Blue Care Network

www.bcbsm.com

Customer Service: 1-800-662-6667

2016

A Health Maintenance Organization (High Option)

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See Page 3.

Serving: East and Southeast Michigan

Enrollment in this plan is limited.

You must live or work in our geographic service area to enroll. See Page 12 for requirements.

IMPORTANT
- Rates: Back Cover
- Changes for 2016: Page 14
- Summary of benefits: Page 71

Enrollment codes for this Plan:

East Region
K51 High Option Self Only
K53 High Option Self Plus One
K52 High Option Self and Family

Southeast Region
LX1 High Option Self Only
LX3 High Option Self Plus One
LX2 High Option Self and Family

Authorized for distribution by the:

United States
Office of Personnel Management

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

Important Notice from Blue Care Network about

Our Prescription Drug Coverage and Medicare

OPM has determined that Blue Care Network 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. This means you do not need to enroll in Medicare Part D and pay extra for prescription drug 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 Medicare Part D 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 will 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 15 through December 7) to enroll in Medicare Part D.

Medicare's Low Income Benefits

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

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

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

Table of Contents

Table of Contents 1
Introduction 3
Plain Language 3
Stop Health Care Fraud! 3
Preventing Medical Mistakes 4
FEHB Facts 7
- Coverage information 7
  - No pre-existing condition limitation 7
  - Minimum essential coverage (MEC) 7
  - Minimum value standard 7
  - Where you can get information about enrolling in the FEHB Program 7
  - Types of coverage available for you and your family 7
  - Family member coverage 8
  - Children's Equity Act 9
  - When benefits and premiums start 9
  - When you retire 10
- When you lose benefits 10
  - When FEHB coverage ends 10
  - Upon divorce 10
  - Temporary Continuation of Coverage (TCC) 10
  - Finding replacement coverage 10
  - Health Insurance Marketplace 11

Section 1. How this plan works 12
- General features of our High Option 12
- How we pay providers 12
- Your rights 12
- Your medical and claims records are confidential 13
- Geographic service area 13
- Out-of-area care 13

Section 2. Changes for 2016 14
- Changes to High Option plan 14

Section 3. How you get care 15
- Identification cards 15
- Where you get covered care 15
- What you must do to get covered care 15
- You need prior Plan approval for certain services 16
- How to request precertification for an admission 17
- What happens when you do not follow the precertification rules 18
- Circumstances beyond our control 19
- If you disagree with our pre-service claim decision 19

Section 4. Your costs for covered services 20
- Cost-sharing 20
- Copayments 20
- Coinsurance 20
- Deductible 20
- Carryover 21

Your catastrophic protection out-of-pocket maximum 20
When government facilities bill us 21
Section 5. High Option Benefits Overview 24
Non-FEHB benefits available to Plan members 51
Section 6. General exclusions – services, drugs and supplies we don't cover....52
Section 7. Filing a claim for covered services 53
Section 8. The disputed claims process....55
Section 9. Coordinating benefits with Medicare and other coverage 58
When you have other health coverage 58
TRICARE and CHAMPVA 58
Workers' Compensation 58
Medicaid....58
When other Government agencies are responsible for your care 58
When others are responsible for injuries....59
When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage 59
Clinical Trials....59
When you have Medicare 59
- What is Medicare? 60
- Should I enroll in Medicare? 60
- The Original Medicare Plan (Part A or Part B) 61
- Tell us about your Medicare coverage ....-1
- Medicare Advantage (Part C)....-1
- Medicare prescription drug coverage(Part D)....-1

Section 10. Definitions of terms we use in this brochure 65
Section 11. Other Federal Programs 67
The Federal Flexible Spending Account Program — FSAFEDS 65
The Federal Employees Dental and Vision Insurance Program — FEDVIP....66
The Federal Long Term Care Insurance Program — FLTCIP....67
Index....70
Summary of benefits for Blue Care Network High Option — 2016 71
2016 Rate Information for Blue Care Network 74

Introduction

This brochure describes the benefits of Blue Care Network (BCN) under our contract (CS 2011) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. Customer service may be reached at 1-800-662-6667 or through our website: www.bcbsm.com. The address for Blue Care Network's administrative office is:

Blue Care Network
20500 Civic Center Drive
Southfield, MI 48076

This brochure is the official statement of benefits. No verbal 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. If you enroll in Self Plus One coverage, you and one eligible family member that you designate when you enroll are entitled to these benefits. You do not have a right to benefits that were available before January 1, 2016, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2016, and changes are summarized on xxx. Rates are shown at the end of this brochure.

Coverage under this plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

The ACA establishes a minimum value for the standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.

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 Blue Care Network.
- 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.
- 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.
- Please review your claims history periodically for accuracy to ensure services are not being billed to your accounts that were never rendered.
- Periodically review your claim history for accuracy to ensure we have not been billed for services that you did not receive.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 1-800-662-6667 and explain the situation.
  - If we do not resolve the issue:

CALL
THE HEALTH CARE FRAUD HOTLINE
1-877-499-7295
OR go to

www.opm.gov/our-inspector-general/hotline-to-report-fraud-waste-or-abuse/complaint-form/

The online reporting form is the desired method of reporting fraud in order to ensure accuracy, and a quicker response time.

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

Preventing Medical Mistakes

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

1. Ask questions if you have doubts or concerns.

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

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

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines and dosages that you take, including non-prescription (over-the-counter) medicine and nutritional supplements.
- Tell your doctor and pharmacist about any drug, food, and other allergies you have, such as to latex.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

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

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

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

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

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

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

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 to reduce medical errors that should never happen. These conditions and errors are called "Never Events." When a Never Event occurs, neither your FEHB plan nor you will incur costs to correct the medical error.

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 Blue Care Network providers. This policy helps to protect you from preventable medical errors and improve the quality of care you receive.

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.

- **Minimum essential coverage (MEC)**

  Coverage under this plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

- **Minimum value standard**

  Our health coverage meets the minimum value standard of 60% established by the ACA. This means that we provide benefits to cover at least 60% of the total allowed costs of essential health benefits. The 60% standard is an actuarial value; your specific out-of-pocket costs are determined as explained in this brochure.

- **Where you can get information about enrolling in the FEHB Program**

  See www.opm.gov/healthcare-insurance 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 that 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 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 Plus One coverage is an enrollment that covers you and one eligible family member. Self and Family coverage is for you, your spouse, and your dependent children under age 26, including any foster children authorized for coverage by your employing agency or retirement office. 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 or Self Plus One 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 Plus One or 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 Plus One or Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately of changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26.

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

If you have a qualifying life event (QLE) - such as marriage, divorce, or the birth of a child - outside of the Federal Benefits Open Season, you may be eligible to enroll in the FEHB Program, change your enrollment, or cancel coverage. For a complete list of QLEs, visit the FEHB website at www.opm.gov/healthcare-insurance/life-events. If you need assistance, please contact your employing agency, Tribal Benefits Officer, 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 same sex domestic partners) and children as described in the chart below. A Self Plus One enrollment covers you and one eligible family member as described in the chart below.

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

You can find additional information at www.opm.gov/healthcare-insurance.

- **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 Plus One or 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 Plus One or 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 Plus One or Self and Family coverage, as appropriate, 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 Plus One or Self and Family, as appropriate, 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 a Self Plus One or Self and Family, as appropriate, 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. Similarly, you cannot change to Self Plus One if the court/administrative order identifies more than one child. 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 2016 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 2015 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).

- **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 information about your coverage choices. You can also visit OPM's website, www.opm.gov/healthcare-insurance/healthcare/plan-information/.

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

If you leave Federal service, Tribal employment, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). The Affordable Care Act (ACA) did not eliminate TCC or change the TCC rules. For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal or Tribal 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 or Tribal job due to gross misconduct.

Enrolling in TCC. Get the RI 79-27, which describes TCC, from your employing or retirement office or from www.opm.gov/healthcare-insurance. It explains what you have to do to enroll.

Alternatively, you can buy coverage through the Health Insurance Marketplace where, depending on your income, you could be eligible for a new kind of tax credit that lowers your monthly premiums. Visit www.HealthCare.gov to compare plans and see what your premium, deductible, and out-of-pocket costs would be before you make a decision to enroll. Finally, if you qualify for coverage under another group health plan (such as your spouse's plan), you may be able to enroll in that plan, as long as you apply within 30 days of losing FEHB Program coverage.

We also want to inform you that the Affordable Care Act (ACA) did not eliminate TCC or change the TCC rules.

- **Finding replacement coverage**

This Plan no longer offers its own non-FEHB plan for conversion purposes. If you would like to purchase health insurance through the Affordable Care Act's Health Insurance Marketplace, please visit www.HealthCare.gov. This is a website provided by the U.S. Department of Health and Human Services that provides up-to-date information on the Marketplace.

In lieu of offering a non-FEHB plan for conversion purposes, we will assist you, as we would assist you in obtaining a plan conversion policy, in obtaining health benefits coverage inside or outside the Affordable Care Act's Health Insurance Marketplace. For assistance in finding coverage, please contact us at 1-800-662-6667 or visit our website at **www.bcbsm.com**.

