

# Blue Preferred®

[www.anthem.com](http://www.anthem.com)

Customer Service 888-811-2092



# 2018

## A Point-of-Service and a Health Maintenance Organization

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 9 for details. This plan is accredited. See page 13.

**Serving: St. Louis, Central, and Southwest areas in Missouri and St. Clair, Madison and Monroe counties in Illinois**

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

### IMPORTANT

- Rates: Back Cover
- Changes for 2018: Page 16
- Summary of benefits: Page 105

### Enrollment codes for this Plan:

- 9G1 High Option - Self Only
- 9G3 High Option - Self Plus One
- 9G2 High Option - Self and Family
- 9G4 Standard Option - Self Only
- 9G6 Standard Option - Self Plus One
- 9G5 Standard Option - Self and Family

Authorized for distribution by the:



United States  
Office of Personnel Management

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



RI 73-516

**Important Notice from Blue Preferred Plus POS and Blue Preferred HMO  
About Our Prescription Drug Coverage and Medicare**

OPM has determined that the Blue Preferred Plus POS and Blue Preferred HMO prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all Plan participants and is considered Creditable Coverage. This means you do not need to enroll in Medicare Part D and pay extra for prescription drug coverage. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

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

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

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**Please be advised**

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If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly Medicare Part D premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what many other people pay. You will have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (October 15 through December 7) to enroll in Medicare Part D.

**Medicare's Low Income Benefits**

*For people with limited income and resources, extra help paying for a Medicare prescription drug Plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call the SSA at 800-772-1213 (TTY: 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](http://www.medicare.gov) for personalized help.
- Call 800 MEDICARE (800-633-4227), (TTY: 877-486-2048)

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## Introduction

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This brochure describes the benefits of Blue Preferred Plus POS High Option and Blue Preferred HMO Standard Option under our contract (CS 2838) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. Customer service may be reached at 888-811-2092 or through our website: [www.anthem.com](http://www.anthem.com). This Plan is underwritten by HMO Missouri, Inc., dba Anthem Blue Cross and Blue Shield\*. The address for the Blue Preferred Plus POS and Blue Preferred HMO administrative office is:

Blue Preferred Plus POS or Blue Preferred HMO  
Mail No. OH3402-B014  
3075 Vandercar Way  
Cincinnati, OH 45209

This brochure is the official statement of benefits. No 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 that you designate when you enroll are entitled to these benefits. You do not have a right to benefits that were available before January 1, 2018, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each Plan annually. Benefit changes are effective January 1, 2018, and changes are summarized on page 16. Rates are shown at the end of this brochure.

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

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

\*In Missouri, (excluding 30 counties in the Kansas City area) Anthem Blue Cross and Blue Shield is the trade name of RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. Independent licensees of the Blue Cross and Blue Shield Association. ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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## Plain Language

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

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means Blue Preferred Plus POS or Blue Preferred HMO.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean.
- Our brochure and other FEHB Plans’ brochures have the same format and similar descriptions to help you compare Plans.

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## Stop Health Care Fraud!

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Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits Program premium.

OPM's Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

**Protect Yourself From Fraud** – Here are some things that you can do to prevent fraud:

- Do not give your Plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits Plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- Periodically review your claim history for accuracy to ensure we have not been billed for services that you did not receive.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at 888-451-1155 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/](http://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, DC20415-1100**

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise)
  - Your child age 26 or over (unless he/she is disabled and incapable of self-support prior to age 26)
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage (TCC).
- Fraud or intentional misrepresentation of material fact is prohibited under the Plan. You can be prosecuted for fraud and your agency may take action against you. Examples of fraud include falsifying a claim to obtain FEHB benefits, trying to or obtaining service or coverage for yourself or for someone else who is not eligible for coverage, or enrolling in the Plan when you are no longer eligible.
- If your enrollment continues after you are no longer eligible for coverage (i.e. you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed 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.

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## Discrimination is Against the Law

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The Blue Preferred plan complies with all applicable Federal civil rights laws, to include both Title VII of the Civil Rights Act of 1964 and Section 1557 of the Affordable Care Act. Pursuant to Section 1557, the Blue Preferred plan does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.

### Get help in your language

Curious to know what all this says? We would be too. Here's the English version:

You have the right to get this information and help in your language for free. Call the Member Services number on your ID card for help. (TTY/TDD: 711)

For the translation of this statement in: Spanish, Chinese, Vietnamese, Korean, Tagalog, Russian, Arabic, Armenian, Farsi, French, Japanese, Haitian, Italian, Polish, Punjabi, and Navajo please visit our website at [www.anthem.com](http://www.anthem.com).

Separate from our language assistance program, we make documents available in alternate formats for members with visual impairments. If you need a copy of this document in an alternate format, please call the customer service telephone number on the back of your ID card.

### It's important we treat you fairly

That's why we follow federal civil rights laws in our health programs and activities. We don't discriminate, exclude people, or treat them differently on the basis of race, color, national origin, sex, age or disability. For people with disabilities, we offer free aids and services. For people whose primary language isn't English, we offer free language assistance services through interpreters and other written languages. Interested in these services? Call the Member Services number on your ID card for help (TTY/TDD: 711). If you think we failed to offer these services or discriminated based on race, color, national origin, age, disability, or sex, you can file a complaint, also known as a grievance. You can file a complaint with our Compliance Coordinator in writing to Compliance Coordinator, P.O. Box 27401, Mail Drop VA2002-N160, Richmond, VA 23279. Or you can file a complaint with the U.S. Department of Health and Human Services, Office for Civil Rights at 200 Independence Avenue, SW; Room 509F, HHH Building; Washington, D.C. 20201 or by calling 1-800-368-1019 (TDD: 1-800-537-7697) or online at [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf). Complaint forms are available at [www.hhs.gov/ocr/office/file/index.html](http://www.hhs.gov/ocr/office/file/index.html).

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## Preventing Medical Mistakes

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Medical mistakes continue to be a significant cause of preventable deaths within the United States. 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. Medical mistakes and their consequences also add significantly to the overall cost of healthcare. Hospitals and healthcare providers are being held accountable for the quality of care and reduction in medical mistakes by their accrediting bodies. You can also improve the quality and safety of your own health care and that of your family members by learning more about and understanding your risks. 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 take notes, 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 your pharmacist about the medication if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.
- Understand both the generic and brand names of your medication. This helps ensure you do not receive double dosing from taking both a generic and a brand. It also helps prevent you from taking a medication to which you are allergic.

### **3. Get the results of any test or procedure.**

- Ask when and how you will get the results of tests or procedures. Will it be in person, by phone, mail, through the Plan or Provider’s portal?
- Don’t assume the results are fine if you do not get them when expected. Contact your healthcare provider and ask for your results.
- Ask what the results mean for your care.

### **4. Talk to your doctor about which hospital or clinic is best for your health needs.**

- Ask your doctor about which hospital or clinic has the best care and results for your condition if you have more than one hospital or clinic 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 or clinic.

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

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

### **Patient Safety Links**

For more information on patient safety, please visit:

- [www.jointcommission.org/speakup.aspx](http://www.jointcommission.org/speakup.aspx). The Joint Commission’s Speak Up™ patient safety program.
- [www.jointcommission.org/topics/patient\\_safety.aspx](http://www.jointcommission.org/topics/patient_safety.aspx). The Joint Commission helps health care organizations to improve the quality and safety of the care they deliver.
- [www.ahrq.gov/patients-consumers/](http://www.ahrq.gov/patients-consumers/). 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](http://www.npsf.org). The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- [www.bemedwise.org](http://www.bemedwise.org). The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.

- [www.leapfroggroup.org](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.
- [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

### **Preventable Healthcare Acquired Conditions (“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, patients do suffer from injuries or illnesses that could have been prevented if doctors or the hospital had taken proper precautions. Errors in medical care that are clearly identifiable, preventable and serious in their consequences for patients, can indicate a significant problem in the safety and credibility of a health care facility. These conditions and errors are sometimes called “Never Events” or “Serious Reportable Events.”

We have a benefit payment policy that encourages hospitals to reduce the likelihood of hospital-acquired conditions such as certain infections, severe bedsores, and fractures, and to reduce medical errors that should never happen. When such an event occurs, neither you nor your FEHB plan will incur costs to correct the medical error. Should an event occur and you were required to make payments to the provider you will be reimbursed for your out-of-pocket costs. The list of Never Events or Hospital Acquired Conditions is as follows:

- Surgery performed on the wrong body part
- Surgery performed on the wrong patient
- Wrong surgical procedure performed on a patient
- Unintended retention of a foreign object in a patient after surgery or other procedure Air embolism
- Blood Incompatibility
- Surgical site infection following bariatric surgery for obesity (laparoscopic gastric bypass, gastroenterostomy, laparoscopic gastric restrictive surgery)
- Surgical site infection, mediastinitis, following coronary artery bypass graft
- Surgical site infection following certain orthopedic procedures (spine, neck, shoulder, elbow)
- Deep vein thrombosis and pulmonary embolism following certain orthopedic procedures (total knee replacement, hip replacement)
- Catheter associated urinary tract infection
- Manifestations of poor glycemic control (diabetic ketoacidosis, nonketotic hyperosmolar coma, hypoglycemic coma, secondary diabetes with ketoacidosis, secondary diabetes with hyperosmolarity)
- Vascular catheter associated infection
- Falls and trauma (fracture, dislocation, intracranial injury, crushing injury, burn, electric shock)
- Pressure ulcers, stages III and IV

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## FEHB Facts

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### 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](http://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](http://www.opm.gov/healthcare-insurance) for enrollment information as well as:
  - Information on the FEHB Program and Plans available to you
  - A health Plan comparison tool
  - A list of agencies that participate in Employee Express
  - A link to Employee Express
  - Information on and links to other electronic enrollment systems

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

- When you may change your enrollment
- How you can cover your family members
- What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire
- What happens when your enrollment ends
- When the next Open Season for enrollment begins

We do not determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office. For information on your premium deductions, you must also contact your employing or retirement office.

- **Types of coverage available for you and your family** Self Only coverage is for you alone. Self Plus One coverage is an enrollment that covers you and one eligible family member. Self and Family coverage is for you, your spouse, and your dependent children under age 26, including any foster children authorized for coverage by your employing agency or retirement office. Under certain circumstances, you may also continue coverage for a disabled child 26 years of age or older who is incapable of self-support.

If you have a Self Only enrollment, you may change to a Self and Family or Self Plus One enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event. The Self Plus One or Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self Plus One or Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form. Benefits will not be available to your spouse until you are married.

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

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

If you have a qualifying life event (QLE) – such as marriage, divorce, or the birth of a child – outside of the Federal Benefits Open Season, you may be eligible to enroll in the FEHB Program, change your enrollment, or cancel coverage. For a complete list of QLEs, visit the FEHB website at [www.opm.gov/healthcare-insurance/life-events](http://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 your spouse, or one eligible family member as described in the chart below.

<b>Children</b>	<b>Coverage</b>
Natural children, adopted children, and stepchildren	Natural, adopted children and stepchildren are covered until their 26 <sup>th</sup> birthday.
Foster children	Foster children are eligible for coverage until their 26 <sup>th</sup> 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 <b>NOT</b> their spouse or their own children) are covered until their 26 <sup>th</sup> birthday.
Children with or eligible for employer-provided health insurance	Children who are eligible for or have their own employer-provided health insurance are covered until their 26 <sup>th</sup> birthday.

Newborns of covered children are insured only for routine nursery care during the covered portion of the mother’s maternity stay

You can find additional information at [www.opm.gov/healthcare-insurance](http://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 in Self Plus One or Self and Family coverage in a health Plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self Plus One or Self and Family coverage, as appropriate, in the Blue Cross and Blue Shield Service Benefit Plan’s Basic Option;

- If you have a Self Only enrollment in a fee-for-service Plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self Plus One or Self and Family, as appropriate, in the same option of the same Plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to 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 2018 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 2017 benefits until the effective date of your coverage with your new Plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

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

• **When you retire**

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

**When you lose benefits**

• **When FEHB coverage ends**

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

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

Any person covered under the 31 day extension of coverage who is confined in a hospital or other institution for care or treatment on the 31<sup>st</sup> 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 60<sup>th</sup> day after the end of the 31 day temporary extension.

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

- **Upon divorce**

If you are divorced from a Federal employee, or annuitant, you may not continue to get benefits under your former spouse’s enrollment. This is the case even when the court has ordered your former spouse to provide health coverage for you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse’s employing or retirement office to get additional information about your coverage choices. You can also visit OPM’s website at [www.opm.gov/healthcare-insurance/healthcare/plan-information/](http://www.opm.gov/healthcare-insurance/healthcare/plan-information/).
  
- **Temporary Continuation of Coverage (TCC)**

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

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

**Enrolling in TCC.** Get the RI 79-27, which describes TCC, from your employing or retirement office or from [www.opm.gov/healthcare-insurance](http://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](http://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 contact us in writing 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 contact us in writing 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, a waiting period will not be imposed and your coverage will not be limited due to pre-existing conditions. When you contact us, we will assist you in obtaining information about health benefits coverage inside or outside the Affordable Care Act’s Health Insurance Marketplace in your state. For assistance in finding coverage, please contact us at 888-811-2092 or visit our website at [www.anthem.com](http://www.anthem.com).
  
- **Health Insurance Marketplace**

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

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## Section 1. How this plan works

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This Plan is a Health Maintenance Organization (HMO) with a Point of Service (POS). OPM requires that FEHB plans be accredited to validate that plan operations and/or care management meet nationally recognized standards. Blue Preferred holds the following accreditations: Accredited status from the National Committee for Quality Assurance (NCQA) and Full status from URAC for our Health Utilization Management (HUM) program. To learn more about this plan's accreditation(s), please visit the following websites: National Committee for Quality Assurance ([www.ncqa.org](http://www.ncqa.org)) and URAC ([www.URAC.org](http://www.URAC.org)).

Blue Preferred offers two enrollment choices: a Point of Service (POS) High Option and a Health Maintenance Organization (HMO) Standard Option Plan. Both options have Plan networks which include specific physicians, hospitals, and other providers that contract with us. Our Plan providers will coordinate your health care services. When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You pay only the copayments, coinsurance, and deductibles described in this brochure. We are solely responsible for the selection of these providers in your area. Contact us for a copy of our most recent provider directory.

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

### **General Features of our High Option, Blue Preferred Plus POS**

Under the Blue Preferred Plus POS you have the choice to utilize either network or non-network providers. However, when you utilize non-network providers you will be responsible for meeting an annual deductible in addition to coinsurance. Your out-of-pocket costs will be more and you will be responsible for any difference between our allowance and the billed charges. When you utilize network providers your out-of-pocket will be less and there is no annual deductible to meet. For more details surrounding the Blue Preferred Plus POS Option please see Section 5(i) for additional details regarding the benefits under this option.

### **General Features of our Standard Option, Blue Preferred HMO**

Under Blue Preferred HMO you must utilize network providers. There is no annual deductible and you will only be responsible for the copayments and coinsurance. With this option there are no referrals required when using network providers. There may be times when you have to see non-network providers and if they have been approved by us they will be treated the same as network services.

### **Who provides my health care?**

This Plan is an individual-practice Plan. All participating doctors practice in their own offices in the community. Benefits are available from doctors, hospitals and other health care providers that are within the Blue Preferred Plus POS or Blue Preferred HMO network as well as non-network providers under the Blue Preferred Plus POS High Option. The Plan arranges with doctors and hospitals to provide medical care for both the prevention of disease and the treatment of serious illness.

### **Open access to network providers**

You may self-refer within the Blue Preferred Plus POS or Blue Preferred HMO network. A wide variety of specialists and primary care physicians are available for you to choose from. Many are Board certified as indicated in the Blue Preferred Plus POS or Blue Preferred HMO directory. If you need hospital care, your network doctor will admit you to a participating hospital where he/she has admitting privileges and ensure that the necessary preauthorizations and precertifications are in place. When you receive care from non-network providers under the Blue Preferred Plus POS High Option, you are ultimately responsible for making sure that we have been contacted for any necessary preauthorization or precertification of care. You may also be responsible for charges that exceed the Plan's maximum allowable amount for covered non-network services under the Blue Preferred Plus POS High Option.

### **We have Point of Service (POS) benefits option**

When you enroll in the Blue Preferred Plus POS High Option Plan, you have access to Point-of-Service (POS) benefits. This means you can receive covered services from a non-participating provider (non-network). However, your out-of-pocket expenses for covered non-network services will be higher than your out-of-pocket expenses if you remain within the Blue Preferred Plus POS network. Under this option you must satisfy an annual deductible of \$2,000 under Self only coverage or \$2,000 per person under Self Plus One coverage or \$6,000 under Self and Family coverage. After satisfying the deductible, you will be responsible for 30% coinsurance for covered services and all charges that exceed our payment, including charges for non-covered services. When your out-of-pocket expenses (deductible and 30% coinsurance) reach \$8,000 under Self only coverage or \$8,000 per person under Self Plus One coverage or \$16,000 under Self and Family coverage, we will eliminate the coinsurance that you pay for covered non-network services but you will still be responsible for all charges that exceed our payment. Some services are not covered under this option. Please refer to Section 5 (i) Point of Service benefits for more information.

### **How we pay providers**

We contract with individual physicians, medical groups, hospitals and other types of providers to provide the benefits in this brochure. These network providers accept a negotiated payment from us, and you will only be responsible for your cost-sharing (copayments, coinsurance, deductibles, and non-covered services and supplies).

### **Preventive care services**

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

### **Your rights and Responsibilities**

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

- Disenrollment rates
- Compliance with State and Federal licensing or certification requirements
- Accreditations by recognized accrediting agencies and the dates received
- Whether the carrier meets State, Federal and accreditation requirements for fiscal solvency, confidentiality and transfer of medical records
- Years in existence
- Profit status
- Transitional Care
- Medical Records

You are also entitled to a wide range of consumer protections and have specific responsibilities as a member of this Plan. You can view the complete list of these rights and responsibilities by visiting our website, Blue Preferred Plus POS or Blue Preferred HMO at [www.anthem.com](http://www.anthem.com). You can also contact us to request that we mail a copy to you.

If you want more information about us, call 888-811-2092, or write to Mail No. OH3402-B014, 3075 Vandercar Way, Cincinnati, Ohio 45209. You will find important information about your member rights and responsibilities, and how we evaluate new technology for covered services at [www.anthem.com](http://www.anthem.com). Go to Customer Support, then go to FAQs. You may also visit our website at [www.anthem.com](http://www.anthem.com).

By law, you have the right to access your personal health information (PHI). For more information regarding access to PHI, visit our website Blue Preferred at [www.anthem.com](http://www.anthem.com) to obtain a Notice of our Privacy Practices. You can also contact us to request that we mail you a copy of that Notice.

### **Your medical and claims records are confidential**

We have a Confidentiality Policy. This policy sets forth guidelines regarding a member's right to access and amend information in the Plan's possession. The Policy specifically addresses when a release, signed by a member, is required before information may be disclosed by the Plan to parties such as a member's provider, spouse, or other family members. Through the contract under which the Plan is administering your benefits, the Plan is not required to obtain your consent to the release of any information or records concerning claims for routine uses as may be reasonably necessary for the administration of your benefits. Please refer to our website [www.anthem.com](http://www.anthem.com), *Frequently Asked Questions*, for further details.

