant to a treatment plan developed and approved by the Qualified Autism Service Provider,
- Meets the criteria set forth in any applicable state regulations adopted pursuant to state law concerning the use of paraprofessionals in group practice provider behavioral intervention services, and
- Has adequate education, training, and experience, as certified by a Qualified Autism Service Provider.

Behavioral Health Treatment Services Covered

The behavioral health treatment services covered by this plan for the treatment of Pervasive Developmental Disorder or autism are limited to those professional services and treatment programs, including Applied Behavior Analysis and evidence-based behavior intervention programs, that develop or restore, to the maximum extent practicable, the functioning of an individual with Pervasive Developmental Disorder or autism and that meet all of the following requirements:

- The treatment must be prescribed by a licensed physician and surgeon (an M.D. or D.O.) or developed by a licensed clinical psychologist,
- The treatment must be provided under a treatment plan prescribed by a Qualified Autism Service Provider and administered by one of the following: (a) Qualified Autism Service Provider, (b) Qualified Autism Service Professional supervised and employed by the Qualified Autism Service Provider, or (c) Qualified Autism Service Paraprofessional supervised and employed by a Qualified Autism Service provider, and
- The treatment plan must have measurable goals over a specific timeline and be developed and approved by the Qualified Autism Service Provider for the specific patient being treated. The treatment plan must be reviewed no less than once every six months by the Qualified Autism Service Provider and modified whenever appropriate, and must be consistent with applicable state law that imposes requirements on the provision of Applied Behavioral Analysis services and Intensive Behavioral Intervention services to certain persons pursuant to which the Qualified Autism Service Provider does all of the following:
 - Describes the patient's behavioral health impairments to be treated,
 - Designs an intervention plan that includes the service type, number of hours, and parent participation needed to achieve the intervention plan's goal and objectives, and the frequency at which the patient's progress is evaluated and reported,
 - Provides intervention plans that utilize evidence-based practices, with demonstrated clinical efficacy in treating Pervasive Developmental Disorder or autism,
 - Discontinues Intensive Behavioral Intervention services when the treatment goals and objectives are achieved or no longer appropriate, and

- The treatment plan is not used for purposes of providing or for the reimbursement of respite care, day care, or educational services, and is not used to reimburse a parent for participating in the treatment program. No coverage will be provided for any of these services or costs. The treatment plan must be made available to us upon request.

Section 5(f). Prescription drug benefits

	Important things to keep in mind about these benefits:	
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| | <ul style="list-style-type: none">• We cover prescribed drugs and medications, as described in the chart beginning on page 62.• Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.• Some drugs need to be approved by us before you can get them. Be sure to read, <i>Drugs that need to be approved</i>, in this section.• Be sure to read Section 4, <i>Your costs for covered services</i>, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage . | |
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There are important features you should be aware of. These include the following.

Who can write your prescription.

Drugs must be prescribed by a health care provider licensed to prescribe such medication. It must be a drug that may only be sold with a prescription under federal and state law. This rule doesn't apply to pneumonia or seasonal flu vaccinations provided at a member drug store.

Where you can obtain them.

You may fill the prescription at any licensed retail participating or non-participating pharmacy or by the mail service program. **It will cost you more if you go to a non-participating pharmacy.**

Using Participating Pharmacies.

To get medicine your physician has prescribed, go to a participating pharmacy. For help finding a participating pharmacy, call us at 800-700-2541 (or TTY/TDD 1-800-905-9821). Show your Member ID card to the participating pharmacy and pay your copayment for the covered medicine. You must also pay for any medicine or supplies that are not covered under the Plan. **Please note that taking a prescription to a drugstore or pharmacist does not mean it is a claim for benefit coverage.** If you take a prescription to a member drugstore, and the member drugstore:

- says they cannot give you your medicine; or
- must have an additional copay;

this is not considered an adverse claim decision. If you want your medicine now, you will have to pay the cost for it and submit a claim to Prescription Drug Program (see "Submitting a claim," below). (Please note that we contract with a pharmacy benefit manager to provide prescription drug benefits. Neither they nor their member drugstores are employees of Anthem. They are independent contractors.) Submitting a claim. If you believe you should get some plan benefits for the medicine that you have paid the cost for, have the pharmacist fill out a claim form and sign it. Send the claim form to us (within 90 days) to:

Prescription Drug Program

Attn: Commercial Claims

P.O. Box 2872

Clinton, IA 52733-2872

If the member drugstore doesn't have claims forms, or if you have questions, call 1-800-700-2541 (or TTY/TDD 1-800-905-9821).

Using Non-Participating Pharmacies.

It will cost you more if you go to a non-participating pharmacy. Take a claim form with you to the non-member drugstore. If you need a claim form or if you have questions, call 1-800-700-2541 (or TTY/TDD 1-800-905-9821). Have the pharmacist fill out the form and sign it. Then send the claim form (within 90 days) to:

Prescription Drug Program

Attn: Commercial Claims

P.O. Box 2872

Clinton, IA 52733-2872

Once the claim is received we will deduct any non-covered costs, including any cost above the non-member drugstore fee schedule (except when drugs are related to urgent care or emergency services) and your copayment. The rest of the cost is covered.

If you are out of state, and you need medicine, call 1-800-700-2541 (or TTY/TDD 1-800-905-9821) to find out where there is a member drugstore. If there is no member drugstore, pay for the drug and send the pharmacy benefit manager a claim form.

Getting your medicine through the mail.

