Presbyterian Health Plan

http://www.phs.org

2016

A Health Maintenance Organization (High and Standard options)

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 8 for details.

Serving: *All counties of New Mexico*

Enrollment in this plan is limited. You must live or work in our geographic service area to enroll. See page 15 for requirements.

IMPORTANT

- Rates: Back Cover
- Changes for 2016: Page 15
- Summary of benefits: Page 87

Enrollment code for this Plan:

High Option

- **P21 Self Only**
- **P23 Self Plus One**
- **P22 Self and Family**

Standard Option

- **PS4 Self Only**
- **PS6 Self Plus One**
- **PS5 Self and Family**

Special Notice:

This Plan has added a Standard Option for 2016.

Authorized for distribution by the:

United States
Office of Personnel Management

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

Important Notice from Presbyterian Health Plan About

Our Prescription Drug Coverage and Medicare

The Office of Personnel Management (OPM) has determined that Presbyterian Health Plan 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 consdered 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 Presbyterian Health 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 our 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).

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Introduction

This brochure describes the benefits of Presbyterian Health Plan under our contract (CS 2627) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The Presbyterian Customer Service Center can be reached at 1-800-356-2219 or through our website: www.phs.org/fehb. The address for Presbyterian Health Plan's administrative offices is:

Presbyterian Health Plan

2501 Buena Vista SE

Albuquerque, NM 87106

Or

P.O. Box 27489

Albuquerque, NM 87125-7489

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 entitiled 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 page 15. 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 RevenueService (IRS)website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provisionfor 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 Presbyterian Health Plan.
- 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 to your health care providers, authorized health benefit 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) statement that you receive from us.
- Please review your claims history for accuracy to ensure we have not been billed for services 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 505-923-5678 or toll-free 1-800-356-2219 or TTY for the hearing impaired at 711 or toll-free at 1-800-659-8331 and explain the situation.
  - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

877-499-7295

OR go to www.opm.gov/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); or
  - Your child age 26 or over (unless he/she was disabled and incapable of self-support prior to age 26).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- Fraud or intentional misrepresentation of material fact is prohibited under the Plan. You can be prosecuted for fraud and your agency may take action against you. Examples of fraud include, falsifying a claim to obtain FEHB benefits, trying to or obtaining service or coverage for yourself or for someone who is not eligible for coverage, or enrolling in the Plan when you are no longer eligible.
- If your enrollment continues after you are no longer eligible for coverage (i.e., you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed by your provider for services received. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member is no longer eligible to use your health insurance coverage.

Preventing medical mistakes

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

1. Ask questions if you have doubts or concerns.

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

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

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines and dosage that you take, including non-prescription (over-the-counter) medicines and nutritional supplements.
- Tell your doctor and pharmacist about any drug, 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 reaction to anesthesia, and any medications or nutritional supplements 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 reduce medical errors that should never happen. These conditions and errors are called "Never Events". When a Never Event occurs neither your FEHB plan or you will incur cost 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 Presbyterian preferred 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; • When your enrollment ends; and • When the next Open Season for enrollment begins. We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office. For information on your premium deductions, you must also contact your employing 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 if 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 event (QLE), such as marriage, divorce, or 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 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 in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self 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 by your provider. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member are no longer eligible to use your health insurance coverage.

When you retire

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

When you lose benefits

When FEHB coverage ends

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

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

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

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

Upon divorce

If you are divorced from a Federal employee, Tribal employee, or an annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get information about your coverage choices. You can also download the guide from 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 elmininate 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. 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 FEHBP coverage.

Converting to individual coverage

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

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

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

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

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 provide 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. These Plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory.

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

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

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

This plan is a "grandfathered" health plan" under the Affordable Care Act. A grandfathered plan must preserve basic health coverage that was already in effect when the law passed. Specifically, this plan cannot eliminate all or substantially all benefits to diagnose or treat a particular condition; it cannot increase your coinsurance (the percentage of a bill you pay); and any increases in deductibles, out-of-pocket limits, and other copayments (the fixed –dollar amount you pay) must be minimal.

Questions regarding what protections do not apply to a grandfathered health plan ans what might cause a plan to change status from grandfathered to non-grandfathered may be directed to us at 1-800-356-2219, or write to Presbyterian Health Plan, P.O. Box 27489, Albuquerque, NM 87125-7489. For the hearing impaired, call our TTY line at 711 or toll-free at 1-800-659-8331. You may also contact us by fax at 505-923-8163 or visit our Web site at www.phs.org. You can also read additional information from the U.S. Department of Health and Human Services at www.healthcare.gov.

Questions regarding what protections apply may be directed to us at 1-800-356-2219, or write to Presbyterian Health Plan, P.O. Box 27489, Albuquerque, NM 87125-7489. For the hearing impaired, call our TTY line at 711 or toll-free at 1-800-659-8331. You may also contact us by fax at 505-923-8163 or visit our Web site at www.phs.org. You can also read additional information from the U.S. Department of Health and Human Services at www.heatlhcare.gov.

General features of our High and Standard Options

We have Open Access benefits

Our HMO offers Open Access benefits. This means you can receive covered services from a participating provider without a required referral from your primary care physician or by another participating provider in the network.

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance. Our Fee Schedule is based on the Resource Base Relative Value Scale (RBRVS). The RBRVS method was designed by physicians to fairly compensate themselves based on:

1. a nationally uniform relative value for service;
2. geographic adjustment factor; and
3. a nationally uniform conversion factor for service.

This method has been adopted by our Federal Centers for Medicare and Medicaid Services for Medicare reimbursement.

The RBRVS pays higher for evaluation and management services and lower for procedures. All physicians receive reimbursement for both evaluation and management services and procedures. The effect upon the individual physican will vary depending upon how much time they spend in office-based services as compared to procedural-based services.

Typically, physicians such as primary care physicians, internists, pediatricians, rheumatologists, and pulmonologists spend more time in office-based services, and physicians such as surgerons, and cardiologists spend more time in procedure-based services. Although this fee schedule is both provider and health plan based, it results in a high quality health plan for you and your families.

Your Rights

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

- Presbyterian Health Plan (a for profit organization) is owned by Presbyterian Healthcare Services (a non-profit organization), which has been providing quality care for New Mexicans since 1908.
- As part of Presbyterian Healthcare Services, the health plan represents an organization with over 100 years of community service to New Mexicans.
- Customer Satisfaction Measures
- Networks and Providers

If you want more information about us, call 800-356-2219, or write to Presbyterian Health Plan, P.O. Box 27489, Albuquerque, NM 87125-7489. For the hearing impaired, call our TTY line at 711 or toll-free 1-800-659-8331. You may also contact us by fax at 505-923-8163 or visit our Website at www.phs.org.

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 includes all counties of New Mexico.

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

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office. Full-Time dependent students attending school outside Presbyterian Health Plan's service area can receive care at a Student Health Center without a preauthorization from their Primary Care Physician. Services provided outside of the Student Health Center are for medically necessary services for the initial care or treatment of an Emergency or Urgent Care situation.

Section 2. Changes for 2016

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

Program-wide changes

- Self Plus One enrollment type has been added effective Januay 1, 2016
- We have removed the exclusion for services, drugs, or supplies related to sex transformations. See page 70

High Option changes

- Your share of the non-Postal premium will increase for Self Only or increase for Self and Family. See page 91.
- All Specialty Pharmaceuticals will be covered under the Pharmacy benefit and no longer covered under the medical benefit.
- Injectable infertility medications are no longer covered.
- Transgender services related to Gender Dysphoria are now covered.
- Adding a preventive vision exam covered at 100% - One exam per year.

Standard Option

Some of the Standard Option features are below. Please read the brochure for a complete description of the Standard Plan.

- We are adding a Standard Option effective January 1, 2016 in addition to the High Option.
- The calendar year deductible will be $500 for Self Only and $1,000 for Self Plus One and Self and Family.
- The Out-of-pocket maximum will be $6,350 per person or $12,700 per family.
- The primary care doctor visit copayment will be $30 per visit.
- The specialist copayment will be $40 per visit.
- The emergency room copayment will be $100 per visit.
- The urgent care visit copayment will be $40 per visit.
- The copayment for maternity will be $30 per visit up to a maximum of $300.
- The pharmacy benefit will be the same as the High Option plan.

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 (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 505-923-5658 or 1-800-356-2219 or TTY for the hearing impaired at 711 or toll-free at 1-800-659-8331. You may write to us at P.O. Box 27489, Albuquerque, NM 87125 You may also request replacement cards through our Website: www.phs.org.

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 obtain, verify, review, and evaluate practitioners' competencies and qualifications on an ongoing basis to determine whether they can participate as providers in our Plan. Providers we credential include medical doctors, specialists, physician assistants, certified nurse practitioners, licensed social workers, and licensed professional counselors.

We list Plan providers in the provider directory, which we update periodically. The list is also on our Website at www.phs.org. The listings are first organized by region within New Mexico – Central New Mexico, Northern New Mexico, and Southern New Mexico. Each region, physicians, other providers, and facilities are organized by primary care physicians are listed as family practice, general practice, internal medicine, pediatrics, and OB/GYN's acting as PCPs.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our Website: www.phs.org. Presbyterian Health Plan's provider directory has a section that lists all participating facilities, hospitals, and pharmacies across the state.

- **Specialist care**

As our Member, you must carefully follow all procedures and conditions for obtaining care from In-network specialists and/or Out-of-network Practitioners/Providers. We no longer require a paper referral from your Primary Care Physician (PCP) for your visits to specialists. However, it is important to your health care that your PCP is included in the decisions about the specialists that you visit. Your PCP continues to be your partner for good health and is the best person to help you determine your needs for specialty care.

Please not that some specialists may require written referral even though we do not. Certain procedures require Prior Authorization. Your In-network Practitioner/Provider must obtain this Prior Authorization before providing these services to you.

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 must select a primary care physician from the PHP provider directory. Locations and telephone numbers of the participating doctors are listed in the PHP provider directory or can be obtained by calling the Presbyterian Customer Service Center at 505-923-5678 or 1-800-356-2219 or TTY for the hearing impaired at 711 or toll-free at 1-800-659-8331 or by accessing our website at www.phs.org. By selecting a PCP who belongs to the plan, members are selecting their corresponding network of specialists, hospitals, and other providers to serve their healthcare needs. A PCP selection form is in your packet. Select your provider by the 5-digit provider number and mail it in the return envelope. Should you choose to change your PCP your requested change will be effective the next business day following your request.

- **Primary care**

Your primary care physician can be a family practice, general practice, internal medicine, pediatrics, and OB/GYN (if applicable) acting as a primary care physician. Your primary care physician will provide most of your health care.