- **Health Insurance Marketplace**

If you would like to purchase health insurance through the Affordable Care Act's Health Insurance Marketplace, please visit www.HealthCare.gov. This is a website provided by the U.S. Department of Health and Human Services that provides up-to-date information on the Marketplace.

Section 1. How this plan works

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals and other providers that contract with us. Our Plan providers coordinate your health care services, and we are solely responsible for the selection of these providers in your area. Contact us for a copy of our most recent provider directory by calling 1-800-662-6667 or by visiting our website www.bcbsm.com/find-a-doctor.

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 coinsurance and copayments as applicable and described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

General features of our High Option

Under the High Option, there is no calendar year deductible. Your required cost-share for most benefits are copayments; however, a few do require coinsurance. The plan also has an out-of-pocket maximum of $6,350 Self, $12,700 for Self Plus One and $12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.

Preventive care services are covered with no cost-sharing and are not subject to copayments when received from a network provider. BCN encourages members to complete an online health assessment and receive an analysis of their health and health risks so you can take active step toward your wellness goals. Members who complete a health assessment will receive an incentive debit card of $20 per member, with a maximum of two cards per family contract.

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your deductible, coinsurance or copayments, as applicable.

More than 20,000 participating physicians (primary care physicians and specialists) provide health care services to BCN enrollees. These doctors are located in private offices and medical centers throughout the service area. We also contract with all acute care hospitals in Michigan.

Your rights

OPM requires that all FEHB plans provide certain information to their FEHB members about us, our networks and our providers. OPM's FEHB website (www.opm.gov/healthcare-insurance) lists the specific types of information that we must make available to you. Some of the required information is listed below.

Blue Care Network believes that members are an essential part of the health care team and have responsibility for their own health.

All members have the right to:

- Receive information about their health care in a manner that is understandable to them
- Receive medically necessary care as outlined in this brochure
- Receive considerate and courteous care with respect for privacy and human dignity
- Candidly discuss appropriate medically necessary treatment options for their conditions, regardless of cost of benefit coverage
- Participate with practitioners in decision making regarding their health care
- Expect confidentiality regarding their care
- Refuse treatment to the extent permitted by law and be informed of the consequences of those actions
- Voice concerns about their health care by submitting a formal written complaint or grievance through the BCN Member Grievance program

- Receive written information about BCN, its services, practitioners and providers and member rights and responsibilities in a clear and understandable manner
- Know BCN's financial relationships with its health care facilities or primary care physician groups

BCN members also have responsibilities as outlined in this brochure. All members have the responsibility to:

- Read this brochure and all other materials for members and call Customer Service with any questions
- Coordinate all nonemergency care through their primary care physician
- Use the BCN provider network unless otherwise approved by BCN and the primary care physician
- Comply with the treatment plans and instructions for care as prescribed by their practitioners. Members, who choose not to comply, must advise their physician
- Provide, to the extent possible, information that BCN and its physicians and providers need in order to provide care
- Make and keep appointments for nonemergency medical care, calling the doctor's office to promptly cancel appointments when necessary
- Participate in medical decisions about their health
- Be considerate and courteous to providers, their staff and other patients
- Notify BCN of address changes and additions or deletions of dependents covered by their contract
- Protect their identification card against misuse and contact Customer Service immediately if a card is lost or stolen
- Report all other insurance programs that cover their health and their family's health

Blue Care Network is a nonprofit HMO, an affiliate of Blue Cross Blue Shield of Michigan and an independent licensee of the Blue Cross and Blue Shield Association. It was formed in February 1998 when four affiliated Blue Care Network organizations (Blue Care Network of East Michigan, Blue Care Network-Great Lakes, Blue Care Network Mid-Michigan and Blue Care Network of Southeast Michigan) merged into a single, new company.

If you want more information about us, call 1-800-662-6667, write to Blue Care Network, P.O. Box 5043, Southfield, MI 48086-5043 or visit our website at www.bcbsm.com.

Your medical and claims records are confidential

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

Service area

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

East Michigan — Code K5

Serving Arenac, Bay, Genesee, Gratiot, Isabella, Lapeer, Midland, Saginaw, Shiawassee (excluding the towns of Perry, Shaftsburg and Morrice) and Tuscola counties.

Southeast Michigan — Code LX

Serving Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne counties.

If you or a family member move, you do not have to wait until open enrollment season to change plans. Contact your employer or retirement office.

Out-of-Area Care

Blue Care Network is affiliated with BlueCard®, a national network of Blue Cross and Blue Shield plans. Members can obtain follow up and urgent care when traveling outside of Michigan by contacting BlueCard at 1-800-810-BLUE or www.bcbs.com. Members living away from home for part of the year — students at college, for instance — can also use BlueCard for routine care, provided they call their primary care physician before travel to arrange for coordinated care and required authorizations.

Section 2. Changes for 2016

Do not rely on these change descriptions; this section is not an official statement of benefits. For that, go to Section 5, Benefits. Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Program-wide changes

- Self Plus One enrollment type has been added effective January 1, 2016.
- We have removed the exclusion for services, drugs, or supplies related to sex transformations. See Page 52.

Changes to High Option Plan

- Your share of the non-Postal premium will decrease for Self Only. See Page 74.
- Your share of the non-Postal premium will decrease for Self and Family in Southeast region. See Page 74.
- Your share of the non-Postal premium will increase for Self and Family in East region. See Page 74.
- The Plan now allows binaural hearing aids (2 hearing aids) every 36 months regardless of age. See Page 29.
- The plan now covers vision frames up to $130.00. See Page 29.
- The plan now offers a 5-tier pharmacy benefit. See Page 46.

Tier 1 = $10 copay for generics
Tier 2 = $30 copay for preferred brand name drugs
Tier 3 = $60 copay for nonpreferred brand name drugs
Tier 4 = 20% coinsurance (max $100 copay) for preferred specialty drugs
Tier 5 = 20% coinsurance (max $200 copay) for nonpreferred specialty drugs

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment or if you need replacement cards, call us at 1-800-662-6667 or write to us at Blue Care Network, P.O. Box 5043, Southfield, MI 48086-5043. You may also request replacement cards through our website at www.bcbsm.com.

Where you get covered care

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

- **Plan providers**

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

We list Plan providers in our provider directory, which we update periodically. You can also find Plan providers in your area on our website at www.bcbsm.com/find-a-doctor.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in our provider directory, which we update periodically. You can also find Plan facilities in your area on our website at www.bcbsm.com/find-a-doctor.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. You can select any primary care physician who is accepting new patients from our provider directory for your region.

- **Primary care**

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

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one. You may also change primary care physicians through our website at www.bcbsm.com/find-a-doctor.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorizes a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, female members may self refer to a gynecologist or obstetrician-gynecologist for their annual well-woman exams and routine services.

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

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals.

Your primary care physician will create your treatment plan. The physician may have to get an authorization or approval from us beforehand. If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician.

If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.

- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic and disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for other than cause;
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program plan; or
  - reduce our service area and you enroll in another FEHB plan;

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

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

- **Hospital care**

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

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service department immediately at 1-800-662-6667. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

You need prior Plan approval for certain services

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

- **Inpatient hospital admission**

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

- **Other services**

Your primary care physician 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. Services that require prior authorization include, but are not limited to:

- Reconstructive surgery
- Transplants
- Certain infertility treatments
- Nursing home care
- Physical/occupational/speech therapy
- Cardiac/pulmonary rehabilitation
- Surgical treatment of morbid obesity
- Growth hormone therapy
- Genetic testing and treatment
- Inpatient admissions
- Mental health and substance abuse services
- Diagnosis, evaluation and treatment for autism spectrum disorders
- Chiropractic care
- Dental services
- Durable medical equipment
- Orthotics and prosthetics
- Orthognathic surgery
- Pain management
- High tech radiology procedures
- TMJ treatment
- Nonemergency ambulance

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

First, your physician, your hospital, you, or your representative, must call us at 1-800-392-2512 before admission or services requiring prior authorization are rendered.

Next, provide the following information:

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

- **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 let you know what information we need to complete our review of the claim. You will then have up to 48 hours to provide the required 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 1-800-662-6667. You may also call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. Eastern Time to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, call us at 1-800-662-6667. If it is determined that your claim is an urgent care claim, we will expedite our review (if we have not yet responded to your claim).

- **Concurrent care claims**

A concurrent care claim involves care provided over a period of time or over a number of treatments. We will treat any reduction or termination of our pre-approved course of treatment before the end of the approved period of time or number of treatments as an appealable decision. This does not include reduction or termination due to benefit changes or if your enrollment ends. If we believe a reduction or termination is warranted we will allow you sufficient time to appeal and obtain a decision from us before the reduction or termination takes effect.

If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, then we will make a decision within 24 hours after we receive the claim.

- **Emergency inpatient admission**

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

- **Maternity care**

Prior authorization is not required for maternity services.

- **If your treatment needs to be extended**

If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, then we will make a decision within 24 hours after we receive the claim.

What happens when you do not follow the precertification rules when using non-network facilities

Your primary care physician provides your care or manages it through a referral process. Only your primary care physician can refer you to specialist care. If your primary care physician doesn't refer you, you are responsible for the charges.

Circumstances beyond our control

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

If you disagree with our pre-service claim decision

If you have a **pre-service claim** and you do not agree with our decision regarding precertification of an inpatient admission or prior approval of other services, you may request a review in accord with the procedures detailed below.