To order prescriptions through the mail **your prescription from your health care provider** should reflect the drug name, how much and how often to take it, how to use it, the provider's name, address and telephone number as well as your name and address. You must complete the order form. The first time you use the mail service program, you must also send a filled out Patient Profile questionnaire. Be sure to send your copay along with the prescription, the order form and the Patient Profile. You can pay by check, money order, or credit card. Send your order to:

Prescription Drug Program

Attn: Commercial Claims

P.O. Box 2872

Clinton, IA 52733-2872

There may be some medicines you cannot order through this program, such as, drugs to treat sexual dysfunction. Call 1-800-700-2541 (or TTY/TDD 1-800-905-9821) to find out if you can order your medicine through the Mail Service.

Compound Medication is a mixture of prescription drugs and other ingredients of which at least one of the components is commercially available as a prescription product. Compound medications do not include duplicates of existing products and supplies that are mass-produced by a manufacturer for consumers, nor products lacking an NDC number. Compound medications must be dispensed by a member drugstore. Call 1-800-700-2541 (or TTY/TDD 1-800-905-9821) to find out where to take your prescription for an approved compound medication to be filled. (You can also find a member drugstore at www.anthem.com/ca.) Some compound medications must be approved before you can get them (see "Drugs that need to be approved" below). You will have to pay the full cost of the compound medications you get from a drugstore that is not a member drugstore.

Specialty drugs are high-cost, injectable, infused, oral or inhaled medications that generally require close supervision and monitoring of their effect on the patient by a medical professional. These drugs often require special handling, such as temperature controlled packaging and overnight delivery, and are often unavailable at retail drugstores. You may obtain a list of medications from our website www.anthem.com/ca.

Getting your medicine through the Specialty Pharmacy.

You can only order specialty drugs through the Specialty Pharmacy Program unless you are given an exception from the Specialty Pharmacy Program. The Specialty Pharmacy Program only fills specialty drug prescriptions and will deliver your medication to you by mail or common carrier. The prescription for the specialty drug must state the drug name, dosage, directions for use, quantity, the doctor's name and phone number, the patient's name and address, and be signed by a doctor. You or your doctor may order your specialty drug by calling 1-800-700-2541 (or TTY/TDD 1-800-905-9821). When you call the Specialty Pharmacy Program, a dedicated care coordinator will guide you through the process up to and including actual delivery of your specialty drug to you. If you order your specialty drug by telephone, you will need to pay by credit card or debit card. You may also submit your specialty drug prescription with the appropriate payment for the amount of the purchase (you can pay by check, money order, credit card or debit card), and a properly completed order form to the Specialty Pharmacy Program at the address shown below. The first time you get a prescription for a specialty drug you must also include a completed Intake Referral Form by calling the toll-free number below. You need only enclose the prescription or refill notice, and the appropriate payment for any subsequent specialty drug prescriptions, or call the toll-free number. Copays can be paid by check, money order, credit card or debit card.

You or your doctor may obtain a list of specialty drugs available through the Specialty Pharmacy Program or order forms by contacting Member Services at the number shown below or online at www.anthem.com/ca.

Specialty Pharmacy Program

Attn: Commercial Claims

P.O. Box 2872

Clinton, IA 52733-2872

If you don't get your specialty drug through the Specialty Pharmacy Program, you might not receive benefits under this plan for them.

Exceptions to Specialty Pharmacy Program. This requirement does not apply to:

- A) The first two month's supply of a specialty pharmacy drug which is available through a member drugstore;
- B) Drugs, which due to medical necessity, must be obtained immediately; or
- C) A member for whom, according to the coordination of benefit rules, this plan is not the primary plan.

How to obtain an exception to the Specialty Pharmacy Program.

If you believe you should not be required to get your medication through the Specialty Pharmacy Program, for any of the reasons listed above, except for C, you must complete an Exception to Specialty Drug Program form and send it to the pharmacy benefits manager by fax or mail. To request an Exception to Specialty Drug Program form, call the pharmacy benefits manager at 1-800-700-2541 (or TTY/TDD 1-800-905-9821). You can also get the form on-line at www.anthem.com/ca. If the pharmacy benefits manager has given you an exception, it will be in writing and will be good for 6 months from the time it is given. After 6 months, if you believe you should still not be required to get your medication through the Specialty Pharmacy Program, you must again request an exception. If the pharmacy benefits manager denies your request for an exception, it will be in writing and will explain why it was not approved.

Urgent or emergency need of a specialty drug subject to the Specialty Pharmacy Program.

If you are out of a specialty drug which must be obtained through the Specialty Pharmacy Program, the pharmacy benefits manager may authorize an override of the Specialty Pharmacy Program requirement for 72 hours, or until the next business day following a holiday or weekend. This will allow you to get an emergency supply of medication if your doctor decides it is appropriate and medically necessary. You may have to pay the applicable copay for the 72 hour supply of your drug. If you order your specialty pharmacy drug through the Specialty Pharmacy Program and it does not arrive, and your doctor decides it is medically necessary for you to have the drug immediately, we will authorize an override of the Specialty Pharmacy Program requirement for a 30-day supply or less to allow you to get an emergency supply of medication from a member drug store near you. A dedicated care coordinator from the Specialty Pharmacy Program will coordinate the exception and you will not be required to make an additional copay.

We use a formulary.

We have an open formulary. If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from a formulary list. A prescription drug formulary is used to help your doctor make prescribing decisions. The fact that a drug is on this list doesn't guarantee that your doctor will prescribe you that drug. This list, which includes both generic and brand name drugs, is updated quarterly so that the list includes drugs that are safe and effective in the treatment of disease. Some drugs need to be approved - the doctor or drugstore will know which drugs they are. If you have a question regarding whether a particular drug is on our formulary drug list or requires prior authorization please call us at 1-800-700-2541 (or TTY/TDD 1-800-905-9821).

New drugs and changes in the prescription drugs covered by the plan.

