SelectHealth Plan

www.selecthealth.org/fehb

Member Services 844-345-FEHB

2018

A Health Maintenance Organization (high and standard option)

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 8 for details. This plan is accredited. See page 13.

Serving:

- Utah - Statewide

Enrollment in this plan is limited. You must live or work in our geographic service area to enroll. See page 13 for requirements.

Enrollment code for this Plan:

SF1 High Option - Self Only
SF3 High Option - Self Plus One
SF2 High Option - Self and Family

SF4 Standard Option - Self Only
SF6 Standard Option - Self Plus One
SF5 Standard Option - Self and Family

IMPORTANT

- Rates: Back Cover
- Changes for 2018: Page 15
- Summary of benefits: Page 86

Authorized for distribution by the:

United States
Office of Personnel Management

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

Important Notice from SelectHealth About
Our Prescription Drug Coverage and Medicare

The Office of Personnel Management (OPM) has determined that the SelectHealth 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 we will coordinate benefits with Medicare.

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

Please be advised

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

Medicare's Low Income Benefits

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

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Introduction

This brochure describes the benefits of SelectHealth under our contract (CS 2925) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. This plan is underwritten by SelectHealth, Inc. Member Services may be reached at 844-345-FEHB or through our website: www.selecthealth.org/fehb. The address for SelectHealth administrative offices is:

SelectHealth, Inc.
5381 Green St.
Murray, UT 84123

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. If you are enrolled in Self Plus One coverage, you and one eligible family member that you designate when you enroll are entitled to these benefits. You do not have a right to benefits that were available before January 1, 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 15. Rates are shown at the end of this brochure.

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

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

Plain Language

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

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

Stop Health Care Fraud!

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

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

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

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.

- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- 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 844-345-FEHB and explain the situation.
  - If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

877-499-7295

OR go to

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

The online reporting form is the desired method of reporting fraud in order to ensure

accuracy, and a quicker response time.

You can also write to:

United States Office of Personnel Management

Office of the Inspector General Fraud Hotline

1900 E Street NW Room 6400

Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise)
  - 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.

Discrimination is Against the Law

SelectHealth 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, SelectHealth does not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.

Preventing Medical Mistakes

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 your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.
- 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 The Joint Commission's Speak Up™ patient safety program.
- 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 The Agency for Healthcare Research and Quality provides information about patient safety, choosing quality health care providers, and improving the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- www.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. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

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. Payment will not be issued to providers for services for or related to HealthCare Acquired Condition (as defined by Federal law).

FEHB Facts

Coverage information

- **No pre-existing condition limitation**

  We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.

- **Minimum essential coverage (MEC)**

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

- **Minimum value standard**

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

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

  See www.opm.gov/healthcare-insurance for enrollment information as well as:

  - Information on the FEHB Program and plans available to you
  - A health plan comparison tool
  - A list of agencies that participate in Employee Express
  - A link to Employee Express
  - Information on and links to other electronic enrollment systems

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

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

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

- **Types of coverage available for you and your family**

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

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

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

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.

- **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 with your new plan.

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

- **When you retire**

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

When you lose benefits

- **When FEHB coverage ends**

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

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

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

  You may be eligible for spouse equity coverage or assistance with enrolling in 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/.

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

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

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

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

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

- **Converting to individual coverage**

  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, and 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 800-538-5038 or visit our website at www.selecthealth.org.

- **Health Insurance Marketplace**

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

Section 1. How this plan works

This Plan is a health maintenance organization (HMO). OPM requires that FEHB plans be accredited to validate that plan operations and care management meet nationally recognized standards. SelectHealth holds the following accreditations: National Committee for Quality Assurance (www.ncqa.org). To learn more about the plan's accreditation please visit the following website:www.ncqa.org. We require you to see specific physicians, hospitals, and other providers (including lab and pathology providers) that contract with us. These Plan providers coordinate your health care services. We are solely responsible for the selection of these providers in your area. Contact us for a copy of our most recent provider directory. We give you a choice of enrollment in a High Option or Standard Option Plan.