If you have already received the service, supply, or treatment, then you have a **post-service claim** and must follow the entire disputed claims process detailed in Section 8.

- **To reconsider a non-urgent care claim**

Within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

In the case of a pre-service claim and subject to a request for additional information, we have 30 days from the date we receive your written request for reconsideration to

1. Precertify your hospital stay or, if applicable, arrange for the health care provider to give you the care or grant your request for prior approval for a service, drug, or supply; or
2. Ask your provider for more information.

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

   If we do not receive the information within 60 days we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.
3. Write to you and maintain our denial.

- **To reconsider an urgent care claim**

In the case of an appeal of a pre-service urgent care claim, within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

Unless we request additional information, we will notify you of our decision within 72 hours after receipt of your reconsideration request. We will expedite 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., coinsurance and copayments) for the covered care you receive.
Copayments	A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services. Example: In the High Option Plan, when you see your primary care physician you pay a copayment of $15 per office visit and when you go to the hospital emergency room you pay $100 per visit for emergency care.
Deductible	A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. This plan does not have a deductible.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. Example: In our Plan, you pay 50% of our allowance for durable medical equipment and prosthetics and orthotics.
Differences between our Plan allowance and the bill	
Your catastrophic protection out-of-pocket maximum	After your out-of-pocket expenses, including any applicable deductibles, copayments and coinsurance total $6,350 for Self Only, or $12,700 for a Self Plus One or Self and Family enrollment in any calendar year, you do not have to pay any more for covered services. ***The maximum annual limitation on cost sharing listed under Self Only of $6,350 applies to each individual, regardless of whether the individual is enrolled in Self Only, Self Plus One, or Self and Family.*** Example Scenario: Your plan has a $6,350 Self Only maximum out-of-pocket limit and a $12,700 Self Plus One or Self and Family maximum out-of-pocket limit. If you or one of your eligible family members has out-of-pocket qualified medical expenses of $6,350 or more for the calendar year, any remaining qualified medical expenses for that individual will be covered fully by your health plan. With a Self and Family enrollment out-of-pocket maximum of $12,700, a second family member, or an aggregate of other eligible family members, will continue to accrue out-of-pocket qualified medical expenses up to a maximum of $6,350 for the calendar year before their qualified medical expenses will begin to be covered in full. However, copayments and coinsurance, if applicable for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and coinsurance for these services: • Dental Discount benefits • Eyeglasses or contact lenses • Premiums paid • Balance bills charged • Health Care Services not covered by Blue Care Network. This includes services that exceed benefit limits such as day and limit visits • Expenses from utilizing out-of-network providers

Be sure to keep accurate records and receipts of your copayments and coinsurance to ensure the plan's calculation of your out-of-pocket maximum is reflected accurately.

Carryover

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

When government facilities bill us

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

Section 5. High Option Table of Contents

See 14 for how our benefits changed this year. See 71 for a benefit summary.

Section 5. High Option Benefits Overview 24
Section 5(a). Medical services and supplies provided by physicians and other health care professionals 25
Diagnostic and treatment services 25
Lab, X-ray and other diagnostic tests 25
Preventive care, adult 26
Preventive care, children 26
Maternity care 27
Family planning 27
Infertility Services 27
Allergy care 28
Treatment therapies 28
Physical and occupational therapies 29
Speech therapy 29
Hearing services (testing, treatment, and supplies) 29
Vision services (testing, treatment, and supplies) 29
Foot care 30
Orthopedic and prosthetic devices 30
Durable medical equipment (DME) 31
Home health services 31
Chiropractic 32
Alternative treatments 32
Educational classes and programs 32
Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals 33
Surgical procedures 33
Reconstructive surgery 34
Oral and maxillofacial surgery 34
Organ/tissue transplants 35
Anesthesia 38
Section 5(c). Services provided by a hospital or other facility, and ambulance services 39
Inpatient hospital 39
Outpatient hospital or ambulatory surgical center 40
Skilled nursing care facility benefits 40
Hospice care 40
Ambulance 40
Section 5(d). Emergency services/accidents 41
Emergency within and outside of our service area 41
Ambulance 42
Section 5(e). Mental health and substance abuse benefits 43
Professional Services 43
Diagnostics 44
Inpatient hospital or other covered facility 44
Outpatient hospital or other covered facility 44
Not covered 44
Section 5(f). Prescription drug benefits 45
Covered medications and supplies 46

Section 5(g). Dental benefits....48
Accidental injury benefit....48
Dental benefits....47
Section 5(h). Special Features....49
Non-FEHB benefits available to Plan members....51
Summary of benefits for Blue Care Network High Option — 2016....71
2016 Rate Information for Blue Care Network....74

Section 5. High Option Benefits Overview

Section 5 for the High Option Benefit 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 benefits, call us at 1-800-662-6667 (TTY: 711) or visit our website at www.bcbsm.com.

High Option

- **No deductible**
- **Out-of-pocket maximum**
  There is an out-of-pocket maximum of $6,350 for Self Only, $12,700 for Self Plus One or $12,700 per Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- **Coinsurance**
  50% of the BCN approved amount for durable medical equipment; prosthetics/orthotics; infertility; orthognathic surgery; reduction mammoplasty and male mastectomy
- **Office visits**
  You pay $15 for visits to your primary care physician
  You pay $25 for visits to a specialist
- **Adult and child preventive care (physicals and screenings)**
  Covered in full
- **Maternity care**
  Covered in full
- **Emergency care**
  $100 copayment
- **Ambulance**
  Covered in full
- **Prescription drugs**
  30-day retail and mail order: $10 for Tier 1 (mostly generic drugs); $30 for Tier 2 (preferred brand-name drugs); $60 for Tier 3 (nonpreferred brand-name drugs); 20% coinsurance up to a maximum of $100 for Tier 4 (specialty preferred drugs); 20% coinsurance up to a maximum of $200 for Tier 5 (specialty nonpreferred drugs); Specialty drugs are limited to a 30-day supply.
- **90-day retail and mail order:** $20 for Tier 1 drugs; $60 for Tier 2 drugs; $120 for Tier 3 drugs; 20% coinsurance up to a maximum of $200 for Tier 4 (specialty preferred drugs); 20% coinsurance up to a maximum of $400 for Tier 5 (specialty nonpreferred drugs);
  Specialty drugs are limited to a 90-day supply.

  Note: If you get a brand-name drug when a generic equivalent is on the BCN Custom Drug List, you have to pay the difference in cost between the brand-name drug and the generic in addition to your copayment for the Tier 2 or Tier 4 drug — unless your provider receives prior approval to designate the brand-name drug.
- **Hearing services**
  No charge for conventional binaural hearing aids every 36 months, regardless of age
- **Chiropractic care**
  You pay $25 per office visit. Requires plan approval and a referral from your primary care physician.
- **Wellness program**
  We offer an incentive to encourage you to take a health assessment and get a picture of your health and health risks so you can take active steps toward your wellness goals. Members who take the health assessment receive a debit card of $20 per member or two cards per family contract (subscriber and spouse only). The health assessment is available online at **www.bcbsm.com** or by calling Customer Service at 1-800-662-6667.

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

Important things you should keep in mind about these benefits:

- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay
Diagnostic and treatment services	**High Option**
Professional services of physicians (except preventive care) • In physician's office • Office medical consultations • In a skilled nursing facility • At home	$15 per primary care physician visit $25 per specialist visit
• Second surgical opinion	$25 per visit
• In an urgent care center	$15 per visit or 50% of the approved amount, whichever is less
• During a hospital stay	Nothing
Not covered: • *Reversal of voluntary surgical sterilization*	All charges
Lab, X-ray and other diagnostic tests	**High Option**
Tests, such as: • Blood tests • Urinalysis • Nonroutine Pap tests • Pathology • X-rays • Nonroutine mammograms • Ultrasound • CAT Scans/MRI • Electrocardiogram and EEG	Nothing if received during your office visit; otherwise the following office visits may apply: $15 per primary care physician visit $25 per specialist visit

Benefit Description	You pay
Preventive care, adult	**High Option**
Routine physical every year, which includes routine screenings, such as: • Total blood cholesterol • Colorectal cancer screening, including - Fecal occult blood test - Sigmoidoscopy screening — every five years starting at age 50 - Colonoscopy screening – every ten years starting at age 50	Nothing
• Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	Nothing
Well woman care, including but not limited to: • Routine Pap test • Human papillomavirus testing for women age 30 and up once every three years • Annual counseling for sexually transmitted infections • Annual counseling and screening for human immune-deficiency virus • Contraceptive methods and counseling • Screening and counseling for interpersonal and domestic violence	Nothing
Routine mammogram — covered for women age 35 and older	Nothing
Adult routine immunizations as endorsed by the Centers for Disease Control and Prevention (CDC)	Nothing
Note: A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ and HHS at https://www.healthcare.gov/preventive-care-benefits/	
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.*	*All charges*
Preventive care, children	**High Option**
• Childhood immunizations recommended by the American Academy of Pediatrics	Nothing
• Well-child care charges for routine examinations, immunizations and care • Examinations, such as: - Vision screening to determine the need for vision correction - Hearing exams to determine the need for hearing correction - Examinations done on the day of immunizations (up to age 22)	Nothing
Note: A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ and HHS https://www.healthcare.gov/preventive-care-benefits/	