The WellPoint National Pharmacy and Therapeutics Committee decides which outpatient prescription drugs are to be included on the prescription drug formulary covered by the plan. The WellPoint National Pharmacy and Therapeutics Committee is comprised of independent doctors and pharmacists that meet quarterly and decide on changes needed to the prescription drug formulary list based on recommendations and a review of relevant information, including current medical literature. If your current medication changes to a higher Tier level as a result of this review, you will not be responsible for the higher Tier copayment. If the change results in a lower Tier level, you will be responsible for the lower Tier copayment. For example if your current medication is a Tier 2 drug and the National Pharmacy and Therapeutics Committee feels it should be a Tier 3, you will continue to pay the Tier 2 copayment. However, should the committee decide to put your medication in the Tier 1 category, you will begin paying the lower Tier 1 copayment.

These are the dispensing limitations for drugs from a retail pharmacy, Specialty Pharmacy Program, or the mail service program.

You can get a **30-day supply** if you get it at the drugstore or through the Specialty Pharmacy Program. You can get a **60-day supply** of drugs at the drugstore for treating attention deficit disorder if they are FDA approved for the treatment of attention deficit disorder, are federally classified as Schedule II drugs, and require a triplicate prescription form. If the doctor prescribes a 60-day supply for drugs classified as Schedule II for the treatment of attention deficit disorders, you have to pay double the amount of copay for retail drugstores. You can get a **90-day supply** if you get it from our mail service program. If you get the drugs through our mail service program, the copay will be the same as for any other drug.

A generic equivalent will be dispensed if it is available.

When your doctor prescribes a brand-name drug that has a generic option, your pharmacy will automatically fill the prescription using the generic drug. You will pay less for the generic drug. When the brand-name drug has a generic option and you and your doctor still choose the brand-name drug, or your doctor writes "dispense as written," you will be responsible for paying the generic drug copayment plus the difference between the cost of the generic and the brand-name drug.

If your doctor prescribes a brand-name drug and it has no generic option, or if a doctor shows that the brand-name drug is medically necessary for you, you'll only have to pay the brand-name copayment with no extra cost.

Why use generic drugs?

Generic drugs are lower-priced drugs that are the therapeutic equivalent to more expensive brand-name drugs. They must contain the same active ingredients and must be equivalent in strength and dosage to the original brand-name product. Generics cost less than the equivalent brand-name product. The U.S. Food and Drug Administration sets quality standards for generic drugs to ensure that these drugs meet the same standards of quality and strength as brand-name drugs. You can save money by using generic drugs. However, you and your physician have the option to request a name-brand if a generic option is available. Using the most cost-effective medication saves money.

Special Programs

From time to time, we may initiate various programs to encourage you to utilize more cost-effective or clinically-effective drugs including, but, not limited to, generic drugs, mail service drugs, over-the-counter drugs or preferred drug products. Such programs may involve reducing or waiving co-payments for those generic drugs, over-the counter drugs, or the preferred drug products for a limited time. If we initiate such a program, and we determine that you are taking a drug for a medical condition affected by the program, you will be notified in writing of the program and how to participate in it.

Half-tab Program

The Half-Tablet Program allows you to pay a reduced co-payment on selected “once daily dosage” medications. The Half-Tablet Program allows you to obtain a 30-day supply (15 tablets) of a higher strength version of your medication when the prescription is written by the doctor to take “½ tablet daily” of those medications on a list approved by us. The WellPoint National Pharmacy and Therapeutics Committee will determine additions and deletions to the approved list. The Half-Tablet Program is strictly voluntary and your decision to participate should follow consultation with and the concurrence of your doctor. To obtain a list of the products available on this program call 1-800-700-2541 (or TTY/TDD 1-800-905-9821) or go to our internet website www.anthem.com/ca.

Prescription drug tiers are used to classify drugs for the purpose of setting their co-payment. Anthem will decide which drugs should be in each tier based on clinical decisions made by the WellPoint National Pharmacy and Therapeutics Committee. Anthem retains the right at its discretion to determine coverage for dosage formulation in terms of covered dosage administration methods (for example, by mouth, injection, topical or inhaled) and may cover one form of administration and may exclude or place other forms of administration in another tier (if it is medically necessary for you to get a drug in an administrative form that is excluded you will need to get written prior authorization (see “Drugs that need to be approved above) to get that administrative form of the drug). This is an explanation of what drugs each tier includes:

- **Tier 1 Drugs** are those that have the lowest copay. This tier includes low cost preferred drugs that may be generic, single source brand name drugs or multi-source brand name drugs.
- **Tier 2 Drugs** are those that have higher copays than Tier 1 Drugs, but, lower than Tier 3 Drugs. This tier includes preferred drugs that may be generic, single source brand name drugs or multi-source brand name drugs.
- **Tier 3 Drugs** are those that have the higher copays than Tier 2 Drugs, but, lower than Tier 4 Drugs. This tier includes non-preferred drugs that may be generic, single source brand name drugs, multi-source brand name drugs and compound medications.
- **Tier 4 Drugs** are specialty drugs.

Benefit Description	You pay
Covered medications and supplies	High Option
<p>We cover the following medications and supplies prescribed by a physician and obtained from a retail pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> • Drugs and medicines which need a prescription by law. Formulas prescribed by a doctor for the treatment of phenylketonuria. These formulas are subject to the copay for brand name drugs. • Growth hormone. • Insulin, glucagon, and other prescription drugs for the treatment of diabetes. • Syringes for use with insulin and other medicines you inject yourself. • Drugs that have FDA labeling to be injected under the skin by you or a family member. • Disposable diabetic supplies (that is, testing strips, lancets, and alcohol swabs). • Prescription drugs for treatment of impotence and/or sexual dysfunction are limited to organic (non-psychological) causes. • Inhaler spacers and peak flow meters for the treatment of pediatric asthma. These items are subject to the copay for brand name drugs. • Off label use of covered drugs if prescribed by a Plan doctor. 	<p>At Participating Pharmacies:</p> <p>\$5 copay for Tier 1 drugs</p> <p>\$40 copay for Tier 2 drugs</p> <p>\$60 copay for Tier 3 drugs</p> <p>\$60 copay for compound medications</p> <p>\$10 copay for diabetic supplies</p> <p>At Non-Participating Pharmacies:</p> <p>\$5 copay plus 50% of the prescription drug maximum allowed amount for Tier 1 drugs</p> <p>\$40 copay plus 50% of the prescription drug maximum allowed amount for Tier 2 drugs</p> <p>\$60 copay plus 50% of the prescription drug maximum allowed amount for Tier 3 drugs</p> <p>\$10 copay plus 50% of the prescription drug maximum allowed amount for diabetic supplies</p> <p>For drugs through the Mail Service Program:</p>