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

- **Specialty care**

  - You may receive specialty services from Plan physicians without a referral.
  - Even though you may see a specialist without referral, certain procedures and services may require prior authorization by Presbyterian Health Plan.
  - Services of a non-Plan physician will not be covered unless precertification is obtained prior to receiving the services. You may be liable for charges resulting from failure to obtain precertification for services provided by the non-Plan physician, except for urgent or emergent services.
  - If you are seeing a specialist and your specialist leaves the Plan, call us to assist You in finding another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
  - If you have a chronic and disabling condition and lose access to your specialist because we:
    - terminate our contract with your specialist for other than cause; or
    - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program plan; or
    - reduce our service area and you enroll in another FEHB plan.

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

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

- **Hospital care**

Your 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 Center immediately at 1-800-356-2219 or 505-923-5678 or TTY for the hearing impaired at 711 or 1-800-659-8331. If you are new to the FEHB Program, we will arrange for you to receive 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.

Certain services require approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

We call this review and approval process pre-authorization. Your physician must obtain pre-authorization for services such as, but not limited to: Durable Medical Equipment, Hospice, Acute Rehabilitation, Outpatient Rehab, Skilled Nursing Facilities, Hospitalization and Mental Health/Substance Abuse care.

Except in medical emergency you must obtain pre-authorization prior to seeing a non-Plan physician. Your Plan physician must get our approval before sending you to a hospital. If required medical services are not available from Plan providers, your Plan physician must request and obtain written authorization from the Presbyterian Health Plan Medical Director before you may receive services.

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 1-800-356-2219 or 505-923-5678 or TTY for the hearing impaired at 711 or 1-800-659-8331 before admission or services requiring prior authorization are rendered.

Next, provide the following information:

- enrollee's name and Plan identification;
- 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 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 45 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 toll-free at 1-800-356-2219. For the hearing impaired, call our TTY line at 711 or toll-free at 1-800-659-8331. 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 toll-free at 1-800-356-2219. For the hearing impaired, call our TTY line at 711 or toll-free at 1-800-659-8331. 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**

You do not need to precertify a maternity admission for a routine delivery. However, if your medical condition requires you to stay more than 48 hours after a vaginal delivery or 96 hours after a caesarean section, then you, your representative, your physician or the hospital must contact us on precertification of additional days. Further, if your baby stays after you are discharged, then you, your representative, your physician or the hospital must contact us for precertification of additional days for your baby.

- **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.

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

Certain services require approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice.

We call this review and approval process pre-authorization. Your physician must obtain pre-authorization for services such as, but not limited to: Durable Medical Equipment, Hospice, Acute Rehabilitation, Outpatient Rehab, Skilled Nursing Facilities, Hospitalization and Mental Health/Substance Abuse care.

Except in a medical emergency you must obtain pre-authorization prior to seeing a non-Plan physician. Your Plan physician must get our approval before sending you to a hospital. If required medical services are not available from Plan providers, your Plan physician must request and obtain written authorization from the Presbyterian Health Plan Medical Director before you may receive services.

Circumstances beyond our control

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

If you disagree with our pre-service claim decision

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

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

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

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

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

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

2. Ask you or your provider for more information.

Your 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 month 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 consideration 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 cost for covered services

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g. coinsurance and copayment(s) 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: High option, when you see your primary care physician **for non-preventive services**. you pay a copyament of $25 per office visit, and when you go see a specialist, you pay a copayment of $40 per office visit. When you see your primary care physician **for preventive services**, you pay nothing for the office visit and when you go see a specialist, you pay a copayment of $40 for adult and $20 for children per office visit. When you go in the hospital, you pay $100 copayment per day up to 5 days per admission.

Deductible

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

- This High Option HMO plan does not have a deductible.
- The calendar year deductible is $500 per person under the Standard Option plan. Under a Self Only enrollment, the deductible is considered satisfied and benefits are payable for you when your covered expenses applied to the calendar year deductible for your enrollment reach $500 under Standard Option. Under a Self Plus One or Self and Family enrollment, the deductible is considered satisfied and benefits are payable for you and one other eligible family member when the combined covered expenses applied to the calendar year deductible for your enrollment reach $1,000 under the Standard Option.

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

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

Coinsurance

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

Example: In our Plan, you pay 50% of our allowance for infertility services and 30% of our allowable for durable medical equipment.

Your catastrophic protection out-of-pocket maximum

After your (copayments and coinsurance) total **$6,350 for self only** or **$12,700 for Self Plus One or Self and Family** enrollment in any Calendar year, You do not have to pay any more for Covered services. However, copayments and/or coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and/or coinsurance for these services:

- Dental services
- Vision services
- Non-covered charges

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

When Government facilities bill us

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

Section 5. High and Standard Option Benefits Overview

See page 15 for how benefits changed this year. Page 87 is a benefits summary of the High and Standard option. Make sure you review the benefits that are available in which you are enrolled.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible for the **High Option** plan.
- The calendar year deductible is $500 per person ($1,000 per Self Plus One enrollment, or $1,000 per Self and Family enrollment) for the **Standard Option** plan. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay	
Diagnostic and treatment services	**High Option**	**Standard Option**
Professional services of physicians • Primary Care Physician • Specialist	$25 copayment per visit $0 copayment per visit for children up to age 26 $40 copayment per visit to specialist $20 copayment per visit to specialist for children up to age 26 (Waived if nursing visit only for allergy injections, injections such as insulin, heparin, and antibiotics, preventive adult and child immunizations)	$30 copayment per visit $40 copayment per visit (Waived if nursing visit only for allergy injections, injections such as insulin, heparin, and antibiotics, preventive adult and child immunizations) No deductible
Video Visits An alternative access point for members to receive care for non-urgent medical issues such as upper respiratory infections, flu, cold, cough, and allergies. To access video visits you may visit the website at www.phs.org/videovisits.	$0 copayment per visit	$0 copayment per visit No deductible
Applied Behavioral Analysis (ABA) Diagnosis and Treatment for all children up to age 26	$0 copayment per visit	$0 copayment per visit No deductible

Diagnostic and treatment services - continued on next page

Benefit Description	You pay	
Diagnostic and treatment services (cont.)	**High Option**	**Standard Option**
Professional services of physicians • In an urgent care center	$40 copayment for participating providers $10 copayment for children up to age 26 for participating providers $40 copayment for non-participating providers $20 copayment for children up to age 26 for non-participating providers	$40 copayment for participating providers $40 copayment for non-participating providers No deductible
• During a hospital stay	$100/day copayment per admission (inpatient) up to 5 days (Physician services do not have an additional copayment as the service charges are included in the inpatient hospital/facility admission copayment) $150 copayment per visit (outpatient) (included in hospital/facility outpatient copayment)	30% coinsurance
• Office medical consultation	$25 copayment per visit to primary care physician $0 copayment per visit for children up to age 26 $40 copayment per visit to specialist $20 copayment per visit to specialist for children up to age 26	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
• Second surgical opinion	$25 copayment per visit to primary care physician $0 copayent per visit for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible

Diagnostic and treatment services - continued on next page

Benefit Description	You pay	
Diagnostic and treatment services (cont.)	**High Option**	**Standard Option**
In a Skilled Nursing Facility: Admission must be arranged and preauthorized by the Plan. Skilled Nursing Facility care is provided for up to 60 days per member, *per Calendar year*	$100/day copayment per admission up to 5 days (Physician charges are included in the inpatient hospital/facility admission copayment)	30% coinsurance
At home	$25 copayment per visit by a primary care physician $40 copayment per visit by a specialist	$30 copayment per visit by a primary care physician $40 copayment per visit by a specialist No deductible
Lab, X-ray and other diagnostic tests	**High Option**	**Standard Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • Ultrasound • Electrocardiogram and EEG	Diagnostic tests are not subject to a copayment regardless of whether an office visit is billed. $25 copayment per visit to primary care physician $0 copayment per visit for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26	Diagnostic tests are not subject to a copayment regardless of whether an office visit is billed. $30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
Computed Axial Tomography (CAT) scans/Magnetic Resonance Imaging (MRI) tests/Positron Emission Topography (PET) scans	$100 copayment per test	$50 copayment per test No deductible
Sleep Studies – Outpatient overnight stay without admission	$100 copayment per test	$50 copayment per test No deductible
Sleep Studies – Outpatient overnight stay with admission	$100/day copayment per admission up to 5 days	30% coinsurance per admission
Preventive care, adult	**High Option**	**Standard Option**
Routine screenings, such as: • Screening for all adults for obesity and referrals for behavior change interventions for adults with a Body Mass Index (BMI) over 30kg/m • Preventive physical exam • Office based health education • Glaucoma testing • Family planning • Blood lead level - one annually • Total Blood Cholesterol - once every three years • Osteoporosis Screening • Colorectal Cancer Screening, including	Nothing	Nothing No deductible

Preventive care, adult - continued on next page

Benefit Description	You pay	
Preventive care, adult (cont.)	**High Option**	**Standard Option**
- Fecal occult blood test - Sigmoidoscopy, screening – every five years starting at age 50 - Colonoscopy screening – every ten years starting at age 50	Nothing	Nothing No deductible
Routine screenings, such as: • Chlamydia infection	Nothing	Nothing No deductible
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	Nothing	Nothing No deductible
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 on an annual basis • Screening and counseling for interpersonal an domestic violence	Nothing	Nothing No deductible
Routine mammogram • From age 35 through 39, one during this five year period • From age 40 through 64, one every Calendar year • At age 65 and older, one every two consecutive Calendar years	Nothing	Nothing No deductible
Adult routine immunizations, endorsed by the Centers for Disease Control and Prevention (CDC):	Nothing	Nothing No deductible
Preventive Vision Exam - One exam per year	$0 copayment	Not covered
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.*	*All charges*

Benefit Description	You pay	
Preventive care, children	**High Option**	**Standard Option**
• Childhood immunizations recommended by the American Academy of Pediatrics	Nothing	Nothing No deductible

• Well-child care charges for routine examinations, immunizations and care (up to age 26)
• Examinations, such as:
  • Eye exams through age 17 to determine the need for vision correction
  • Ear exams through age 17 to determine the need for hearing correction
  • Examinations done on the day of immunizations (up to age 26)
	Nothing	Nothing
		No deductible

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/		
Preventive Vision Exam - One exam per year	$0 copayment	Not covered
Maternity care	**High Option**	**Standard Option**
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: • You do not need to precertify your normal delivery; see page 19 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self Plus One or Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury.	$25 copayment per visit up to a maximum of $150 per pregnancy Specialists (Perinatologist) - $40 copayment per visit to specialist Delivery – Inpatient - $100/day copayment per admission up to 5 days (included in inpatient hospital/facility inpatient admission copayment)	$30 copayment per visit up to a maximum of $300 per pregnancy - No deductible Specialists (Perinatologist) - $40 copayment per visit - No deductible Delivery – Inpatient - 30% coinsurance