Benefit Description	You pay
Maternity care	**High Option**
Complete maternity (obstetrical) care, to include: • Prenatal care • Screening for gestational diabetes for pregnant women between 24-28 weeks gestation or first prenatal visit for women at a high risk. • Postnatal care	$15 initial office visit copay to primary care physician or OB/GYN
• Delivery • Breastfeeding support, supplies and counseling for each birth (see *Durable medical equipment*) Notes: Here are some things to keep in mind: • You do not need to precertify 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 nonroutine treatment only if we cover the infant under a Self Plus One or Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for nonmaternity care the same as for illness and injury.	Nothing
Family planning	**High Option**
Contraceptive counseling on an annual basis	Nothing
A range of voluntary family planning services, limited to: • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms • Voluntary sterilization (tubal ligation, vasectomy) Note: We cover women's oral contraceptives under the prescription drug benefit.	Nothing
Not covered: • *Reversal of voluntary surgical sterilization*	All charges
Infertility Services	**High Option**
Diagnosis, counseling and treatment of infertility such as: • Artificial insemination: - Intravaginal insemination (IVI) - Intracervical insemination (ICI) - Intrauterine insemination (IUI) • Fertility drugs	50% coinsurance

Infertility Services - continued on next page

Benefit Description	You pay
Infertility Services (cont.)	**High Option**
Note: We cover injectable and oral fertility drugs under the medical benefit. See *Section 3. You need prior Plan approval for certain services.*	50% coinsurance
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* - *In vitro fertilization* - *Embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* - *Zygote transfer* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • *Cost of donor egg*	All charges
Allergy care	**High Option**
• Testing and treatment • Allergy injections	$15 per primary care physician visit $25 per specialist visit Nothing in outpatient facility setting
Allergy serum	Nothing
Not covered: • *Provocative food testing* • *Sublingual allergy desensitization*	*All charges*
Treatment therapies	**High Option**
• Chemotherapy and radiation therapy Note: High-dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on xxx. • Respiratory and inhalation therapy • Dialysis — hemodialysis and peritoneal dialysis • Intravenous (IV) /infusion therapy — home IV and antibiotic therapy • Applied behavior analysis (ABA) therapy for autism spectrum disorder Note: For applied behavior analysis, limitations and exclusions apply. Please contact BCN for additional information. • Growth hormone therapy (GHT) Note: Growth hormone is covered under the prescription drug benefit and subject to the prescription copayment. We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. We will only cover GHT services and related services and supplies that we determine are medically necessary. See *Other services* under *You need prior Plan approval for certain services* on xxx.	$15 per primary care physicain visit $25 per specialist visit Nothing in outpatient facility setting

Benefit Description	You pay
Physical and occupational therapies	**High Option**
• 60 visits combined per medical diagnosis for physical therapy, medical rehabilitation and occupational therapy • Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction provided for up to 60 consecutive days	$25 per visit or 50% of the approved amount, whichever is less
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs* • *Phases three and four of cardiac rehab*	*All charges*
Speech therapy	**High Option**
60 visits per medical diagnosis	$25 per office visit
Hearing services (testing, treatment, and supplies)	**High Option**
• For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist Note: For routine hearing screening performed during a child's preventive care visit, see Section 5(a) *Preventive care, children.*	$15 per primary care physician visit $25 per specialist visit
• External hearing aids - Binaural hearing aids every 36 months regardless of age • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants Note: We cover standard (conventional) hearing aids only. The approved amount for a conventional aid may be applied toward the price of a nonconventional aid at the member's option. You are responsible for any costs over the approved amount. For implanted devices benefits, see Section 5(b) *Surgical and anesthesia services.*	$15 per primary care physician visit $25 per specialist visit
Vision services (testing, treatment, and supplies)	**High Option**
• Annual eye examination from Plan optometrists or ophthalmologists to determine the need for lenses to correct or improve eyesight. Note: Your vision benefits are administered by Vision Service Plan. Please contact Vision Service Plan at 1-800-877-7195 with questions about your vision benefits.	$5 per vision exam Non-Plan providers of vision services are paid at 75% of reasonable charges
• One pair of colorless plastic or glass lenses every 12 months when prescribed or dispensed by a physician or optician. The lenses may be single, bifocal, trifocal or lenticular. • Elective contacts may be chosen instead of spectacle lenses and a frame. There is no copay for elective contacts, but you are responsible for any charges in excess of our allowance. • We pay for one pair of medically necessary contact lenses every 12 months, in lieu of lenses and frames.	$7.50 copay
One pair of frames every 24 months	All charges above $130.00

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

Benefit Description	You pay
Vision services (testing, treatment, and supplies) (cont.)	**High Option**
We pay for nonmedically necessary but prescribed contact lenses. We do not pay for cosmetic contact lenses that do not improve vision. Contact lenses are considered necessary if: • They are the only way to correct vision to 20/70 in the better eye; or • They are the only effective treatment to correct keratoconus, irregular astigmatism or irregular corneal curvature.	All charges above $130.00
Not covered: • *Eye exercises* • *Photo-sensitive lenses* • *Nonmedically necessary tinted lenses* • *Safety glasses* • *Repair or replacement of lost or broken lenses or frames*	*All charges*
Foot care	**High Option**
• Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	$15 per primary care physician visit $25 per specialist visit
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*
Orthopedic and prosthetic devices	**High Option**
• Artificial limbs and eyes • Stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Corrective orthopedic appliances for nondental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. Note: We cover basic items. Prior authorization is necessary for items with special features. See *Section 3. You need plan approval for certain services.*	50% of charges
• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants and surgically implanted breast implant following mastectomy Note: For information on the professional and facility charges for implanted devices, see Sections 5(b) and 5(c). The implanted device is part of the surgical benefit and not subject to additional cost sharing. For information on the hospital and/or ambulatory surgery center benefits, see Section 5(c) Services provided by a hospital or other facility, and ambulance services.	Nothing
Not covered: • *Orthopedic and corrective shoes, arch supports, foot orthotics, heel pads and heel cups* • *Lumbosacral supports*	*All charges*

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You pay
Orthopedic and prosthetic devices (cont.)	**High Option**
• *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Repair or replacement due to loss or damage*	*All charges*
Durable medical equipment (DME)	**High Option**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Oxygen • Dialysis equipment • Hospital beds • Wheelchairs • Motorized wheelchairs if medical criteria are met • Crutches • Walkers • Audible prescription reading devices • Speech generating devices • Blood glucose monitors and testing supplies • Insulin pumps • Oxygen therapy • Nebulizers and supplies Note: Call our DME provider, Northwood, at 1-800-667-8496 as soon as your Plan physician prescribes this equipment. Northwood specialists will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates. Call J&B Medical Supply Company at 1-888-896-6233 for diabetic materials, including insulin pumps, blood glucose meters, test strips and lancets.	50% of charges
Breast pump (electric nonhospital), one every 24 months	Nothing
Not covered: Deluxe equipment and items for comfort and convenience	*All charges*
Home health services	**High Option**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L. V.N.) or home health aide. • Services include oxygen therapy, intravenous therapy and medications.	$25 per visit or 50% of the approved amount, whichever is less
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family.* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.* • *Custodial care in settings such as your home, a nursing home, residential institution or any other setting that is not required to support medical and skilled nursing care.*	*All charges*

Benefit Description	You pay
Chiropractic	**High Option**
• Chiropractic manipulation of the spine See *Section 3. You need plan approval for certain services.*	$25 per office visit
• Chiropractic X-rays of the spine when taken by a chiropractor in the office See *Section 3. You need plan approval for certain services.*	Nothing
Not covered: All other chiropractic services	*All charges*
Alternative treatments	**High Option**
No benefits	*All charges*
Educational classes and programs	**High Option**
Tobacco cessation program, including: • Individual/group counseling • 8 telephone counseling sessions with trained counselors • 2 quit attempts per year • Approved nicotine replacement medications and supplies (see *Prescription drug benefits*) Note: We encourage you to look at our BlueHealthConnection® suite of programs comprising health education, chronic condition and case management services that help you stay healthy, get better or improve your quality of life while living with an illness.	Nothing

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

Important things you should keep in mind about these benefits:

- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The services listed below are for the charges billed by a physician or other health care professional for your surgical care. See Section 5(c) for charges associated with the facility (i.e., hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PREAPPROVAL FOR SOME SURGICAL PROCEDURES**. Please refer to the information shown in Section 3 to be sure which services require preapproval and identify which surgeries require preapproval.