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	High Option
<p>Note: If your drugstore's retail price for a drug is less than the copay shown, you will not be required to pay more than that retail price.</p> <p>Note: Written prescriptions are valid for 12 months from the date the prescription is written.</p>	<p>At Participating Pharmacies:</p> <p>\$5 copay for Tier 1 drugs</p> <p>\$40 copay for Tier 2 drugs</p> <p>\$60 copay for Tier 3 drugs</p> <p>\$60 copay for compound medications</p> <p>\$10 copay for diabetic supplies</p> <p>At Non-Participating Pharmacies:</p> <p>\$5 copay plus 50% of the prescription drug maximum allowed amount for Tier 1 drugs</p> <p>\$40 copay plus 50% of the prescription drug maximum allowed amount for Tier 2 drugs</p> <p>\$60 copay plus 50% of the prescription drug maximum allowed amount for Tier 3 drugs</p> <p>\$10 copay plus 50% of the prescription drug maximum allowed amount for diabetic supplies</p> <p>For drugs through the Mail Service Program:</p> <p>\$10 copay for Tier 1 drugs</p> <p>\$80 copay for Tier 2 drugs</p> <p>\$120 copay for tier 3 drugs</p> <p>\$10 copay for diabetic supplies</p> <p>For drugs through the Specialty Pharmacy Program:</p> <p>\$125 copay for Tier 4 drugs</p>
<ul style="list-style-type: none"> FDA approved drugs for the treatment of tobacco use. <p>Note: This includes prescription and physician prescribed over-the-counter medications.</p>	Nothing
<ul style="list-style-type: none"> Women's contraceptive drugs and devices <p>Note: Over-the-counter contraceptive drugs and devices approved by the FDA require a written prescription by an approved provider.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Immunizing agents, biological sera, blood, blood products or blood plasma. This exclusion doesn't apply to pneumonia or seasonal flu vaccinations provided at a member drugstore.</i> <i>Drugs and medicines used to induce spontaneous and non-spontaneous abortions.</i> 	<i>All charges</i>

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	High Option
<ul style="list-style-type: none"> • <i>Professional charges for giving and injecting drugs. While not covered under this prescription drug benefit, they are covered as specified in Section 5(a).</i> • <i>Drugs and medicines you can get without a doctor's prescription, except insulin or niacin for cholesterol lowering.</i> • <i>Drugs labeled "Caution, Limited by Federal Law to Investigational Use," or Non-FDA approved investigational drugs. Drugs and medicines prescribed for experimental indications. If you are denied a drug because we determine that the drug is experimental or investigative, you may ask that the denial be reviewed by an external independent medical review organization.</i> • <i>Drugs which haven't been approved for general use by the state or Food and Drug Administration (FDA). This does not apply to drugs that are medically necessary for a covered condition.</i> • <i>Drugs and medicines dispensed or given in an outpatient setting; including, but not limited to inpatient facilities and doctors' offices. While not covered under this prescription drug benefit, if you need these drugs, they are covered as specified throughout Section 5.</i> • <i>Cosmetics, health and beauty aids.</i> • <i>Drugs and medicines dispensed by or while you are confined in a hospital, skilled nursing facility, rest home, sanitarium, convalescent hospital or similar facility. While not covered under this prescription drug benefit, if you need these drugs, they are covered as specified throughout Section 5.</i> • <i>Durable medical equipment, devices, appliances and supplies even if ordered by a doctor. While not covered under this prescription drug benefit, if you need any of these items, they are covered as specified in Section 5(a).</i> • <i>Drugs used mainly for cosmetic purposes (for example, Retin-A for wrinkles). But, this will not apply to the use of this type of drug for medically necessary treatment of a medical condition other than one that is cosmetic.</i> • <i>Drugs used mainly for treating infertility (for example, Clomid, Pergonal, and Metrodin) unless medically necessary for another covered condition.</i> • <i>Drugs for losing weight, except when needed to treat morbid obesity (for example, diet pills and appetite suppressants).</i> • <i>Drugs you get outside the United States unless related to emergency services or urgent care.</i> • <i>Herbal, nutritional and diet supplements.</i> • <i>Compound medications obtained from other than a member drugstore. You will have to pay the full cost of the compound medications you get from a non-member drugstore.</i> 	<p><i>All charges</i></p>

Section 5(g). Dental benefits

Here are some important things to keep in mind about these benefits:

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

Benefit Description	You Pay
Accidental injury benefit	High Option
<p>We will cover emergency care for accidental injury to natural teeth. The care is not covered if you hurt your teeth while chewing or biting.</p> <p>We will also cover medically necessary dental or orthodontic services that are an integral part of reconstructive surgery for cleft palate procedures. “Cleft palate” means a condition that may include cleft palate, cleft lip, or other craniofacial anomalies associated with cleft palate.</p> <p>Important: If you decide to receive dental services that are not covered under this plan, a dentist who participates in an Anthem Blue Cross - Select HMO network may charge you his or her usual and customary rate for those services. Prior to providing you with dental services that are not a covered benefit, the dentist should provide a treatment plan that includes each anticipated service to be provided and the estimated cost of each service. If you would like more information about the dental services that are covered under this plan, please call the Customer Service number on your Member ID card.</p>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Braces or other appliances or services for straightening the teeth (orthodontic services) except as specifically stated in “Reconstructive Surgery”.</i> • <i>Dental treatment, regardless of origin or cause, except as specified below. “Dental treatment” includes but is not limited to preventative care and fluoride treatments; dental x-rays, supplies, appliances, dental implants and all associated expenses; diagnosis and treatment related to the teeth, jawbones or gums, including but not limited to:</i> <ul style="list-style-type: none"> - <i>Extraction, restoration, and replacement of teeth;</i> - <i>Services to improve dental clinical outcomes.</i> <p><i>This exclusion does not apply to the following:</i></p> <ul style="list-style-type: none"> • <i>Services which we are required by law to cover;</i> • <i>Services specified as covered in this booklet;</i> 	<p><i>All charges</i></p>

Accidental injury benefit - continued on next page

Benefit Description	You Pay
Accidental injury benefit (cont.)	High Option
<ul style="list-style-type: none"> Dental services to prepare the mouth for radiation therapy to treat head and/or neck cancer. 	All charges

Section 5(h). Special features

Feature	Description
Flexible benefits option	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to 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 benefit decision under the OPM disputed claim process (see Section 8).
24/7 Nurse Line (24-hour nurse assessment service)	<p>Health concerns don't follow a 9-to-5 weekday schedule. Sometimes you need answers to your health questions right away-and that can be in the middle of the night or while you're away on vacation. That's why the 24/7 NurseLine is there for you and your family 24 hours a day, seven days a week.</p> <p>You can call the 24/7 NurseLine any time to speak with a registered nurse who is trained to help you make more informed decisions about your health situation.</p> <p>For accurate, confidential health information, call the number on the back of your member ID card. A nurse is just a phone call away.</p> <p>Sensitive Topic?</p> <p>No problem. Not everyone is comfortable discussing their health concerns with someone else. If you prefer, you can call and listen to confidential recorded messages about hundreds of health topics in English and Spanish by accessing the AudioHealth Library. Call the number on the back of your member ID card.</p>

Feature	Description
Reciprocity	<p>BlueCard® Program</p> <p>With the BlueCard® Program, Plan members have access to benefits when traveling outside the Plan's service area for urgent care and emergency room services. To find a nearby health care provider, members can simply call BlueCard Access at 800-810-BLUE (2583).</p> <p>Guest Membership Program</p> <p>We offer guest memberships at affiliated HMO Plans through the Guest Membership Program. Whenever you or a family member is away from our service area for more than 90 days, you may become a guest member at an affiliated HMO near your destination. Reasons to consider a guest membership include extended out-of-town business, children away at school, dependent children in another state, or a winter “snowbird” residency in the South. To determine if a guest membership is available at your destination, call 800-827-6422.</p>
Centers of Excellence	<p>We use the Blue Distinction Center for Transplants as our transplant network. The network consists of leading medical facilities throughout the nation. For a list of transplant hospitals near you, call 800-824-0581.</p> <p>Blue Distinction Centers for Cardiac Care provide a full range of cardiac care services, including inpatient cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery (including coronary artery bypass graft surgery). To date, we have designated more than 410 Blue Distinction Centers for Cardiac Care across the country.</p>

Non-FEHB benefits available to Plan Members

The benefits on this page are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them.** Fees you pay for these services do not count toward FEHB copayments or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information contact the Plan at 800-235-8631 or visit their website at www.anthem.com/ca.

Optional Dental Benefits – These are separate benefit packages that require additional premiums.

HERE'S AN OPPORTUNITY TO ENHANCE YOUR TOTAL HEALTH CARE PACKAGE BY ADDING COMPREHENSIVE DENTAL BENEFITS

Dental SelectHMO & Dental Net - Dental Maintenance Organization Options: These are plans that offer members broad ranges of dental coverage at a lower cost. Under either plan, members choose their own dentist from a network of providers, and may change their dentist at any time. Once you have enrolled in Dental SelectHMO or Dental Net, your provider will perform preventive and diagnostic services and other dental services free of charge or at a greatly reduced rate.

Key Dental SelectHMO & Dental Net Advantages

- Diagnostic and Preventive Services are FREE
- No Deductibles and No Claim Forms
- Benefits include Orthodontic Coverage

HealthyExtensions Discount Program for Anthem Blue Cross-Select HMO Members at no extra premium

As a Federal Employee and a member of the Anthem Blue Cross-Select HMO you are now entitled to special discounts on products and services to help support and encourage your healthy lifestyle. The information provided through the HealthyExtensions program allows you to take advantage of discounts of 5-50 percent on the following services:

- Prescription eyewear
- Contact lenses
- Laser vision correction
- Fitness club memberships
- Massage therapy and yoga
- Nutritional supplements
- Skin care products
- Weight loss programs
- Hearing aids
- And much more

For more information go to www.anthem.com/ca and click on “Healthy Living”, then “HealthyExtensions”.

Anthem Blue Cross Senior Secure - Medicare prepaid plan (HMO) provides complete coverage for medically necessary hospital and doctor services with no monthly premium, no deductibles and a prescription drug benefit.

Coverage includes:

- Prescription Drug
- Chiropractic Care
- Vision
- Hearing
- Dental
- Podiatry

Anthem Blue Cross Senior Secure features all of the health coverage services offered by Medicare plus some extra services Medicare does not offer. Contact Customer Service, toll free 1-888-230-7338 to obtain detailed benefits and a list of providers in your area. As indicated on page 81, you may remain enrolled in FEHBP when you enroll in a Medicare Advantage plan.