Maternity care - continued on next page

Benefit Description	You pay	
Maternity care (cont.)	**High Option**	**Standard Option**
Breastfeeding support, supplies and counseling for each birth	Nothing	Nothing No deductible
• Screening for gestational diabetes for pregnant women between 24-28 weeks gestation or first prenatal visit for women at high risk.	Nothing	Nothing No deductible
Not covered: *Circumcisions performed other than during the newborn Hospital stay are only Covered when Medically Necessary.*	*All charges*	*All charges.*
Family planning	**High Option**	**Standard Option**
Contraceptive counseling on an annual basis	Nothing	Nothing No deductible
A range of voluntary family planning services, limited to:	Nothing	Nothing No deductible
• Voluntary sterilization for women only (See Surgical procedures Section 5 (b))		
• Surgically implanted contraceptives (Such as Norplant)	50% of all charges	50% of all charges
• Intrauterine devices (IUDs)	Nothing	Nothing No deductible
• Diaphragms	Nothing	Nothing No deductible
Note: We cover preferred methods of generic oral contraceptives, injectable contraceptives and contraceptive devices.		
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic counseling*	*All charges.*	*All charges.*
Infertility services	**High Option**	**Standard Option**
Diagnosis and treatment of infertility such as: • Office visit PCP • Specialist • Artificial insemination: - intravaginal insemination (IVI) - intracervical insemination (ICI) - intrauterine insemination (IUI) The plan covers up to 3 inseminations in a lifetime.	$25 copayment per visit to primary care physician $40 copayment per visit to specialist	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible

Infertility services - continued on next page

Benefit Description	You pay	
Infertility services (cont.)	**High Option**	**Standard Option**
Infertility is the condition of an individual who is unable to conceive or produce conception during a period of a year if the female is 35 or younger or during a period of six months if the female is over the age of 35. For women without exposure to sperm, infertility is the inability to conceive after six cycles of Artificial Insemination or Intrauterine Insemination performed by a qualified specialist using normal quality donor sperm. These six cycles (including donor sperm) **are not** covered by the plan as a diagnosis of infertility is not established until the cycles have been completed.	$25 copayment per visit to primary care physician $40 copayment per visit to specialist	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
• Oral fertility drugs ***Note:*** *Oral fertility drugs are covered under the prescription drug benefit. We do not cover injectable fertility drugs.*	50% of all charges	50% of all charges

Not covered:
• *Injectable infertility drugs*
• *Assisted reproductive technology (ART) procedures, such as:*
  • *in vitro fertilization*
  • *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)*
• *Services and supplies related to ART procedures*
• *Cost of donor sperm*
• *Cost of donor egg.*
	All charges.	*All charges*

Allergy care	**High Option**	**Standard Option**
• Testing and treatment • Allergy injections	$25 copayment per visit to primary care physician $0 copayment for children up to age 26 for participating providers $40 copayment per visit to specialist $20 copayment per visit to specialist for children up to age 26 Allergy injections are included in the office visit copayment. If there is no office visit, allergy injections are not subject to a copayment. (waived if nursing visit only)	$30 copayment per visit to primary care physician $40 copayment per visit to specialist Allergy injections are included in the office visit copayment. If there is no office visit, allergy injections are not subject to a copayment. (waived if nursing visit only) No deductible

Allergy care - continued on next page

Benefit Description	You pay	
Allergy care (cont.)	**High Option**	**Standard Option**
• Allergy serum	Nothing	Nothing No deductible
Not covered: Provocative food testing and sublingual allergy desensitization	*All charges.*	*All charges.*
Treatment therapies	**High Option**	**Standard Option**
• Radiation therapy • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis	$25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
Medical Drugs - All drugs and routes of administration provided or administered in an outpatient setting. **Note:** High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 43. • Growth hormone therapy (GHT) Note: We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. 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 page 18.	50% of all charges up to a maximum of $400 per prescription	50% of all charges up to a maximum of $400 per prescription
Physical and occupational therapies	**High Option**	**Standard Option**
Provided in patient or out-patient up to 2 months per condition if significant improvement is expected for the services of each of the following: • qualified physical therapists; and • occupational therapists. Note: We only cover therapy when a provider orders the care. In-patient or out-patient therapy may be extended 2 additional months if significant improvement is expected to continue and must be preauthorized by PHP. Autism Spectrum Disorders are not subject to these limitations for children up to age 22.	$40 copayment per visit $20 copayment per office visit for children up to age 26	$40 copayment per visit No deductible

Physical and occupational therapies - continued on next page

Benefit Description	You pay	
Physical and occupational therapies (cont.)	**High Option**	**Standard Option**
Significant improvement means: • The patient is likely to meet all therapy goals for the first two months of therapy; or • The patient has met all therapy goals in the preceding two months of therapy, as specifically documented in the therapy record.	$40 copayment per visit $20 copayment per office visit for children up to age 26	$40 copayment per visit No deductible
This benefit is *not* renewable each Calendar year.	$40 copayment per visit	$40 copayment per visit
Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 12 sessions with continuous electrocardiogram (ECG) monitoring and up to 24 sessions with intermittent ECG monitoring at an approved facility.	$20 copayment per office visit for children up to age 26	No deductible
Habilitative Therapy	$40 copayment per visit $20 copayment per visit for children up to age 26	$40 copayment per visit No deductible
Not covered: • *Long-term rehabilitative therapy includes treatment of chronic or incurable conditions for which rehabilitation produces minimal or temporary change or relief. Treatment of chronic conditions is not covered. Chronic conditions include, but are not limited to Muscular Dystrophy, Down's Syndrome, and Cerebral Palsy. (Any therapy beyond 4 consecutive months is defined as long term therapy.)* • *Exercise programs*	*All charges.*	*All charges.*
Speech therapies	**High Option**	**Standard Option**
Speech Therapy is covered for up to 2 months when provided by a licensed or certified speech therapist subject to the following: • Speech Therapy is medically necessary • Speech Therapy *must be* preauthorized by us • Following the initial 2 months of treatment, in-patient or outpatient Speech Therapy may be extended for a period not to exceed 2 additional 2-month periods. Autism Spectrum Disorder is not subject to these limitations for children up to age 26.	$40 copayment per visit $20 copayment per office visit for children up to age 26	$40 copayment per visit No deductible
Not covered: *Speech Therapy beyond 6 consecutive months.*	*All charges*	*All charges*

Benefit Description	You pay	
Hearing services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by and 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 copayment per visit to primary care physician $25 copayment per visit to specialist	$15 copayment per visit to primary care physician $25 copayment per visit to specialist No deductible
• Hearing testing for children through age 26 *(See Preventive care, children)* • Hearing aids (for children under age 18 or 21 years of age if still attending high school). We limit coverage up to $2,200 every 36 months "per hearing impaired ear."	$0 copayment per visit to primary care physician $25 copayment per visit to specialist 30% of all charges	$0 copayment per visit to primary care physician $25 copayment per visit to specialist No deductible 30% of all charges
Not covered: • *Hearing aids batteries* • *Hearing aids, except for children under age 18 or under 21 if still attending high school* • *Testing and examinations for hearing aids* • *Hearing services that are not shown as covered*	*All charges.*	*All charges.*

Benefit Description	You pay	
Vision services (testing, treatment, and supplies)	**High Option**	**Standard Option**
Preventive Vision Exam - One exam per year	$0 copayment	Not covered
• Eye exam to determine the need for vision correction for children through age 17 (see Preventive care, children)	$0 copayment per visit to primary care physician $20 copayment per visit to specialist	$0 copayment per visit to primary care physician $20 copayment per visit to specialist No deductible
• One Eye refraction per year for children under 6 when medically necessary to aid in the diagnosis of certain eye diseases	$0 copayment per visit to primary care physician $20 copayment per visit to specialist	$0 copayment per visit to primary care physician $20 copayment per visit to specialist No deductible
• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)	30% of all charges	50% of all charges
• Medically necessary service - disease or injury to the eye	$25 copayment per visit to primary care physician $40 copayment per visit to specialist	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
Not covered: • *Eyeglasses or contact lenses and after age 26* • *Eye exam for Standard Option* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery* • *Replacement of all items referenced in this section due to loss, neglect, theft, misuse, abuse or for convenience.*	*All charges.*	*All charges.*
Foot care	**High Option**	**Standard Option**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes. Note: See orthopedic and prosthetic devices for information on podiatric shoe inserts.	$25 copayment per visit to primary care physician $40 copayment per visit to specialist	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
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*	*All charges.*	*All charges*

Foot care - continued on next page

Benefit Description	You pay	
Foot care (cont.)	**High Option**	**Standard Option**
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.*	*All charges*
Orthopedic and prosthetic devices	**High Option**	**Standard Option**
• Artificial limbs and eyes • Stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) • Corrective orthodontic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Internal prosthetic devices, such as artificial joints, pacemakers, and surgically implanted breast implant following mastectomy. Note: For information on the professional charges for the surgery to insert an implant, see Section 5(b) Surgical procedures. For information on the hospital and/or ambulatory surgery center benefits, see Section 5(c) Services provided by a hospital or other facility, and ambulance services.	30% of all charges	30% of all charges
Not covered: • *Orthopedic and corrective shoes, arch supports, foot orthotics, heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices, except for gradient compression hose* • *Prosthetic replacements provided less than 3 years after the last one we covered* • *Speech synthesis devices*	*All charges*	*All charges.*
Durable medical equipment (DME)	**High Option**	**Standard Option**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Hospital beds; • Wheelchairs; • Crutches; • Walkers; • Blood glucose monitors; and • Insulin pumps.	30% of all charges	50% of all charges