Benefit Description	You pay
Surgical procedures	**High Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and postoperative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns • Surgical treatment of morbid obesity (bariatric surgery). The criteria we consider are: - BMI - Age - Previous professional supervised weight loss programs - Patient's understanding of risks - Presurgical psychological evaluation For more information, call 1-800-662-6667. • Insertion of internal prosthetic devices. See 5(a) — *Orthopedic and prosthetic devices* for device coverage information	Nothing

Surgical procedures - continued on next page

Benefit Description	You pay
Surgical procedures (cont.)	**High Option**
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. See *Hospital Benefits* (Section 5c) and *Surgery Benefits* (Section 5b).	Nothing
Reconstructive surgery	**High Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - The condition produced a major effect on the member's appearance and - The condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities, cleft lip, cleft palate, birth marks, webbed fingers and webbed toes. • Breast reconstructive surgery following a mastectomy for treatment of cancer, such as: - Surgery to produce a symmetrical appearance of breasts; - Treatment of any physical complications, such as lymphedemas; - Breast prostheses and surgical bras and replacements (see *Prosthetic devices*) Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure. See *Hospital Benefits* (Section 5c) and *Surgery Benefits* (Section 5b).	Nothing
Not covered: • *Cosmetic surgery — any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Transgender surgeries and related procedures*	*All charges*
Oral and maxillofacial surgery	**High Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures. • Treatment of temporomandibular joint (TMJ). Note: If performed in a hospital setting, see *Hospital Benefits* (Section 5c) and *Surgery Benefits* (Section 5b).	Nothing

Benefit Description	You pay
Organ/tissue transplants	**High Option**
These solid organ transplants are covered. Solid organ transplants are limited to: • Cornea • Heart • Heart/lung • Intestinal transplants - Isolated small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Liver • Lung: single/bilateral/lobar • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis	Nothing
These **tandem blood or marrow stem cell transplants for covered transplants** are subject to medical necessity review by the Plan. Refer to *Other services* in Section 3 for prior authorization procedures. • Autologous tandem transplants for - AL Amyloidosis - Multiple myeloma (de novo and treated) - Recurrent germ cell tumors (including testicular cancer)	Nothing
Blood or marrow stem cell transplants limited to the stages of the following diagnoses. For the diagnoses listed below, the medical necessity limitation is considered satisfied if the patient meets the staging description. • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced myeloproliferative disorders (MPDs) - Advanced neuroblastoma - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Infantile malignant osteopetrosis - Kostmann's syndrome - Leukocyte adhesion deficiencies - Marrow failure and related disorders (i.e., Fanconi's, PNH, pure red cell aplasia)	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
- Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy) - Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfillippo's syndrome, Maroteaux-Lamy syndrome variants) - Myelodysplasia/myelodysplastic syndromes - Paroxysmal nocturnal hemoglobinuria - Phagocytic/hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Sickle cell anemia - X-linked lymphoproliferative syndrome • Autologous transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Breast cancer - Ependymoblastoma - Epithelial ovarian cancer - Ewing's sarcoma - Multiple myeloma - Medulloblastoma - Pineoblastoma - Neuroblastoma - Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors	Nothing
Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan. Refer to *Other services* in Section 3 for prior authorization procedures: • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced myeloproliferative disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Marrow failure and related disorders (i.e., Fanconi's, PNH, pure red cell aplasia) - Myelodysplasia/myelodysplastic syndromes	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
- Paroxysmal nocturnal hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Neuroblastoma	Nothing
Tandem transplants for covered transplants; subject to medical necessity	Nothing
These blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health **approved clinical trial** or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, X-rays and scans, and hospitalization related to treating the patient's condition), if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial. • Allogeneic transplants for - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Beta thalassemia major - Chronic inflammatory demyelination polyneuropathy (CIDP) - Early stage (indolent or nonadvanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle cell anemia • Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC) for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Colon cancer - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis	Nothing

Organ/tissue transplants - continued on next page

Benefit Description	You pay
Organ/tissue transplants (cont.)	**High Option**
- Myeloproliferative disorders (MSDs) - Myelodysplasia/Myelodysplastic Syndromes - Non-small cell lung cancer - Ovarian cancer - Prostate cancer - Renal cell carcinoma - Sarcomas - Sickle cell anemia • Autologous Transplants for - Advanced childhood kidney cancers - Advanced Ewing sarcoma - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Childhood rhabdomyosarcoma - Chronic myelogenous leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or nonadvanced) small cell lymphocytic lymphoma - Mantle Cell (Non-Hodgkin's lymphoma) - Multiple sclerosis - Small cell lung cancer - Systemic lupus erythematosus - Systemic sclerosis	Nothing
National Transplant Program (NTP) Note: We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor testing for the actual solid organ donor or up to four bone marrow/stem cell transplant donors in addition to the testing of family members.	Nothing
Not covered: • *Donor screening tests and donor search expenses, except those shown above* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*
Anesthesia	**High Option**
Professional services provided in – • Hospital (inpatient) • Hospital outpatient department • Freestanding ambulatory surgical center • Skilled nursing facility • Office	Nothing

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

Important things you should keep in mind about these benefits:

- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i. e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PLAN APPROVAL FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require plan approval.

Benefit Description	You pay
Inpatient hospital	**High Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate. Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Dressings, splints, casts and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts and sterile tray services Note: We cover hospital services and supplies related to dental procedures when necessitated by a nondental physical impairment. We do not cover the dental procedures.	Nothing
Not covered: • *Custodial care*	*All charges*

Inpatient hospital - continued on next page

Benefit Description	You pay
Inpatient hospital (cont.)	**High Option**
• *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care*	*All charges*
Outpatient hospital or ambulatory surgical center	**High Option**
• Operating, recovery and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Presurgical testing • Dressings, casts and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service Note: We cover hospital services and supplies related to dental procedures when necessitated by a nondental physical impairment. We do not cover the dental procedures.	Nothing
Not covered: Blood and blood derivatives not replaced by the member	*All charges*
Skilled nursing care facility benefits	**High Option**
Skilled nursing facility (SNF): 730 days if the patient meets criteria	Nothing
Not covered: Custodial care	*All charges*
Hospice care	**High Option**
• In the home • In a skilled nursing facility	Nothing
Not covered: Independent nursing, homemaker services	*All charges*
Ambulance	**High Option**
• Nonemergency ground and air transport when preauthorized (See Section 5 (d) for *Emergency services/accidents*.)	Nothing
Not covered: • Services provided by an emergency responder that do not include medical care or transportation are not covered.	*All charges*

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- 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 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that requires immediate medical or surgical care because you believe endangers your life or could result in serious injury or disability. Examples include heart attacks, strokes, poisoning, gunshot wounds, deep cuts and broken bones.

What to do in case of emergency

You're always covered for emergency care — in Michigan, across the country and around the world. Call 911 or go to the nearest emergency room. Be sure to tell the emergency room personnel that you are a member of Blue Care Network so they can notify us. You or a family member should notify your primary care physician within 24 hours unless it is not medically reasonably to do so. It is your responsibility to ensure that this Plan has been notified in a timely manner.

If you are hospitalized in a non-Plan facility and a Plan physician believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

We pay reasonable charges for emergency care services to the extent the services would have been covered if received from Plan providers. Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition.

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

Services and treatment provided while you are considered to be admitted for an observation stay are subject to the emergency services copayment. If the emergency results in admission as an inpatient to a hospital, the emergency care copay is waived.

Benefit Description	You pay
Emergency within and outside of our service area	**High Option**
• Emergency care at an urgent care center	$15 per visit
• Emergency care in a hospital emergency room or as an outpatient at a hospital, including doctors' services Note: We waive the ER copay if you are admitted as an inpatient to the hospital.	$100 per visit
Not covered: Elective care or nonemergency care	*All charges*

Benefit Description	You pay
Ambulance	**High Option**
• Emergency ground and air transport when medically appropriate. Note: See 5(c) for nonemergency service.	Nothing
Not covered: • Services provided by an emergency responder that do not include medical care or transportation are not covered.	*All charges*

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

Important things you should keep in mind about these benefits:

- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- 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 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES.** Benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. To be eligible to receive full benefits, you must follow the preauthorization process and get Plan approval of your treatment plan. Members must call **1-800-482-5982** to arrange behavioral health services. Also call this number for information about referral procedures, providers and inpatient and outpatient services.
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.
- OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.

Benefit Description	You pay
Professional Services	**High Option**
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 family therapists.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management • 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	Nothing

Benefit Description	You pay
Diagnostics	**High Option**
• Outpatient diagnostic tests provided and billed by a licensed mental health and substance abuse practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility	Nothing
Inpatient hospital or other covered facility	**High Option**
Inpatient services provided and billed by a hospital or other covered facility • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services	Nothing
Outpatient hospital or other covered facility	**High Option**
Outpatient services provided and billed by a hospital or other covered facility • Services in approved treatment programs, such as partial hospitalization, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment	Nothing
Not covered	**High Option**
Services that are not part of a preauthorized approved treatment plan	*All charges*

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- 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.
- Federal law prevents the pharmacy from accepting unused medications.
- Members must make sure their physicians obtain prior approval/authorizations for certain prescription drugs and supplies before coverage applies. Prior approval/authorizations must be renewed periodically.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed Plan physician or referral physician must write the prescription. Coverage is also provided for prescription(s) prescribed by a licensed dentist or podiatrist.
- **Where you can obtain them.** You may have your prescription filled at over 2,400 participating retail pharmacies in the state and 60,000 nationwide or through Express Scripts, our mail order pharmacy.
- **We use a drug list.** We cover prescribed generic and brand-name drugs that are in our approved list of drugs. Some drugs on the drug list may require step therapy or prior authorization. Visit us online at bcbsm.com/customdruglist for more information.
- **These are the dispensing limitations.** A 30-day supply is the limit for the first prescription of a brand-name drug dispensed for prescriptions filled at participating retail pharmacies. After the initial prescription has been dispensed, the pharmacy can dispense most drugs in 90-day supplies. Specialty drugs, prescription medications for complex and chronic conditions that require special handling, administration or monitoring are limited to a 30-day supply. Certain select specialty drugs are limited to a 15-day supply for the first prescription, reducing your copayment by half.