Benefits on this page are not part of the FEHB contract

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.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Section 5(d) for Emergency services).
- Services, drugs, or supplies you receive while you are not enrolled in this Plan.
- Services or supplies that are not medically necessary.
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice.
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants).
- 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.
- Care you got from a health care provider without the approval of your primary care doctor or a doctor specializing in OB-GYN in your medical group, except for emergency services or urgent care.
- Services not listed as being covered by this Plan.
- Any services actually given to you by a local, state or federal government agency, or by a public school system or school district, except when this Plan's benefits, must be provided by law. We will not cover payment for these services if you are not required to pay for them or they are given to you for free.
- Treatment or services rendered by non-licensed health care providers and treatment or services for which the provider of services is not required to be licensed. This includes treatment or services from a non-licensed provider under the supervision of a licensed doctor, except as specifically provided or arranged by us. This exclusion does not apply to the medically necessary treatment of pervasive developmental disorder or autism, to the extent stated in the section "Benefits for Pervasive Developmental Disorder or Autism".
- Services you are not required to pay for or are given to you at no charge, except services you got at a charitable research hospital (not with the government). This hospital must:
 - Be known throughout the world as devoted to medical research.
 - Have at least 10% of its yearly budget spent on research not directly related to patient care.
 - Have 1/3 of its income from donations or grants (not gifts or payments for patient care).
 - Accept patients who are not able to pay.
 - Serve patients with conditions directly related to the hospital's research (at least 2/3 of their patients).
- Care for health problems that are work-related if such health problems are or can be covered by workers' compensation, an employer's liability law, or a similar law. We will provide care for a work-related health problem, but, we have the right to be paid back for that care.
- Weight loss programs, whether or not they are pursued under medical or doctor supervision, unless specifically listed as covered in this Plan. This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs. This exclusion does not apply to medically necessary treatments for morbid obesity or for treatment of anorexia nervosa or bulimia nervosa.
- Services or supplies provided pursuant to a private contract between the member and a provider, for which reimbursement under the Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.

- This plan does not cover educational or academic services as follows:
 - Educational or academic counseling, remediation, or other services that are designed to increase academic knowledge or skills.
 - Educational or academic counseling, remediation, or other services that are designed to increase socialization, adaptive, or communication skills.
 - Academic or educational testing.
 - Teaching skills for employment or vocational purposes.
 - Teaching art, dance, horseback riding, music, play, swimming, or any similar activities
 - Teaching manners and etiquette or any other social skills.
 - Teaching and support services to develop planning and organizational skills such as daily activity planning and project or task planning

This exclusion does not apply to the medically necessary treatment of pervasive developmental disorder or autism, to the extent stated in the section “Benefits for Pervasive Developmental Disorder or Autism”.

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 you pay your copayment, coinsurance or deductible, if applicable.

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. To obtain claim forms, or for claims questions and assistance, call us at 800-235-8631 or at our Web site at www.anthem.com/ca.

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: Anthem Blue Cross, P.O. Box 60007 Los Angeles, CA. 90060-0007.

Prescription drugs

You normally won’t have to submit claims to us unless you receive prescriptions from a non-participating pharmacy. You need to take a claim form with you to the non-participating pharmacy. If you need a claim form or if you have questions, call us at 800-700-2541 or at our Web site at www.anthem.com/ca. Have the pharmacist fill out the form and sign it. Then send the claim form (within 90 days).

Submit your claims to: Prescription Drug Program, Attn: Commercial Claims P.O. Box 2872, Clinton, IA 52733-2872.

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.anthem.com/ca/fep.

Please follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your post-services 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 to Anthem Blue Cross-Select HMO, P.O. Box 4310, Woodland Hills, CA 93167 or calling 1-800-235-8631.

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	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none">a) Write to us within 6 months from the date of our decision; andb) Send your request to us at: Anthem Blue Cross-Select HMO, P.O. Box 4310, Woodland Hills, CA. 91367; andc) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andd) 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 members), 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. <p>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.</p>

Step	Description
2	<p>In the case of a post-service claim, we have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"> a) Pay the claim or b) Write to you and maintain our denial or c) Ask you or your provider for more information <p>You or your provider must send information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>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.</p>
3	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"> • 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. <p>Write to OPM at: United States Office of Personnel Management, Healthcare and Insurance, Federal Employee Insurance Operations, Health Insurance x, 1900 E Street, NW, Washington, DC 20415.</p> <p>Send OPM the following information:</p> <ul style="list-style-type: none"> • 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 physician's 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 letter 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. <p>Note: If you wan OPM to review more than one claim, you must clearly identify which documents apply to which claim.</p> <p>Note: You are the only person who has a right to file 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.</p> <p>Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.</p>

Step	Description
4	<p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>

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 800-235-8631. 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 2 at (202) 606-3818 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.

ADDITIONAL COMPLAINT INFORMATION

Review of Denials of Experimental or Investigative Treatment. If coverage for a proposed treatment is denied because we or your medical group determine that the treatment is experimental or investigative, you may ask that the denial be reviewed by an external independent medical review organization which has a contract with the California Department of Managed Health Care. To request this review, please call us at the telephone number listed on your identification card or write to us at Anthem Blue Cross-Select HMO Grievance and Appeals Management P.O. Box 4310, Woodland Hills, CA 91367. To qualify for this review, all of the following conditions must be met:

- You have a life threatening or seriously debilitating condition. The condition meets either or both of the following descriptions:
 - A life threatening condition or a disease is one where the likelihood of death is high unless the course of the disease is interrupted. A life threatening condition or disease can also be one with a potentially fatal outcome where the end point of clinical intervention is the patient's survival.
 - A seriously debilitating condition or disease is one that causes major irreversible morbidity.
- The proposed treatment must be recommended by either (a) a Plan provider or (b) a board certified or board eligible physician qualified to treat you who certifies in writing that the proposed treatment is more likely to be beneficial than standard treatment. This certification must include a statement of the evidence relied upon.
- If this review is requested either by you or by a qualified provider, other than an Anthem Blue Cross-Select HMO provider, as described above, the requester must supply two items of acceptable medical and scientific evidence. This evidence consists of the following sources:
 - Peer-reviewed scientific studies published in medical journals with nationally recognized standards;
 - Medical literature meeting the criteria of the National Institute of Health's National Library of Medicine for indexing in Index Medicus, Excerpta Medicus (EMBASE), Medline, and MEDLARS database Health Services Technology Assessment Research (HSTAR);

- Medical journals recognized by the Secretary of Health and Human Services, under Section 1861(t)(2) of the Social Security Act;
 - Either of the following (1) The American Hospital Formulary Service's Drug Information or (2) the American Dental Association Accepted Dental Therapeutics;
 - Any of the following references, if recognized by the federal Centers for Medicare and Medicaid Services as part of an anticancer chemotherapeutic regimen: (i) the Elsevier Gold Standard's Clinical Pharmacology; (ii) the National Comprehensive Cancer Network Drug and Biologics Compendium; or (iii) the Thomson Micromedex DrugDex;
 - Findings, studies or research conducted by or under the auspices of federal governmental agencies and nationally recognized federal research institutes including the Federal Agency for Health Care Policy and Research, National Institutes of Health, National Cancer Institute, National Academy of Sciences, Center for Medicare and Medicaid Services, Congressional Office of Technology Assessment, and any national board recognized by the National Institutes of Health for the purpose of evaluating the medical value of health services; and
 - Peer reviewed abstracts accepted for presentation at major medical association meetings.
- In all cases, the certification must include a statement of the evidence relied upon.

Within five days of receiving your request for review we will send the reviewing panel all relevant medical records and documents in our possession, as well as any additional information submitted by you or your physician. Information we receive subsequently will be sent to the review panel within five business days. The external independent review organization will complete its review and render its opinion within 30 days of its receipt of request for review (or within seven days in the case of an expedited review). This time frame may be extended by up to three days for any delay in receiving necessary records.

Section 9. Coordinating benefits with Medicare and other coverage

When you have other health coverage

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

When you have double coverage, one plan normally pays its benefits in full as the primary payor and the other plan pays a reduced benefit as the secondary payor. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners’ (NAIC) guidelines. 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. You must use our Plan providers.

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

If another person or entity, through an act or omission, causes you to suffer an injury or illness, and if we pay benefits for that injury or illness, you must agree to the provisions listed below. In addition, if you are injured and no other person or entity is responsible but you receive (or are entitled to) a recovery from another source, and if we provide benefits for that injury, you must agree to the following provisions:

- All recoveries you obtain (whether by lawsuit, settlement, or otherwise), no matter how described or designated, must be used to reimburse us in full for benefits we paid. Our share of any recovery extends only to the amount of benefits we have paid or will pay to you or, if applicable, to your heirs, administrators, successors, or assignees.
- We will not reduce our share of any recovery unless we agree in writing to a reduction, (1) because you do not receive the full amount of damages that you claimed or (2) because you had to pay attorneys' fees. This is our right of recovery.
- If you do not seek damages for your illness or injury, you must permit us to initiate recovery on your behalf (including the right to bring suit in your name). This is called subrogation.
- If we pursue a recovery of the benefits we have paid, you must cooperate in doing what is reasonably necessary to assist us. You must not take any action that may prejudice our rights to recover.

You must tell us promptly if you have a claim against another party for a condition that we have paid or may pay benefits for, and you must tell us about any recoveries you obtain, whether in or out of court. We may seek a lien on the proceeds of your claim in order to reimburse ourselves to the full amount of benefits we have paid or will pay.

We may request that you assign to us (1) your right to bring an action or (2) your right to the proceeds of a claim for your illness or injury. We may delay processing of your claims until you provide the assignment.

Note: We will pay the costs of any covered services you receive that are in excess of any recoveries made.

The following are examples of circumstances in which we may subrogate or assert a right of recovery:

- When you or your dependent are injured on premises owned by a third party; or
- When you or your dependent are injured and benefits are available to you or your dependent, under any law or under any type of insurance, including, but not limited to:
 - Personal injury protection benefits
 - Uninsured and underinsured motorist coverage (does not include no-fault automobile insurance)
 - Workers' compensation benefits
 - Medical reimbursement coverage

Contact us if you need more information about subrogation.

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. These costs are covered by the Plan.
- Extra care costs - costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. This Plan does not cover these costs.
- Research costs - costs related to conducting the clinical trial such as research physician and nurse time, analysis or 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 (TTY 1-877-486-2048) for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan called Anthem Blue Cross Senior Secure. Please review the information on coordinating benefits with Medicare Advantage on page 81.

- 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 (TTY 1-800-325-0778) to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

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

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage. If you 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 probably will never have 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 claims will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something about filing your claims, call us at 800-235-8631 or see our Web site at www.anthem.com/ca.

We will not waive any copayments or coinsurance when you have both our Plan and Medicare.

- **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) or at www.medicare.gov.

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

This Plan and our Medicare Advantage plan: You may enroll in our Medicare Advantage plan and also remain enrolled in our FEHB plan. In this case, we do not waive any of our copayments or coinsurance for your FEHB coverage.