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

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

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

General features of our High and Standard Options

You do not have to select a Primary Care Physician (PCP); you may self-refer to Plan specialists. However, we recommend that you select a PCP to coordinate all of your medical care. A PCP should practice one of the following disciplines: General Practice, Family Medicine, Internal Medicine, Obstetrics/Gynecology (OB/GYN), or Pediatrics. **You are responsible for making sure that a provider is a participating provider**. To contact Member Services, call 844-345-FEHB weekdays, from 7 a.m. to 8 p.m., and Saturdays, from 9 a.m. to 2 p.m, or visit our website at www.selecthealth.org/fehb. Representatives are available during extended hours to answer questions and help resolve concerns.

We have Open Access benefits

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

How we pay providers

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

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/healthcare-insurance) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- Intermountain Healthcare, our parent company, is a not-for-profit health system based in Salt Lake City with over 34,000 employees. Since 1984, SelectHealth has been providing coverage for high-quality healthcare for the communities of Utah;
- Not-for-profit

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 SelectHealth website at www.selecthealth.org/fehb. You can also contact us to request that we mail a copy to you.

If you want more information about us, call 844-345-FEHB, or write to P.O. Box 30192 Salt Lake City, UT 84130-0192. You may also visit our website at www.selecthealth.org/fehb.

By law, you have the right to access your personal health information (PHI). For more information regarding access to PHI, visit our SelectHealth website at https://selecthealth.org 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 will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

Service Area

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

Utah - Statewide

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 urgent and/or emergency care benefits. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or complete the SelectHealth Dependent Address Change Form to access out of area extended coverage. See Section 5 (h) to learn more about the Out of Area Child(ren) Dependent Coverage benefit. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

Section 2. Changes for 2018

Do not rely only on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5. High and Standard Option 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 to both High and Standard Options

- The State of Idaho will no longer be a part of our SelectHealth FEHB Service Area.
- SelectHealth will now offer access to Intermountain Connect Care℠, a telehealth urgent care service, for a $10 copay per visit. See pages 27 and 52.
- The maternity per admission facility copay will increase to $200 from $100. See page 48.
- The inpatient physical, occupational, and speech therapy visit limit will decrease to 40 days from unlimited per calendar year for all therapy types combined. See page 48.
- There will be no copay for statins for the primary use of cardiovascular disease (CVD) for adults aged 40-75 years with no history of CVD, 1 or more CVD risk factors, and a calculated 10-year CVD event risk of 10% or greater. See page 57.

Changes to High Option only

- Your share of the non-Postal and Postal premium will increase for Self Only, Self Plus One, and Self and Family. See page 88.
- The Catastrophic Out-of-Pocket Maximum will increase to $5,000 for Self Only and $10,000 for Self Plus One and Self and Family from $4,000 for Self Only, Self Plus One, and Self and Family. See page 21.
- The emergency room copay will increase to $125 from $75 per visit. See page 51.
- The outpatient physical, occupational, and speech therapy visit limits will decrease to 20 visits per therapy per year from 60 visits per therapy per year. See page 35.
- The inpatient copay will increase to $250 from $100 per admission. See page 48.
- The allergy serum coinsurance will increase to 10% from no member cost share. See page 33.

Changes to Standard Option only

- Your share of the non-Postal and Postal premium will increase for Self Only, Self Plus One, and Self and Family. See page 88.
- The Catastrophic Out-of-Pocket Maximum will increase to $5,500 for Self Only and $8,000 for Self Plus One and Self and Family from $4,500 for Self Only, Self Plus One, and Self and Family. See page 21.
- The primary care physician office visit copay will increase to $25 from $20. See page 26.
- The specialist office visit copay will increase to $35 from $30. See page 26.
- The emergency room copay will increase to $200 from $125 per visit. See page 51.
- The outpatient physical, occupational, and speech therapy copays will increase to $35 from $30 per visit. The visit limit will decrease to 20 visits per therapy per year from 60 visits per therapy per year. See page 35.
- The chiropractic copay will increase to $35 from $20 per visit. See page 39.
- The allergy serum coinsurance will increase to 15% from no member cost share. See page 33.
- The Tier 2 retail prescription copay will increase to $40 from $35 for up to a 30-day supply. See page 57.
- The Tier 3 retail prescription benefit will increase to a 50% coinsurance up to a $250 maximum from a $70 copay for up to a 30-day supply. See page 57.
- The Tier 4 retail prescription coinsurance will increase to 30% from 20% for up to a 30-day supply. See page 57.
- The Tier 2 mail order prescription copay will increase to $80 from $70 for up to a 90-day supply. See page 57.