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay	
Durable medical equipment (DME) (cont.)	**High Option**	**Standard Option**
Repair and replacement of Durable Medical Equipment, Prosthetics and Orthotics Devices is Covered when Preauthorized by PHP and when Medically Necessary due to change in the member's condition, wear or after the product's normal life expectancy has been reached.	30% of all charges	50% of all charges
Not covered: • *Deluxe equipment such as motor driven wheelchairs, chair lifts, or beds, when standard equipment is available and adequate.* • *Repair and replacement due to loss, neglect, theft, misuse, abuse, to improve appearance or for convenience is **not Covered**. Repair and replacement of items under the manufacturer or supplier's warranty is **not Covered.** If the Member has a functional wheelchair, regardless of the original purchaser of the wheelchair, additional wheelchair(s) are **not Covered.** One-month rental of a wheelchair is Covered if a Member owned wheelchair is being repaired.*	*All charges.*	*All charges.*
Home health services	**High Option**	**Standard 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 and pre-authorized by us. • Services include oxygen therapy.	Nothing	Nothing No deductible
• Specialty Pharmaceuticals - All drugs and routes of administration provided or administered in an outpatient setting.	50% of all charges up to a maximum of $400 per prescription	50% of all charges up to a maximum of $400 per prescription
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.*	*All charges.*	*All charges*
Chiropractic	**High Option**	**Standard Option**
Chiropractic Services – 18 visits per year if medically necessary. • Your Plan physician must determine that your treatment will result in significant improvement in your condition within 2 months • Chiropractic treatment is specifically limited to treatment by means of manual manipulation, by the use of hands, and ultrasound therapy	$40 copayment per office visit $20 copayment per office visit for children up to age 26	$40 copayment per office visit No deductible

Chiropractic - continued on next page

Benefit Description	You pay	
Chiropractic (cont.)	**High Option**	**Standard Option**

• Subluxation must be documented by chiropractic examination and documented in the chiropractic records
• Chiropractic x-rays are only covered when performed by a chiropractor for the following clinical situations, unless clinically relevant x-rays already exist:
  • Acute trauma with a suspected fracture, such as motor vehicle accidents or slip and fall accidents
  • Clinical evidence of significant osteoporosis: recent fracture of the spine, wrist or hip; loss of height over ½ inch, or spine curvature consistent with osteoporotic fractures; or
  • Abnormal neurologic or orthopedic findings suggesting spinal nerve impingement
• Manipulation of the spine and extremities
• Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application
	$40 copayment per office visit
	$20 copayment per office visit for children up to age 26
		$40 copayment per office visit
		No deductible

Not covered: • *Chiropractic treatment for chronic subluxation or rheumatoid arthritis, allergy, muscular dystrophy, multiple sclerosis, pneumonia, chronic lung disease, and other diseases/conditions* • *Rolfing* • *Massage therapy* • *Naturopathic services* • *Hypnotherapy*	*All charges.*	*All charges.*
Alternative treatments	**High Option**	**Standard Option**
Acupuncture – 20 visits per year if determined medically necessary by a doctor of medicine or osteopathy, for anesthesia, tobacco cessation or chronic or acute pain Acupuncture treatment for other medical conditions will be covered only if the following conditions are met: There is evidence-based medical literature that clearly supports the safety, efficacy and appropriateness of this treatment for the specific medical condition for which authorization is requested -Acupuncture must be part of a coordinated plan of care	$40 copayment per office visit $20 copayment per office visit for children up to age 26	$40 copayment per office visit No deductible

Alternative treatments - continued on next page

Benefit Description	You pay	
Alternative treatments (cont.)	**High Option**	**Standard Option**
Biofeedback is only covered for treatment of Raynaud's disease or phenomenon and urinary or fecal incontinence	$40 copayment per office visit $20 copayment per office visit for children up to age 26	$40 copayment per office visit No deductible
Not covered: • *Naturopathic services* • *Hypnotherapy*	*All charges.*	*All charges.*
Educational classes and programs	**High Option**	**Standard Option**
Coverage is provided for: • Tobacco Cessation programs, including individual/group/telephone counseling and for over the counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence.	No copayment for educational classes and programs. Regular plan benefits apply to medical services. No copayment for tobacco cessation drugs in conjunction with Tobacco Cessation Program. Quantity limits apply maximum of two 90-day treatment regiments.	No copayment for educational classes and programs. Regular plan benefits apply to medical services. No copayment for tobacco cessation drugs in conjunction with Tobacco Cessation Program. Quantity limits apply maximum of two 90-day treatment regiments. No deductible
Diabetic Education	$40 copayment per office visit $20 copayment per office visit for children up to age 26	$40 copayment per office visit No deductible
Not covered: • *Hypnotherapy* • *Acupuncture is not covered under the Tobacco Cessation Counseling benefit. However, acupuncture for tobacco cessation is covered under the acupuncture benefit subject to the acupuncture copayment and benefit limitation*	*All charges*	*All charges*

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible for the **High Option** plan.
- The calendar year deductible is: $500 per person ($1,000 per Self Plus One enrollment, or $1,000 per Self and Family enrollment) for the **Standard Option** plan. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The services listed below are for the charges billed by a physician or other health care professional for your surgical care. SeeSection 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME SURGICAL PROCEDURES**. Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

Benefit Description	You pay	
Surgical procedures	**High Option**	**Standard Option**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) • Transgender services with a diagnosis of gender dysphoria, please contact health plan for detailed information. Prior Authorization is required. • Surgical treatment of morbid obesity (bariatric surgery) -- a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over. Note: Refer to our Web site www.phs.org for more information regarding coverage and exclusion criteria.	Office visit – $25 copayment per visit to primary care physician $0 copayment per office visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in hospital/ facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance

Surgical procedures - continued on next page

Benefit Description	You pay	
Surgical procedures (cont.)	**High Option**	**Standard Option**
• Insertion of internal prosthetic devices. See 5(a) – *Orthopedic and prosthetic devices* for device coverage information • Voluntary sterilization (e.g., Tubal ligation, Vasectomy) • Treatment of burns **Note**: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	Office visit – $25 copayment per visit to primary care physician $0 copayment per office visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in hospital/ facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care*	*All charges*	*All charges*
Reconstructive surgery	**High Option**	**Standard 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 reasonable be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes. • All stages of breast reconstruction surgery following a mastectomy, such as: • Surgery to produce a symmetrical appearance of breasts; • Treatment of any physical complications, such as lymphedemas; • Breast prostheses and surgical bras and replacements (see Prosthetic devices)	Office visit – $25 copayment per visit to primary care physician $0 copayment per office visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance

Reconstructive surgery - continued on next page

Benefit Description	You pay	
Reconstructive surgery (cont.)	**High Option**	**Standard Option**
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.	Office visit – $25 copayment per visit to primary care physician $0 copayment per office visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All charges*	*All charges*
Oral and maxillofacial surgery	**High Option**	**Standard 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; • TMJ benefit (Limited)– Please refer to Section 5 (h) Dental Benefits.	Office visit – $25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment)	Office visit – $25 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance

Oral and maxillofacial surgery - continued on next page

Benefit Description	You pay	
Oral and maxillofacial surgery (cont.)	**High Option**	**Standard Option**
	Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	
Not covered • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*	*All charges*
Organ/tissue transplants	**High Option**	**Standard 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.
 	
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)
 	
Blood or marrow stem cell transplants: Not subject to medical necessity. Plan's denial is limited to the cytogenetics, subtype or staging of the diagnosis (e.g. acute, advanced, or chronic) as appropriate for the diagnosis.
• Allogeneic transplants for
	Office visit –
	
	$25 copayment per visit to primary care physician
	
	$0 copayment per visit to primary care physician for children up to age 26
	
	$40 copayment per visit to specialist
	
	$20 copayment per office visit to specialist for children up to age 26
	
	Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment)
	
	Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)
		Office visit –
		
		$30 copayment per visit to primary care physician - No deductible
		
		$40 copayment per visit to specialist - No deductible
		
		Outpatient - 30% coinsurance
		
		Inpatient - 30% coinsurance

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
• 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 leukemias • Advanced Myeloprolifertive Disorders (MPDs) • Advanced neuroblastoma • Amyloidosis • Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) • Hemoglobiopathy • Infantile malignant osteopetrosis • Kostmann's syndrome • Leukocyte adhesion deficiencies • Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) • Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy) • Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfillippo's syndrome, Maroteaux-Lamy syndrome variants) • Myelodysplasia/Myelodysplastic syndromes • Paraxysmal 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 non-lymphocytic (i.e., myelogenous) leukemia • Advanced Hodgkin's lymphoma with recurrence (relapsed) • Advanced non-Hodgkin's lymphoma with recurrence (relapsed) • Amyloidosis • Breast Cancer	Office visit – $25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**

• Ependymoblastoma
• Epithelial ovarian cancer
• Ewing's sarcoma
• Multiple myeloma
• Medulloblastoma
• Pineoblastoma
• Neuroblastoma
• Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors
 	
Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan.
 	
Refer to *Other services* in Section 3 for prior authorization procedures:
• Allogeneic transplants for
  • Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia
  • Advanced Hodgkin's lymphoma with 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
  • Paroxysmal Nocturnal Hemoglobinuria
  • Severe combined immunodeficiency
  • Severe or very severe aplastic anemia
• Autologous 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)
	Office visit –
	
	$25 copayment per visit to primary care physician
	
	$0 copayment per visit to primary care physician for children up to age 26
	
	$40 copayment per visit to specialist
	
	$20 copayment per office visit to specialist for children up to age 26
	
	Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment)
	
	Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)
		Office visit –
		
		$30 copayment per visit to primary care physician - No deductible
		
		$40 copayment per visit to specialist - No deductible
		
		Outpatient - 30% coinsurance
		
		Inpatient - 30% coinsurance

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
• Amyloidosis • Neuroblastoma These blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health **approved clinical trial** or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, x-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial. • Allogeneic tranplants for - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Beta Thalassemia Major - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle cell anemia • Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC) for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Breast cancer - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Colon cancer - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Myeloproliferative disorders (MSDs)	Office visit – $25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- 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 - Breast Cancer - Childhood rhabdomyoarcoma - Chronic myelogenous leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early state (indolent or non-advanced) small cell lymphocytic lymphoma - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) - Multiple sclerosis - Small cell lung cancer - Systemic lupus erythematosus - Systemic sclerosis National Transplant Program (NTP) – All organ transplants must be medically necessary. Transplants will be performed at a site approved by us. Limited Benefits – Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a National Cancer Institute – or National Institutes of Health-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols.	Office visit – $25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance

Organ/tissue transplants - continued on next page

Benefit Description	You pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
Note: We cover related medical and hospital expenses of the donor when we cover the recipient. The Plan will pay reasonable and customary charges for hospital, surgical, laboratory and x-ray services for a donor who is not entitled to benefits under any other health benefit plan or policy. Donor charges must result from the medically necessary covered transplant of an organ or body tissue to a member of the Plan. 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. Limited travel benefits are available for the transplant recipient and one other person. Transportation costs will be covered only if out-of-state travel is required. Reasonable expenses for lodging and meals will be covered for both out-of-state and in-state, up to a maximum of $150 a day for both combined. All benefits for transportation, lodging and meals are limited to a maximum of $10,000.	Office visit – $25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26 Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment) Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	Office visit – $30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance Inpatient - 30% coinsurance
Not covered: • *Donor screening tests and donor search expenses, except for those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*	*All charges.*
Anesthesia	**High Option**	**Standard Option**
Professional services provided in – • Hospital (inpatient)	Inpatient - $100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	30% coinsurance
Professional services provided in – • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Office	$25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per office visit to specialist for children up to age 26	$30 copayment per visit to primary care physician - No deductible $40 copayment per visit to specialist - No deductible Outpatient - 30% coinsurance

Anesthesia - continued on next page

Benefit Description	You pay	
Anesthesia (cont.)	**High Option**	**Standard Option**
	Outpatient - $150 copayment per visit (included in the hospital/facility outpatient copayment)	

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no calendar year deductible for the **High Option** plan.
- In this Section, unlike Sections 5(a) and 5(b), the calendar year deductible applies to only a few benefits. We added "(calendar year deductible applies)" when it applies. The calendar year deductible is $500 per person ($1,000 per Self Plus One enrollment, or $1,000 per Self and Family enrollment) for the **Standard Option** plan.
- 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).