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 or coinsurance. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

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

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

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

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

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

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

Section 10. Definitions of terms we use in this brochure

Calendar year	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
Clinical Trials Cost Categories	<ul style="list-style-type: none">• Routine care costs - costs for routine services such as doctor visits, lab test, 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.
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, page 23.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See Section 4, page 23.
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	Custodial care is care for your personal needs. This includes help in walking, bathing or dressing. It also includes preparing food or special diets, feeding, giving medicine which you usually do yourself or any other care for which the services of a professional health care provider are not needed.
Experimental or investigational services	Experimental procedures are those that are mainly limited to laboratory and/or animal research. Investigative procedures or medications are those that have progressed to limited use on humans, but which are not generally accepted as proven and effective within the organized medical community. Any experimental or investigative procedures or medications are not covered under this Plan. Your medical group or we will determine whether a service is considered experimental or investigative. Please see page 76 for more information.
Health care professional	A physician or other health care professional licensed, accredited, or certified to perform specified health services consistent with state law.
Medical necessity	Medically necessary procedures, services, supplies or equipment are those that your medical group or Anthem Blue Cross decides are: <ul style="list-style-type: none">• Appropriate and necessary for the diagnosis or treatment of the medical condition.• Provided for the diagnosis or direct care and treatment of the medical condition.• Within standards of good medical practice within the organized medical community.• Not primarily for your convenience, or for the convenience of your <i>doctor</i> or another provider.• Not more costly than an alternative service or sequence of services that is medically appropriate and is likely to produce equivalent therapeutic or diagnostic results in regard to the diagnosis or treatment of the patient's illness, injury, or condition.• The most appropriate procedure, supply, equipment or service which can safely be provided. The most appropriate procedure, supply, equipment or service must satisfy the following requirements:

- There must be valid scientific evidence demonstrating that the expected health benefits from the procedure, equipment, service or supply are clinically significant and produce a greater likelihood of benefit, without a disproportionately greater risk of harm or complications, for you with the particular medical condition being treated than other possible alternatives; and
- Generally accepted forms of treatment that are less invasive have been tried and found to be ineffective or are otherwise unsuitable; and
- For hospital stays, acute care as an inpatient is necessary due to the kind of services you are receiving or the severity of your condition, and safe and adequate care cannot be received by you as an outpatient or in a less intensified medical setting.

Plan allowance

Our Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. In most cases, our Plan allowance is equal to a rate we negotiate with providers. This rate is normally lower than what they usually charge and any savings are passed on to you.

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 the apply for benefits.

Pre-service claims

Those claims (1) that require precertification, prior approval, or a referral and (2) where failure to obtain precertification, prior approval, or a referral results in a reduction of benefits.

Urgent care claims

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

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 judgement 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 800-235-8631. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

Us/We

Us and We refers to Blue Cross of California, doing business under the trade name Anthem Blue Cross (Anthem).

You

You refers to the enrollee and each covered family member.

Section 11. Other Federal Programs

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

Important information about three Federal programs that complement the FEHB Program

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

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

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

The Federal Flexible Spending Account Program – FSAFEDS

What is an FSA?

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

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

- **Health Care FSA (HCFSAs)** – 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 HCFSAs 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 HCFSAs)** – 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.

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

Important Information

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

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

Dental Insurance

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

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

How do I enroll?

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

The Federal Long Term Care Insurance Program - *FLTCIP*

It's important protection

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

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

An individual is eligible to buy coverage in PCIP if:

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

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

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

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Notes

Notes

Summary of benefits for Anthem Blue Cross-Select HMO - 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, unless you receive an authorized referral or the services are for emergency or urgent care.

Benefits	You Pay	Page
Medical services provided by physicians:		
Diagnostic and treatment services provided in the office	PCP office visit copay: \$25 Specialist office visit copay: \$35	27
Services provided by a hospital:		
• Inpatient	\$250 per day for a maximum of 4 days.	44
• Outpatient	Nothing unless surgery is performed. \$250 per outpatient surgery admission.	45
Emergency visit to a hospital emergency room:		
• In-area or out-of-area	\$125 per visit	49
Mental health and substance abuse treatment:		
• Inpatient	\$250 per day for a maximum of 4 days	51
• Outpatient	Regular cost-sharing	51
Prescription drugs:		
<ul style="list-style-type: none"> • Retail pharmacy - Up to a 30-day supply. <p>Note: You must obtain specialty drugs from the Specialty Pharmacy Program unless we have granted a written exception.</p>	<p>Network pharmacy: \$5 for Tier 1; \$40 for Tier 2; \$60 for Tier 3; \$60 for compound medications; \$10 for diabetic supplies; \$125 for Tier 4.</p> <p>Non-Network pharmacy: \$5 plus 50% of drug maximum allowed amount for Tier 1; \$40 plus 50% of drug maximum allowed amount for Tier 2; \$60 plus 50% of drug maximum allowed amount for Tier 3; \$10 plus 50% of drug maximum allowed amount for diabetic supplies.</p>	62
<ul style="list-style-type: none"> • Mail-order Program - up to a 90-day supply 	\$10 for Tier 1; \$80 for Tier 2; \$120 for Tier 3 and \$10 for diabetic supplies.	62
Dental care: We cover restorative services for accidental injury only and no other dental benefits.	Nothing	65
Vision care:	Annual eye refraction; you pay nothing.	33
Special features: 24/7 Nurse Line		67

Benefits	You Pay	Page
Protection against catastrophic costs: (your catastrophic protection out-of-pocket maximum)	Nothing after \$2,500/Self Only or \$5,000/Family enrollment per year	23

2013 Rate Information for Anthem Blue Cross - Select 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 non-career employees (see RI 70-8PS).

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

For further assistance, Postal Service employees should call:

Human Resources Shared Service Center, 1-877-477-3273, option 5, (TTY: 1-866-260-7507).

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

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share

Most of Southern California

High Option Self Only	B31	\$190.84	\$70.23	\$413.49	\$152.16	\$49.03	\$54.33
High Option Self and Family	B32	\$424.95	\$170.29	\$920.73	\$368.96	\$123.07	\$134.88