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 844-345-FEHB or write to us at P.O. Box 30192 Salt Lake City, UT 84130-0192. You may also request replacement cards through our website at www.selecthealth.org/myhealth.

Where you get covered care

You must receive care from "Plan providers" and "Plan facilities." You will only pay copayments and/or coinsurance based on your benefit plan selection. Services rendered by non-participating providers are not covered, unless they are urgent and/or emergency related.

- **Plan providers**

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

We list Plan providers in the provider directory, which we update periodically. The list is also on our website at www.selecthealth.org/fehb.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our website at www.selecthealth.org/fehb.

What you must do to get covered care

Your network includes Select Med® providers in Utah. To receive benefits, you must use doctors, clinics, and hospitals that participate in your network. Services received from non-participating providers are not covered, with the exception of urgent and emergency care. To find a participating provider visit www.selecthealth.org/fehb or call Member Advocates℠. A copy of the Provider and Facility Directory is available upon request.

You and each family member may choose a primary care physician, though one is not required. Your primary care physician can provide or arrange for most of your health care.

- **Primary care**

Your primary care physician can be a Family Practitioner, Internal Medicine Doctor, Pediatrician, Obstetrician or Gynecologist (OB/GYN). Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan and you need help finding a new one, Member Advocates can help you find the right care for your needs. Call 800-515-2220 weekdays, from 7 a.m. to 8 p.m., and Saturdays, from 9 a.m. to 2 p.m.

- **Specialty care**

You may see a specialist for needed care.

Here are some things you should know about specialty care:

- If your current specialist does not participate with us, you must receive treatment from a specialist who does. We will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call us and we will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.

- If you have a chronic and disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for other than cause;
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program plan; or
  - reduce our service area and you enroll in another FEHB plan;

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

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

- **Hospital care**

Participating providers will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility.

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call Member Services immediately at 844-345-FEHB. 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 92nd day after you become a member of this Plan, whichever happens first.

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

You need prior Plan approval for certain services

Preauthorization is prior approval from SelectHealth for certain services. Obtaining preauthorization does not guarantee coverage. Your benefits for the preauthorized services are subject to the eligibility requirements, limitations, exclusions and all other provisions of the Plan.

Participating Providers and facilities are responsible for obtaining preauthorization on your behalf; however, you should verify that they have obtained preauthorization prior to receiving services.

Members are required to obtain prior approval for services rendered by a non-participating provider. Without an approved preauthorization, services will be denied.

The following services require preauthorization:

- All admissions to facilities, including rehabilitation, transitional care, skilled nursing, residential treatment centers, and all hospitalizations that are not for urgent or emergency conditions
- All non-routine obstetrics admissions, maternity stays longer than two days for a normal delivery or longer than four days for a cesarean section, and deliveries rendered by a non-participating provider (whether inside or outside of the service area) unless the situation is deemed to be an urgent or emergency situation.
- Home healthcare, hospice care, and private duty nursing

- Pain management/pain clinic services
- Continuous glucose monitors
- Selected prescription drugs
- All services obtained outside of the United States unless for an urgent condition, or an emergency condition
- Certain genetic testing, including BRCA testing
- The following Durable Medical Equipment (DME)
  - Insulin pumps
  - Prosthetics (except eye prosthetics)
  - Negative pressure wound therapy electrical pump (wound vac)
  - Motorized or customized wheelchairs, and
  - DME with a purchase price over $5,000
- Growth hormone therapy (GHT)
- Certain injectable drugs and specialty medications (even when Medicare is your primary insurance)
- Cochlear implants, bone anchored hearing aids, related services and supplies, and
- Organ transplants

If you have a question about the preauthorization requirement of a particular item, drug, or service, please contact Member Services at 844-345-FEHB.

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

First, your physician, your hospital, you, or your representative, must call us at 844-345-FEHB 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 notifications within three days of oral notification.

  You may request that your urgent care claim on appeal be reviewed simultaneously by us and OPM. Please let us know that you would like a simultaneous review of your urgent care claim by OPM either in writing at the time you appeal our initial decision, or by calling us toll-free at 844-208-9012. You may also call OPM's Health Insurance III at 202-606-0737 between 8 a.m. and 5 p.m. Eastern Time to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, call us toll-free at 844-208-9012. If it is determined that your claim is an urgent care claim, we will expedite our review (if we have not yet responded to your claim).