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 our service area. This is where our providers practice. Our service area is:

Adair, Audrain, Barry, Barton, Bollinger, Boone, Butler, Callaway, Camden, Cape Girardeau, Carter, Cedar, Chariton, Christian, Clark, Cole, Cooper, Crawford, Dade, Dallas, Dent, Douglas, Dunklin, Franklin, Gasconade, Greene, Hickory, Howard, Howell, Iron, Jasper, Jefferson, Knox, Laclede, Lawrence, Lewis, Lincoln, Linn, Macon, Madison, Maries, Marion, McDonald, Miller, Mississippi, Moniteau, Monroe, Montgomery, Morgan, New Madrid, Newton, Oregon, Osage, Ozark, Pemiscot, Perry, Phelps, Pike, Polk, Pulaski, Putnam, Ralls, Randolph, Reynolds, Ripley, Schuyler, Scotland, Scott, Shannon, Shelby, St. Charles, St. Francois, St. Louis City, St. Louis County, Ste. Genevieve, Stoddard, Stone, Sullivan, Taney, Texas, Warren, Washington, Wayne, Webster, and Wright counties In Missouri.

You may also enroll with us if you live in the Illinois counties of Madison, Monroe or St. Clair.

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.

If you or a covered family member move outside 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 or refer to Section 5(h) *Wellness and Other Special Features* on page 77 for details regarding our reciprocity benefits. 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. As a Blue Preferred Plus POS or Blue Preferred HMO member, you may have access to physician care through the BlueCard<sup>®</sup> Traditional network for emergency or urgent care services. Benefits are easy to use – a “suitcase” logo on members' ID cards will identify them as BlueCard members. To locate a BlueCard provider outside the Blue Preferred Plus POS or Blue Preferred HMO service area, you or a covered family member simply calls the toll-free BlueCard Access number on their ID card (800-810-BLUE (2583)) or visit the **BlueCard Hospital and Doctor Finder at [www.anthem.com](http://www.anthem.com)**. If there is no BlueCard provider near you, you should contact your Plan physician just as you would if you were at home. The Plan physician will provide a non-network referral and coordinate care with the out-of-area provider as appropriate.

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## Section 2. Changes for 2018

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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.

### Changes that apply to the High and Standard Options

- Your share of the non-Postal premium will increase for Self, Self Plus One, and Self and Family under both High and Standard Options. See page 110.
- Under the Prescription Drug Benefits, we have eliminated your cost share for specific drugs on our formulary that treat the following medical conditions: Asthma, Blood clots, Diabetes, Heart health and high blood pressure, High cholesterol, Osteoporosis and Stroke. See page 73.
- You will now be able to obtain early refills of prescription eye drops if they are authorized by the prescribing Provider and we are notified. Previously, you were not able to obtain early refills. See page 68.
- We have modified our list of covered Blood or Marrow Stem Cell Organ/tissue Transplants. We cover only those Blood or Marrow Stem Cell Organ/tissue Transplants that we list as covered. See Section 5(b) Organ/tissue transplants for information, pages 51-55.
- We added the medical necessity requirement and removed the Clinical Trial Limitation under Blood or Marrow Stem Cell Transplants. Previously there was no Medical Necessity requirement and they could be Limited to Clinical Trials. See page 54.
- We are removing the over 60 years of age limitation for Mini-transplants performed in a Clinical Trial Setting (non-myeloablative, reduced intensity conditioning with a diagnosis listed under Section II): Subject to Medical Necessity. See page 52.

### Changes that apply to the High Option

- Your out-of-pocket maximum has increased to \$8,000 for Self Only, \$8,000 per person for Self Plus One, or \$16,000 for Self and Family enrollment. Previously it was \$7,500 for Self Only, \$7,500 per person for Self Plus One, or \$15,000 for Self and Family. See page 24.
- The calendar year deductible will be \$2,000 for Self Only, \$4,000 for Self Plus One, or \$6,000 for Self and Family enrollment. Previously it was \$1,500 for Self Only, or \$3,000 for Self Plus One, or \$4,500 for Self and Family enrollment. See page 23.
- Under the Prescription Drug benefits, your copay for up to a 90-day supply of maintenance medication will be \$150 for Tier 2 drugs and \$200 for Tier 3 drugs. Previously, the copays were \$125 for Tier 2 and \$175 for Tier 3. See page 70.
- Your office visit copay for occupational therapy will be \$20 per visit. Previously the copay was \$20 per PCP office visit, \$40 per Specialist office visit or \$40 per outpatient facility visit. See page 37.
- Under Mental health and substance misuse disorder benefits outpatient hospital or other covered facility services will now be covered in full. Previously there was a \$40 copay. See page 67.

### Changes that apply to the Standard Option

- Under the Prescription Drug benefits, your copay for up to a 90-day supply of covered maintenance medication will be \$175 for Tier 2 drugs and \$225 for Tier 3 drugs. Previously, the copays were \$150 for Tier 2 and \$200 for Tier 3. See page 70.
- Your office visit copay for occupational therapy will be \$25 per visit. Previously, the copay was \$25 per PCP office visit, \$45 per Specialist office visit or \$45 per outpatient facility visit. See page 37.
- Under Mental health and substance misuse disorder benefits outpatient hospital or other covered facility services will now be covered in full under Standard Option. Previously there was a 20% coinsurance. See page 67.

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## Section 3. How you get care

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### Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 888-811-2092 or write to us at Mail No. OH3402-B014, 3075 Vandercar Way, Cincinnati, Ohio 45209. You may also request replacement cards through our website at [www.anthem.com](http://www.anthem.com).

### Where you get covered care

When you get care from “Plan providers” and “Plan facilities” you will only pay your cost-sharing (copayments, coinsurance, deductibles, and non-covered services and supplies) and you will not have to file claims. If you use our Open Access program under the Blue Preferred Plus POS High Option or the Blue Preferred HMO Standard Option 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. You may also obtain services from non-network providers under the Blue Preferred Plus POS High Option, however, you will be responsible for higher out-of-pocket costs and may have to file claims.

#### How to Find a Provider in the Network

There are three ways you can find out if a Provider or Facility is in the network for this Plan. You can also find out where they are located and details about their license or training.

- See your Plan’s directory of In-Network Providers at [www.anthem.com](http://www.anthem.com), which lists the Doctors, Providers, and Facilities that participate in this Plan’s network.
- Call Customer Service to ask for a list of Doctors and Providers that participate in this Plan’s network, based on specialty and geographic area.
- Check with your Doctor or Provider.

If you need help choosing a Doctor who is right for you, call the Customer Service number on the back of your Member Identification Card. TTY/TDD services also are available by dialing 711. A special operator will get in touch with us to help with your needs

#### • Plan providers

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

We list Plan providers in the provider directory, which we update annually. The Blue Preferred Plus POS or Blue Preferred HMO directory is also on our website, [www.anthem.com](http://www.anthem.com). The online directory is updated daily.

#### • 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 annually. The list is also on our website.

**What you must do to get covered care**

**How to Access Primary and Specialty Care Services**

Your health plan covers care provided by primary care physicians and specialty care providers. To see a primary care physician, simply visit any network physician who is a general or family practitioner, internist or pediatrician. Your health plan also covers care provided by any network specialty care provider you choose. Referrals are not needed to visit any network specialty care provider, including behavioral health. However, there are certain services that may require prior approval by us; see Section 3, pages 19 and 20. Please note that Emergency and Urgent care services do not require prior approval from us.

To make an appointment call your physician's office:

- Tell them you are a Blue Preferred Plus POS or Blue Preferred HMO member.
- Have your Member ID card handy. They may ask you for your group number, member I.D. number, or office visit copay.
- Tell them the reason for your visit

When you go for your appointment, bring your Member ID card.

- **Primary care**
- **Specialty care**

Selecting a Primary Care Physician (PCP) is important. A PCP can be a family practitioner, internist, or pediatrician. Your PCP will provide most of your health care.

Here are some things you should know about specialty care:

You do not need a referral from your primary care physician. You may self-refer within the network for medically necessary care.

If you have a chronic and disabling condition and lose access to your specialist because we:

- terminate our contract with your specialist for other than cause;
- drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program plan; or
- reduce our Service Area and you enroll in another FEHB plan;

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

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

Inpatient, residential treatment and certain outpatient treatment for mental health and substance abuse require precertification. When you remain within our network, the provider is responsible for contacting us to obtain precertification. However, when you seek non-network care under the Blue Preferred Plus POS High Option, you are ultimately responsible for contacting us to obtain precertification.

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

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at 888-811-2092. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

- you are discharged, not merely moved to an alternative care center;
- the day your benefits from your former Plan run out; or
- the 92<sup>nd</sup> 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**

If you choose an out-of-network provider, be sure to call us to see if you need pre-authorization. Providers who are not in the network may not do that for you. If you ever have a question about whether you need pre-authorization, just call the pre-authorization or precertification phone number on your member ID card.

Since your network 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 network 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. If you seek covered care from non-network providers under the Blue Preferred Plus POS High Option, you are ultimately responsible for contacting us to obtain our prior approval before proceeding with the service(s). **We call this review and approval process precertification.** The following list includes, but is not limited to, services that require precertification:

- All inpatient admissions (except maternity)
- Newborn stays beyond the discharge of the mother
- Transplants (Human Organ and Bone Marrow/Stem Cell)
- Lumbar spinal fusion surgeries
- Uvulopalatopharyngoplasty, uvulopharyngoplasty surgery (UPPP)
- Plastic/Reconstructive surgeries such as but not limited to: Blepharoplasty, Rhinoplasty, and Panniculectomy and Lipectomy/diastasis Recti Repair
- Durable Medical Equipment (DME) – specialized or motorized/powerful wheelchairs and accessories, hospital beds, rocking beds and air beds
- Prosthetics – electronically or externally powered and custom made and/or custom fitted prefabricated orthotics and braces
- Surgical treatment of morbid obesity
- Private duty nursing in a home setting
- Certain prescription drugs, such as Growth Hormones
- Diagnostic imaging such as, but not limited to: Computed Tomography (CT), Computed Tomographic Angiography (CTA), Magnetic Resonance Angiography (MRA), Magnetic Resonance Imaging (MRI), Magnetic Resonance Spectroscopy (MRS), Nuclear Cardiology and Positron Emission Tomography (PET)

- Mental health/Substance abuse services such as but not limited to: Inpatient admissions, intensive outpatient therapy, partial hospitalization, residential care and Electric Convulsive Therapy (ECT)
- Transgender services

Precertification is a feature that requires an approval be obtained from us before incurring expenses for certain covered services. When care is evaluated, both medical necessity and appropriate length of stay will be determined. Medical necessity includes a review of both the services and the setting. For certain services you will be required to use the provider designated by Our Health Care Management staff. The care will be covered according to your benefits for the number of days approved unless our concurrent review determines that the number of days should be revised. If a request is denied, the provider may request a reconsideration. An expedited reconsideration may be requested when your health requires an earlier decision.

For emergency admissions, precertification is not required. However, you must notify us of your admission within 24 hours or as soon as possible within a reasonable period of time.

Predetermination is the process of requesting approval of benefits before the service or supply is rendered.

**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 800-992-5498 before admission or services requiring prior authorization are rendered.

Next, provide the following information:

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

**• Non-urgent care claims**

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

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

**• Urgent care claims**

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

If you fail to provide sufficient information, we will contact you within 24 hours after we receive the claim to let you know what information we need to complete our review of the claim. You will then have up to 48 hours to provide the required information. We will make our decision on the claim within 48 hours of (1) the time we received the additional information or (2) the end of the time frame, whichever is earlier.

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

You may request that your urgent care claim on appeal be reviewed simultaneously by us and OPM. Please let us know that you would like a simultaneous review of your urgent care claim by OPM either in writing at the time you appeal our initial decision, or by calling us at 888-811-2092. You may also call OPM's Health Insurance 2 at 202-606-3818 between 8 a.m. and 5 p.m. Eastern Time to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, call us at 888-811-2092. 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**

For childbirth admissions, precertification is not required. If there is a complication and/or the mother and baby are not discharged at the same time, precertification for an extended stay or for additional services is required.

Note: When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. If the newborn is eligible for coverage, regular medical or surgical benefits apply rather than maternity benefits.

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

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

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

Since precertification is part of the prior approval process you would need approval to use a non-network facility. If you use a non-network facility without prior approval or precertification you may be financially responsible for the charges. You should always make sure that we have been contacted to perform precertification for non-network 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.

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

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

3. Write to you and maintain our denial.

- **To reconsider an urgent care claim**

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

Unless we request additional information, we will notify you of our decision within 72 hours after receipt of your reconsideration request. We will expedite the review process, which allows oral or written requests for appeals and the exchange of information by telephone, electronic mail, facsimile, or other expeditious methods.

- **To file an appeal with OPM**

After we reconsider your **pre-service claim**, if you do not agree with our decision, you may ask OPM to review it by following Step 3 of the disputed claims process detailed in Section 8 of this brochure.

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## Section 4. Your costs for covered services

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

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

**Copayments** A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain covered services from within our provider network.

Example:

- When you see a Blue Preferred Plus POS network primary care physician you pay a copayment of \$20 per office visit.
- When you see a Blue Preferred HMO specialty provider you pay a copayment of \$45 per office visit.

**Deductible** A deductible is a fixed expense you must incur for covered services and supplies under the Blue Preferred Plus POS benefits before we start paying for covered services from out of network providers.

Under the Blue Preferred Plus POS 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 \$2,000. Under a Self Plus One 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 \$4,000. Under a Self and Family enrollment, the deductible is considered satisfied and benefits are payable for all family members when the combined covered expenses applied to the calendar year deductible for family members reach \$6,000. Note: We do not apply a deductible to covered **network** care that you receive under Blue Preferred Plus POS or Blue Preferred HMO.

**Coinsurance** Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance does not begin until you have met your calendar year deductible.

Example:

- Under the Blue Preferred Plus POS High Option benefits, you pay 30% of our allowance for covered non-network services.
- Under the Blue Preferred HMO Standard Option benefits, you pay 20% of our allowance for other outpatient non-surgical care.

**Differences between our Plan allowance and the bill** When you receive covered services from non-network providers you are responsible for the difference between the actual charge and the Plan's maximum allowable amount. See Section 5(i) Point of Service benefits for more details.

**Your catastrophic protection out-of-pocket maximum**

**Blue Preferred Plus POS High Option**

**For covered network services** - after your network copayments and coinsurance, total \$5,000 for Self Only or \$5,000 per person for Self Plus One, or \$10,000 for Self and Family enrollment for medical services in any calendar year, you do not have to pay any more for covered network medical services.

**For covered non-network services** - after your deductible and coinsurance totals \$8,000 for Self Only or \$8,000 per person for Self Plus One, or \$16,000 for Self and Family enrollment, you do not have to pay any further deductible and/or coinsurance for covered medical services. However, you are responsible for the difference between the actual charge and the Plan's maximum allowable amount.

**Blue Preferred HMO Standard Option**

After your copayments and coinsurance, total \$5,500 for Self Only or \$5,500 per person for Self Plus One, or \$11,000 for Self and Family enrollment for medical services in any calendar year, you do not have to pay any more for covered medical services.

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

**Erroneous benefit payments**

We will make diligent efforts to recover benefit payments we made in error but in good faith. We may reduce subsequent benefit payments to offset overpayments.

**Note:** We will generally first seek recovery from the provider if we paid the provider directly, or from the person (covered family member, guardian, custodial parent, etc.) to whom we sent our payment.

**Carryover**

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

**When Government facilities bill us**

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

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## Section 5. Benefits

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See page 16 for how our benefits changed this year. Page 105 and page 107 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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## Section 5. Benefits Overview

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This Plan offers both a High and Standard Option. Both benefit packages are described in Section 5. Make sure that you review the benefits that are available under the option in which you are enrolled.

Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the general exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at 888-811-2092 or on our website at [www.anthem.com](http://www.anthem.com).

Here are the features of each option:

### **High Option - Blue Preferred Plus POS:**

- No referrals needed for care from network providers
- No deductibles for network services
- No office visit copay for covered preventive care services from network providers
- \$20 primary care office visit copay for non-preventive care from network providers
- \$40 specialty care office visit copay from network providers
- \$250 copay per day for a maximum of 3 days per inpatient admission from network providers
- \$250 outpatient facility copay for surgery from network providers
- \$150 emergency room copay
- Freedom of choice when accessing covered care from non-network providers
- After the annual deductible of \$2,000 for Self Only or \$2,000 per person for Self Plus One or \$6,000 for Self and Family, you pay 30% coinsurance for covered non-network services
- When your out-of-pocket expenses for covered non-network services adds up to \$8,000 for Self Only or \$8,000 per person for Self Plus One or \$16,000 for Self and Family, we eliminate the 30% coinsurance for non-network services

### **Standard Option - Blue Preferred HMO:**

- No referrals needed
- No deductibles
- \$0 copay for covered preventive care services
- \$25 primary care office visit copay
- \$45 specialty care office visit copay
- \$500 copay per inpatient admission
- \$300 outpatient facility copay for surgery from network providers
- \$175 emergency room copay

## 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.
- In order for network benefits to apply, Plan physicians must provide or arrange your care within the network.
- There is no deductible under the Blue Preferred HMO Standard Option.
- Please see Section 5(i) for information regarding the Blue Preferred Plus POS High Option benefits for Non-Network services. We will apply an annual deductible (\$2,000 for Self Only, or \$2,000 per person for Self Plus One, or \$6,000 for Self and Family) and 30% coinsurance to covered Blue Preferred Plus POS High Option services. Under Blue Preferred Plus POS High Option, the annual catastrophic protection out-of-pocket maximum is \$8,000 for Self Only, or \$8,000 per person for Self Plus One, or \$16,000 for Self and Family. You are also responsible for all charges that exceed our payment.
- The facility copayment or coinsurance will apply to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- Under the Blue Preferred Plus POS High Option benefits, you are ultimately responsible for ensuring that your Non-Network provider obtains our prior-approval and/or precertification for certain services.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.