Benefit Description	You pay	
Inpatient hospital	**High Option**	**Standard Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • 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 • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • 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.	$100/day copayment per admission up to 5 days	30% coinsurance Calendar year deductible applies

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**High Option**	**Standard Option**
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care, except when medically necessary*	*All charges*	*All charges*
Outpatient hospital or ambulatory surgical center	**High Option**	**Standard Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays , and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma , if not donated or replaced • Pre-surgical testing • Dressings, casts , and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service Intensive outpatient treatment is equal to 60 consecutive days and 60 consecutive equals one admission, confinement or episode of care. One copay will apply per 60 days or eipisode of care. Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.	$150 copayment per visit 50% up to $400 maximum	30% coinsurance 50% up to $400 maximum Calendar year deductible applies
Extended care benefits/Skilled nursing care facility benefits	**High Option**	**Standard Option**
Skilled nursing facility (SNF): 60 days per member per Calendar year Note: We cover room and board and other necessary services that you require and a SNF provides. The Plan must preauthorize the services that your Plan physician recommends	$100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	30% coinsurance Calendar year deductible applies
Not covered: Custodial care or domiciliary care	*All charges.*	*All charges.*

Benefit Description	You pay	
Hospice care	**High Option**	**Standard Option**
The following services are covered for in-patient and in-home hospice benefits • Inpatient hospice care • Physician visits by plan hospice physicians • Home health care by approved home health care personnel • Physical therapy • Medical supplies • Drugs and medication for the terminally ill patient • Respite care for a period not to exceed five continuous days for every 60 days of hospice care. Only two respite cares are available during a hospice benefit period Notes: - Benefits are provided for in a Plan hospice or facility approved by the plan physician and preauthorized by the plan. The hospice benefit period must begin while you are covered with this benefit, and coverage through the plan must be continued throughout the benefit period in order for hospice benefits to continue. The hospice benefits period is defined as: Beginning on the date the plan physician certifies that you are terminally ill with a life expectancy of six months or less; and ending six months after it began, or upon death. If you require an extension of the hospice benefit period, the hospice must provide a new treatment plan and the plan physician must recertify your medical condition to us. No more than one additional hospice benefit period will be preauthorized by us.	$100/day copayment per admission up to 5 days (included in hospital/facility inpatient admission copayment)	30% coinsurance Calendar year deductible applies
Not covered: • *Food, housing and delivered meals Volunteer services Comfort items Homemaker and housekeeping services Private duty nursing Pastoral and spiritual counseling and Bereavement counseling*	*All charges*	*All charges*
Ambulance	**High Option**	**Standard Option**
Local professional ambulance service when medically appropriate	$50 copayment per occurrence	$50 copayment per occurrence
Ground Ambulance Air ambulance	$100 copayment per occurrence	$100 copayment per occurrence

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no calendar year deductible for the **High Option** plan.
- The calendar year deductible is $500 per person ($1,000 per Self Plus One enrollment, or $1,000 per Self and Family enrollment) for the **Standard Option** plan. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency:

If you need emergency care you should call 911 or seek treatment at the nearest emergency room. If in need of urgent care, you should seek treatment at an urgent care center that is open and available for business. Please note that some urgent care centers are not open after 8:00 p.m. In such circumstances, you many need to use an emergency room for care that is needed on an urgent basis.

Acute emergency medical care is covered 24 hours per day, seven days per week for services needed immediately to prevent jeopardy to your health. If you cannot reasonably access a plan facility, we will make arrangements to cover your care that is needed on an urgent basis.

Coverage for services will continue until you are medically suitable, do not require critical care, and can be safely transferred to a hospital in our plan network.

We will provide reimbursement when you, acting in good faith, obtain emergency care for what appears to you acting as a reasonable lay person, to be an acute condition that requires immediate medical attention, even if your condition is subsequently determined to be non-emergent.

In determining whether you acted as a “reasonable layperson” we determine the following factors:

- Your belief that the circumstances required immediate medical care that could not wait until the next working day or the next available appointment
- The time of day the care was provided
- The presenting symptoms
- Any circumstances that prevented you from using our established procedures for obtaining emergency care

We will not deny a claim for emergency care when you are preauthorized to the emergency room by a plan doctor or the plan.

No prior preauthorization is required for emergency care.

If your emergency care results in a hospitalization directly from the emergency room the emergency co-payment is waived.

Emergencies within our service area

You should seek medical treatment from Plan providers whenever possible. Follow up care from Plan or non-Plan providers within the service area requires a preauthorization from a Plan provider.

Out-of-network emergency care will be provided to you without additional cost. The reasonable lay person standard from above will apply to determine if out of network care was appropriate.

Emergencies outside our service area

You may seek services from the nearest facility where emergency treatment can be provided. Non-emergent follow up care outside the service area is not covered unless transfer to a Plan provider would be medically inappropriate and a risk to your health. Non-emergent follow-up care outside of our service area is not covered for convenience or preference.

Benefit Description	You pay	
Emergency within our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office	$25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per visit to specialist for children up to age 26	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
Professional services of physician • In an urgent care center	$40 copayment per visit for participating providers $10 copayment per visit for children up to age 26 for participating providers $40 copayment per visit for non-participating providers $20 copayment per visit for children up to age 26 for non-participating providers	$40 copayment per visit for participating providers $40 copayment per visit for non-participating providers No deductible
• Emergency care as an outpatient or inpatient at a hospital , including doctors' services	$100 copayment per visit	$100 copayment per visit No deductible If admitted to a hospital, then deductible and coinsurance will apply
• Medical Drugs - All drugs and routes of administration provided or administered in an outpatient setting.	50% up to $400 maximum	50% up to $400 maximum
Not covered: Elective care or non-emergency care	*All charges.*	*All charges.*

Benefit Description	You pay	
Emergency outside our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office	$25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $20 copayment per visit to specialist for children up to age 26	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
• Emergency care at an urgent care center	$25 copayment per visit to primary care physician $0 copayment per visit to primary care physician for children up to age 26 $40 copayment per visit to specialist $40 copayment per visit for non-participating providers $20 copayment per visit to specialist for children up to age 26	$30 copayment per visit to primary care physician $40 copayment per visit to specialist No deductible
• Emergency care as an outpatient or inpatient at a hospital, including doctors' services	$100 copayment per visit	$100 copayment per visit No deductible If admitted to a hospital, then deductible and coinsurance will apply
Not covered: • *Elective care or non-emergency care* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges.*	*All charges.*
Ambulance	**High Option**	**Standard Option**
Professional ambulance service when medically appropriate. Note: See 5(c) for non-emergency service.		
• Ground ambulance	$50 copayment per occurrence	$50 copayment per occurrence No deductible
• Air ambulance	$100 copayment per occurrence	$100 copayment per occurrence

Ambulance - continued on next page

Benefit Description	You pay	
Ambulance (cont.)	**High Option**	**Standard Option**
		No deductible
Inter-Facility Transfer: • Ground Ambulance	Nothing	Nothing No deductible
• Air Ambulance	$100 copayment per occurrence	$100 copayment per occurrence No deductible
Not covered: Inter-Facility Transfer Services if not preauthorized	*All charges.*	*All charges.*

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible or, for facility care, the inpatient deductible applies to almost all benefits in this Section. We have no calendar year deductible for the **High Option** plan.
- The calendar year deductible is $500 per person ($1,000 per Self Plus One enrollment, or $1,000 per Self and Family enrollment) for the **Standard Option** plan. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **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:

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

- To access mental health services, simply contact the Presbyterian Health Plan Behavioral Unit at 505-923-5470 or 1-800-453-4347. The behavioral health provider is responsible for any preauthorizations.

We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.

- OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.

Benefit Description	You pay	
Professional services	**High Option**	**Standard Option**
When part of a treatment plan we approve, we cover professional services by licensed professional mental health and substance abuse practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy)	$25 copayment per visit $0 copayment per office visit for children up to age 26	$30 copayment per visit No deductible

Professional services - continued on next page

Benefit Description	You pay	
Professional services (cont.)	**High Option**	**Standard Option**
• 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	$25 copayment per visit $0 copayment per office visit for children up to age 26	$30 copayment per visit No deductible
Applied Behavioral Analysis (ABA) Diagnosis and treatment for all children up to age 26	$0 copayment per visit	$0 copayment per visit No deductible
Diagnostics	**High Option**	**Standard 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 if received during the office visit or inpatient hospital admission; otherwise applicable physician visit copayment	Nothing if received during the office visit or inpatient hospital admission; otherwise applicable physician visit copayment No deductible
Inpatient hospital or other covered facility	**High Option**	**Standard 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	$100/day copayment per admission up to 5 days	30% coinsurance
• Medical Drugs - All drugs and routes of administration provided or administered in an outpatient setting.	50% up to a maximum out-of-pocket of $400 per prescription	50% of charges up to a maximum out-of-pocket of $400 per prescription
Outpatient hospital or other covered facility	**High Option**	**Standard Option**
Outpatient services provided and billed by a hospital or other covered facility • Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment Intensive outpatient treatment is equal to 60 consecutive days and 60 consecutive equals one admission, confinement or episode of care. One copay will apply per 60 days or episode of care.	$150 copayment per visit	30% coinsurance
• Medical Drugs - All drugs and routes of administration provided or administered in an outpatient setting.	50% up to a maximum out-of-pocket of $400 per prescription	50% up to a maximum out-of-pocket of $400 per prescription

Benefit Description	You pay	
Not covered	**High Option**	**Standard Option**
Not covered: Services we have not approved. *Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another*	All charges	All charges