- **Concurrent care claims**

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

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

- **Emergency inpatient admission**

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

- **Maternity care**

  You do not need to preauthorize a maternity admission for a routine delivery. All non-routine obstetrics admissions and maternity stays longer than two days for a normal delivery or longer than four days for a cesarean section require preauthorization. Further, if your baby stays after you are discharged, then your physician or the hospital must contact us for preauthorization of additional days for your baby.

  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.

Deliveries rendered by a non-participating provider (whether inside or outside of the service area) will be denied unless the situation is deemed to be an urgent or emergency situation.

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

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

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

Services rendered by non-participating providers are not covered unless urgent and/or emergency related. If you need assistance finding a participating provider, contact SelectHealth Member Advocates at 800-515-2220 weekdays, from 7 a.m. to 8 p.m., and Saturdays, from 9 a.m. to 2 p.m. To access the online provider directory, visit www.selecthealth.org/fehb.

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 preauthorization 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. Preauthorize 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.

Section 4. Your cost for covered services

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

Cost-sharing	Cost-sharing is the general term used to refer to your out-of-pocket costs (i.e., coinsurance and copayments) for the covered care you receive.
Copayments	A copayment is a fixed amount of money you pay when you receive covered services. Example: A person on the High Option Plan seeing a primary care physician would pay a copayment of $15 per office visit and $25 per office visit with a specialist.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. Example: A person on the High Option Plan would pay a 10% coinsurance for outpatient facility services.
Differences between our Plan allowance and the bill	Any charges from providers and facilities that exceed the SelectHealth allowed amount for covered services. All copay/coinsurance amounts are based on the allowed amounts and not on the provider's billed charges. Participating providers and facilities are under contract to accept the SelectHealth allowed amount as payment in full for covered services. Non-participating providers and facilities have not agreed to accept the allowed amount for covered services. When this occurs, you are responsible to pay for any charges that exceed the amount that SelectHealth pays for covered services. These fees are called excess charges, and they do not apply to your out-of-pocket maximum.
Your catastrophic protection out-of-pocket maximum	After your out-of-pocket expenses, including any applicable copayments and coinsurance, total $5,000 for Self Only or $10,000 for Self Plus One, or Self and Family enrollment in the High Option, or $5,500 for Self Only or $8,000 for Self Plus One, or Self and Family enrollment in the Standard Option in any calendar year, you do not have to pay any more for covered services. ***The maximum annual limitation on cost-sharing listed under Self Only ($5,000 on High Option plan, $5,500 on Standard Option plan) applies to each individual, regardless of whether the individual is enrolled in Self Only, Self Plus One, or Self and Family.*** Example Scenario for a High Option plan: Your plan has a $5,000 Self Only maximum out-of-pocket limit and a $10,000 Self Plus One or Self and Family maximum out-of-pocket limit. If you or one of your eligible family members has out-of-pocket qualified medical expenses of $5,000 or more for the calendar year, any remaining qualified medical expenses for that individual will be covered fully by your health plan. With a Self and Family enrollment out-of-pocket maximum of $10,000, a second family member, or an aggregate of other eligible family members, will continue to accrue additional out-of-pocket qualified medical expenses up to a maximum of $5,000 for the calendar year before their qualified medical expenses will begin to be covered in full. However, copayments and coinsurance, if applicable, for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments and coinsurance for these services: • Infertility • Chiropractic • Bariatric surgery • Expenses from utilizing non-participating providers Be sure to keep accurate records and receipts of your copayments and coinsurance to ensure the Plan's calculation of your out-of-pocket maximum is reflected accurately.

Carryover

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

Note: If you change options in this Plan during the year, we will credit the amount of covered expenses already accumulated toward the catastrophic out-of-pocket limit of your old option to the catastrophic protection limit of your new option.

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 the governing laws allow. You may be responsible to pay for certain services and charges. Contact the government facility directly for more information.

Section 5. High and Standard Option Benefits

See page 15 for how our benefits changed this year. Pages 86 and 87 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. High and Standard Option Benefits Overview

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 under which you are enrolled.

The High and Standard Option 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 claims forms, claims filing advice, or more information about High and Standard Option benefits, contact us at 844-345-FEHB or on our website at www.selecthealth.org/fehb.

Each option offers unique features.

- **High Option**

The High Option does not have a calendar year deductible. Office visits are subject to copayments ($15 for primary care providers and $25 for specialists). Members do not need to have referrals to see specialists. When a coinsurance applies, the portion you will pay is 10% of the Plan's allowed amount. You must use participating providers for your care to be eligible for benefits, except for urgent and/or emergency services.