Benefit Description	You pay	
Diagnostic and treatment services	High Option	Standard
Professional services of physicians <ul style="list-style-type: none"> <li>• In physician’s office</li> <li>• Office medical consultations</li> <li>• Second surgical opinion</li> </ul>	Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	\$25 per office visit to your PCP or \$45 per office visit to a Specialist
<ul style="list-style-type: none"> <li>• Injectable or infused medications given by the doctor in the office</li> </ul> This does not include immunizations prescribed by your primary care physician nor allergy injections.	Network: 20% of our allowance  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge.	20% of our allowance
<ul style="list-style-type: none"> <li>• Online clinic visit</li> <li>• Retail Health clinic</li> </ul> Note: Online clinic visits include visits with your personal physician or with a participating provider through LiveHealth online.	Network: \$20 PCP office visit  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	\$25 PCP office visit

*Diagnostic and treatment services - continued on next page*

Benefit Description	You pay	
Diagnostic and treatment services (cont.)	High Option	Standard
Professional services of physicians <ul style="list-style-type: none"> <li>• During a hospital stay</li> <li>• In a skilled nursing facility</li> </ul>	Network: Nothing  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	Nothing
<ul style="list-style-type: none"> <li>• In an urgent care center</li> </ul>	\$40 per visit	\$45 per visit
At home	Network: \$20 per visit by your PCP or \$40 per visit by a Specialist  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	\$25 per PCP visit or \$45 per Specialist visit
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• Care that is not medically necessary</li> <li>• Care that is investigational</li> </ul>	<i>All charges</i>	<i>All charges</i>
Lab, X-ray and other diagnostic tests	High Option	Standard
Laboratory tests, such as: <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine Pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Non-routine mammograms</li> <li>• Ultrasound/Sonogram – one routine ultrasound/sonogram for a normal pregnancy</li> <li>• Electrocardiogram and EEG</li> </ul>	Network: Nothing  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge  Note: Please refer to Section 5(c) for information regarding services provided in an outpatient hospital or ambulatory surgical center.	Nothing  Note: Please refer to Section 5(c) for information regarding services provided in an outpatient hospital or ambulatory surgical center.
<ul style="list-style-type: none"> <li>• CT Scans, MRI, MRA, PET, nuclear cardiology imaging studies and non-maternity related ultrasounds</li> </ul> Note: MRI's, MRA's, PET, all CT's (including CTA), Nuclear Cardiology, and MRS will require prior approval (see page 19).  Note: Central supply (IV Tubing) and pharmacy (dye) necessary to perform tests are covered as part of the test.	Network: 20% of our allowance per test  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	20% of our allowance per test

Benefit Description	You pay	
	High Option	Standard
<p>Periodic preventive examinations and routine screenings, such as:</p> <ul style="list-style-type: none"> <li>• Total blood cholesterol - once every three years*</li> <li>• Colorectal cancer screening, including <ul style="list-style-type: none"> <li>- Fecal occult blood test</li> <li>- Sigmoidoscopy screening – every five years starting at age 50</li> <li>- Colonoscopy screening – every ten years starting at age 50</li> </ul> </li> </ul> <p><b><i>*Or more frequently if recommended by your Blue Preferred Plus POS or Blue Preferred HMO physician</i></b></p>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<ul style="list-style-type: none"> <li>• Routine Prostate Specific Antigen (PSA) test - one annually for men age 40 and older*</li> </ul> <p><b><i>*Or more frequently if recommended by your Blue Preferred Plus POS or Blue Preferred HMO physician</i></b></p>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p>Well woman care; based on current recommendations such as:</p> <ul style="list-style-type: none"> <li>• Cervical cancer screening (Pap smear)</li> <li>• Human Papillomavirus (HPV) testing</li> <li>• Chlamydia/Gonorrhea screening</li> <li>• Osteoporosis screening</li> <li>• Breast cancer screening</li> <li>• Counseling for sexually transmitted infections</li> <li>• Counseling and screening for human immune-deficiency virus</li> <li>• Contraceptive methods and counseling</li> <li>• Screening and counseling for interpersonal and domestic violence</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<ul style="list-style-type: none"> <li>• Routine mammogram – covered for women.</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<ul style="list-style-type: none"> <li>• Adult immunizations endorsed by the Centers for Disease Control and Prevention (CDC): based on the Advisory Committee on Immunization Practices (ACIP) schedule</li> </ul>	<p>Network: Nothing</p>	Nothing

*Preventive care, adult - continued on next page*

Benefit Description	You pay	
	High Option	Standard
<b>Preventive care, adult (cont.)</b>		
	POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	
<p>Note: Any procedure, injection, diagnostic service, laboratory, or x-ray service done in conjunction with a routine examination and is not included in the preventive listing of services will be subject to the applicable member copayments, coinsurance, and deductible.</p> <p>Note: A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at: <a href="http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/">www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/</a></p> <p>HHS: <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a></p> <p>CDC: <a href="http://www.cdc.gov/vaccines/schedules/index.html">www.cdc.gov/vaccines/schedules/index.html</a></p> <p><b>Women's preventive services:</b> <a href="http://www.healthcare.gov/preventive-care-women/">www.healthcare.gov/preventive-care-women/</a></p> <p>For additional information: <a href="http://healthfinder.gov/myhealthfinder/default.aspx">healthfinder.gov/myhealthfinder/default.aspx</a></p>		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.</i></li> <li>• <i>Immunizations, boosters, and medications for travel or work-related exposure.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Preventive care, children</b>	<b>High Option</b>	<b>Standard</b>
Well-child visits, examinations, and immunizations as described in the Bright Future Guidelines provided by the American Academy of Pediatrics	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing

*Preventive care, children - continued on next page*

Benefit Description	You pay	
	High Option	Standard
<p><b>Preventive care, children (cont.)</b></p> <p>Note: Any procedure, injection, diagnostic service, laboratory, or x-ray service done in conjunction with a routine examination and is not included in the preventive listing of services will be subject to the applicable member copayments, coinsurance, and deductible.</p> <p>Note: A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at <a href="http://www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/">www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/</a></p> <p>HHS: <a href="http://www.healthcare.gov/preventive-care-benefits/">www.healthcare.gov/preventive-care-benefits/</a> .</p> <p>CDC: <a href="http://www.cdc.gov/vaccines/schedules/index.html">www.cdc.gov/vaccines/schedules/index.html</a></p> <p><b>Women’s preventive services:</b> <a href="http://www.healthcare.gov/preventive-care-women/">www.healthcare.gov/preventive-care-women/</a></p> <p>For additional information: <a href="http://healthfinder.gov/myhealthfinder/default.aspx">healthfinder.gov/myhealthfinder/default.aspx</a></p> <p>Note: For a complete list of the American Academy of Pediatrics Bright Futures Guidelines go to <a href="http://brightfutures.aap.org/Pages/default.aspx">brightfutures.aap.org/Pages/default.aspx</a></p>		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.</i></li> <li>• <i>Immunizations, boosters, and medications for travel or work-related exposure.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<p><b>Maternity care</b></p> <p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> <li>• Prenatal care – includes one routine ultrasound/sonogram for a normal pregnancy</li> <li>• Screening for gestational diabetes for pregnant women after 24 weeks.</li> <li>• Delivery</li> <li>• Postnatal care</li> </ul> <p>Note: Here are some things to keep in mind:</p>	<p>Network: \$20 per office visit (office visit copay applies to the initial visit only for routine obstetrical care)</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>\$25 per office visit (office visit copay applies to the initial visit only for routine obstetrical care)</p> <p>Note: You owe an inpatient hospital admission copay for hospital services. See Section 5(c) <i>Services provided by a hospital or other facility, and ambulance services.</i></p>

*Maternity care - continued on next page*

Benefit Description	You pay	
<b>Maternity care (cont.)</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>You do not need to precertify your vaginal delivery; see page 19 for other circumstances, such as extended stays for you or your baby.</li> <li>You may remain in the hospital up to 48 hours after a vaginal delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. If you leave in less than 48 hours (or 96 hours after a cesarean delivery), we will cover two home visits by a registered nurse provided through a network home health agency.</li> <li>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.</li> <li>We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury.</li> <li>Hospital services are covered under Section 5(c) and Surgical benefits Section 5(b).</li> </ul> <p>Note: When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. If the newborn is eligible for coverage, regular medical or surgical benefits apply rather than maternity benefits.</p>	<p>Network: \$20 per office visit (office visit copay applies to the initial visit only for routine obstetrical care)</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p> <p>Note: You owe an inpatient hospital admission copay for network hospital services. The annual deductible and 30% coinsurance applies to non-network facilities under the POS benefits. See Section 5(c) <i>Services provided by a hospital or other facility, and ambulance services.</i></p>	<p>\$25 per office visit (office visit copay applies to the initial visit only for routine obstetrical care)</p> <p>Note: You owe an inpatient hospital admission copay for hospital services. See Section 5(c) <i>Services provided by a hospital or other facility, and ambulance services.</i></p>
Breastfeeding support, supplies and counseling for each birth	Nothing	Nothing
<b>Family planning</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>Contraceptive counseling</li> </ul> <p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>Voluntary sterilization (See Surgical procedures Section 5(b))</li> <li>Surgically implanted contraceptives</li> <li>Injectable contraceptive drugs (such as Depo provera)</li> <li>Intrauterine devices (IUDs)</li> <li>Diaphragms</li> </ul>	<p>Network: Nothing for family planning services, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing for family planning services, otherwise \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>

*Family planning - continued on next page*

Benefit Description	You pay	
Family planning (cont.)	High Option	Standard
<p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p>Network: Nothing for family planning services, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing for family planning services, otherwise \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary surgical sterilization</i></li> <li>• <i>Genetic testing and counseling</i></li> <li>• <i>Voluntary abortions and related care</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Infertility services	High Option	Standard
<ul style="list-style-type: none"> <li>• Services limited to: <ul style="list-style-type: none"> <li>- Intravaginal insemination (IVI)</li> <li>- Intracervical insemination (ICI)</li> <li>- Intrauterine insemination (IUI)</li> </ul> </li> </ul>	<p>Network: Nothing for infertility services, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing for infertility services, otherwise \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>
<ul style="list-style-type: none"> <li>• Fertility drugs</li> </ul> <p>Note: Blue Preferred Plus POS High Option covers fertility drugs under the prescription drug benefit. Please refer to Section 5(f). Preauthorization is required for fertility medication. The Blue Preferred HMO Standard Option does not cover fertility drugs.</p>	<p>Applicable prescription drug copays</p>	<p><i>All charges</i></p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Treatment for infertility following voluntary sterilization (unless due to chemotherapy or radiation treatment)</i></li> <li>• <i>Costs associated with cryo-preservation and storage of sperm, eggs and Embryos; provided however, subsequent procedures of a medical nature necessary to make use of the cryo-preserved substance will not be similarly excluded if deemed non-experimental and non-investigational</i></li> <li>• <i>Non-medical costs of an egg or sperm Donor</i></li> <li>• <i>Infertility treatments rendered to dependents under the age of 18</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

*Infertility services - continued on next page*

Benefit Description	You pay	
<b>Infertility services (cont.)</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>Any treatment not specified as covered</li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Allergy care</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>Testing and treatment</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 20% of our allowance for testing and treatment
<ul style="list-style-type: none"> <li>Allergy injections</li> </ul>	<p>Network: \$3 per visit</p> <p>Note: The \$20 PCP office visit or \$40 Specialist office visit copay applies if other services are rendered during your visit to a network provider.</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>\$3 per visit</p> <p>Note: The \$25 per PCP visit or \$45 per Specialist visit copay applies if other services are rendered during your visit</p>
<ul style="list-style-type: none"> <li>Allergy serum</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Provocative food testing</i></li> <li><i>Sublingual allergy desensitization</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Treatment therapies</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>Chemotherapy and radiation therapy</li> </ul> <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on pages 51-55.</p> <p>Note: See Section 5(c) Outpatient hospital or ambulatory surgical center for services that are performed in an outpatient setting.</p>	<p>Network: Nothing for radiation therapy, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist plus 20% of our allowance for injectable chemotherapy</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 20% of our allowance for injectable chemotherapy and nothing for radiation therapy

*Treatment therapies - continued on next page*

Benefit Description	You pay	
	High Option	Standard
<ul style="list-style-type: none"> <li>Respiratory and inhalation therapy</li> <li>Dialysis – hemodialysis and peritoneal dialysis</li> </ul>	<p>Network: \$20 per PCP visit or \$40 per Specialist visit or \$40 per outpatient facility visit</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist or \$45 per outpatient facility visit
<ul style="list-style-type: none"> <li>Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy</li> </ul>	<p>Network: \$20 per PCP visit or \$40 per Specialist visit and 20% of our allowance for Intravenous (IV)/ Infusion Therapy</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 20% of our allowance for Intravenous (IV)/Infusion Therapy
<ul style="list-style-type: none"> <li>Applied Behavior Analysis (ABA) - Children with autism spectrum disorder</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist
<ul style="list-style-type: none"> <li>Growth hormone therapy (GHT)</li> </ul> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>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 <i>Other services under You need prior Plan approval for certain services</i> on pages 19-20. Approval is based on our medical policy. We may ask you or your physician to submit, through our predetermination process, the following:</p> <ul style="list-style-type: none"> <li>- A letter of medical necessity</li> <li>- Laboratory results, and</li> <li>- A growth chart</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist and the applicable prescription drug copay for Growth Hormones</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist and the applicable prescription drug copay for Growth Hormones

Treatment therapies - continued on next page

Benefit Description	You pay	
	High Option	Standard
<b>Treatment therapies (cont.)</b>		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Therapy that is not listed as covered in this booklet. For example, massage therapy or exercise conditioning.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Physical, occupational and speech therapies</b>		
<p><b>High Option - Blue Preferred Plus POS</b></p> <ul style="list-style-type: none"> <li>• Up to a combined maximum of 60 visits per calendar year for rehabilitative and habilitative physical, occupational and speech therapy.</li> </ul> <p>For the services of each of the following:</p> <ul style="list-style-type: none"> <li>• Speech therapists</li> </ul> <p>Note: We only cover therapy when a provider orders the care.</p>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist or \$40 per outpatient facility visit</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	See Standard Option benefits below
<ul style="list-style-type: none"> <li>• Physical therapists (not including Chiropractic services)</li> <li>• Occupational therapists</li> </ul> <p>Note: We only cover therapy when a provider orders the care.</p>	<p>Network: \$20 per therapy visit</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	See Standard Option benefits below.
<p><b>Standard Option - Blue Preferred HMO</b></p> <ul style="list-style-type: none"> <li>• Up to 20 visits per calendar year for each of the following types of rehabilitative and habilitative therapy: <ul style="list-style-type: none"> <li>- Speech</li> </ul> </li> </ul>	See High Option benefits above.	<p>\$25 per visit to your PCP or \$45 per visit to a Specialist or \$45 per outpatient facility visit</p> <p>Note: When rendered in the home, home care service limits apply</p>
<ul style="list-style-type: none"> <li>• Up to 20 visits per calendar year for therapy services from: <ul style="list-style-type: none"> <li>- Physical therapists (not including Chiropractic services)</li> <li>- Occupational therapists</li> </ul> </li> </ul>	See High Option benefits above.	<p>\$25 per therapy visit in an office or \$45 per outpatient facility visit</p> <p>Note: When rendered in the home, home care service limits apply</p>
<p><b>High Option - Blue Preferred Plus POS</b></p> <ul style="list-style-type: none"> <li>• Cardiac rehabilitation following, but not limited to, a heart transplant, bypass surgery or a myocardial infarction, is provided for one consecutive 12-week program per calendar year.</li> <li>• Pulmonary rehabilitation for up to 14 sessions within 12 months and then one session every 3 months thereafter.</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist or \$40 per outpatient facility visit</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	See Standard Option benefits below.

*Physical, occupational and speech therapies - continued on next page*

Benefit Description	You pay	
<b>Physical, occupational and speech therapies (cont.)</b>	<b>High Option</b>	<b>Standard</b>
<p><b>Standard Option - Blue Preferred HMO</b></p> <ul style="list-style-type: none"> <li>• Cardiac rehabilitation - 36 visits when rendered as physician home visits and office services or outpatient services, unless additional visits are approved by Us in advance. (When rendered in the home, home care services limits apply instead of the limit listed here.)</li> <li>• Pulmonary rehabilitation - 20 visits when rendered as physician home visits and office services or outpatient services, unless additional visits are approved by Us in advance. When rendered in the home, home care services limits apply. When rendered as part of physical therapy, the physical therapy limit will apply instead of the limit.</li> </ul>	See High Option benefits above	\$25 per visit to your PCP or \$45 per visit to a Specialist or \$45 per outpatient facility visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Long-term rehabilitative therapy</i></li> <li>• <i>Exercise programs.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Hearing services (testing, treatment, and supplies)</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>• Routine hearing exams</li> <li>• Newborn hearing, screening, rescreening and initial amplification</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing for routine hearing screenings, otherwise \$25 per office visit to your PCP or \$45 per office visit to a Specialist
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Hearing aids, testing and examinations for them</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Vision services (testing, treatment, and supplies)</b>	<b>High Option</b>	<b>Standard</b>
Medical and surgical treatment of injuries and/or diseases affecting the eye	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist

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

Benefit Description	You pay	
	High Option	Standard
<b>Vision services (testing, treatment, and supplies) (cont.)</b>		
<ul style="list-style-type: none"> <li>One routine eye-exam with refraction per year</li> </ul>	Nothing	Nothing
<ul style="list-style-type: none"> <li>The first pair of eyeglasses, including frames, or contact lenses are covered when they replace the function of the human lens for conditions caused by cataract surgery or injury</li> </ul> <p>Note: Contact lenses or glasses are often prescribed following intraocular lens implantation for the treatment of cataracts. See <i>Orthopedic and prosthetic devices</i> for internal device insertion benefits.</p>	<p>Network: Nothing for first pair of lenses, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 30% coinsurance for first pair of lenses
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Eyeglasses (frames and lenses)</i></li> <li><i>Contact lenses, contact fittings or contact examinations</i></li> <li><i>Eye exercises and vision training</i></li> <li><i>Radial keratotomy and other refractive surgery</i></li> <li><i>Photo-Refractive keratectomy (PRK)</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Foot care</b>	<b>High Option</b>	<b>Standard</b>
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p> <p>Note: See <i>Orthopedic and prosthetic devices</i> for information on podiatric shoe inserts</p>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>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</i></li> <li><i>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)</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
Orthopedic and prosthetic devices	High Option	Standard
<ul style="list-style-type: none"> <li>Artificial limbs and eyes</li> <li>Stump hose</li> <li>Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy</li> <li>Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.</li> <li>Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy.</li> </ul> <p>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.</p>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist and 20% coinsurance for orthopedic and prosthetic devices</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 30% coinsurance for orthopedic and prosthetic devices</p>
<ul style="list-style-type: none"> <li>One wig, when necessitated by hair loss due to covered radiation therapy or chemotherapy.</li> </ul>	<p>Network: Nothing up to a \$175 maximum allowance</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>30% of our allowance</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Orthopedic shoes (except therapeutic shoes for diabetes)</i></li> <li><i>Heel pads and heel cups</i></li> <li><i>Foot support devices, such as arch supports and corrective shoes unless they are an integral part of a leg brace</i></li> <li><i>Orthotic devices used primarily for convenience, comfort or for participation in athletics</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Durable medical equipment (DME)	High Option	Standard
<p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include but are not limited to:</p> <ul style="list-style-type: none"> <li>Oxygen</li> <li>Hospital beds</li> <li>Wheelchairs</li> <li>Crutches, walkers</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist and 20% coinsurance for durable medical equipment (DME)</p>	<p>\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 30% coinsurance for durable medical equipment (DME)</p>

*Durable medical equipment (DME) - continued on next page*

Benefit Description	You pay	
<b>Durable medical equipment (DME) (cont.)</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>• Blood glucose monitors</li> <li>• First pair of lenses following cataract removal</li> <li>• Hemodialysis and dialysis equipment</li> <li>• Sleep apnea, cardiac and neonatal (high risk infant) monitors</li> <li>• Medical supplies, such as surgical dressings and colostomy bags and casting supplies</li> </ul> <p>Note: Once the purchase price has been met you will be responsible for any further charges in addition to your deductible and coinsurance.</p> <p>Note: Durable medical equipment is equipment which can withstand repeated use; primarily and customarily used to serve a medical purpose; generally is not useful to a person in the absence of illness or injury; and is appropriate for use in a patient's home.</p>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist and 20% coinsurance for durable medical equipment (DME)</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p> <p>Note: You are responsible for any charges that exceed our allowance for basic equipment.</p>	<p>\$25 per office visit to your PCP or \$45 per office visit to a Specialist plus 30% coinsurance for durable medical equipment (DME)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Devices and equipment used for environmental control or to enhance the environmental setting, such as air conditioners, humidifiers or air filters</i></li> <li>• <i>Supplies that can be used by other family members such as: adhesive tape, band-aids, alcohol and cotton balls</i></li> <li>• <i>Raised toilet seats</i></li> <li>• <i>Personal hygiene and convenience items</i></li> <li>• <i>Mechanical beds, such as Craftmatic Adjustable Beds</i></li> <li>• <i>Mattresses, sheets, pads, pillows, rubber sheets</i></li> <li>• <i>Therabath, hot tubs, Jacuzzis, saunas, portable whirlpool pumps</i></li> <li>• <i>Chair lifts and tub chairs</i></li> <li>• <i>Exercise equipment, including but not limited to exercise bikes and treadmills</i></li> <li>• <i>Ice bags and/or cold pack pump therapy</i></li> <li>• <i>Corsets or other articles of clothing</i></li> <li>• <i>Food or food supplements</i></li> </ul>	<p><i>All charges</i></p> <p><i>Any charges above the allowed amount for the basic equipment.</i></p>	<p><i>All charges</i></p>