  BCN has also established quantity limits on certain medications based on clinical criteria and generally acceptable use.

Note: The Plan will approve a prescription for the same medication when it is filled no more than one week in advance of the next fill date. The pharmacy will charge you a separate copayment for each prescription when a vacation supply is requested. For example, if you request a two-month supply, you will be charged two copayments. Plan members called to active military duty or in time of national emergency who need to obtain prescribed medications should call our Customer Service department at 1-800-662-6667.

- **A generic equivalent will be dispensed if it is available**, unless your physician specifically requires a name brand. Generic substitution is mandatory where appropriate. If you receive a brand-name drug when a federally-approved generic drug is available, you have to pay the difference in cost between the brand-name drug and the generic in addition to your copayment. The difference in cost between the brand name drug and its generic equivalent does not apply to the out-of-pocket maximum.
- **Why use generic drugs?** Generic drugs are lower-priced drugs that contain the same active ingredients and must be equivalent in strength and dosage to the original 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.

- **When do you have to file a claim?** Prescriptions for covered medications filled at non-network pharmacies will be reimbursed based on our negotiated rate, less your copayment in urgent or emergency situations. Prescriptions filled at non-network pharmacies for nonemergency situations are not covered. You must submit proof of payment for prescription services to Customer Service. Visit www.bcbsm.com/billform for the Medco/Express Scripts Prescription Reimbursement Form.

Benefit Description	You pay
Covered medications and supplies	**High Option**
We cover the following medications and supplies when prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: - Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *not covered* - Insulin - Insulin syringes and needles (when dispensed with insulin)	• **30- day retail and mail order** - $10 for Tier 1 (generic drugs) - $30 for Tier 2 (preferred brand drugs) - $60 for Tier 3 (nonpreferred brand-name drugs) - 20% coinsurance up to a maximum of $100 for Tier 4 (preferred specialty drugs) - 20% coinsurance up to a maximum of $200 for Tier 5 (nonpreferred specialty drugs) • **90-day retail and mail order** - $20 for Tier 1 drugs - $60 for Tier 2 drugs - $120 for Tier 3 drugs - 20% coinsurance up to a maximum of $200 for Tier 4 (preferred specialty drugs) - 20% coinsurance up to a maximum of $400 for Tier 5 (nonpreferred specialty drugs) Note: If there is no generic equivalent available and a brand-name drug is dispensed, you must pay the applicable brand copayment.
• Drugs to treat sexual dysfunction. Contact us at 1-800-662-6667 for dose limits.	50% coinsurance up to the dose limit; all charges thereafter
• Women's contraceptive drugs and devices, including: - "Morning after" pills and devices - Diaphragms - Injectable contraceptive drugs - Oral contraceptive drugs Note: Over-the-counter and prescription drugs approved by the FDA for women's contraception require a written prescription by an approved provider.	Nothing for Tier 1 generics
• Tobacco cessation drugs • Other A and B rated preventive medications as recommended by the U.S. Preventive Services Task Force	Nothing

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	**High Option**
- Aspirin – men and women of certain ages - Folic Acid supplements – women who may become pregnant - Fluoride Chemoprevention supplements – children without fluoride in their water source - Iron supplements – children ages 6 to 12 months at risk for anemia - Vitamin D – members 65 years or older who are at increased risk for falls Note: Over-the-counter and prescription drugs require a written prescription by an approved provider.	Nothing
Not covered: • *Drugs and supplies for cosmetic purposes* • *Replacement prescriptions resulting from loss, theft, or mishandling* • *Marijuana (cannabis) for any use* • *Over-the-counter drugs accept as listed above*	*All charges*

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- There is an out-of-pocket maximum of $6,350 Self/$12,700 Self and Family. Medical and prescription copayments and coinsurance count toward this annual out-of-pocket maximum.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary
- We cover hospitalization for dental procedures only when a nondental physical condition exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You Pay
Accidental injury benefit	**High Option**
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. To be payable, services have to be provided within 72 hours of the injury.	$25 per specialist visit

Dental benefits

We have no other dental benefits.

Section 5(h). Special Features

Feature	Description
Travel benefits	One of the many benefits of BCN is coverage that travels with you. You can receive benefits when you're away from home — on a short trip or for an extended time through BlueCard®. This Blue Cross and Blue Shield Association program gives members access to physicians in the United States wherever a Blue plan is offered. Call your primary care physician before you travel to arrange for coordinated care and required authorizations. Learn more about the BlueCard program, which is part of your contract, by reading the disclosure document online at **bcbsm.com/bluecarddisclosure** or call Customer Service at 1-888-288-2738 to have a copy sent to you.
24-hour Customer Service	Any time, day or night, you have 24-hour telephone access to coverage information. Our interactive voice response system provides answers to questions about coverage, eligibility and claims status. Of course, you can always reach us during our regular business hours (8 a.m. to 5:30 p.m. Monday through Friday).
Money-saving extras	People who achieve a healthy weight and increase their activity feel better and decrease their risk of developing medical problems such as high blood pressure, diabetes and heart disease. The Blues help you stay healthy and save money at the same time. • Healthy Blue Xtras℠ is a Blues program with special offers from companies across Michigan. Savings cover a variety of healthy goods and services from groceries and fitness gear to yoga and gym packages. • Members can stay healthy 365 days a year by using Blue365®, a program sponsored by the Blue Cross and Blue Shield Association. Savings cover activities such as fitness, weight control, recreation and alternative medicine. Blue365 also provides helpful resources that allow you to make informed health care decisions. For more information and for access to discounts, visit **bcbsm.com**, and click on the *Healthy Living* menu at the top of the page.
Online resources	Our website is a valuable resource for health information that can help you get the most from your coverage. Here's some of what you can do: • Complete a health assessment and develop a personal action plan. • Verify eligibility for everyone on your contract. • Order ID cards. • View and print claim summaries. • View your benefits. • Change your primary care physician. • Use our Coverage Advisor™ to compare health plans and their costs. To access all these features, login to your account at **bcbsm.com**.
Health Assessment	You can get a picture of your health by taking the health assessment at **bcbsm.com**. To get started: 1. Log in to your member account at **bcbsm.com.** 2. Click on the *Health & Wellness* tab, which will take you to the Blue Cross® Health & Wellness website, powered by WebMD®. Please note: The first time you enter the Blue Cross Health & Wellness site, you'll need to register 3. Click on *Take Your Health Assessment.*

	Note: WebMD Health Services is an independent company supporting Blue Care Network by providing health and wellness services. Your results will include: • A health score based on an analysis of your health risks • A list of your highest-risk areas • A list of the next steps you can take to improve your health The assessment takes about 10 minutes to complete. Members who take the health assessment receive a debit card of $20 per member or two cards per family contract (subscriber and spouse only). After you complete your health assessment on the Blue Cross Health & Wellness site, you'll receive recommendations for the Digital Health Assistant online coaching programs that are best for you. The Digital Health Assistant programs help you set small, achievable goals that you commit to for one week. You can choose activities, create a plan and track your progress right on the Blue Cross Health & Wellness site.
24-hour Nurse Advice Line	Get answers to health care questions anytime, anywhere with support from registered nurses. Call **1-855-624-5214** to reach the 24-hour nurse advice line.
BCN's BlueHealthConnection®	BCN's BlueHealthConnection provides integrated health programs to help members stay healthy, get better or improve their quality of life while living with an illness. This umbrella of BCN care includes: **Health Education: 1-800-637-2972** BCN reminds members through various media (*Good Health* magazine sent twice a year; online health information; phone calls) to get important health screenings or services. The preventive recommendations include: screening tests for members with diabetes, breast cancer screenings, cervical cancer screenings, childhood and adolescent immunizations, flu vaccines and annual checkups. BCN members can also order self-help guides about nutritious eating, exercise, depression, high blood pressure, stress management, losing weight, back pain, cholesterol or quitting smoking. **Chronic Condition Management: 1-800-392-4247** BCN's chronic condition management programs help members and their families better understand and manage their condition to live healthier lives. They feature educational materials and self-management tools mailed to members at their homes. • Asthma • Heart disease • Kidney health • Chronic obstructive pulmonary disease • Depression • Diabetes • Heart failure **Case Management: 1-800-392-2512** For help with rare, chronic and progressive diseases, call on our case managers.
High-risk pregnancies	Our pregnancy program identifies high-risk pregnancies and refers expectant mothers to our case management program for personalized intervention and follow-up. Studies have proven that early intervention in high-risk pregnancies significantly increases positive outcomes.

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information, contact the Plan at at 1-800-662-6667 or visit their website at www.bcbsm.com.