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

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- **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.**
- Federal law prevents the pharmacy from accepting unused medications.
- We have no calendar year deductible for the **High Option** plan.
- The calendar year deductible is: $500 per person ($1,000 per Self Plus One enrollment, or $1,000 for Self and Family enrollment) for the **Standard Option** plan. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed Plan provider, with prescriptive authority, and in some states allowing it, licensed or certified Physician Assistant, Nurse Practitioner and Psychologist may prescribe your medication.
- **Where you can obtain them.** You may fill the prescription at a network pharmacy, (except for out-of-area emergencies), or by mail. Mail order medications are available through the Mail Service Pharmacy. You may obtain the name of the Mail Service Pharmacy by calling our Customer Service Center at 1-800-356-2219 or 505-923-5678. Order forms are available from the Plans's Customer Service Center or on our website at www.phs.org (Click on Insurance Plans, Employer offered, Federal Employees, Mail Services).
- **We use a Preferred Drug List.** Prescription medications are prescribed by a Plan provider and dispensed in accordance with the Plan's Preferred Drug List. The Preferred Drug List is a list of generic and brand name medications that were selected to ensure the safe and clinically effective use of prescription medications while managing drug costs. You may request a copy of this Preferred Drug List by calling our Customer Service Center at 1-800-356-2219 or 505-923-5678. An on-line version of our Preferred Drug List is also available at our web site – www.phs.org (Click Insurance Plans, Employer offered, Federal Employees, Prescription Drug Benefit).
- **Why Use generic Drugs?** Generic drugs contain the same active ingredients and are equivalent in strength and dosage to the original brand name product. Generic drugs cost you and your Plan less money than a name-brand drug. A generic equivalent will be dispensed if available. If you or your healthcare provider request a brand name drug in place of the generic, you pay the difference in price between the brand and generic, plus the applicable brand copayment. If there is no generic available you will still have to pay the applicable brand copay.
- **Prescription medications prescribed by a Plan provider** and obtained at a network pharmacy will be dispensed for up to a 30-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage. You have the option to purchase up to a 90-day supply of medications at a network Pharmacy. Under the 90-day at retail pharmacy benefit, Preferred and Non-preferred medications can be obtained from a network pharmacy. One retail copayment will be assessed for each 30-day supply. You will be charged three of the applicable copayments for a 90-day supply up to the manufacturer's usual maximum recommended dosing for the medication or the FDA maximum recommended dosage.
- **Medications purchased through the mail order** option will be for up to a 90-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage. Certain Specialty Pharmaceuticals must be obtained through the contracted Specialty Pharmacy network.

- **Specialty Pharmaceuticals** are not available through the mail order option and are limited to a 30-day supply. Certain Specialty Pharmaceuticals are limited to an initial fill up to a 14-day supply to ensure patients can tolerate the new medication.

These are the dispensing limitations.

Prescription refill requests through a Plan pharmacy or the mail order option will be processed at or near the expected time at which the original supply of medication would be exhausted. Requests for early refills can be made to the Plan pharmacy, who can then request approval from the Plan. Vacation overrides require a Prior Authorization. Maximum of one 30-day supply override per medication per benefit/calendar year. Schedule II medications are limited to a maximum of 34-day dispensing. Replacement prescriptions resulting from loss, theft, or destruction are not a covered benefit.

Plan members called to active military duty (or members in time of national emergency) who need to obtain prescribed medications, should call our Customer Service Center at 505-923-5678 or 1-800-356-2219.

What if your drug Isn't on the Preferred Drug List (PDL)?

If your drug is not on the PDL, you may ask your provider to switch you to a covered drug or ask us to cover your drug through the Prior Authorization Process. To learn more about your plan's drug coverage or to initiate a Prior Authorization request, www.phs.org.

When you do have to file a claim.

If a charge is made to you for covered pharmacy benefits, you must provide proof of such charge with a copy of the pharmacy receipt with the name of the drug, quantity dispensed, and National Drug Code (NDC) number. Any charge shall be paid only upon receipt of proof satisfactory to the Plan of the occurrence, character and extent of the event and services for which claim is made.

Submit your prescription reimbursement request to:

Presbyterian Health Plan

Attention: Pharmacy

P.O. Box 27489

Albuquerque, NM 87125-7489

Benefit Description	You pay
Tobacco Cessation	**High Option and Standard Option**
Tobacco cessation medications that require a prescription by Federal Law. Quantity limites apply maximum of two 90-day regimens.	$0 copayment
Over the counter (OTC) Tobacco Cessation Products covered if prescribed by a plan doctor in conunction with the Plan's Tobacco Cessation Program. Quantity limits apply maximum of two 90-day regimens.	$0 copayment
Covered medications and supplies	**High Option and Standard Option**
We cover the following medications and supplies on the Preferred drug list when prescribed by a Plan physician and obtained from a network 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* • Oral Oncology drugs • Insulin • Diabetic supplies, including insulin syringes, needles, blood test strips, urine test tape, and acetone test tablets. • Disposable needles and syringes for the administration of covered medications • Specialty Pharmaceuticals (Tier 4 medications obtained through the Pharmacy benefit): Specialty Pharmaceuticals are defined as high cost (greater than $600 per 30-day supply) injectable, infused, oral or inhaled drugs that generally require complex care and supervision. These medications involve unique distribution and are usually provided by a specialty pharmacy vendor. Specialty Pharmaceuticals are used to treat serious chronic, often rare conditions. Specialty Pharmaceuticals are self-administered, meaning they are administered by the patient or to the patient by a family member or care-giver. Some Specialty Pharmaceuticals may require Prior Authorization before they can be obtained. **Certain Specialty Pharmaceuticals are limited to an initial fill up to a 14-day supply to ensure patients can tolerate the new medication.** For a complete list of Specialty Pharmaceuticals and to determine which require Prior Authorization, please see the Presbyterian Pharmacy website at: www.phs.org (Click Insurance Plans, Employer offered, Federal Employees, Prescription Drug Benefit).	**Retail** Tier 1 – Preferred Generic Drugs $10 copayment per 30-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage Tier 2 – Preferred Brand Drugs $40 copayment per 30-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage Tier 3 – Non-Preferred Drugs $75 copayment per 30-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage Tier 4 – Specialty Pharmaceuticals 50% of all charges up to a maximum out-of-pocket of $400 per prescription **Mail order** Tier 1 – Preferred Generic Drugs $20 copayment per 90 day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage Tier 2 – Preferred Brand Drugs $80 copayment per 90-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage Tier 3 – Non-Preferred Drugs $150 copayment per 90-day supply up to the maximum dosing recommended by the manufacturer or FDA maximum recommended dosage Tier 4 – Specialty Pharmaceuticals Not available for Mail order

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	**High Option and Standard Option**
• Women's contraceptive drugs and devices Methods of preferred generic oral contraceptives, injectable contraceptives or contraceptive devices. For a complete list of these preferred products please see the Presbyterian Pharmacy website at http://www.phs.org An emergency contraceptive is covered over-the-counter (OTC) at no cost if prescribed by a physician and purchased at a network pharmacy.	$0 copayment
• Oral fertility drugs	50% of all charges
• Special Medical Foods are covered when prescribed by a physician for treatment for Genetic Inborn Errors of Metabolism, when used in treatment to compensate for the metabolic abnormality and to maintain adequate nutritional status, when you are under the physician's ongoing care and when preauthorized by Us.	50% of all charges
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Drugs obtained at a non-network pharmacy; except for out-of-area emergencies* • *Vitamins, nutrients and food supplements that can be purchased without a prescription except for Vitamin D for adults age 65 and older* • *Replacement prescriptions resulting from loss, theft, or destruction* • *Drugs from which there is a nonprescription equivalent available* • *Medical supplies such as dressings and antiseptics* • *Nonprescription medicines* • *Drugs for which prior approval has been denied or not obtained* • *Special Medical Foods are not for use by the general public and may not be available in stores or supermarkets. Special Medical Foods are not those foods included in a health diet intended to decrease the risk of disease, such as reduced-fat foods, low sodium foods, or weight loss products. Special Medical Foods are not covered for conditions that are not present at birth.* • *Less than effective (LTE) DESI drugs.* • *Bulk powders* • *Drugs that have not been approved by the FDA.* • *Injectable fertility drugs, including those provided in a physician's office.*	*All charges*

Covered medications and supplies - continued on next page

Benefit Description	You pay
Covered medications and supplies (cont.)	**High Option and Standard Option**
• *Discount cards or Prescription Drug Savings cards to not apply to Deductible or Out-of-pocket maximums.*	*All charges*

Section 5(g). Dental benefits

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental and Vision Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payer of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9 Coordinating benefits with other coverage.
- Plan dentists must provide or arrange your care.
- We have no calendar year deductible for the **High Option** plan.
- The calendar year deductible is: $500 per person ($1,000 per Self Plus One enrollment, or $1,000 for Self and Family enrollment) for the **Standard Option** plan. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Desription	You Pay	
Accidental injury benefit	**High Option**	**Standard 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.	$25 copayment per visit to primary care physician $40 copayment per visit to specialist	$30 copayment per visit to primary care physician $40 copayment per visit to specialist
Dental benefits (Limited) Limited dental services will be provided. Services include, but are not limited to, the following: • Oral surgery medically necessary to treat infections or abscess of the teeth that involve the fascia or have spread beyond the dental space. • Removal of infected teeth in preparation for certain surgeries or radiation therapy of the head and neck. **Temporomandibular Joint Disorders (TMJ)** The treatment of Temporomanidibular Joint disorders (TMJ) are subject to the same conditions and limitations as are applicable to treatment of any other joint in the body. Orthodontics are not covered unless the TMJ disorder is the result of an injury. (See also Oral and Maxillofacial surgery Section 5(a).	$25 copayment per visit to primary care physician $40 copayment per visit to specialist	$30 copayment per visit to primary care physician $40 copayment per visit to specialist

Section 5(h). Special features

Feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative benefit, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claim process (see Section 8).
24 hour nurse line	For any of your health concerns, 24 hours a day, 7 days a week, you may call 1-800-905-3282 and talk with a registered nurse who will discuss treatment options and answer your health questions. The Nurse Advice Line is confidential. You will be asked to provide some basic information to ensure that you are part of the Presbyterian Health Plan. There is no limit to the number of calls you can make.
Services for deaf and hearing impaired	Contact our Customer Service Center at 505-923-5699 or toll-free at 1-877-298-7407
Pregnancies (Including High-Risk pregnancies)	• PRESious Beginnings is a statewide program that determines high-risk pregnancies and offers care management, literature and use of videos. Peri-Natal nurses are available for questions Monday through Friday 8:30 a.m. to 5:00 p.m. to assist with high-risk pregnancy questions. For additional information, call 505-724-6500 • Doula services are available for Members who deliver at Presbyterian Hospital. For more information, call 505-724-6500.
Presbyterian Healthcare Services	Presbyterian Health Services offers several health improvement classes to Presbyterian Health Plan members and the general public. Fees vary according to status of participant. Visit our website at www.phs.org or call our Customer Service Center at 505-923-5678 or toll-free at 1-800-356-2219 or for the hearing impaired 505-923-5699 or toll-free 1-877-298-7407.
Preventive Vision Exam	One preventive vision exam per year for adults and children and no charge on the High Option only.
Vision discounts	The Access Plan available through Vision Service Plan (VSP) offers vision services at discounted rates through VSP providers. Please refer to the Presbyterian Value Added flyer for more details or visit www.vsp.com for further information.