Benefit Description	You pay	
Home health services	High Option	Standard
<p>Covered Services are those performed by a Home Health Care Agency or other Provider in your residence. Home Health Care includes professional, technical, health aide services, supplies, and medical equipment. The Member must be confined to the home for medical reasons, and be physically unable to obtain needed medical services on an Outpatient basis. Covered Services include but are not limited to:</p> <ul style="list-style-type: none"> <li>• Intermittent Skilled Nursing Services (by an R.N. or L.P.N.).</li> <li>• Medical/Social Services.</li> <li>• Diagnostic Services.</li> <li>• Nutritional Guidance.</li> <li>• Home Health Aide Services. The Member must be receiving skilled nursing or therapy. Services must be furnished by appropriately trained personnel employed by the Home Health Care Provider. Other organizations may provide services only when approved by Us, and their duties must be assigned and supervised by a professional nurse on the staff of the Home Health Care Provider.</li> <li>• Therapy Services (except for Manipulation Therapy which will not be covered when rendered in the home). Home Care Visit limits specified in the Schedule of Benefits for Home Care Services apply when Therapy Services are rendered in the home.</li> <li>• Medical/Surgical Supplies.</li> <li>• Durable Medical Equipment.</li> <li>• Prescription Drugs (only if provided and billed by a Home Health Care Agency).</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing for up to 100 visits per calendar year</p>
<ul style="list-style-type: none"> <li>• Private Duty Nursing for up to 82 visits per calendar year.</li> </ul> <p>Note: Private Duty Nursing care has a lifetime maximum of 164 visits.</p> <p>Note: Maximum does not include Home Infusion Therapy, Manipulation Therapy or Private Duty Nursing rendered in the home.</p>	<p><i>All charges</i></p>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Food, housing, homemaker services and home delivered meals.</i></li> <li>• <i>Home or Outpatient hemodialysis services (these are covered under Treatment therapy services).</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

*Home health services - continued on next page*

Benefit Description	You pay	
<b>Home health services (cont.)</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>• <i>Physician charges.</i></li> <li>• <i>Helpful environmental materials (hand rails, ramps, telephones, air conditioners, and similar services, appliances and devices.)</i></li> <li>• <i>Services provided by Registered Nurses and other health workers who are not acting as employees or under approved arrangements with a contracting Home Health Care Provider.</i></li> <li>• <i>Services provided by a member of the patient's immediate family.</i></li> <li>• <i>Services provided by volunteer ambulance associations for which patient is not obligated to pay, visiting teachers, vocational guidance and other counselors, and services related to outside, occupational and social activities</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Chiropractic</b>	<b>High Option</b>	<b>Standard</b>
<ul style="list-style-type: none"> <li>• 26 visits per calendar year.</li> <li>• Manipulation of the spine and extremities.</li> <li>• Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application.</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>Note: This benefit is covered within the network only. We do not provide out-of-network benefits for chiropractic services</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Long-term rehabilitative therapy</i></li> <li>• <i>Exercise programs</i></li> <li>• <i>Maintenance care</i></li> <li>• <i>Relaxation therapy</i></li> <li>• <i>Out-of-network services</i></li> <li>• <i>Chiropractic care beyond the 26th visit</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Alternative treatments</b>	<b>High Option</b>	<b>Standard</b>
<p><i>No benefit.</i></p> <p>See Non-FEHB page.</p>	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
	High Option	Standard
<p><b>Educational classes and programs</b></p> <ul style="list-style-type: none"> <li>Tobacco cessation program includes: <ul style="list-style-type: none"> <li>individual, group, and telephone counseling</li> <li>coverage for physician prescribed over-the-counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence.</li> </ul> </li> </ul> <p>Note: See Section 5(f) Prescription benefits for information on physician prescribed OTC and prescription drugs approved by the FDA to treat tobacco dependence. See Section 5(e) for information on individual and group psychotherapy.</p>	Nothing	Nothing
<ul style="list-style-type: none"> <li>Diabetes</li> </ul> <p>Note: Please refer to Section 5(h) Special Features for information on our disease management programs for asthma and diabetes.</p>	<p>Network: Nothing if received in a non-office setting, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per office visit to your PCP or \$45 per office visit to a Specialist
Nutritional counseling for the treatment of obesity	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Any educational service not listed above as covered</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Cancer clinical trials</b>	<b>High Option</b>	<b>Standard</b>
Routine patient costs for individual participation in phase I, II, III or IV clinical trials conducted to prevent, detect or treat cancer, life-threatening diseases or conditions that are Federally funded; conducted under investigational new drug application reviewed by FDA; or conducted as a drug trial exempt from the requirement of an investigational new drug application.	<p>Network: Nothing for the routine care associated with phase I, II, III or IV clinical trials for cancer treatment, otherwise \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing for the routine care associated with phase I, II, III or IV clinical trials for cancer treatment, otherwise \$25 per office visit to your PCP or \$45 per office visit to a Specialist

*Cancer clinical trials - continued on next page*

Benefit Description	You pay	
Cancer clinical trials (cont.)	High Option	Standard
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>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.</i></li> <li><i>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.</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

## 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.
- In order for network benefits to apply, Plan physicians must provide or arrange your care within the network.
- There is no deductible under the Blue Preferred HMO Standard Option.
- Please see Section 5(i) for information regarding the Blue Preferred Plus POS High Option benefits for Non-Network services. We will apply an annual deductible (\$2,000 for Self Only, or \$2,000 per person for Self Plus One, or \$6,000 for Self and Family) and 30% coinsurance to covered Blue Preferred Plus POS High Option services. Under Blue Preferred Plus POS High Option, the annual catastrophic protection out-of-pocket maximum is \$8,000 for Self Only, or \$8,000 per person for Self Plus One, or \$16,000 for Self and Family. You are also responsible for all charges that exceed our payment.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.
- The services listed below are for the charges billed by a physician or other health care professional for your surgical care. See Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR NETWORK 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. Under the Blue Preferred Plus POS High Option benefits, you are ultimately responsible for ensuring that your non-network physician obtains our prior approval and/or requests precertification.

Benefit Description	You pay	
	High Option	Standard Option
<b>Surgical procedures</b>  A comprehensive range of services, such as: <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by the surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Correction of congenital anomalies (see Reconstructive surgery)</li> <li>• Insertion of internal prosthetic devices. See 5 (a) – Orthopedic and prosthetic devices for device coverage information</li> <li>• Voluntary sterilization (e.g., Tubal ligation, Vasectomy)</li> </ul>	Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist

*Surgical procedures - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>
<ul style="list-style-type: none"> <li>Surgical treatment of morbid obesity (bariatric surgery) – eligible members must be age 18 or over and weigh 100 pounds or 100% over his or her normal weight according to current underwriting standards and meet the following criteria: <ul style="list-style-type: none"> <li>BMI of 40 or greater, or BMI of 35 or greater with co-morbid conditions including, but not limited to, life threatening cardio-pulmonary problems (severe sleep apnea, Pickwickian syndrome and obesity related cardiomyopathy), diabetes mellitus, cardiovascular disease or hypertension; and</li> <li>Must have actively participated in non-surgical methods of weight reduction (these efforts must be fully appraised by the network physician requesting authorization for surgery).</li> </ul> </li> </ul> <p>The physician requesting preauthorization for the surgery must confirm the following as part of the evaluation process:</p> <ul style="list-style-type: none"> <li>The patient’s psychiatric profile is such that he or she is able to understand, tolerate and comply with all phases of care and is committed to long-term follow-up requirements;</li> <li>The patient’s post-operative expectations have been addressed;</li> <li>The patient has undergone a preoperative medical consultation and is felt to be an acceptable surgical candidate;</li> <li>The patient has undergone a preoperative mental health assessment and is felt to be an acceptable candidate;</li> </ul>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>

*Surgical procedures - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<p><b>Surgical procedures (cont.)</b></p> <ul style="list-style-type: none"> <li>- The patient has received a thorough explanation of the risks, benefits, and uncertainties of the procedure;</li> <li>- The patient's treatment plan includes pre- and post-operative dietary evaluations and nutritional counseling; and</li> <li>- The patient's treatment plan includes counseling regarding exercise, psychological issues and the availability of supportive resources when needed.</li> </ul>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>
<p>Transgender reassignment surgical services to treat gender dysphoria. The following procedures will be covered once medical necessity criteria has been met:</p> <ul style="list-style-type: none"> <li>• Surgeries consisting of any combination of the following: hysterectomy, salpingo-oophorectomy, ovariectomy, or orchiectomy; or</li> <li>• Surgeries consisting of any combination of the following: metoidioplasty, phalloplasty, vaginoplasty, penectomy, clitoroplasty, labiaplasty, vaginectomy, scrotoplasty, urethroplasty, or placement of testicular prostheses; or</li> <li>• Bilateral mastectomy.</li> </ul> <p>For more information please contact customer service.</p>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Routine treatment of conditions of the foot; (see Foot care)</i></li> <li>• <i>Cosmetic procedures include but not limited to:</i>  <i>Abdominoplasty, blepharoplasty, breast augmentation, brow lift, calf implants, electrolysis, face lift, facial bone reconstruction, facial implants, gluteal augmentation, hair removal/hairplasty, jaw reduction (jaw contouring), lip reduction/enhancement, lipofilling/collagen injections, liposuction, nose implants, pectoral implants, rhinoplasty, thyroid cartilage reduction (chondroplasty), voice modification surgery, voice therapy</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You pay	
<b>Reconstructive surgery</b>	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Surgery to correct a functional defect.</li> <li>• Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> <li>- the condition produced a major effect on the member's appearance and</li> <li>- the condition can reasonably be expected to be corrected by such surgery.</li> </ul> </li> <li>• Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes.</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> <li>- surgery to produce a symmetrical appearance of breasts;</li> <li>- treatment of any physical complications, such as lymphedemas;</li> <li>- breast prostheses and surgical bras and replacements (see Prosthetic devices)</li> </ul> </li> </ul> <p>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.</p>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>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.</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<b>Oral and maxillofacial surgery</b>	<b>High Option</b>	<b>Standard Option</b>
<p><b>Under Blue Preferred Plus POS High Option</b></p> <p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip, cleft palate or severe functional malocclusion;</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures;</li> <li>• Extractions of teeth that interfere with radiation therapy;</li> </ul>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>See Standard Option benefits below</p>

*Oral and maxillofacial surgery - continued on next page*

Benefit Description	You pay	
<b>Oral and maxillofacial surgery (cont.)</b>	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Treatment of trauma resulting in injuries to the jaw, cheeks, lips, tongue, roof and floor of the mouth;</li> <li>• Treatment of bony impactions;</li> <li>• Surgical correction of anatomical abnormalities for treatment of temporomandibular (TMJ) disease when approved in advance by Blue Preferred Plus POS;</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> </ul>	<p>Network: Nothing, unless performed during an office visit, then \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	See Standard Option benefits below
<p><b>Under Blue Preferred HMO Standard Option</b></p> <p>Oral surgical procedures include:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones.</li> <li>• Orthognathic surgery for a physical abnormality that prevents normal function of the upper and/or lower jaw and is Medically Necessary to attain functional capacity of the affected part.</li> <li>• Oral/surgical correction of accidental injuries.</li> <li>• Treatment of non-dental lesions, such as removal of tumors and biopsies.</li> <li>• Incision and drainage of infection of soft tissue not including odontogenic cysts or abscesses.</li> <li>• Surgical correction of anatomical abnormalities for treatment of temporomandibular (TMJ) disease when approved in advance by Blue Preferred HMO.</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> </ul>	See High Option benefits above	Nothing, unless performed during an office visit, then \$25 per office visit to your PCP or \$45 per office visit to a Specialist
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
Organ/tissue transplants	High Option	Standard Option
<p>These <b>solid organ transplants</b> are covered. Solid organ transplants are limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart-lung</li> <li>• Kidney</li> <li>• Kidney-Pancreas</li> <li>• Liver</li> <li>• Pancreas</li> <li>• Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis</li> <li>• Intestinal transplants <ul style="list-style-type: none"> <li>- Isolated small intestine</li> <li>- Small intestine with the liver</li> <li>- Small intestine with multiple organs such as the liver, stomach, and pancreas</li> </ul> </li> <li>• Lung - single/bilateral/lobar</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing</p>
<p><b>Tandem transplants for covered transplants:</b> subject to medical necessity review by the Plan.</p> <p>Autologous tandem transplants:</p> <ul style="list-style-type: none"> <li>• AL Amyloidosis</li> <li>• Multiple myeloma (de novo and treated)</li> <li>• Recurrent germ cell tumors (including testicular cancer)</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing</p>
<p><b>Blood or Marrow Stem Cell Transplants:</b></p> <p>The Plan extends coverage for the diagnoses as indicated below.</p> <p>Allogeneic transplants for:</p> <ul style="list-style-type: none"> <li>• Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia</li> <li>• Advanced Hodgkin's lymphoma with recurrence (relapsed)</li> <li>• Advanced non-Hodgkin's lymphoma with recurrence (relapsed)</li> <li>• Acute myeloid leukemia</li> <li>• Advanced Myeloproliferative Disorders (MPDs)</li> <li>• Amyloidosis</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing</p>

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<p><b>Organ/tissue transplants (cont.)</b></p> <ul style="list-style-type: none"> <li>Chronic lymphocytic leukemia/small lymphocytic leukemia (CLL/SLL)</li> <li>Hemoglobinopathy</li> <li>Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia)</li> <li>Myelodysplasia/Myelodysplastic Syndromes</li> <li>Paroxysmal Nocturnal Hemoglobinuria</li> <li>Severe combined immunodeficiency</li> <li>Severe or very severe aplastic anemia</li> </ul> <p>Autologous transplant for:</p> <ul style="list-style-type: none"> <li>Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia</li> <li>Hodgkin's lymphoma recurrence - relapsed or refractory</li> <li>Non-Hodgkin's lymphoma recurrence - relapsed or refractory</li> <li>Amyloidosis</li> <li>Breast Cancer</li> <li>Epithelial ovarian cancer</li> <li>Neuroblastoma</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><b>Mini-transplants performed in a Clinical Trial Setting (non-myeloablative, reduced intensity conditioning with a diagnosis listed under Section II): Subject to Medical Necessity.</b></p>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><b>Blood or Marrow Stem Cell Transplants:</b> Subject to medical necessity:</p> <p>Allogeneic transplant for:</p> <ul style="list-style-type: none"> <li>Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome)</li> </ul> <p>Autologous transplants for:</p> <ul style="list-style-type: none"> <li>Multiple myeloma</li> <li>Testicular, Mediastinal, Retroperitoneal, and Ovarian germ cell tumors</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><b>Blood or Marrow Stem Cell Transplants:</b> Not Subject to Medical Necessity. May Be Limited to Clinical Trials.</p> <p>Autologous transplants for:</p> <ul style="list-style-type: none"> <li>Advanced Ewing sarcoma</li> <li>Advanced Childhood kidney cancers</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing

*Organ/tissue transplants - continued on next page*  
Section 5(b)

Benefit Description	You pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> <li>• Aggressive non-Hodgkin’s lymphomas (Mantle Cell lymphoma, adult T-cell leukemia/lymphoma, peripheral T-cell lymphomas and aggressive Dendritic Cell neoplasms)</li> <li>• Breast cancer</li> <li>• Childhood rhabdomyosarcoma</li> <li>• Epithelial ovarian cancer</li> <li>• Mantle Cell (Non-Hodgkin lymphoma)</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing</p>
<p><b>Blood or Marrow Stem Cell Transplants under clinical trials.</b></p> <p>Allogeneic transplants for:</p> <ul style="list-style-type: none"> <li>• Early stage (indolent or non-advanced) small cell lymphocytic lymphoma</li> <li>• Sickle cell</li> <li>• Multiple myeloma (after a previous autologous stem cell transplant or due to primary graft failure, failure to engraft or rejection)</li> <li>• Multiple sclerosis</li> <li>• Beta Thalassemia Major</li> </ul> <p>Non-myeloablative allogeneic transplants for:</p> <ul style="list-style-type: none"> <li>• Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia</li> <li>• Advanced Hodgkin's lymphoma</li> <li>• Non-Hodgkin's lymphoma - relapsed or refractory</li> <li>• Chronic lymphocytic leukemia</li> <li>• Chronic myelogenous leukemia</li> <li>• Chronic lymphocytic lymphoma/small lymphoma (CLL/SLL)</li> <li>• Early stage (indolent or non-advanced) small cell lymphocytic lymphoma</li> <li>• Multiple myeloma (after a previous autologous stem cell transplant or due to primary graft failure, failure to engraft or rejection)</li> <li>• Multiple sclerosis</li> <li>• Myeloproliferative Disorders</li> <li>• Myeloproliferative/Myelodysplastic Syndromes</li> <li>• Sickle Cell disease</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Nothing</p>

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<p><b>Organ/tissue transplants (cont.)</b></p> <p>Autologous transplants for the following autoimmune diseases:</p> <ul style="list-style-type: none"> <li>• Multiple sclerosis</li> <li>• Systemic lupus erythematosus</li> <li>• Systemic sclerosis</li> <li>• Scleroderma</li> <li>• Scleroderma-SSc (severe, progressive)</li> </ul> <p>Autologous transplants for:</p> <ul style="list-style-type: none"> <li>• Chronic myelogenous Leukemia (after allogeneic transplant)</li> <li>• Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) (after allogeneic transplant)</li> <li>• Early stage (indolent or non-advanced) small cell lymphocytic lymphoma (after allogeneic transplant)</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><b>Blood or Marrow Stem Cell Transplants</b></p> <p>Allogeneic transplants for:</p> <ul style="list-style-type: none"> <li>• Infantile malignant osteopetrosis</li> <li>• Kostmann's syndrome</li> <li>• Leukocyte adhesion deficiencies</li> <li>• Mucopolysaccharidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy)</li> <li>• Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfilippo's syndrome, Maroteaux-Lamy syndrome variants)</li> <li>• Myeloproliferative disorders</li> <li>• Sickle cell anemia</li> <li>• X-linked lymphoproliferative syndrome</li> </ul> <p>Autologous transplants for:</p> <ul style="list-style-type: none"> <li>• Ependyoblastoma</li> <li>• Ewing's sarcoma</li> <li>• Medulloblastoma</li> <li>• Pineoblastoma</li> <li>• Waldenstrom's macroglobulinemia</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p>National Transplant Program (NTP) – We are a member of the Blue Distinction Center for Transplant.</p>	Network: Nothing	Nothing

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<b>Organ/tissue transplants (cont.)</b>		
<p>All care for transplants must be coordinated through Blue Preferred Plus POS or Blue Preferred HMO in writing. The physician should send a letter to the Blue Preferred Plus POS or Blue Preferred HMO Medical Director requesting precertification.</p> <p>If you live outside the St. Louis metropolitan area, we may cover up to \$10,000 in reasonable and necessary expenses for transportation, lodging and meals while you are away from home for the transplant. <i>This must be approved in advance by Case Management.</i></p>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p>Donor testing for up to four bone marrow transplant donors from individuals unrelated to the patient in addition to testing of family members per year.</p>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Implants of artificial organs</i></li> <li>• <i>Transplants not listed as covered</i></li> <li>• <i>Donor screening tests and donor search expenses, except as shown above</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Anesthesia</b>	<b>High Option</b>	<b>Standard Option</b>
<p>Professional services provided in –</p> <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Skilled nursing facility</li> <li>• Ambulatory surgical center</li> </ul> <p>Note: Benefits are provided only for the administration of general anesthesia, for both hospital and office charges, occurring in connection with dental services provided for the following members:</p> <ul style="list-style-type: none"> <li>• Children through age 4;</li> <li>• Severely disabled people; and</li> <li>• People with medical or behavioral conditions that require hospitalization or general anesthesia for dental care.</li> </ul> <p>The general anesthesia must be provided in a network hospital, network freestanding surgery center or dentist’s office. The dental procedures themselves are not covered.</p>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing

*Anesthesia - continued on next page*

Benefit Description	You pay	
Anesthesia (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> <li>Office</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>\$25 per office visit to your PCP or \$45 per office visit to a Specialist</p>

**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.
- In order for network benefits to apply, Plan physicians must arrange your care within the network.
- There is no deductible under the Blue Preferred HMO Standard Option.
- Please see Section 5(i) for information regarding the Blue Preferred Plus POS High Option benefits for Non-Network services. We will apply an annual deductible (\$2,000 for Self Only, or \$2,000 per person for Self Plus One, or \$6,000 for Self and Family) and 30% coinsurance to covered Blue Preferred Plus POS High Option services. Under Blue Preferred Plus POS High Option, the annual catastrophic protection out-of-pocket maximum is \$8,000 for Self Only, or \$8,000 per person for Self Plus One, or \$16,000 for Self and Family. You are also responsible for all charges that exceed our payment.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.
- The amounts listed below are for the charges billed by the facility. Any costs associated with the professional services (i.e., physician, anesthesiologist, etc.) are in Sections 5(a) or (b).
- **YOUR NETWORK PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification. Under the Blue Preferred Plus POS High Option non-network benefits, you are ultimately responsible for ensuring that we have precertified or approved your hospital admission.