Medicare prepaid plan

BCN offers Medicare recipients the opportunity to enroll in this Plan through Medicare. Annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan when one is available in their area. They may then later reenroll in the FEHB program. Most Federal annuitants have Medicare Part A. Those without Medicare Part A may join the Medicare prepaid Plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join this Plan, ask whether this Plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. Call us at 1-800-529-8360 for information on the Medicare prepaid Plan and the cost of that enrollment.

Section 6. General exclusions – services, drugs and supplies we don't cover

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. **Although we may list a specific service as a benefit, we will not cover it unless it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition. F**or information on obtaining prior approval for specific services, such as transplants, see Section 3 *When you need prior Plan approval for certain services.*

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*).
- Services, drugs or supplies you receive while you are not enrolled in this Plan.
- Services, drugs or supplies not medically necessary.
- Services, drugs or supplies not required according to accepted standards of medical, dental or psychiatric practice.
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants).
- Services, drugs or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest.
- Services, drugs or supplies 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.
- Costs related to conducting a clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes.

Section 7. Filing a claim for covered services

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

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 a claim, here is the process:

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form. For claims questions and assistance, call us at 1-800-662-6667.

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:

Member Claims
Blue Care Network of Michigan
P.O. Box 68767
Grand Rapids, MI 49516-8753

Prescription drugs

If a Member gets covered drugs, needles and syringes, or insulin from a nonparticipating pharmacy in an urgent situation or when out of area and a participating pharmacy is not available, BCN will reimburse the amount specified on BCN's fee schedule or the actual charge, whichever is less, minus the copayment. Complete a Prescription Drug Reimbursement Form that is available online at www.bcbsm.com/billform or by calling Customer Service at 1-800-662-6667.

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 the claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review as long as we 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 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.bcbsm.com/fep.

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

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim. To make your request, please contact our Customer Service Department by writing Blue Care Network, P.O. Box 68767, Grand Rapids, MI 49516-8767, or calling 1-800-662-6667.

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 will not take into account the initial decision. The review will not be conducted by the same person, or his/her subordinate, who made the initial decision.

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

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within six months from the date of our decision; and b) Send your request to us at: Appeals and Grievances — Mail Code C248 Blue Care Network P.O. Box 284 Southfield, MI 48037-0284 c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure. d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. e) Include your email address (optional), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly. We will provide you, free of charge and in a timely manner, 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. In the case of a post-service claim, we have 30 days from the date we receive your request to:

2 a) Pay the claim, or

b) Write to you and maintain our denial, or

c) Ask you or your provider for more information

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

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

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

You must write to OPM within:

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

Write to OPM at: United States Office of Personnel Management, Healthcare and Insurance, Federal Employee Insurance Operations, Health Insurance 3, 1900 E Street, NW, Washington, DC 20415-3630.

Send OPM the following information:

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

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim appeals and the exchange of information by telephone, electronic mail, facsimile, or other methods.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request. However, for urgent care claims, a health care professional with knowledge of your medical condition may act as your authorized representative without your express consent.

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

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

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

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

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

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us at 1-800-662-6667. We will expedite our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. Eastern Time.

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

Section 9. Coordinating benefits with Medicare and other coverage

When you have other health coverage

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

When you have double coverage, one plan normally pays its benefits in full as the primary payor and the other plan pays a reduced benefit as the secondary payor. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' (NAIC) guidelines. For more information on NAIC rules regarding the coordinating of benefits, visit the NAIC website at www.NAIC.org.

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

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

TRICARE and CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

Our right to pursue and receive subrogation and reimbursement recoveries is a condition of, and a limitation on, the nature of benefits or benefit payments and on the provision of benefits under our coverage.

If you have received benefits or benefit payments as a result of an injury or illness and you or your representatives, heirs, administrators, successors, or assignees receive payment from any party that may be liable, a third party's insurance policies, your own insurance policies, or a workers' compensation program or policy, you must reimburse us out of that payment. Our right of reimbursement extends to any payment received by settlement, judgment, or otherwise.

We are entitled to reimbursement to the extent of the benefits we have paid or provided in connection with your injury or illness. However, we will cover the cost of treatment that exceeds the amount of the payment you received.

Reimbursement to us out of the payment shall take first priority (before any of the rights of any other parties are honored) and is not impacted by how the judgment, settlement, or other recovery is characterized, designated, or apportioned. Our right of reimbursement is not subject to reduction based on attorney fees or costs under the "common fund" doctrine and is fully enforceable regardless of whether you are "made whole" or fully compensated for the full amount of damages claimed.

We may, at our option, choose to exercise our right of subrogation and pursue a recovery from any liable party as successor to your rights.

If you do pursue a claim or case related to your injury or illness, you must promptly notify us and cooperate with our reimbursement or subrogation efforts.

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, or by phone 1-877-888-3337 (TTY 1-877-889-5680), 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, Blue Care Network 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 BCN.
- 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. BCN covers some of these costs, providing we determine the services are medically necessary. Please contact BCN to discuss specific services if you participate in a clinical trial.
- Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials; BCN does not cover these costs.

When you have Medicare

What is Medicare?

Medicare is a health insurance program for:

- People 65 years of age or older
- Some people with disabilities under 65 years of age
- People with end stage renal disease (permanent kidney failure requiring dialysis or a transplant)

Medicare has four parts:

- Part A (Hospital insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE (1-800-633-4227), (TTY: 1-800-486-2048) for more information.
- Part B (Medical insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. 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. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY: 1-800-325-0778).

- **Should I enroll in Medicare?**

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits three months before you turn age 65. It's easy. Just call the Social Security Administration toll-free number 1-800-772-1213 (TTY: 1-800-325-0778) to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

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

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage. If you do not sign up for Medicare Part B when you are first eligible, you may be charged a Medicare Part B late enrollment penalty of a 10% increase in premium for every 12 months you are not enrolled. If you didn't take Part B at age 65 because you were covered under FEHB as an active employee (or you were covered under your spouse's group health insurance plan and he/she was an active employee), you may sign up for Part B (generally without an increased premium) within 8 months from the time you or your spouse stop working or are no longer covered by the group plan. You also can sign up at any time while you are covered by the group plan.

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

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

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

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

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

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

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

When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 1-800-662-6667 or visit our website at www.bcbsm.com.

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

Please review the following table, which illustrates your cost share if you are enrolled in Medicare Part B. Medicare will be primary for all Medicare eligible services. Members must use providers who accept Medicare's assignment.

Benefit Description	Member Cost without Medicare	Member Cost with Medicare Part B
Deductible	N/A	N/A
Out of Pocket Maximum	$6,350 for self-only/$12,700 other than self	$6,350 for self-only/$12,700 other than self
Primary Care Physician	$15 office copay	$15 office copay
Specialist	$25 office copay	$25 office copay
Inpatient Hospital	Nothing	Nothing
Outpatient Hospital	Nothing	Nothing
Rx	$10 for Tier 1 (mostly generic drugs) $30 for Tier 2 (preferred brand drugs) $60 for Tier 3 (nonpreferred brand name drugs 20% for Tier 4 / $100 max copay (preferred specialty) 20% for Tier 5 / $200 max copay (nonpreferred specialty)	$10 for Tier 1 (mostly generic drugs) $30 for Tier 2 (preferred brand drugs) $60 for Tier 3 (nonpreferred brand name drugs 20% for Tier 4 / $100 max copay (preferred specialty) 20% for Tier 5 / $200 max copay (nonpreferred specialty)
Rx – Mail Order (90 day supply)	2x retail copay	2x retail copay

You can find more information about how our plan coordinates benefits with Medicare online at www.bcbsm.com/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 (633-4227), (TTY: 1-800-486-2048) or at www.medicare.gov.

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

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

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

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

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

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

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

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

Section 10. Definitions of terms we use in this brochure

BlueHealthConnection

BlueHealthConnection is a suite of programs comprising health education, chronic condition management, case management that help members stay healthy, get better or improve their quality of life while living with an illness. This umbrella of care provides members with the information and tools they need to make informed health care choices.

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

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.

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

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care.

Copayment

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

Cost-sharing

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

Covered services

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

Deductible

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. The deductible renews each calendar year, but any accumulation during the last three months of the calendar year are carried over into the new calendar year.

Experimental or investigational services

A product or procedure is considered not experimental or investigational if it meets all of the following conditions:

- It has final approval from the appropriate government regulatory bodies;
- The scientific evidence permits conclusions concerning the effect of the technology on health outcomes;
- The technology improves the net health outcome; and
- The technology is as beneficial as any established alternatives.

The investigational setting may be eliminated if the research and experimental stage of development is completed and the improvement in net health outcome is attainable outside the investigational settings.

Plan providers will follow generally accepted medical practice in prescribing any course of treatment. Before you enroll in this Plan, you should determine whether you would be able to accept treatment or procedures that may be recommended by this Plan's providers.

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

Out-of-pocket maximum The out-of-pocket amount is the limit on total member medical and pharmacy copayments and coinsurance under a benefit contract.

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

Post-service claims Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.

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

Reimbursement A carrier's pursuit of a recovery if a covered individual has suffered an illness or injury and has received, in connection with that illness or injury, a payment from any party that may be liable, any applicable insurance policy, or a workers' compensation program or insurance policy, and the terms of the carrier's health benefits plan require the covered individual, as a result of such payment, to reimburse the carrier out of the payment to the extent of the benefits initially paid or provided. The right of reimbursement is cumulative with and not exclusive of the right of subrogation.