Feature	Description
Acupuncture, Chiropractic, Massage Therapy, Meals on Wheels, Fitness Center, Vision and Hearing Hardware discounts	Discounted services are available through Benefit Source and their contracted providers. Please refer to the Presbyterian Value Added flyer or visit www.benefitsource.org for further details.
Clinical Trials	Routine patient care costs that are incurred as a result of participation in a Cancer Clinical Trial in New Mexico are Covered. **Routine patient care costs mean:** • Medical services or treatment that is a benefit under this health plan that would be Covered if the patient were receiving standard cancer treatment; or • A drug provided to a patient during a Cancer Clinical Trial if the drug has been approved by the Federal Food and Drug Administration, whether or not that organization has approved the drug for use in treating the patient's particular condition, but only to the extent that the drug is not paid for by the manufacturer, distributor or provider of the drug. **Routine patient care costs are Covered for Members in a Cancer Clinical Trial if:** • The Cancer Clinical Trial is undertaken for the purposes of the prevention of or the prevention of reoccurrence, early detection, or treatment of cancer for which no equally or more effective standard cancer treatment exists. • The Cancer Clinical Trial is not designed exclusively to test toxicity or disease pathophysiology and it has a therapeutic intent. • The Cancer Clinical Trial is being provided in New Mexico as part of a scientific study of a new therapy or intervention. • There is not a non-Investigational treatment equivalent to the Cancer Clinical Trial. • There is a reasonable expectation shown in clinical or pre-clinical data that the Cancer Clinical Trial will be at least as efficacious as any non-Investigational alternative. • There is a reasonable expectation based on clinical data that the medical treatment provided in the Cancer Clinical Trial will be at least as effective as any other medical treatment. • Pursuant to the patient informed consent, Presbyterian is not liable for damages associated with the treatment provided during any phase of a Cancer Clinical Trail. **The Clinical Trial Test must be conducted with the approval of a federal organization such as National Institutes of Health or the FDA.** • If services are not available from a Participating Provider/Practitioner, PHP will Cover services of a Non-Participating Provider/Practitioner only if the Provider/Practitioner agrees to accept PHP's normal reimbursement for similar services, and services are provided in New Mexico. • Any care related to the Clinical Trial Test that is investigational requires Benefit Certification by PHP. Those medical services that are not investigational such as lab and x-ray services would require Preauthorization as identified in this Section 3. **Exclusions:** • Any Cancer Clinical Trials provided outside of New Mexico as well as, those that do not meet the requirements indicated above. • Costs of the Clinical Trial that is customarily paid for by government, biotechnical, pharmaceutical or medical device industry sources.

	• Services from Non-Participating Providers/Practitioners, unless services from a Participating Provider/Practitioner are not available. Any Non-Participating services must be Preauthorized by PHP and provided for in New Mexico. The cost of a non-FDA-approved investigational drug, device or procedure. • The cost of a non-healthcare service that the patient is required to receive as a result of participation in the Cancer Clinical Trial. • Cost associated with managing the research that is associated with the Cancer Clinical Trial. • Costs that would not be Covered if non-investigational treatments were provided. • Cost of tests that are necessary for the research of the Clinical Trial. • Costs paid or not charged for by the Cancer Clinical Trial Providers.
Gym Membership	As a Presbyterian Health Plan member, you and your enrolled dependents (ages 18 and up) now have free access to more than 8,500 national, regional, and local fitness, recreation, and community centers. These facilities include all Defined Fitness locations in Albuquerque, Rio Rancho, and Farmington, as well as the nationwide Prime Fitness network. Visit **defined.com** or **phcprime.healthways.com** for a list of participating locations. After your enrollment with Presbyterian, you'll receive detailed instructions on how to get started.
Video Visits	Video Visits is an alternative access point for members to receive care for non-urgent medical issues such as upper respiratory infections, flu, cold, cough, and allergies.
Gift Card	Members who complete a Health Risk Assessment will receive a $20 gift card.

Section 5(i). 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 responsiblity of the Plan, and all appeals must follow their guidelines. For additional information contact the Plan at 505-923-5678 or visit their website at www.phs.org.

BenefitSource, Inc. and Presbyterian Health Plan have teamed up to provide three dental plan options and three vision plan options for Federal employees and their dependents.

- **Option 1: Sandia Plan**

The Sandia Plan is the most economic dental plan option. Members obtain dental services from more than 1,000 participating dentists statewide. Members enjoy guaranteed low, pre-set fees on almost all types of dental work. Savings from 20%-60% are available for most basic and major dental services. Plan discounts are designed to encourage proper dental care by promoting early detection and regular dental health maintenance. Visit our website www.benefitsource.org for a complete schedule of dental benefits and the most current list of participating Sandia Plan dental providers.

- **Option 2: Elite Plan**

The Elite Plan is a comprehensive Indemnity/PPO dental plan. When obtaining service from our participating PPO dental offices, members have no deductibles and enjoy significant out-of-pocket savings on most dental procedures. If members choose to use non-participating dental offices, there is still excellent insurance coverage with no deductibles for diagnostic and preventive services and a low $50 annual deductible for all other services. Visit our website www.benefitsource.org for a complete benefit schedule and the most current list of participating Elite Plan PPO providers.

- **Option 3: Dental & Vision Plan**

This plan is a comprehensive dental Indemnity plan with the freedom of choice to see any licensed dentist. When using PPO Dental Plan providers, members have lower out-of-pocket costs and no balance billing for dental services. There is no waiting period (date from enrollment) for major services. There is no deductible for Class I services and a $50 annual deductible per person, with a maximum of $150 per family, for Class II and Class III services. Payment is based upon maximum allowable charge of In-network Providers. This plan also provides for a comprehensive eye exam every 12 months for a nominal copayment of $10. Visit our website,www.benefitsource.org for a complete benefit schedule and the most current list of participating PPO dental providers.

- **Federal Employee Vision Benefits**

BenefitSource is also offering two optional comprehensive vision plans, Gold 100 and Gold 150, and a third plan that covers vision materials (eye glasses, contact lenses). All three vision options provide maximum choice from a large network that includes private eye care providers and retail optical centers. The Gold 100 and Gold 150 also provide a $200 allowance toward LASIK vision correction in lieu of the eyewear benefit. Members will have an opportunity to purchase a materials only buy up plan option to coordinate with their no charge exam on the High Option Plan. The buy up option will be unsing the eyeMed Network. Visit our website, www.benefitsource.org for a complete list of vision benefits.

For more information: BenefitSource, Inc. 1804 Juan Tabo NE, Suite A, Albuquerque, New Mexico 87112

Section 6. General exclusions – services, drugs and supplies we do not cover

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition** (see specifics regarding transplants).

We do not cover the following:

- Care by non-plan providers except for authorized services 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, diagnostic genetic testing, 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;
- Travel expenses, except for limited travel benefit for organ/tissue transplants cited in 5(b).

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 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 the claim, here is the process:

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form. For claims questions and assistance, contact us at 505-923-5678 or toll-free at 1-800-356-2219 or for the hearing impaired at 505-923-5699 or toll-free at 1-877-298-7407, or at our Web site at www.phs.org.

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 payer – such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.
- For emergency or urgent care services outside the United States you are responsible for ensuring that claims are appropriately translated and that the monetary exchange, on the date of service, is clearly identified when submitting claims.

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

Submit your claims to:

Presbyterian Health Plan
P.O. Box27489
Albuquerque, NM87125-7489

Prescription drugs

If a charge is made to you for covered pharmacy benefits, you must provide proof of such charge with a copy of the pharmacy receipt with the name of the drug, quantity dispensed, and National Drug Code (NDC) number. Any charge shall be paid only upon receipt of proof satisfactory to the Plan of the occurrence, character and extent of the event and services for which claim is made.

Submit your claims to:

Presbyterian Health Plan
Attn: Pharmacy
P.O. Box 27489
Albuquerque , NM 87125-7489

Deadline for filing your claim

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

Post-service claims procedures

We will notify you of our decision within 30 days after we receive your post-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you before the expiration of the original 30-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

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

If you do not agree with our initial decision you may ask us to review it by following the disputed claims process detailed in Section 8 of this brochure.

Authorized Representative

You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, we will permit a health care professional with knowledge of your medical condition to act as your authorized representative without your express consent. For the purposes of this section, we are also referring to your authorized representative when we refer to you.

Notice Requirements

If you live in a country 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.phs.org.

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 Center by writing to Presbyterian Health Plan, P.O. Box 27489, Albuquerque, NM 87125-7489 or calling 1-800-356-2219. For the hearing impaired, call our TTY line at 711 or toll-free at 1-800-659-8331. You may also contact us by fax at 505-923-8163 or visit our Web site at www.phs.org..

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.

1 Ask us in writing to reconsider our initial decision. You must:

a) Write to us within 6 months from the date of our decision; and

b) Send your request to us at: P.O. Box 27489 Albuquerque, NM 87125-7489 ; and

c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and

d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.

e) Include your email address (optional for member), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly.

We will provide you , free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you and our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.

2 In the case of a post-service claim, we have 30 days from the date we receive your request to:

a) Pay the claim; or

b) Write to you and maintain our denial; or

c) Ask you or your provider for more information.

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

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

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

3

You must write to OPM within:

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

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

Send OPM the following information:

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

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has the 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 tofile a lawsuit. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

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

You may not 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 (505) 923-5678 or toll-free at 1-800-356-2219 or for the hearing impaired at (505) 923-5699 or toll-free at 1-877-298-7407. 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 payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' (NAIC) guidelines. For more information on NAIC rules regarding the coordinating of benefits, visit the NAIC Website at http://www.NAIC.org.

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

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance. We follow the NAIC guidelines regarding Coordination of Benefits.

- **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 withour 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 at 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 that is exempt from the requirement of an investigational new drug application.