Benefit Description	You pay	
	High Option	Standard Option
<b>Inpatient hospital</b>		
Room and board, such as: <ul style="list-style-type: none"> <li>• A room with two or more beds</li> <li>• A private room. The private room allowance is the Hospital’s average semi-private room rate unless it is Medically Necessary that you use a private room for isolation and no isolation facilities are available.</li> <li>• A room in a special care unit approved by Us. The unit must have facilities, equipment and supportive services for intensive care of critically ill patients.</li> <li>• General nursing care</li> <li>• Meals and special diets</li> </ul>	<p>Network: \$250 copay per day for a maximum of 3 days</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$500 per inpatient admission
Inpatient days for physical medicine and rehabilitation (includes day rehabilitation therapy services on an outpatient basis)	<p>Network: \$250 copay per day for a maximum of 3 days (no day limit)</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$500 per admission for up to 60 inpatient days

*Inpatient hospital - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<b>Inpatient hospital (cont.)</b>		
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Anesthesia, anesthesia supplies and services given by an employee of the Hospital or other Provider</li> <li>• Medical and surgical dressings, supplies, casts and splints</li> <li>• Diagnostic services</li> <li>• Therapy services</li> <li>• Professional services from a Physician while an Inpatient</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Custodial care</li> <li>• Non-covered facilities, such as nursing homes, schools</li> <li>• Personal comfort items, such as telephone, television, barber services, guest meals and beds</li> <li>• Private nursing care, except when medically necessary.</li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Outpatient hospital or ambulatory surgical center</b>	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests, X-rays, and pathology services</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood plasma, if not donated or replaced</li> <li>• Pre-surgical testing</li> <li>• Dressings, casts, and sterile tray services</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul> <p>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.</p>	<p>Network: \$250 Facility charge copay</p> <p>Note: This copay only applies when a surgical procedure is performed.</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>\$300 Facility charge copay</p> <p>Note: This copay only applies when a surgical procedure is performed.</p>

*Outpatient hospital or ambulatory surgical center - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<b>Outpatient hospital or ambulatory surgical center (cont.)</b>		
Other non-surgical care	Network: 20% of our allowance  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge.	20% of our allowance
<ul style="list-style-type: none"> <li>CT Scans, MRI, MRA, PET, nuclear cardiology imaging studies and non-maternity related ultrasounds</li> </ul> <p>Note: MRI's, MRA's, PET, all CT's (including CTA), Nuclear Cardiology, and MRS will require prior approval (see page 19).</p> <p>Note: Central supply (IV tubing) and pharmacy (dye) necessary to perform tests are covered as part of the test.</p>	Network: 20% of our allowance per test  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	20% of our allowance per test
<b>Extended care benefits/Skilled nursing care facility benefits</b>	<b>High Option</b>	<b>Standard Option</b>
Extended care/skilled nursing facility benefits - when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically necessary as determined by a Plan doctor and approved by the Plan.	Network: \$250 copay per day for a maximum of 3 days for up to 60 days per calendar year  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	\$500 per admission for up to 90 days per calendar year
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Custodial care, domiciliary or convalescent care</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Hospice care</b>	<b>High Option</b>	<b>Standard Option</b>
<p>When a terminally ill member's life expectancy has reached 12 months or less. Your Doctor must agree to care by the Hospice and must be consulted in the development of the care plan. The Hospice must keep a written care plan on file and give it to us upon request. Covered services include:</p> <ul style="list-style-type: none"> <li>Care from an interdisciplinary team with the development and maintenance of an appropriate plan of care.</li> <li>Short-term Inpatient Hospital care when needed in periods of crisis or as respite care.</li> </ul>	Network: Nothing  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	Nothing

*Hospice care - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<b>Hospice care (cont.)</b>		
<ul style="list-style-type: none"> <li>• Skilled nursing services, home health aide services, and homemaker services given by or under the supervision of a registered nurse.</li> <li>• Social services and counseling services from a licensed social worker.</li> <li>• Nutritional support such as intravenous feeding and feeding tubes.</li> <li>• Physical therapy, occupational therapy, speech therapy, and respiratory therapy given by a licensed therapist.</li> <li>• Pharmaceuticals, medical equipment, and supplies needed for the palliative care of your condition, including oxygen and related respiratory therapy supplies.</li> <li>• Bereavement (grief) services, including a review of the needs of the bereaved family and the development of a care plan to meet those needs, both before and after the Member's death. Bereavement services are available to surviving Members of the immediate family for one year after the Member's death. Immediate family means your spouse, children, stepchildren, parents, brothers and sisters.</li> </ul>	<p>Network: Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Independent nursing</i></li> <li>• <i>Homemaker services</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Ambulance</b>	<b>High Option</b>	<b>Standard Option</b>
<p>Medically necessary ambulance services when one or more of the following criteria are met:</p> <ul style="list-style-type: none"> <li>• You are transported by a state licensed vehicle that is designed, equipped, and used only to transport the sick and injured and staffed by Emergency Medical Technicians (EMT), paramedics, or other certified medical professionals. This includes ground, water, fixed wing, and rotary wing air transportation.</li> <li>• For ground ambulance, you are taken: <ul style="list-style-type: none"> <li>- From your home, the scene of an accident or medical Emergency to a Hospital;</li> <li>- Between Hospitals, including when We require you to move from a Non-Network Hospital to a Network Hospital</li> <li>- Between a Hospital and a Skilled Nursing Facility or other approved Facility.</li> </ul> </li> </ul>	Nothing	Nothing

*Ambulance - continued on next page*  
Section 5(c)

Benefit Description	You pay	
Ambulance (cont.)	High Option	Standard Option
<p>Note: All scheduled ground ambulance services for non-Emergency transfers, except transfers from one acute Facility to another, must be approved through precertification.</p> <ul style="list-style-type: none"> <li>• For air and water ambulance, you are taken: <ul style="list-style-type: none"> <li>- From the scene of an accident or medical Emergency to a Hospital;</li> <li>- Between Hospitals, including when We require you to move from a Non-Network Hospital to a Network Hospital</li> <li>- Between a Hospital and an approved Facility.</li> </ul> </li> </ul> <p>Note: Air ambulance services for non-Emergency Hospital to Hospital transfers must be approved through precertification.</p> <p>Note: Non-Network Providers may also bill you for any charges that exceed the Plan's Maximum Allowed Amount.</p>	Nothing	Nothing

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## Section 5(d). Emergency services

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### **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.
- Blue Preferred Plus POS High Option non-network benefits do not apply to emergency benefits.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.
- When you need emergency medical care outside of the U.S., go to the nearest hospital. Call the Placard Worldwide Service Center at 800-810-BLUE (2583), or call collect at 804-673-1177, if you are admitted.

### **What is a medical emergency?**

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

### **What to do in case of emergency:**

#### **Emergencies at network hospitals within our service area**

If possible, when an unexpected condition arises, call your network physician – unless you believe any delay would be harmful. This applies even if it's after office hours. Your network physician will tell you whether to go to the emergency room.

***If you need additional care after an emergency condition is stabilized, precertification is required. Your Blue Preferred Plus POS or Blue Preferred HMO physician will handle this for you. We will make a decision about the care within 30 minutes after we receive all the necessary information.***

When you need care right away but it is not an emergency, always call a network physician first. The network physician may have you come into the office for an urgent appointment. An urgent appointment is one scheduled with a network physician for the same day or during hours not normally used for appointments.

#### **Emergencies at non-network hospitals (inside or outside our service area)**

If possible, when an unexpected condition arises, call your network physician unless you believe any delay would be harmful. This applies even if it's after office hours. Your network physician will tell you whether to go to the emergency room.

***If you need additional care after an emergency condition is stabilized, precertification is required. We will make a decision about the care with 30 minutes after we receive all the necessary information.***

If you are admitted as an inpatient in a non-network hospital as a result of an emergency, you, your doctor or a family member should call Blue Preferred Plus POS or Blue Preferred HMO as soon as possible for precertification of the case.

When you need care right away but it is not an emergency, always call your network physician. Your network physician may have you come into the office for an urgent appointment. An urgent appointment is one scheduled with a network physician for the same day or during hours not normally used for appointments.

### **After Hours Care**

If you need care after normal business hours, your Doctor may have several options for you. You should call your Doctor's office for instructions if you need care in the evenings, on weekends, or during the holidays and cannot wait until the office reopens. If you have an Emergency, call 911 or go to the nearest Emergency Room.

Benefit Description	You pay	
	High Option	Standard Option
<b>Emergency within our service area</b>		
<ul style="list-style-type: none"> <li>Emergency care at a doctor's office</li> </ul>	\$20 per primary care office visit or \$40 per specialty care office visit	\$25 per primary care office visit or \$45 per specialty care office visit
<ul style="list-style-type: none"> <li>Emergency care at an urgent care center</li> </ul>	\$40 per visit	\$45 per visit
<ul style="list-style-type: none"> <li>Emergency care as an outpatient or inpatient at a hospital, including doctors' services</li> <li>Hospital observation</li> </ul> <p>Note: If you need follow-up care after emergency treatment, call your network physician.</p> <p>Note: We will only apply the emergency room copay as long as you are not admitted as inpatient to the hospital.</p>	\$150 per visit; if visit results in an inpatient admission, you pay \$250 copay per day for a maximum of 3 days	\$175 per visit; if visit results in an inpatient admission, you pay a \$500 copay per admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Elective or non-emergency care</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Emergency outside our service area</b>		
<ul style="list-style-type: none"> <li>Emergency care at a doctor's office</li> </ul>	\$20 per primary care office visit or \$40 per specialty care office visit	\$25 per primary care office visit or \$45 per specialty care office visit
<ul style="list-style-type: none"> <li>Emergency care at an urgent care center</li> </ul>	\$40 per visit	\$45 per visit
<ul style="list-style-type: none"> <li>Emergency care as an outpatient or inpatient at a hospital, including doctors' services</li> <li>Hospital observation</li> </ul> <p>Note: If you need follow-up care after emergency treatment, call your network physician.</p> <p>Note: We will only apply the emergency room copay as long as you are not admitted as inpatient to the hospital.</p>	\$150 per visit; if visit results in an inpatient admission, you pay \$250 copay per day for a maximum of 3 days	\$175 per visit; if visit results in an inpatient admission, you pay a \$500 copay per admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Elective care or non-emergency care</i></li> <li><i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
Ambulance	High Option	Standard Option
<p>Medically necessary ambulance services when one or more of the following criteria are met:</p> <ul style="list-style-type: none"> <li>• You are transported by a state licensed vehicle that is designed, equipped, and used only to transport the sick and injured and staffed by Emergency Medical Technicians (EMT), paramedics, or other certified medical professionals. This includes ground, water, fixed wing, and rotary wing air transportation.</li> <li>• For ground ambulance, you are taken: <ul style="list-style-type: none"> <li>- From your home, the scene of an accident or medical Emergency to a Hospital;</li> <li>- Between Hospitals, including when We require you to move from a Non-Network Hospital to a Network Hospital</li> <li>- Between a Hospital and a Skilled Nursing Facility or other approved Facility.</li> </ul> </li> </ul> <p>Note: All scheduled ground ambulance services for non-Emergency transfers, except transfers from one acute Facility to another, must be approved through precertification.</p> <ul style="list-style-type: none"> <li>• For air and water ambulance, you are taken: <ul style="list-style-type: none"> <li>- From the scene of an accident or medical Emergency to a Hospital;</li> <li>- Between Hospitals, including when We require you to move from a Non-Network Hospital to a Network Hospital</li> <li>- Between a Hospital and an approved Facility.</li> </ul> </li> </ul> <p>Note: Air ambulance services for non-Emergency Hospital to Hospital transfers must be approved through precertification.</p> <p>Note: Non-Network Providers may also bill you for any charges that exceed the Plan's Maximum Allowed Amount.</p>	Nothing	Nothing

## Section 5(e). Mental health and substance misuse disorder 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.
- In order for network benefits to apply, Plan physicians must provide or arrange your care within the network.
- There is no deductible under the Blue Preferred HMO Standard Option.
- Please see Section 5(i) for information regarding the Blue Preferred Plus POS High Option benefits for Non-Network services. We will apply an annual deductible (\$2,000 for Self Only, or \$2,000 per person for Self Plus One, or \$6,000 for Self and Family) and 30% coinsurance to covered Blue Preferred Plus POS High Option services. Under Blue Preferred Plus POS High Option, the annual catastrophic protection out-of-pocket maximum is \$8,000 for Self Only, or \$8,000 per person for Self Plus One, or \$16,000 for Self and Family. You are also responsible for all charges that exceed our payment.
- Pre-approval or precertification must be obtained if Non-Network providers are used. Also read Section 5(d) about emergency services.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.
- **CERTAIN SERVICES REQUIRE PREAUTHORIZATION.** Please refer to the precertification information shown in Section 3 to be sure which services require preauthorization. Under the Blue Preferred Plus POS High Option non-network benefits, you are ultimately responsible for ensuring that we have approved or precertified the services.

Benefit Description	You pay	
Professional services	High Option	Standard Option
We cover professional services by licensed professional mental health and substance misuse disorder treatment 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.
<p>Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include:</p> <ul style="list-style-type: none"> <li>• Diagnostic evaluation</li> <li>• Crisis intervention and stabilization for acute episodes</li> <li>• Medication evaluation and management (pharmacotherapy)</li> <li>• Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment</li> <li>• Treatment and counseling (including individual or group therapy visits)</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist or diagnostic test</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per mental health office visit

*Professional services - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<b>Professional services (cont.)</b>		
<ul style="list-style-type: none"> <li>• Diagnosis and treatment of alcoholism and drug misuse, including detoxification, treatment and counseling</li> <li>• Professional charges for intensive outpatient treatment in a provider's office or other professional setting</li> <li>• Electroconvulsive therapy</li> </ul>	<p>Network: \$20 per office visit to your PCP or \$40 per office visit to a Specialist or diagnostic test</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	\$25 per mental health office visit
<ul style="list-style-type: none"> <li>• Inpatient hospital physician visit</li> </ul>	Nothing	Nothing
<ul style="list-style-type: none"> <li>• Individual and group psychotherapy for the treatment of smoking cessation</li> </ul>	Nothing	Nothing
<ul style="list-style-type: none"> <li>• Nutritional counseling for the treatment of eating disorders such as anorexia nervosa and bulimia nervosa.</li> </ul>	<p>Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	Nothing
<b>Diagnostics</b>	<b>High Option</b>	<b>Standard Option</b>
<ul style="list-style-type: none"> <li>• Outpatient diagnostic tests provided and billed by a licensed mental health and substance misuse disorder treatment practitioner</li> <li>• Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility</li> <li>• Inpatient diagnostic tests provided and billed by a hospital or other covered facility</li> </ul>	<p>Nothing</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	20% of our allowance per test
<b>Inpatient hospital or other covered facility</b>	<b>High Option</b>	<b>Standard Option</b>
<p>Inpatient services provided and billed by a hospital or other covered facility</p> <ul style="list-style-type: none"> <li>• Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services</li> <li>• Residential treatment centers</li> </ul>	<p>Network: \$250 copay per day for a maximum of 3 days</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance</p>	\$500 per inpatient admission

Benefit Description	You pay	
	High Option	Standard Option
<b>Outpatient hospital or other covered facility</b> Outpatient services provided and billed by a hospital or other covered facility <ul style="list-style-type: none"> <li>• Services in approved treatment programs, such as partial hospitalization program (PHP), half-way house, full-day hospitalization, or facility-based intensive outpatient treatment (IOP)               <ul style="list-style-type: none"> <li>- Partial Hospitalization Program (PHP) is a structured, short-term treatment modality that involves nursing care and active treatment provided by medical professionals and licensed mental health professionals. The program meets for a minimum of six hours per day, 5 days per week.</li> <li>- Intensive Outpatient Program (IOP) is a structured, short-term treatment modality that involves a combination of individual, group, and family therapy. Treatment is provided by licensed mental health professionals for a minimum of 3 hours per day, 3 times per week.</li> </ul> </li> </ul>	Network: Nothing  POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Marital counseling</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

## 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 page 70.
- 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.
- Blue Preferred Plus POS High Option non-network benefits do not apply to the prescription drug benefits as you must use network pharmacies to fill your medication.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.