Subrogation A carrier's pursuit of a recovery from any party that may be liable, any applicable insurance policy, or a workers' compensation program or insurance policy, as successor to the rights of a covered individual who suffered an illness or injury and has obtained benefits from that carrier's health benefits plan.

Urgent care claims A claim for medical care or treatment is an urgent care claim if waiting for the regular time limit for non-urgent care claims could have one of the following impacts:

- Waiting could seriously jeopardize your life or health;
- Waiting could seriously jeopardize your ability to regain maximum function; or
- In the opinion of a physician with knowledge of your medical condition, waiting would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

Urgent care claims usually involve Pre-service claims and not Post-service claims. We will judge whether a claim is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you believe your claim qualifies as an urgent care claim, please contact our Customer Service Department at 1-800-662-6667.You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

Us/We Us and We refer to Blue Care Network.

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 pretax money from your salary to reimburse you for eligible dependent care/ or health care expenses. You pay less in taxes so you save money. Participating employees save an average of about 30% on products and services they 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 $100 and a maximum annual election of $5,000. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is $2,500 per person. The maximum annual election for a dependent care flexible spending account (DCFSA) is $5,000 per household.

- **Health Care FSA (HCFSA)** — Reimburses you for eligible out-of-pocket health care expenses (such as copayments, deductibles, prescriptions, 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).

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

- **Limited Expense Health Care FSA (LEX HCFSA)** — Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to out-of-pocket 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).
- **Dependent Care FSA (DCFSA)** – Reimburses you for eligible nonmedical day care expenses for your children under age 13 and/or for any person you claim as a dependent on your Federal Income Tax return who is mentally or physically incapable of self-care. You (and your spouse if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for a DCFSA.
- If you are a new or newly eligible employee, you have 60 days from your hire date to enroll in an HCFSA or LEX HCFSA and/or DCFSA, but you must enroll before October 1. If you are hired or become eligible on or after October 1, you must wait and enroll during the Federal Benefits Open Season held each fall.

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

Where can I get more information about FSAFEDS?

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

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

Important Information

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is separate and different from the FEHB Program. This Program provides comprehensive dental and vision insurance at competitive group rates with no pre-existing 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 pretax 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 a12-month waiting period. **Most FEDVIP dental plans cover adult orthodontia. Review your FEDVIP dental plan's brochure for information on this benefit covering adult orthodontia. Review your plan's brochure for information on this benefit**.

Vision Insurance

All vision plans provide comprehensive eye examinations and coverage for your choice of either lenses and frames or for 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 a **www.opm.gov/dental** and **www.opm.gov/vision.** 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 that 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.

Index

Accidental injury.....34, 48, 72
Allergy care.....28
Allogeneic transplants.....35, 36, 37
Alternative treatments.....32
Ambulance.....17, 24, 30, 39, 40, 41, 42
Anesthesia.....5, 29, 33, 38, 40
Autologous bone marrow transplant.....28
Biopsy.....33
Blood and blood plasma.....39, 40
Blue365.....49
BlueHealthConnection.....32, 50, 65
Casts.....39, 40
Catastrophic protection.....20, 21, 51
Changes for 2016.....14
Chemotherapy.....28
Chiropractic.....17, 24, 32
Cholesterol tests.....26, 50
Claims...4, 9, 13, 17, 18, 19, 24, 49, 53, 54, 55, 56, 57, 61, 63, 64, 66, 67, 68
Coinsurance...12, 14, 15, 20, 21, 24, 25, 27, 28, 33, 39, 41, 43, 45, 46, 48, 53, 65, 66, 72
Colorectal cancer screening.....26
Congenital anomalies.....33, 34
Continuation of coverage (see Temporary continuation of coverage)
Contraceptive drugs and devices...26, 27, 46
Copayments...12, 15, 20, 21, 24, 25, 33, 39, 41, 43, 45, 48, 62, 65, 66, 67, 72
Cost sharing...12, 20, 25, 30, 33, 39, 41, 43, 45, 48, 65
Crutches.....31
Deductible.....10, 12, 20, 24, 65, 67
Dental care...17, 20, 30, 34, 39, 40, 48, 52, 59, 67, 68, 72
Diagnostic services...25, 29, 31, 39, 40, 43, 44, 68, 72
Donor expenses.....28, 38
Dressings.....39, 40
Durable medical equipment...17, 20, 24, 27, 31
Effective date of enrollment...9, 15, 16, 21, 65
Emergency...12, 13, 17, 18, 20, 24, 40, 41, 42, 45, 46, 52, 53, 72
Experimental or investigational...52, 55, 59, 65
Family planning.....27
Fecal occult blood test.....26
Fraud.....3, 4, 9
General exclusions.....24, 52
Healthy Blue Xtras.....49
Home health services.....31
Immunizations.....12, 26, 50
Infertility.....17, 24, 27, 28
Inpatient hospital benefits...6, 16, 17, 18, 19, 27, 34, 38, 39, 40, 41, 43, 44, 48, 55, 62, 72
Insulin.....31, 46, 53
Magnetic resonance imagings (see MRIs)
Mammogram.....25, 26
Maternity benefits.....18, 24, 26, 27, 39
Medicaid.....58
Medically necessary...12, 17, 25, 27, 28, 29, 30, 33, 37, 39, 41, 43, 45, 48, 52, 59
Medicare...25, 33, 39, 41, 43, 45, 48, 51, 53, 58, 60, 61, 62, 63, 64
Mental health and substance abuse benefits 17, 43, 44
MRI.....25
Newborn services.....27
Non-FEHB benefits.....51
Nurse
  Nurse anesthetist.....39
  Practical nurse.....31
  Registered nurse.....31, 50
Occupational therapy.....29, 32
Office visits.....12, 24, 25
Out-of-pocket expenses...7, 10, 12, 20, 21, 24, 25, 33, 39, 41, 43, 45, 48, 51, 59, 60, 65, 66, 67, 68, 72
Outpatient services...38, 40, 41, 43, 44, 62, 72
Oxygen.....31, 39, 40
Pap test.....25, 26
Preauthorization (see also Prior approval) 43
Prescription drugs.....24, 45, 46, 47, 53, 72
Preventive care.....12, 24, 25, 26, 29
  Adult.....26
  Children.....26, 29
Prior approval (see also Preauthorization) 17, 19, 24, 45, 52, 56, 66
Prosthetic devices.....30, 31, 33, 34,
Psychologist.....43
Radiation therapy.....28
Room and board.....39, 44
Second surgical opinion.....25
Skilled nursing care.....31, 40
Skilled nursing facility.....25, 38, 40
Social worker.....43
Speech therapy.....17, 29
Splints.....39
Subrogation.....59, 66
Substance abuse (see Mental health and substance abuse benefits)
Surgery.....5, 17, 24, 29, 30, 33, 34, 39, 68
  Oral and maxillofacial.....34
  Reconstructive.....17, 33, 34
Syringes.....46, 53
Temporary continuation of coverage (TCC).....4, 10, 64
Tobacco cessation.....32, 46
Transplants.....17, 28, 35, 36, 37, 38, 52
Vision care.....14, 26, 29, 30, 59, 67, 68, 72
Wheelchairs.....31
Workers' Compensation...57, 58, 59, 64, 66
X-rays.....25, 32, 37, 39, 40, 59, 65, 68

Summary of benefits for Blue Care Network High Option — 2016

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

High Option Benefits	You pay	Page
Medical services provided by physicians • Diagnostic and treatment services provided in the office	$15 copay per primary care physician's visit $25 copay per specialist visit	25
Home health care service visits	$25	31
Services provided by a hospital • Inpatient and outpatient	Nothing	39
Emergency benefits in- and out-of-service area	$100 copay	41
Prescription drugs		
• 30-day retail	$10 for Tier 1 (mostly generic) $30 for Tier 2 (preferred brand-name) $60 for Tier 3(nonpreferred brand-name) 20% coinsurance up to a maximum of $100 for Tier 4 specialty preferred 20% coinsurance up to a maximum of $200 for Tier 4 specialty nonpreferred	46
• 90-day mail order or retail	$20 for Tier 1 (mostly generic) $60 for Tier 2 (preferred brand-name) $120 for Tier 3 (nonpreferred brand-name) 20% coinsurance up to a maximum of $200 for Tier 4 (preferred specialty) 20% coinsurance up to a maximum of $400 for Tier 5 (nonpreferred specialty)	46
Dental care • Accidental injury only	$25 copay	48
Vision Care • Annual eye exams • Lenses and contact lenses • Frames	$5 copay per eye exam $7.50 copay All charges above $130.00	29
Wellness Program	Members who complete a health assessment receive an incentive debit card of $20 per member or two cards per family (subscriber and spouse only).	24
Protection against catastrophic costs (out-of-pocket maximum)	Out-of-pocket copayment maximum of $6,350 for Self Only, $12,700 for Self Plus One or $12,700 per Self and Family includes medical and prescription copayments and coinsurance	24

Notes

Notes

2016 Rate Information for Blue Care Network

For 2016 health premium information, please see: http://www.opm.gov/healthcare-insurance/indian-tribes/health-insurance/#url=Premiums or contact your tribe's Human Resources department.