If you are a participant in a clinical trial, this health plan will provide related care as follows, if it is not provided by the clinical trial:

- Routine care costs – costs for routine services such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition, whether the patient is in a clinical trial or is receiving standard therapy. These costs are covered by this plan.
- Extra care costs – cost related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not part of the patient's routine care. (a) This plan covers some of these costs, providing the plan determines the services are medically necessary. For more specific information see page 67. We encourage you to contact the plan 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 clinical trials. This plan does not cover these costs.

When you have Medicare

- **What is Medicare?**

Medicare is a health insurance program for:

- People 65 years of age or older;
- Some people with disabilities under 65 years of age; and
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. 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 3 months before you turn age 65. It's easy. Just call the Social Security Administration toll-free number 1-800-772-1213 to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

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

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

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

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

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

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

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

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

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

When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 800/356-2219 or see our Website at www.phs.org.

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

Please review the following table it 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 (High Option Example)	Member Cost without Medicare	Member Cost with Medicare Part B
Deductible	$0	$0
Out of Pocket Maximum	$6,350 self only/$12,700 family	$6,350 self only/$12,700 family
Primary Care Physician	$25	$0 in most cases
Specialist	$40	$0 in most cases
Inpatient Hospital	$100 /day up to 5 days	$0 in most cases
Outpatient Hospital	$150 per visit	$0 in most cases
Rx	Tier 1 - $10 Tier 2 - $40 Tier 3 - $100 Tier 4 – Specialty (30-day supply) 10% or $250	Tier 1 - $10 Tier 2 - $40 Tier 3 - $75 Tier 4 – Specialty (30-day supply) 50% or $400
Rx – Mail Order (90 day supply)	2x retail copay - Specialty Pharms not available Mail Order	2x retail copay - Specialty Pharms not available Mail Order

- **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 the Plan and Medicare.

- **Medicare Advantage (Part C)**

  If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov.

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

  This Plan and our Medicare Advantage plan:

  You may enroll in the Presbyterian Senior Care Medicare Advantage Plan for FEHBP and also remain enrolled in the Presbyterian Health Plan's FEHBP Commercial Plan. The Presbyterian Senior Care Medicare Advantage Plan will be primary and the Presbyterian Health Plan's FEHBP Commercial plan will have coverage for prescription drugs. So, if you are enrolled in Medicare Part D, the Presbyterian Health Plan FEHBP Commercial plan will coordinate your prescription drug coverage with Medicare Part D. You must select a primary care provider from the Presbyterian Senior Care Plan, however, referrals are not required for network specialists, except for: Podiatry; Otolaryngology (Ear, Nose, and Throat); Occupational, Physical and Speech/Language Therapies. Presbyterian Senior Care and Presbyterian Health Plan's FEHBP Commercial plan will coordinate your medical benefits.

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

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

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

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

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

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

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

Section 10. Definitions of terms we use in this brochure

Calendar year

January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

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. You may also be responsible for additional amounts. See page 21 .

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 21.

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.

Custodial care

Care provided primarily for maintenance of the patient and designed essentially to assist in meeting the patient's daily activities. It is not provided for its therapeutic value in the treatment of an illness, disease, accidental injury, or condition. Custodial care includes, but is not limited to, help in walking, bathing, dressing, eating, preparation of special diets, and supervision over self-administration of medication not requiring the constant attention of trained medical personnel.

Experimental or investigational service

The plan evaluates any new procedures, drug therapies, diagnostic genetic testing, treatments, devices, etc. to determine if they are Experimental/investigational in nature. This evaluation includes review of current literature published in peer review journals and appropriate information from governmental regulatory bodies, such as the FDA. We also utilize reliable evidence (consensus of opinion in the medical community) to determine if the procedure, drug therapies, treatments, devices, etc. is contraindicated for the particular indication which it has been prescribed. Please contact the plan for a more detailed explanation of this evaluation process.

Gender dysphoria

The formal diagnosis used by psychologists and physicians to describe people who experience significant **dysphoria** (discontent) with the sex and **gender** they were assigned at birth.

Health care professional

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

Medical necessity Appropriate or necessary services as determined by our plan doctor in consultation with the plan, which are given to you for any covered condition requiring, according to generally accepted principles of good medical practice, the diagnosis or direct care and treatment of an illness, injury, or medical condition, and are not services provided only as a convenience.

Plan allowance Plan allowance is the amount we use to determine our payment and your Coinsurance for Covered services. Plans determine their allowances in different ways. We determine our allowance as follows: Total allowable charges for plan providers may not exceed the amount the provider service and the non-plan providers, the total allowable charges may not exceed the Plan allowance as determined by the plan for a service.

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

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

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

Urgent care claims usually involve pre-service claims and not post-service claims. We will judge whether the 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 Center at 505-923-5678 or 1-800-356-2219 or TTY for the hearing impaired at 711 or toll-free at 1-800-659-8331 or by accessing our website at www.phs.org. 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 Presbyterian Health Plan.

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

Section 11. Other Federal Programs

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

Important information about three Federal programs that complement the FEHB Program

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

Second, the **Federal Employees Dental and Vision Insurance Program (FEDVIP)** provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under **FEDVIP** you may choose Self Only, Self Plus One, or Self and Family coverage for yourself and any qualified dependents.

Third, the **Federal Long Term Care Insurance Program (FLTCIP)** helps 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 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 $2,500.

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

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 condition limitations for enrollment.**
Dental Insurance	All dental plans provide a comprehensive range of services, including the following: • Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays. • Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments. • Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures. • Class D (Orthodontic) services with up to a 12-month waiting period. Most FEDVIP dental plans cover adult orthodontia. Review FEDVIP dental 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 at www.opm.gov/dental and www.opm.gov/vision This site also provides links to each plan's website, where you can view detailed information about benefits and preferred providers.
How do I enroll?	You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call 1-877-888-3337 (TTY number, 1-877-889-5680).

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection	The Federal Long Term Care Insurance Program (FLTCIP) can help pay for the potentially high cost of long term care services, which are not covered by FEHB plans. Long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself – or supervision you receive because of a serve 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 adult day care. To quality 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. To request an Information Kit and application, call 1-800-LTC-FEDS (1-800-582-3337) (TTY): 1-800-843-3557 or visit www.ltcfeds.com.

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

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Summary of benefits for the High Option of the Presbyterian Health Plan - 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	Office visit copayment: Primary Care Physician $25 - $0 copayment per visit for children up to age 26 Specialist $40 - $20 copayment per visit for children up to age 26 (Waived if nursing visit only for allergy injections, injections such as insulin, heparin, and antibiotics, preventive adult and child immunizations)	25
Services provided by a hospital:		
• **Inpatient**	$100/day up to 5 days	50
• **Outpatient**	$150	51
Emergency benefits		
• **In-area**	$40 urgent care center; $100 for ER visit	54
• **Out-of-area**	$40 urgent care center; $100 for ER visit	55
Mental health and substance abuse treatment:	Regular cost sharing	57
Prescription drugs (Retail)	Tier 1 - $10 Generic (Preferred) drugs; Mail order $20 Tier 2 - $40 Brand (Preferred) drugs; Mail order $80 Tier 3 - $75 non-Brand (Non-preferred) drugs; Mail order $150 <u>Tier 4 – Specialty Pharmaceuticals</u> 50% of charges up to a maximum out-of-pocket of $400 per prescription; Not available mail order	60
Dental care	Limited benefit. Applicable physician visit copayment	65
Vision care	30% of all charges (materials) Applicable physician visit copayment (eye exam for children).	35

High Option Benefits	You pay	Page
Special features: Flexible benefits option; Services for deaf and hearing impaired, pregnancies, Presbyterian Healthcare Services, vision, acupuncture, chiropractic, cancer clinical trials, massage therapy, meals on wheels, fitness center, vision and hearing hardware discounts and gym membership		66
Protection against catastrophic costs (your out-of-pocket maximum)**:**	Nothing after $6,350/Self Only or $12,700/ Self Plus One and Self and Family enrollment per year Some costs do not count toward this protection	21

Summary of benefits for the Standard Option of the Presbyterian Health Plan - 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 physician, except in emergencies.
- Below, an asterisk (*) means the item is subject to the calendar year deductible of $500 for Self Only or $1,000 for Self Plus One or Self and Family enrollment.

Standard Option Benefits	You Pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office	Office visit copayment: Primary Care Physician $30 Specialist $40 (Waived if nursing visit only for allergy injections, injections such as insulin, heparin, and antibiotics, preventive adult and child immunizations)	25
Services provided by a hospital		
• Inpatient	30% coinsurance *	50
• Outpatient	30% coinsurance *	51
Emergency benefits		
• In-area	$40 urgent care center; $100 for ER visit	54
• Out-of-area	$40 urgent care center; $100 for ER visit	55
Mental health and substance abuse treatment:	Regular cost sharing	57
• Prescription drugs (Retail)	Tier 1 - $10 Generic (Preferred) drugs; $20 Mail order Tier 2 - $40 Brand (Preferred) drugs; $80 Mail order Tier 3 - $75 non-Brand (Non-preferred) drugs; $150 Mail order Tier 4 - Specialty Pharmaceuticals 50% of charges up to a maximum out-of-pocket of $400 per prescription, not available mail order	60
Dental care	Limited benefit Applicable physician visit copayment	65
Vision care	30% of all charges (materials)	35

	Applicable physician visit copayment (eye exam for children).	
Special features: Flexible benefits option; Services for deaf and hearing impaired, pregnancies, Presbyterian Healthcare Services, vision, acupuncture, chiropractic, cancer clinical trials, massage therapy, meals on wheels, fitness center, vision and hearing hardware discounts and gym membership.		66
Protection against catastrophic costs (your out-of-pocket maximum):	Nothing after $6,350/Self Only or $12,700/ Self Plus One enrollment or Self and Family enrollment per year. Some costs do not count toward this protection.	21

2016 Rate Information for - Presbyterian Health Plan

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to United States Postal Service employees

Postal Category 1 rates apply to career bargaining unit employees.

Postal Category 2 rates apply to career non-bargaining unit employees.

For further assistance, Postal Service employees should call:

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

Postal rates do not apply to non-career Postal employees, Postal retirees, or associate members of any Postal employee organization who are not career Postal employees.

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
High Option Self Only	P21	$213.37	$100.39	$462.30	$217.51	$88.53	$100.39
High Option Self Plus One	P23	$461.02	$251.22	$998.88	$544.31	$225.61	$251.22
High Option Self and Family	P22	$488.50	$248.84	$1,058.42	$539.15	$221.70	$248.84
Standard Option Self Only	PS4	$199.73	$66.58	$432.76	$144.25	$55.26	$66.58
Standard Option Self Plus One	PS6	$453.39	$151.13	$982.34	$327.45	$125.44	$151.13
Standard Option Self and Family	PS5	$469.37	$156.45	$1,016.96	$338.98	$129.86	$156.45