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

- **Who can write your prescription.** A licensed physician or dentist, and in states allowing it, licensed or certified Physician Assistant, Nurse Practitioner and Psychologist must prescribe your medication.
- **Where you can obtain them.** You may fill the prescription at a Plan pharmacy or by mail for a maintenance medication. Most maintenance drugs are available through mail order. To find out if a certain maintenance drug is available by mail order, call 800-293-2202.
- **We use an incentive-based four-tier formulary.** Drugs are prescribed by Plan doctors and dispensed in accordance with Blue Preferred Plus POS or Blue Preferred HMO's drug formulary. A formulary is a list of preferred drugs chosen for use based upon their effectiveness, safety and cost. We update our formulary throughout the year. To obtain our formulary, you may check the Anthem website at [www.anthem.com](http://www.anthem.com) or call Client Services at 888-811-2092. The Plan may require authorization for certain drugs before they are dispensed. It is the prescribing doctor's responsibility to obtain the Plan's authorization. Under the Blue Preferred Plus POS High Option you pay a \$5 copay per prescription unit or refill for Tier 1 drugs; \$50 for Tier 2 drugs; \$70 for Tier 3 drugs or 25% of Plan's allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply for Tier 4 drugs. Under the Blue Preferred HMO Standard Option you pay a \$10 copay per prescription unit or refill for Tier 1 drugs; \$60 for Tier 2 drugs; \$80 for Tier 3 drugs or 25% of Plan's allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply for Tier 4 drugs. When a Tier 1 drug is available but your physician requests the brand name drug, you pay the price difference between the Tier 1 drug and brand name drug as well as the \$5 copay for the Blue Preferred Plus POS High Option or \$10 for the Blue Preferred HMO Standard Option per prescription or refill unless your physician has obtained prior authorization for the brand name drug. When the physician has obtained the prior authorization, you pay only the appropriate brand copay.
- **These are the dispensing limitations.** Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply for retail or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or insulin); and are available under the Blue Preferred Plus POS High Option at \$5 for Tier 1; \$50 for Tier 2; and \$70 for Tier 3 or 25% of Plan's allowance up to a maximum out-of-pocket of \$250 per 30-day supply of Tier 4 drugs or \$10 for Tier 1; \$60 for Tier 2; and \$80 for Tier 3 or 25% of Plan's allowance up to a maximum out-of-pocket of \$250 per 30-day supply of Tier 4 drugs under the Blue Preferred HMO Standard Option. Mail order prescription drugs are dispensed for up to a 90-day supply, and are available under the Blue Preferred Plus POS High Option at \$12.50 for Tier 1; \$150 for Tier 2; and \$200 for Tier 3 or \$25 for Tier 1; \$175 for Tier 2; or \$225 for Tier 3 under the Blue Preferred HMO Standard Option. If a member is called to active military duty, or in times of national or other emergency, call us to arrange for a medium-term supply of covered medications. Early refills of prescription eye drops will be allowed if authorized by the prescribing Provider and we are notified.

- **Why use generic drugs?** Generic drugs normally cost considerably less than brand name drugs. So, the copayment you pay for generic drugs is also lower. The generic name of a drug is its chemical name. The brand name is the trade name under which the drug is advertised and sold. By law, generic and brand name drugs must meet the same standards for safety, purity, strength and effectiveness. They are dispensed in the same dosage and taken in the same way. A generic equivalent will be dispensed if it is available, unless your physician specifically requires a brand name. If you receive a brand name drug when a Federally approved Tier 1 generic drug is available, *whether or not your physician has specified Dispense as Written* for the brand name drug, you have to pay the difference in cost between the brand name drug and the Tier 1 generic, unless your physician has obtained prior authorization for the brand name drug.
- **The Specialty Pharmacy Program.** Our comprehensive pharmacy and care management program for members using specialty drugs is designed to result in high patient satisfaction and positive health care outcomes. Specialty pharmacy focuses on medications that are used to treat somewhat rare, chronic and usually costly health conditions. Some of these conditions include: Asthma, Cancer, Crohn's disease, Gaucher's disease, Hemophilia, Hepatitis C, HIV/AIDS, Infertility, Multiple sclerosis, Primary immune deficiency, Psoriasis, Pulmonary arterial hypertension, Rheumatoid arthritis, Respiratory syncytial virus (RSV), and Organ/Tissue Transplant. The specialty pharmacy provides injected, infused or oral drugs that frequently require special administration, storage and handling. Medications are shipped directly to your home or other location you specify.

**The specialty pharmacy does more than just provide medications.** Its team of pharmacists, nurses and pharmacy care advocates work with you to achieve the best possible outcome from the medication treatment you receive. You don't have to manage your health condition alone. The specialty pharmacy's team of professionals is here to help:

- **Pharmacists:** The pharmacists are knowledgeable about conditions like yours. They can explain what to expect when you start a new therapy regimen or when the doctor orders a change. If you have questions about how the drug you're taking works, what the side effects are and if there are any possible interactions with other drugs you're taking, the pharmacists are trained to help. Pharmacists are available for urgent medication questions after hours too.
- **Nurses:** The nurses care about you and help track your medication therapy program through routine assessments. They can help you manage side effects and help you keep taking medications exactly as your doctor prescribes.
- **Pharmacy Care Advocates:** Whether you need a refill of the drug you're taking or you just want a resource in navigating diverse health insurance issues, pharmacy care advocates are here to help.
- **Reimbursement Specialists:** If you have the need, we have specialists to assist you with accessing medication assistance programs that help ensure certain vital medications are available to you.
- **Exceptions to the Specialty Pharmacy Program.** This requirement does not apply to:
  - The first two month's supply of a specialty pharmacy drug which is available through a member drugstore;
  - Drugs, which due to medical necessity, must be obtained immediately; or
  - A member is unable to pay for delivery of their medication (i.e., no credit card).
- **How to get started:**
  - You or your Physician can order your Specialty Drugs directly from the Specialty Network Pharmacy simply by calling 800-870-6419
  - If you or your Physician orders your Specialty Drugs from the Specialty Network Pharmacy, you will be assigned a patient care coordinator who will work with you and your Physician to obtain Prior Authorization and to coordinate the shipping of your Specialty Drugs directly to you or your Physician's office.
  - Your patient care coordinator will also contact you directly when it is time to refill your Specialty Drug Prescription.
- **When you do have to file a claim.** Follow the same procedures for filing a prescription drug claim found on page 83.
- **GenericSelect<sup>SM</sup> Program.** GenericSelect encourages the use of select generic medications by offering you a 30-day supply at a retail pharmacy and up to a 90-day supply through the mail order program with no copay on the first fill of each medication. If your physician believes the generic alternative is appropriate, he or she should write a new prescription for the generic medication. The program is available if you have not tried GenericSelect medications before. If you are currently taking a targeted brand medication you can try the generic counterpart at no cost. If you begin your medication therapy with a GenericSelect drug you may be eligible to receive the waived copay for your first prescription. If you receive the waived copay for the first prescription fill, standard copays will apply for subsequent refills.

Benefit Description	You pay	
Covered medications and supplies	High Option	Standard Option
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy, through our mail order program, or the Specialty Pharmacy:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as <i>Not covered</i></li> <li>• Drugs that under state law are dispensed only with a written prescription from a physician or other lawful provider</li> <li>• Insulin</li> <li>• Disposable needles and syringes for the administration of covered medications, including insulin</li> <li>• Drugs for sexual dysfunction (See Limited Drug Benefits below)</li> <li>• Diabetic test strips, lancets</li> <li>• Injectables</li> <li>• Certain supplies and equipment obtained by Mail Service or from a Network Pharmacy (such as those for diabetes and asthma)</li> <li>• Compound drugs when a commercially available dosage form of a Medically Necessary medication is not available, all the ingredients of the compound drug are FDA approved and require a prescription to dispense, and are not essentially the same as an FDA approved product from a drug manufacturer. Non-FDA approved, non-proprietary, multisource ingredients that are vehicles essential for compound administration may be covered.</li> <li>• Immunizations required by the Preventive Care Services benefit.</li> </ul> <p>Please note:</p> <ul style="list-style-type: none"> <li>- You may receive up to a 90-day supply of maintenance medications at retail pharmacies that have agreed to participate in the mail order network and only pay the mail order copay.</li> <li>- Refills your doctor authorizes are covered for up to 12 months from the original prescription date. Then a new prescription is required.</li> </ul>	<p><b>Retail (up to a 30-day supply)</b>  Tier 1 - \$5  Tier 2 - \$50  Tier 3 - \$70  Tier 4 - 25% of our allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply</p> <p><b>Mail order and online (up to a 90-day supply)</b>  Tier 1 - \$12.50  Tier 2 - \$150  Tier 3 - \$200</p> <p><b>Tier 1 drugs</b> – Drugs offering the greatest value within a therapeutic class. Some of these are generic equivalents of brand name drugs.</p> <p><b>Tier 2 drugs</b> – Drugs on this tier are generally the more affordable brand name drugs. Other drugs are on this tier because they are "preferred" within their therapeutic classes, based on clinical effectiveness and value.</p> <p><b>Tier 3 drugs</b> – These are higher cost brand name drugs. Some Tier 3 drugs may have generics or equivalents in Tier 1. Some drugs on this tier may have been evaluated to be less cost effective than equivalent drugs on lower tiers.</p> <p><b>Tier 4 drugs</b> - Many drugs on this tier are "specialty" drugs used to treat complex, chronic conditions and may require special handling and/or management.</p>	<p><b>Retail (up to a 30-day supply)</b>  Tier 1 - \$10  Tier 2 - \$60  Tier 3 - \$80  Tier 4 - 25% of our allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply</p> <p><b>Mail order (up to a 90-day supply)</b>  Tier 1 - \$25  Tier 2 - \$175  Tier 3 - \$225</p> <p><b>Tier 1 drugs</b> – Prescription drugs that have the lowest coinsurance or copay. This tier contains low cost and preferred medications that may be Generic, single source Brand Drugs, or multi-source Brand Drugs.</p> <p><b>Tier 2 drugs</b> – Prescription drugs that have a higher coinsurance or copay than those in Tier 1. This tier may contain preferred Drugs that may be Generic, single source, or multi-source Brand Drugs.</p> <p><b>Tier 3 drugs</b> – Prescription drugs that have a higher coinsurance or copay than those in Tier 2. This tier may contain higher cost, preferred, and non-preferred Drugs that may be Generic, single source, or multi-source Brand Drugs.</p> <p><b>Tier 4 drugs</b> - Prescription Drugs will have a higher Coinsurance or Copayment than those in Tier 3.</p> <p>Note: Certain Specialty Drugs in Tiers 1–3 (including but not limited to oral HIV drugs and immunosuppressant drugs) may be dispensed in up to a 90-day supply, subject to the Mail Service Copayments. When a 30-day supply is obtained, the 30-day Copayments will apply. Tier 4 Specialty Drugs in Tier 4 are limited to a 30-day supply.</p>

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
<p>- Intravenous fluids and medication for home use are provided under home health services at no charge; and some injectable drugs are covered under Medical and Surgical Benefits.</p> <p><b>Limited Drug Benefits</b></p> <p>Prescription benefits for the treatment of sexual dysfunction will only be available with prior authorization where sexual dysfunction is secondary to a medical condition and the medical history and work-up is documented. You must receive prior authorization before receiving any prescription for the treatment of sexual dysfunction. If approved, six prescribed doses per month will be available and subject to the Tier 3 copayment.</p> <p><b>Note: Specialty drugs must be obtained through the Specialty Pharmacy Program.</b> You cannot obtain specialty drugs from a retail pharmacy unless we have granted an exception. You cannot obtain a 90-day supply of specialty drugs because they are not available under the Mail Service Program.</p>	<p><b>Retail (up to a 30-day supply)</b>  Tier 1 - \$5  Tier 2 - \$50  Tier 3 - \$70  Tier 4 - 25% of our allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply</p> <p><b>Mail order and online (up to a 90-day supply)</b>  Tier 1 - \$12.50  Tier 2 - \$150  Tier 3 - \$200</p> <p><b>Tier 1 drugs</b> – Drugs offering the greatest value within a therapeutic class. Some of these are generic equivalents of brand name drugs.</p> <p><b>Tier 2 drugs</b> – Drugs on this tier are generally the more affordable brand name drugs. Other drugs are on this tier because they are "preferred" within their therapeutic classes, based on clinical effectiveness and value.</p> <p><b>Tier 3 drugs</b> – These are higher cost brand name drugs. Some Tier 3 drugs may have generics or equivalents in Tier 1. Some drugs on this tier may have been evaluated to be less cost effective than equivalent drugs on lower tiers.</p> <p><b>Tier 4 drugs</b> - Many drugs on this tier are "specialty" drugs used to treat complex, chronic conditions and may require special handling and/or management.</p>	<p><b>Retail (up to a 30-day supply)</b>  Tier 1 - \$10  Tier 2 - \$60  Tier 3 - \$80  Tier 4 - 25% of our allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply</p> <p><b>Mail order (up to a 90-day supply)</b>  Tier 1 - \$25  Tier 2 - \$175  Tier 3 - \$225</p> <p><b>Tier 1 drugs</b> – Prescription drugs that have the lowest coinsurance or copay. This tier contains low cost and preferred medications that may be Generic, single source Brand Drugs, or multi-source Brand Drugs.</p> <p><b>Tier 2 drugs</b> – Prescription drugs that have a higher coinsurance or copay than those in Tier 1. This tier may contain preferred Drugs that may be Generic, single source, or multi-source Brand Drugs.</p> <p><b>Tier 3 drugs</b> – Prescription drugs that have a higher coinsurance or copay than those in Tier 2. This tier may contain higher cost, preferred, and non-preferred Drugs that may be Generic, single source, or multi-source Brand Drugs.</p> <p><b>Tier 4 drugs</b> - Prescription Drugs will have a higher Coinsurance or Copayment than those in Tier 3.</p> <p>Note: Certain Specialty Drugs in Tiers 1–3 (including but not limited to oral HIV drugs and immunosuppressant drugs) may be dispensed in up to a 90-day supply, subject to the Mail Service Copayments. When a 30-day supply is obtained, the 30-day Copayments will apply. Tier 4 Specialty Drugs in Tier 4 are limited to a 30-day supply.</p>

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
	<p><b>Note:</b> If you purchase a brand name drug that has an equivalent Tier 1 drug, you will be responsible for the difference between the program's allowed charge for the Tier 1 drug and the equivalent brand name drug, in addition to the copay for the Tier 1 drug, unless your physician has obtained prior authorization for the brand name drug. This applies wherever the prescription is filled, at a network or non-network pharmacy, out-of-area, through mail order, or online.</p>	<p>Note: To determine the level of copay you may have please refer to our website at <a href="http://www.anthem.com">www.anthem.com</a> for the prescription drug listing for this plan.</p>
<ul style="list-style-type: none"> <li>Self-administered anti-cancer drugs</li> </ul>	<p>25% of our allowance, up to a maximum out-of-pocket of \$75 per prescription for a 30-day supply</p>	<p>25% of our allowance, up to a maximum out-of-pocket of \$75 per prescription for a 30-day supply</p>
<ul style="list-style-type: none"> <li>FDA approved drugs for the treatment of tobacco use.</li> </ul> <p>Note: This includes prescription and physician prescribed over-the-counter medications.</p>	<p>Nothing</p>	<p>Nothing</p>
<ul style="list-style-type: none"> <li>Women's contraceptive drugs and devices               <ul style="list-style-type: none"> <li>The morning after pill when prescribed by a physician and purchased at a plan pharmacy.</li> </ul> </li> </ul>	<p>Nothing</p>	<p>Nothing</p>
<p><b>Preventive care medications</b></p> <p>Medications to promote better health as recommended by ACA.</p> <p>The following drugs and supplements are covered without cost-share, even if over-the-counter, are prescribed by a health care professional and filled at a network pharmacy. The list includes but is not limited to:</p> <ul style="list-style-type: none"> <li>Aspirin (81 mg) for men age 45-79 and women age 55-79 and women of childbearing age</li> <li>Folic acid supplements for women of childbearing age 400 &amp; 800 mcg</li> <li>Liquid iron supplements for children age 0-1 year</li> <li>Vitamin D supplements (prescription strength) (400 &amp; 1000 units) for members 65 or older</li> <li>Pre-natal vitamins for pregnant women</li> </ul>	<p>Nothing</p>	<p>Nothing</p>

*Covered medications and supplies - continued on next page*

Benefit Description	You pay	
	High Option	Standard Option
<p><b>Covered medications and supplies (cont.)</b></p> <ul style="list-style-type: none"> <li>Fluoride tablets, solution (not toothpaste, rinses) for children age 0-6</li> </ul> <p>Note: To receive this benefit a prescription from a doctor must be presented to pharmacy.</p>	Nothing	Nothing
<p>Preventive drugs for the following conditions:</p> <ul style="list-style-type: none"> <li>Asthma</li> <li>Blood clots</li> <li>Diabetes</li> <li>Heart health and high blood pressure</li> <li>High cholesterol</li> <li>Osteoporosis</li> <li>Stroke</li> </ul> <p>Note: You may obtain a copy of the drug list by calling the customer service number on the back of your identification card or visit the web site at <a href="http://www.l1.anthem.com/pharmacyinformation/">www.l1.anthem.com/pharmacyinformation/</a>.</p>	Nothing	Nothing
<p>GenericSelect<sup>SM</sup> Program includes:</p> <ul style="list-style-type: none"> <li>30-day supply of select generic medications at a retail pharmacy</li> <li>90-day supply of select generic medications through the mail order program</li> </ul> <p>For a listing of the GenericSelect drugs please contact customer service.</p> <p>Note: the copay waiver is only available when you fill a new prescription for a GenericSelect drug.</p> <p>Note: This program is only available to members who have not tried any of the GenericSelect medications in the past.</p>	<p>Nothing for your first prescription filled at a network retail pharmacy for one 30-day supply or a 90-day supply through the mail order program</p> <p>Note: Subsequent refills can be obtained at the Tier 1 copay from a network retail pharmacy or through the mail order program.</p>	Not applicable under the Blue Preferred HMO Standard Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Prescription Drugs dispensed by any mail service program other than the PBM's Mail Service, unless prohibited by law.</i></li> <li><i>Drugs, devices and products, or Prescription Legend Drugs with over-the-counter equivalents and any Drugs, devices or products that are therapeutically comparable to an over-the-counter Drug, device, or product. This Exclusion does not apply to over-the-counter products that we must cover as a Preventive Care Service.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> <li>• <i>Off label use, except as otherwise prohibited by law or as approved by Us or the PBM.</i></li> <li>• <i>Drugs in quantities exceeding the quantity prescribed, or for any refill dispensed later than one year after the date of the original Prescription Order.</i></li> <li>• <i>Drugs not approved by the FDA.</i></li> <li>• <i>Charges for the administration of any Drug.</i></li> <li>• <i>Drugs consumed at the time and place where dispensed or where the Prescription Order is issued. This does not apply to Drugs used in conjunction with a Diagnostic Service, with Chemotherapy performed in the office or Drugs eligible for coverage under the Medical Supplies benefit; they are Covered Services.</i></li> <li>• <i>Any Drug that is primarily for weight loss (except when authorized by the Plan doctor through the predetermination process for treatment of morbid obesity).</i></li> <li>• <i>Drugs not requiring a prescription by federal law (including Drugs requiring a prescription by state law, but not by federal law), except for injectable insulin.</i></li> <li>• <i>Drugs in quantities that exceed the limits established by the Plan, or which exceed any age limits established by Us.</i></li> <li>• <i>Drugs for treatment of sexual or erectile dysfunctions or inadequacies, regardless of origin or cause.</i></li> <li>• <i>Fertility Drugs under the Blue Preferred HMO Standard Option only.</i></li> <li>• <i>Human Growth Hormone for children born small for gestational age. It is only a Covered Service in other situations when allowed by Us through Prior Authorization.</i></li> <li>• <i>Compound Drugs unless all of the ingredients are FDA-approved and require a prescription to dispense, and the compound medication is not essentially the same as an FDA-approved product from a drug manufacturer. Exceptions to non-FDA approved compound ingredients may include multi-source, non-proprietary vehicles and/or pharmaceutical adjuvants.</i></li> <li>• <i>Treatment of Onychomycosis (toenail fungus).</i></li> </ul>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

*Covered medications and supplies - continued on next page*

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> <li>• <i>Certain Prescription Legend Drugs are not Covered Services when any version or strength becomes available over the counter. <b>Please contact Us for additional information on these Drugs.</b></i></li> <li>• <i>Certain Prescription Drugs may not be covered when clinically equivalent alternatives are available, unless otherwise required by law. “Clinically equivalent” means Drugs that, for the majority of Members, can be expected to produce similar therapeutic outcomes for a disease or condition.</i></li> <li>• <i>Refills of lost or stolen medications</i></li> </ul>	<i>All charges</i>	<i>All charges</i>

## Section 5(g). Dental benefits

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- There is no deductible under the Blue Preferred HMO Standard Option.
- Please see Section 5(i) for information regarding the Blue Preferred Plus POS High Option benefits for Non-Network services. We will apply an annual deductible (\$2,000 for Self Only, or \$2,000 per person for Self Plus One, or \$6,000 for Self and Family) and 30% coinsurance to covered Blue Preferred Plus POS High Option services. Under Blue Preferred Plus POS High Option, the annual catastrophic protection out-of-pocket maximum is \$8,000 for Self Only, or \$8,000 per person for Self Plus One, or \$16,000 for Self and Family. You are also responsible for all charges that exceed our payment.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. Section 9 Coordinating benefits with Medicare and other coverage.
- Pre-approval or precertification must be obtained if Non-Network providers are used. Also read Section 5(d) about emergency services.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 Coordinating benefits with Medicare and other coverage.

Benefit Description	You Pay	
Accidental injury benefit	High Option	Standard Option
<p>We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. The services must be performed within 12 months from the injury, or as reasonably soon thereafter as possible.</p>	<p>Network: Cost-share is based upon place of service. See specific benefit descriptions in Section 5.</p> <p>POS Non-Network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed charge</p>	<p>Cost-share is based upon place of service. See specific benefit descriptions in Section 5.</p> <p>Covered Services are limited to \$3,000 per Member per accident.</p> <p>Note: The limit will not apply to outpatient facility charges, anesthesia billed by a Provider other than the Physician performing the service, or to services that We are required to cover by law.</p>
Dental benefits	High Option	Standard Option
<p>We have no other dental benefits.</p>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

## Section 5(h). Wellness and Other Special features

Feature	Description
Feature	High Option
<b>Flexible Benefits Option</b>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> <li>• We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue.</li> <li>• 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.</li> <li>• By approving an alternative benefit, we do not guarantee you will get it in the future.</li> <li>• The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits.</li> <li>• 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.</li> </ul> <p>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).</p>
<b>Services for deaf and hearing impaired</b>	For the hearing impaired (TDD), call 800-822-1215.
<b>Reciprocity benefit</b>	<p><b>BlueCard® Program</b></p> <p>With the BlueCard® Program, Plan members have access to benefits when traveling outside the Plan's service area for urgent care and emergency room services. To find a nearby health care provider, members can simply call BlueCard Access at 800-810-BLUE (2583).</p> <p><b>Guest Membership Program</b></p> <p>We offer guest memberships at affiliated HMO Plans through the Guest Membership Program. Whenever you or a family member is away from our service area for more than 90 days, you may become a guest member at an affiliated HMO near your destination. Reasons to consider a guest membership include extended out-of-town business, children away at school, dependent children in another state, or a winter “snowbird” residency in the South. To determine if a guest membership is available at your destination, call 800-355-6414.</p>
<b>Centers of excellence</b>	<p>We use the Blue Distinction Center for Transplants as our transplant network. The network consists of leading medical facilities throughout the nation. For a list of transplant hospitals near you, call 800-824-0581.</p> <p>Blue Distinction Centers for Cardiac Care provide a full range of cardiac care services, including inpatient cardiac care, cardiac rehabilitation, cardiac catheterization and cardiac surgery (including coronary artery bypass graft surgery). To date, we have designated more than 410 Blue Distinction Centers for Cardiac Care across the country.</p>
<b>24-hour Tel-a-Nurse line</b>	This is a free 24-hour phone service link to non-emergency health information. Simply call the toll-free number of 888-220-3891 or 800-877-8044 (TDD for those with hearing impairments) day or night to speak to a registered nurse. You also have access, through the internet <a href="http://www.myanthem.com">www.myanthem.com</a> , to receive customized health information.

*Feature - continued on next page*

Feature	Description
Feature (cont.)	High Option
<b>Disease management</b>	Anthem Blue Cross and Blue Shield is committed to helping you and your family stay well. We created Anthem's Health Promotion and Disease Management Programs to encourage awareness, healthy habits and regular doctor visits. To obtain information about these programs please visit our website at <a href="http://www.anthem.com">www.anthem.com</a> . Our programs include but are not limited to: Asthma Care; Cardiac Care; Chronic Kidney Disease Program; Chronic Obstructive Pulmonary Disease (COPD) Program; Diabetes Care Program; and Maternity Care Program.

## Section 5(i) Point of Service benefits

### Facts about this Plan's POS option

Services which are not obtained from your PCP or another network provider, or not approved by Us as an authorized service will be considered a non-network service under the Blue Preferred Plus POS High Option. Under this option, you may choose to obtain covered health services from non-network providers whenever you need care. When you obtain covered medical treatment from a non-network provider you will be responsible for the deductible and coinsurance plus any difference between the actual charge and the Plan's allowance. This option applies to all covered services except the following:

- Prescription drugs
- Emergency services
- Chiropractic services
- Services when authorized by the Plan

You must remain within our provider network to obtain prescription drugs and chiropractic services. We provide emergency benefits for non-network providers as described in Section 5(d) Emergency Benefits.

### Deductible

When you utilize this option you must meet the calendar year deductible of \$2,000 for Self Only or \$2,000 per person for Self Plus One or \$6,000 for Self and Family before we begin paying for covered services. The deductible will be based upon the Plan's maximum allowable amount for covered services.

### Coinsurance

Once you have met the calendar year deductible, you owe 30% coinsurance for all covered services plus any difference between our allowance and the billed charges. You are also responsible up to the billed charge for all non-covered services. We base our payment and your 30% coinsurance for covered services upon the maximum allowable amount for the covered services.

### Out-of-pocket Maximum

The out-of-pocket maximum applies to covered services. After your deductible and coinsurance total \$8,000 for Self Only or \$8,000 per person for Self Plus One or \$16,000 for Self and Family enrollment for covered services, we will reimburse 100% of our maximum allowable charge and will no longer apply coinsurance for the remainder of the year to covered services. Please note that you will still be responsible for the difference between the actual charge and our payment which is based on the maximum allowable amount.

### What is covered

• Diagnostic and treatment service	• Lab, X-ray and other diagnostic tests
• Preventive care, adult and child	• Maternity care
• Family planning	• Infertility services
• Allergy care	• Treatment therapies
• Physical, occupational and speech therapies	• Hearing and vision services
• Foot care	• Orthopedic and prosthetic devices
• Durable medical equipment (DME)	• Home health services
• Educational classes and programs	• Organ/tissue transplants
• Surgical procedures	• Reconstructive surgery
• Oral and maxillofacial surgery	• Anesthesia
• Inpatient hospital	• Outpatient hospital or ambulatory surgical center
• Extended care/Skilled nursing care facility	• Hospice care
• Emergency care in the office or urgent care center	• Mental health and substance abuse care

### **What is not covered**

We will not cover the following services under this option:

- Chiropractic services
- Prescription drugs
- Services not specifically listed as covered
- Services for which a General Exclusion applies (see *Section 6 General Exclusions - things we don't cover*)
- Services for which you have no legal obligation to pay

### **Emergency services**

When you experience a sudden or unexpected onset of a condition or injury that you believe endangers your life or could result in serious injury or disability, and requires immediate attention you should call 911 or go to the nearest emergency facility. Under this option your benefits will be considered at the in-network level regardless of status of the facility you are in. Your out-of-pocket expense will be the same as in network benefits under Blue Preferred Plus POS High Option.

### **Prior approval and Precertification**

Whether you remain within the network or seek covered care from outside the network, there are certain services that will require prior approval, precertification or predetermination. When you remain within the network, your network provider will contact us to obtain our authorization. However, when you seek covered non-network care under this option, you are ultimately responsible for ensuring that your non-network provider has requested our prior approval or precertification. See page 19 for details.

### **Your responsibility for covered non-network services under this option**

What you pay often depends on the type of service you receive. If you receive covered services from a non-network provider under this option you will be responsible for the difference between the actual charge and the Plan's maximum allowable amount:

- For covered services from non-network providers within the state of Missouri you will only be responsible for applicable deductible and coinsurance amounts.
- For covered services from non-network providers outside the state of Missouri you will be responsible for the difference between the actual charge and the Plan's maximum allowable amount in addition to any applicable deductible and coinsurance amounts.

However, these guidelines change when you receive covered services in a network provider facility, but from a non-network provider. If you go to a network hospital or provider facility and receive covered services from a non-network provider such as a radiologist, anesthesiologist or pathologist who is employed by or contracted with a network hospital or facility, you will be responsible for the **network** cost share amount (copayment or coinsurance). This is because you did not have a choice in selecting the provider employed by or contracted with the hospital or facility. In addition to any applicable deductible and coinsurance amounts you will be responsible for the difference between the actual charge and the Plan's maximum allowable amount when the provider is outside the state of Missouri.

If you choose to receive covered services from a non-network physician under this option, when you could have selected a network physician, you will be responsible for the non-network cost share amount (deductible and/or coinsurance), and will be responsible to pay the difference between the non-network maximum allowable amount and the amount the non-network physician charges.

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## Non-FEHB Benefits available to Plan members

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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 the FEHB out-of-pocket maximum. Your medical program copay does not apply to these services. You must pay for the services or supplies when you receive them.

### Discount programs

You can receive negotiated savings on selected health and wellness services and programs simply by being an eligible Anthem Blue Cross and Blue Shield Blue Preferred Plus POS or Blue Preferred HMO member. To obtain information about these programs please call us at 888-811-2092 or visit our website at [www.anthem.com](http://www.anthem.com). Services available through the discount program include but are not limited to:

- Puritan's Pride – discounts on various vitamins, minerals and supplements
- LivingLean – discounts on weight-loss programs
- Safebeginnings – discounts on baby-proofing products
- HelpCare Plus – Senior Care Services with access to a pharmacy discount card
- EyeMed – discounts on glasses and accessories
- HearPO – discounts on hearing aids
- TruVision – preferred pricing on LASIK eye surgery
- Global Fit – discounts on gym memberships, fitness equipment, coaching and more

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

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

We do not cover the following:

- Services, drugs, or supplies you receive while you are not enrolled in this Plan.
- Services, drugs, or supplies not medically necessary.
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice.
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants).
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest.
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.
- Services, drugs, or supplies you receive without charge while in active military service.
- Services or supplies furnished by yourself, immediate relatives or household members, such as spouse, parents, children, brothers or sisters by blood, marriage or adoption.

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## Section 7. Filing a claim for covered services

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

You will only need to file a claim when you receive emergency services from non-Plan providers. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

### **Medical and hospital benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form. For claims questions and assistance, contact us at 888-811-2092.

#### *How to file a claim:*

- You can obtain claim forms by calling Client Services at 888-811-2092. The back of the claim form has complete filing instructions.
- You can use the same claim form to file a claim for all your health care benefits, except for prescription drugs.
- You may submit claims for more than one person in the same envelope. *However, you must submit a separate claim form for each person.* Attach each person's bill to the correct form.
- Complete the claim form fully and accurately. You must check "yes" or "no" for each question. If you do not answer a question, we may have to return your claim to you. This is also true if you do not provide additional information required.
- When you write in your identification number on the claim form, be sure to include the first three digits.
- We can only accept itemized bills. Each bill must show: the name of the patient, the name and address of the provider of care, a description of each service and the date provided, a diagnosis and the charge for each service.
- Canceled checks and nonitemized bills that show only "balance due" or "for professional services rendered" are not sufficient.
- Include all bills for covered services not previously submitted.
- If you have paid the provider, mark each bill "paid."
- In some cases, we will pay you directly for covered services. In other cases, we will pay the provider.
- Please keep copies of the completed claim form and itemized bills.

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

Send your claims to the address shown below:

Blue Preferred Plus POS or Blue Preferred HMO  
P.O. Box 105187  
Atlanta, GA 30348-5187

### **Prescription drugs**

Major chains and independent pharmacies belong to your pharmacy network. At these pharmacies, if you show your Blue Preferred Plus POS or Blue Preferred HMO ID card, you should only be responsible for paying your share of the cost. The pharmacy should file your claim, and we will pay the pharmacy directly.

**At a Non-Network Pharmacy:** If you go to a non-network pharmacy in an urgent or emergency situation outside the Blue Preferred Plus POS or Blue Preferred HMO service area, you are responsible for paying for your prescription at the time of service and then filing a claim. Your program will not provide benefits if you use a non-network pharmacy within the Blue Preferred Plus POS or Blue Preferred HMO service area.

You can obtain a Prescription Drug Claim Form by calling Client Services at 888-811-2092.

You can file up to three prescriptions on each form. *Please do not use a regular health benefits claim form to file your prescription drug claim.* If you do, your claim may be denied.

- Please fill out a separate claim form for each person and pharmacy.
- Be sure to provide all the information requested for each prescription. You may need to have the pharmacy complete the form or get the information from the pharmacy.
- Then you or the pharmacist should fill out the pharmacy's name, address and National Association of Board of Pharmacy (NABP) number.
- On the completed form, *tape* your *original* itemized prescription drug receipt(s). Please do not send cash register receipts, canceled checks, bottle labels, copies of the original prescription drug receipts, or your own itemization of charges.
- The receipt(s) must show: the prescription number, the patient's name, the name of the drug, the quantity and unit dose, and the strength of the drug.

Sign the claim form and mail it along with your receipt(s) to the address shown below:

Express Scripts Inc.  
Attn: Std Accounts  
P.O. Box 66583  
St. Louis, MO 63166-6583

**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.

**When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond. Our deadline for responding to your claim is stayed while we await all of the additional information needed to process your claim.

**Authorized Representative**

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

**Notice Requirements**

If you live in a county where at least 10 percent of the population is literate only in a non-English language (as determined by the Secretary of Health and Human Services), we will provide language assistance in that non-English language. You can request a copy of your Explanation of Benefits (EOB) statement, related correspondence, oral language services (such as telephone customer assistance), and help with filing claims and appeals (including external reviews) in the applicable non-English language. The English versions of your EOBs and related correspondence will include information in the non-English language about how to access language services in that non-English language.

Any notice of an adverse benefit determination or correspondence from us confirming an adverse benefit determination will include information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount, if applicable), and a statement describing the availability, upon request, of the diagnosis and procedure codes.

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## Section 8. The disputed claims process

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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.anthem.com](http://www.anthem.com).

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

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim. To make your request, please contact our Customer Service Department by writing Blue Preferred Plus POS or Blue Preferred HMO, Mail No. OH3402-B014, 3075 Vandercar Way, Cincinnati, Ohio 45209 or calling 888-811-2092.

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 in 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.

Should you have a complaint, problem or question about your health plan or any services received, a Customer Service representative will assist you. Contact Customer Service by calling the number on the back of your member identification card.

Step	Description
<b>1</b>	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none"><li>a) Write to us within 6 months from the date of our decision; and</li><li>b) Send your request to us at: Blue Preferred Plus POS or Blue Preferred HMO, Mail No. OH3402-B014, 3075 Vandercar Way, Cincinnati, OH 45209; and</li><li>c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li><li>d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li><li>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.</li></ul> <p>We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.</p>

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

**2**

- a) Pay the claim or
- b) Write to you and maintain our denial or.
- c) Ask you or your provider for more information

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

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

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 2, 1900 E Street, NW, Washington, DC 20415-3620.

Send OPM the following information:

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

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

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

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

**4**

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

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

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

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

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us at 888-811-2092. 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 2 at 202-606-3818 between 8 a.m. and 5 p.m. Eastern Time.

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

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## Section 9. Coordinating benefits with Medicare and other coverage

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### When you have other health coverage

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

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

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

When we are the secondary payor, we will determine our allowance. After the primary Plan pays, we will pay what is left of our allowance, up to our regular benefit. All programs together will not pay more than 100% of allowable expenses. The allowable expense is the maximum amount that a Plan will pay for covered services. We will not pay more than our allowance.

Please see Section 4, *Your cost for covered services*, for more information about how we pay claims.

### 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**

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

- All recoveries you obtain (whether by lawsuit, settlement, or otherwise), no matter how described or designated, must be used to reimburse us in full for benefits we paid. Our share of any recovery extends only to the amount of benefits we have paid or will pay to you or, if applicable, to your heirs, administrators, successors, or assignees.
- Reimbursement to us out of your recoveries shall take first priority (before any of the rights of any other parties are honored). Our right of reimbursement is not subject to reduction based on attorney fees or costs under the “common fund” doctrine. Our right of reimbursement is fully enforceable regardless of whether you are “made whole” (you are fully compensated for the full amount of damages claimed). We will not reduce our share of any recovery unless we agree in writing to a reduction, because (1) you do not receive the full amount of damages that you claimed, or (2) you had to pay attorneys’ fees. This is our right of recovery.
- If you do not seek damages for your illness or injury, you must permit us to initiate recovery on your behalf (including the right to bring suit in your name). This is called subrogation.
- If we pursue a recovery of the benefits we have paid, you must cooperate in doing what is reasonably necessary to assist us. You must not take any action that may prejudice our rights to recover.

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

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

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

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

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

Contact us if you need more information about subrogation.

**When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage**

Some FEHB Plans already cover some dental and vision services. When you are covered by more than one vision/dental Plan, coverage provided under your FEHB Plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision Plan on [www.BENEFEDS.com](http://www.BENEFEDS.com), or by phone 877-888-3337, (TTY 877-889-5680), you will be asked to provide information on your FEHB Plan so that your Plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

**Clinical Trials**

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

If you are a participant in a clinical trial, 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 – costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient’s routine care. This plan does not cover these costs.
- Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials. This plan does not cover these costs.

**When you have Medicare**

**What is Medicare?**

Medicare is a health insurance program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 800 MEDICARE, (TTY: 877-486-2048) for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage Plan to get your Medicare benefits. We do not 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](http://www.socialsecurity.gov), or call them at 800-772-1213 (TTY: 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 800-772-1213 (TTY: 800-325-0778) to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

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

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

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

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

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

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

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. *You must continue to seek care from Plan providers and you will still be responsible for the Plan's copayments.*

**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 this Plan is the primary payor and you have a claim for covered services that you must file yourself, please follow the claim filing instruction in Section 7.*

Once you receive an Explanation of Benefits (EOB) from us, then file a claim for your Medicare benefits. *(For information on filing a Medicare claim, contact your Social Security office.)*

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. (Please note that we will utilize the Medicare allowable amount when we provide the secondary benefit for covered services.) However, you should file a claim if you receive services or supplies that are not covered by Medicare but are covered by this program. To find out if you need to do something to file your claim, call us at 888-811-2092 or see our website at [www.anthem.com](http://www.anthem.com).

You should *not* submit a claim for benefits of this program if your Medicare Summary Notice (MSN) states, in part: “This information is being sent to your private insurer.” This note means that the Medicare carrier is submitting your claim to us. Then we can provide the benefits of this program. If this note is on your MSN, please do *not* submit a claim to us. Also, please let your providers of care know that they should *not* submit your claim to us. When we receive duplicate claims, this increases costs. Your MSN may not indicate that your claim has been referred to supplemental claims processing. In that case, you should file your own claim.

**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.

**Blue Preferred Plus POS**

<b>Benefit Description</b>	<b>Member Cost without Medicare</b>	<b>Member Cost with Medicare Part B</b>
Deductible	\$0	\$0
Out of Pocket Maximum	\$5,000 Self Only/\$5,000 per person for Self Plus One/\$10,000 Self and Family	\$5,000 Self Only/\$5,000 per person for Self Plus One/\$10,000 Self and Family
Primary Care Physician	\$20	\$20
Specialist	\$40	\$40
Inpatient Hospital	\$250 per day x 3 days	\$250 per day x 3 days
Outpatient Hospital	\$250 per surgical admission or 20% of our allowance per non-surgical admission	\$250 per surgical admission or 20% of our allowance per non-surgical admission
Rx	Tier 1 - \$5 Tier 2 - \$50 Tier 3 - \$70  Tier 4 – Specialty (30 day supply)  25% up to a \$250 maximum	Tier 1 - \$5 Tier 2 - \$50 Tier 3 - \$70  Tier 4 – Specialty (30 day supply)  25% up to a \$250 maximum
Rx – Mail Order (90 day supply)	Tier 1 - \$12.50 Tier 2 - \$150 Tier 3 - \$200	Tier 1 - \$12.50 Tier 2 - \$150 Tier 3 - \$200

## Blue Preferred HMO

Benefit Description	Member Cost without Medicare	Member Cost with Medicare Part B
Deductible	\$0	\$0
Out of Pocket Maximum	\$5,500 Self Only/\$5,500 per person for Self Plus One/ \$11,000 Self and Family	\$5,500 Self Only/\$5,500 per person for Self Plus One/ \$11,000 Self and Family
Primary Care Physician	\$25	\$25
Specialist	\$45	\$45
Inpatient Hospital	\$500 per admission	\$500 per admission
Outpatient Hospital	\$300 per surgical admission or 20% of our allowance per non-surgical admission	\$300 per surgical admission or 20% of our allowance per non-surgical admission
Rx	Tier 1 - \$10 Tier 2 - \$60 Tier 3 - \$80  Tier 4 – Specialty (30 day supply)  25% up to a \$250 maximum	Tier 1 - \$10 Tier 2 - \$60 Tier 3 - \$80  Tier 4 – Specialty (30 day supply)  25% up to a \$250 maximum
Rx – Mail Order (90 day supply)	Tier 1 - \$25 Tier 2 - \$175 Tier 3 - \$225	Tier 1 - \$25 Tier 2 - \$175 Tier 3 - \$225

- **Tell us about your Medicare coverage**

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

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage Plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage Plans, contact Medicare at (800) MEDICARE (800-633-4227), (TTY: 877-486-2048) or at [www.medicare.gov](http://www.medicare.gov).

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

**This Plan and another Plan’s Medicare Advantage Plan:** You may enroll in another Plan’s Medicare Advantage Plan and also remain enrolled in our FEHB Plan. We will still provide benefits when your Medicare Advantage Plan is primary, even out of the Medicare Advantage Plan’s network and/or service area (if you use our Plan providers). However, we will not waive any of our copayments. 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.)**

<b>Primary Payor Chart</b>		
<b>A. When you - or your covered spouse - are age 65 or over and have Medicare and you...</b>	<b>The primary payor for the individual with Medicare is...</b>	
	<b>Medicare</b>	<b>This Plan</b>
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>B. When you or a covered family member...</b>		
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 <b>(30-month coordination period)</b>		✓
• 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 <b>(for 30 month coordination period)</b>		✓
• 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 <b>(for the 30 month coordination period)</b>		✓
• Medicare based on ESRD <b>(after the 30 month coordination period)</b>	✓	
<b>C. When either you or a covered family member are eligible for Medicare solely due to disability and you...</b>		
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	✓	
<b>D. When you are covered under the FEHB Spouse Equity provision as a former spouse</b>		
	✓	

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

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## Section 10. Definitions of terms we use in this brochure

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<b>Blue Preferred HMO</b>	Our Standard Option, which is a Health Maintenance Organization. This option requires you to utilize network providers in order for your services to be covered.
<b>Blue Preferred Plus POS</b>	Our High Option, which is a Point-of-Service. This option allows you to utilize either in network or out-of-network providers. If you choose in network providers your benefit level will be higher and you will have lower out-of-pocket costs. If you choose out-of-network providers your benefit level will be lower and you will have higher out-of-pocket costs.
<b>Calendar year</b>	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.
<b>Clinical Trials Cost</b>	<p>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 (FDA); or is a drug trial that is exempt from the requirement of an investigational new drug application.</p> <p>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:</p> <ul style="list-style-type: none"><li>• 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</li><li>• 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</li><li>• 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 are generally covered by the clinical trials. This plan does not cover these costs.</li></ul>
<b>Coinsurance</b>	The percentage of our allowance that you must pay for your care. See page 23.
<b>Copayment</b>	A fixed amount of money you pay when you receive covered services. See page 23.
<b>Cost-sharing</b>	The general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive. See page 23.
<b>Covered services</b>	Care we provide benefits for, as described in this brochure.

**Custodial care**

Services that do not seek to cure, but are provided primarily for the convenience of the patient or his or her family, the maintenance of the patient, or to assist the patient in meeting his or her activities of daily living, rather than primarily for therapeutic value in the treatment of a condition. Custodial care includes, but is not limited to, help in walking, bathing, dressing, eating, preparation of special diets, supervision over self-administration of medications not requiring constant attention of trained medical personnel, or acting as a companion or sitter. Custodial care that lasts 90 days or more is sometimes known as Long term care.

*Note: Blue Preferred Plus POS or Blue Preferred HMO will have the sole discretion to determine whether care is Custodial care. Blue Preferred Plus POS or Blue Preferred HMO may consult with professional peer review committees or other appropriate sources for recommendations.*

**Deductible**

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. See page 23.

**Experimental or investigational service**

A drug, device or biological product is experimental or investigational if the drug, device, or biological product cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA) and approval for marketing has not been given at the time it is furnished. Approval means all forms of acceptance by the FDA.

An FDA-approved drug, device or biological product (for use other than its intended purpose and labeled indications), or medical treatment or procedure is experimental or investigational if

1) Reliable evidence shows that it is the subject of ongoing phase I, II or III clinical trials or under study to determine its maximum tolerated dose, its toxicity, its safety, or

2) Reliable evidence shows that the consensus of opinion among experts regarding the drug, device, or biological product or medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis.

Reliable evidence shall mean only published reports and articles in the authorized medical and scientific literature; the written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device or medical treatment or procedure; or the written informed consent used by the treating facility or by another facility studying substantially the same drug, device or medical treatment or procedure.

FDA-approved drugs, devices, or biological products used for their intended purpose and labeled indication and those that have received FDA approval subject to postmarketing approval clinical trials, and devices classified by the FDA as “Category B Non-experimental/ Investigational Devices” are not considered experimental or investigational.

**New Treatments and Procedures – Helping our members get care that is safe and effective**

When it comes to the latest information about medical care, we want you to know that we strive to review it quickly. We have teams of healthcare professionals that review our medical, behavioral (mental) health and drug policies on a regular basis. The resources we look to when making our decisions include:

- Professional medical publications and journals
- Policies and procedures from government agencies
- Study results showing the impact of new technology on long-term health
- Doctors, specialists and other health care consultants

We update our health policies and even create new ones to address many new treatments. Because helping you get and stay healthy is our number one goal.

**Group health coverage**

A health benefit Plan that is offered to employees through their place of employment or to the membership of a sponsoring organization such as a union or association.

**Health care professional**

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

**Maximum allowable amount**

The amount that We determine is the maximum payable for covered services you receive. Generally, to determine the maximum allowable amount for a covered service, We use, in addition to other information, internally developed criteria and industry accepted methodologies and fee schedules which are based on estimates of resources and costs required to provide a drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply.

For a network provider, the maximum allowable amount is equal to the amount that constitutes payment in full under the network provider's participation agreement for this Plan. If a network provider accepts as full payment an amount less than the negotiated rate under the participation agreement for this Plan, the lesser amount will be the maximum allowable amount.

For a non-network provider who is a physician or other non-facility provider, even if the provider has a participation agreement with Us for another plan, the maximum allowable amount is the lesser of the actual charge or the standard rate under the participation agreement used with network providers for this Plan.

For a non-network provider that is a facility, the maximum allowable amount is equal to an amount negotiated with that non-network provider facility for covered services under this Plan or any other plan. In the absence of a negotiated amount, We shall have discretionary authority to establish, as We deem appropriate, the maximum allowable amount. The maximum allowable amount is the lesser of the non-network provider facility's charge, or an amount determined by Us, after consideration of one or more of the following: industry cost, peer reimbursement, utilization data, previously negotiated rates, outstanding offers that We may have made, or other factors We deem appropriate. It is your obligation to pay any deductibles, coinsurance and/or copayments.

**Medical necessity**

We only cover care that is medically necessary. But we do not cover all medically necessary care. Even if the type of care is covered in general, the care is not covered if we determine it was not medically necessary in a specific case. Blue Preferred Plus POS or Blue Preferred HMO must agree that care was medically necessary.

However, in some cases, you will not have to pay for care that was not medically necessary. In these cases, the provider is responsible. You do not need to pay if *all* of the following are true:

Blue Preferred Plus POS or Blue Preferred HMO did not notify you in advance that the care was not medically necessary.

The services would have been covered if they were medically necessary.

To be medically necessary, care must be provided to diagnose or treat a condition. Also, the type and level of care must be necessary and appropriate. We use current standards of medical practice to decide necessity and appropriateness. The type and level of care must not be more than what is necessary.

For example, surgery may not be medically necessary for your condition if your provider has not tried more conservative treatment. Also, inpatient care is not medically necessary if appropriate care is available on an outpatient basis.

**Network Provider**

A provider who has entered into a contractual agreement or is being used by us, or another organization, which has an agreement with us, to provide covered services and certain administrative functions for the Blue Preferred Plus POS or Blue Preferred HMO network.

**Non-network Provider**

A provider who has not entered into a contractual agreement with us for Blue Preferred Plus POS or Blue Preferred HMO. Providers who have not contracted or affiliated with our designated subcontractor(s) for the services they perform are also considered non-network providers.

**Post-service claims**

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

**Pre-service claims**

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

**Reimbursement**

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

**Specialist**

For purposes of this Plan, a specialist is any provider other than your Primary Care Physician (PCP). The term specialist would include licensed or certified physical, occupational or speech therapists in addition to medical doctors, psychologists, etc. A \$40 office visit copay applies to the services of specialists.

**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 a claim is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you believe your claim qualifies as an urgent care claim, please contact our Customer Service Department at 888-811-2092. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

**Us/We**

Us and We refer to Blue Preferred Plus POS or Blue Preferred HMO.

**You**

You refers to the enrollee and each covered family member.

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## Section 11. Other Federal Programs

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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 four 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. Participating employees save an average of about 30% on products and services they routinely pay for out-of-pocket.

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

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

Fourth, the **Federal Employees' Group Life Insurance Program (FEGLI)** can help protect your family from burdensome funeral costs and the unexpected loss of your income.

### **The Federal Flexible Spending Account Program – FSAFEDS**

#### **What is an FSA?**

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

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of \$100. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is \$2,600 per person. The maximum annual election for a dependent care flexible spending account (DCFSA) is \$5,000 per household.

- **Health Care FSA (HCFSA)** – Reimburses you for eligible out-of-pocket health care expenses (such as copayments, deductibles, prescriptions, physician prescribed over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26).  
FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan .
- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to out-of-pocket dental and vision care expenses for you and your tax dependents including adult children (through the end of the calendar year in which they turn 26).
- **Dependent Care FSA** – 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 HCFSAs or LEX HCFSAs and/or DCFSAs, 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](http://www.FSAFEDS.com) or call an FSAFEDS Benefits Counselor toll-free at 877 FSAFEDS 877-372-3337, (TTY, 1-866-353-8058), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. TTY: 866-353-8058.

**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.**

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

**Dental Insurance**

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

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with up to a 12-month waiting period. **Most FEDVIP dental plans cover adult orthodontia but it may be limited. Review your FEDVIP dental plan’s brochure for information on this benefit.**

**Vision Insurance**

All vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on LASIK surgery may also be available.

**Additional Information**

You can find a comparison of the Plans available and their premiums on the OPM website at [www.opm.gov/dental](http://www.opm.gov/dental) and [www.opm.gov/vision](http://www.opm.gov/vision). These sites also provide links to each Plan’s website, where you can view detailed information about benefits and preferred providers.

**How do I enroll?**

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

## **The Federal Long Term Care Insurance Program - *FLTCIP***

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

## **The Federal Employees' Group Life Insurance Program - *FEGLI***

**Peace of Mind for You and Your Family**      The Federal Employees' Group Life Insurance Program (FEGLI) can help protect your family from burdensome funeral costs and the unexpected loss of your income. You can get life insurance coverage starting at one year's salary to more than six times your salary and many options in between. You can also get coverage on the lives of your spouse and unmarried dependent children under age 22. You can continue your coverage into retirement if you meet certain requirements. For more information, visit [www.opm.gov/life](http://www.opm.gov/life).

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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 Blue Preferred Plus POS - 2018

- **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.
- Under the Blue Preferred Plus POS High Option benefits for non-network care, you must satisfy an annual deductible (\$2,000 for Self Only or \$2,000 per person for Self Plus One or \$6,000 Self and Family) and 30% coinsurance for all covered services.

Benefits	You pay	Page
<b>Medical services provided by physicians:</b> <ul style="list-style-type: none"> <li>• Diagnostic and treatment services provided in the office</li> </ul>	Network: \$20 per office visit to your primary care physician or \$40 per office visit to a specialist  POS Non-network: After satisfying the annual deductible, 30% coinsurance	28
<ul style="list-style-type: none"> <li>• Lab, X-ray and other diagnostic tests</li> </ul>	Network: Nothing  POS Non-network: After satisfying the annual deductible, 30% coinsurance	29
<ul style="list-style-type: none"> <li>• CT Scans, MRI, MRA, PET, nuclear cardiology imaging studies, and non-maternity related ultrasounds</li> </ul>	Network: 20% of our allowance per test  POS Non-network: After satisfying the annual deductible, 30% coinsurance and any difference between our payment and the billed amount	29
<b>Services provided by a hospital:</b>		
<ul style="list-style-type: none"> <li>• Inpatient</li> </ul>	Network: \$250 copay per day for a maximum of 3 days  POS Non-network: After satisfying the annual deductible, 30% coinsurance	57
<ul style="list-style-type: none"> <li>• Outpatient</li> </ul>	Network: \$250 per visit (Facility copay only applies when surgical procedure is performed.) 20% of our allowance for non-surgical visits  POS Non-network: After satisfying the annual deductible, 30% coinsurance	58
<b>Emergency Benefits</b> <ul style="list-style-type: none"> <li>• In-area or out-of-area</li> </ul>	\$150 per emergency room visit	63
<b>Mental health and substance misuse disorder treatment:</b>	Regular cost-sharing	65
<b>Prescription drugs:</b>		
<ul style="list-style-type: none"> <li>• Retail pharmacy               <ul style="list-style-type: none"> <li>- Up to a 30-day supply from a participating retail pharmacy</li> </ul> </li> </ul> <p>Note: You must obtain Tier 4 specialty medication from our Specialty Pharmacy Program.</p>	Tier 1: \$5  Tier 2: \$50  Tier 3: \$70  Tier 4: 25% of our allowance up to a maximum of \$250	70

Benefits	You pay	Page
<ul style="list-style-type: none"> <li>• Mail order               <ul style="list-style-type: none"> <li>- Up to a 90-day supply of maintenance medication</li> </ul> </li> </ul> <p>Note: Tier 4 medication is not available through the mail-order pharmacy.</p>	Tier 1; \$12.50 Tier 2: \$150 Tier 3: \$200	70
<b>Dental care:</b> Accidental injury only	Copay or coinsurance is based on place of service	76
<b>Vision care:</b> <ul style="list-style-type: none"> <li>• Routine eye exam or refraction (one per calendar year)</li> </ul>	Network: Routine eye exam or refraction (one per calendar year); \$20 per office visit to your Primary Care Physician (PCP) or \$40 per office visit to a Specialist  POS Non-network: After satisfying the annual deductible, 30% coinsurance	38
<b>Wellness and Other Special features:</b> Flexible benefits option; Reciprocity; Centers of Excellence; Disease Management		77
<b>Protection against catastrophic costs</b> (out-of-pocket maximum):	Network: \$5,000 Self Only or \$5,000 per person for Self Plus One or \$10,000 Self and Family per year.  POS Non-network: \$8,000 Self only or \$8,000 per person for Self Plus One or \$16,000 Self and Family per year.	24

## Summary of Benefits for Blue Preferred HMO - 2018

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.

Benefits	You pay	Page
<b>Medical services provided by physicians:</b> <ul style="list-style-type: none"> <li>• Diagnostic and treatment services provided in the office</li> </ul>	\$25 per office visit to your primary care physician or \$45 per office visit to a specialist	28
<ul style="list-style-type: none"> <li>• Lab, X-ray and other diagnostic tests</li> </ul>	Nothing	29
<ul style="list-style-type: none"> <li>• CT Scans, MRI, MRA, PET, nuclear cardiology imaging studies, and non-maternity related ultrasounds</li> </ul>	20% of our allowance per test	29
<b>Services provided by a hospital:</b>		
<ul style="list-style-type: none"> <li>• Inpatient</li> </ul>	\$500 per admission	57
<ul style="list-style-type: none"> <li>• Outpatient</li> </ul>	\$300 per visit (Facility copay only applies when surgical procedure is performed.) 20% of our allowance for non-surgical visits	58
<b>Emergency Benefits</b> <ul style="list-style-type: none"> <li>• In-area or out-of-area</li> </ul>	\$175 per emergency room visit	63
<b>Mental health and substance misuse disorder treatment:</b>	Regular cost-sharing	65
<b>Prescription drugs:</b>		
<ul style="list-style-type: none"> <li>• Retail pharmacy                             <ul style="list-style-type: none"> <li>- Up to a 30-day supply from a participating retail pharmacy</li> </ul> </li> </ul> <p>Note: You must obtain Tier 4 specialty medication from our Specialty Pharmacy Program.</p>	Tier 1 - \$10 Tier 2 - \$60 Tier 3 - \$80 Tier 4 - 25% of our allowance up to a maximum out-of-pocket of \$250 per prescription order for a 30-day supply	70
<ul style="list-style-type: none"> <li>• Mail order                             <ul style="list-style-type: none"> <li>- Up to a 90-day supply of maintenance medication</li> </ul> </li> </ul> <p>Note: Tier 4 medication is not available through the mail-order pharmacy.</p>	Tier 1 - \$25 Tier 2 - \$175 Tier 3 - \$225	70
<b>Dental care:</b> Accidental injury only	Copay or coinsurance is based on place of service	76
<b>Vision care:</b> <ul style="list-style-type: none"> <li>• Routine eye exam or refraction (one per calendar year)</li> </ul>	Nothing	38
<b>Wellness and Other Special features:</b> Flexible benefits option; Reciprocity; Centers of Excellence; Disease Management		77
<b>Protection against catastrophic costs</b> (out-of-pocket maximum):	\$5,500 Self Only or \$5,500 per person for Self Plus One or \$11,000 Self and Family per year.	24

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## Notes

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## Notes

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## 2018 Rate Information

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For 2018 FEHB plan premium information, please see:

<https://www.opm.gov/healthcare-insurance/tribal-employers/benefits-premiums/> or contact your tribal employer's Human Resources department.