- **Standard Option**

The Standard Option does not have a calendar year deductible. Office visits are subject to copayments ($25 for primary care providers and $35 for specialists). Members do not need to have referrals to see specialists. When a coinsurance applies, the portion you will pay is 15% of the Plan's allowed amount. You must use participating providers for your care to be eligible for benefits, except for urgent and/or emergency services.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- A facility copay or coinsurance applies to services that appear in this section but are performed inpatient, in an ambulatory surgical center or the outpatient department of a hospital.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOUR PHYSICIAN MUST GET PREAUTHORIZATION FOR CERTAIN SERVICES, SUPPLIES, AND DRUGS.** Please refer to Section 3 to be sure which services require preauthorization.

Benefit Description	You Pay	
Diagnostic and treatment services	**High**	**Standard**
Professional services of physicians • In physician's office, including minor surgical procedures • Office medical consultations • Second surgical opinion	$15 per office visit to a primary care physician $25 per office visit to a specialist	$25 per office visit to a primary care physician $35 per office visit to a specialist
In an urgent care center	$25 copay	$35 copay
Professional services of physicians • During a hospital stay • In a skilled nursing facility • Major surgery in an office • Private duty nursing Note: Major surgery is a surgical procedure having one or more of the following characteristics: (A) performed within or upon the contents of the abdominal, pelvic, cranial or thoracic cavities; (B) typically requiring general anesthesia; (C) has a level of difficulty or length of time to perform which constitutes a hazard to life or function of an organ or tissue; or (D) requires the special training to perform. Any surgical procedure not classified as major surgery is considered a minor surgical procedure. Note: Private duty nursing requires preauthorization from your physician. See page 17.	10% of the Allowed Amount	15% of the Allowed Amount

Diagnostic and treatment services - continued on next page

Benefit Description	You Pay	
Diagnostic and treatment services (cont.)	**High**	**Standard**
Applied Behavior Analysis (ABA) Office visit services performed by a board certified physician in neurology or pediatrics with experience in diagnosing autism spectrum disorder: • Evaluation, management, and assessment services necessary to determine whether a member has an autism spectrum diagnosis Behavior training, management, and ABA therapy services by certified therapists: • Care rendered in the home or other clinical setting Note: Consistent with state law, services related to Autism Spectrum Disorder, a $30,000 / 600-hour per calendar year limit applies. Services are covered for members ages two (2) through nine (9) only. Note: For information on physical/occupational/speech therapy benefits, see page 35. For information on the mental health ABA benefits, see Section 5(e) *Mental health and substance abuse benefits*.	$15 per office visit to a primary care physician $25 per office visit to a specialist 10% of the Allowed Amount for outpatient services	$25 per office visit to a primary care physician $35 per office visit to a specialist 15% of the Allowed Amount for outpatient services
Not covered: *Home visits are not covered unless you are physically incapable of traveling to the Provider's office.*	*All charges*	*All charges*
Telehealth services	**High**	**Standard**
Intermountain Connect Care℠ is a convenient way to talk to a provider about urgent medical issues, no appointment necessary. Use your smartphone, tablet, or computer to connect to a provider within minutes. Download the app or visit www.intermountainconnectcare.org to get started. Providers at Connect Care can help you with: • Cough • Ear pain • Eye infection • Joint pain/strain • Lower back pain • Minor burns/rashes/skin infections • Sinus pain/pressure • Seasonal allergies • Sore throat • Urinary pain	$10 per visit	$10 per visit

Benefit Description	You Pay	
Lab, X-ray and other diagnostic tests	**High**	**Standard**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG Note: Major and minor diagnostic tests are based on several considerations such as the invasiveness and complexity of the test, the level of expertise required to interpret or perform the test, and where the test is commonly performed. If you have a question about the category of a particular test, please contact Member Services at 844-345-FEHB.	Nothing for minor diagnostic tests 10% of the Allowed Amount for major diagnostic tests	Nothing for minor diagnostic tests 15% of the Allowed Amount for major diagnostic tests
Injectable drugs (medical)	**High**	**Standard**
Injectable, implantable, and IV therapy drugs rendered in a provider's office or in a facility setting	20% of the Allowed Amount	20% of the Allowed Amount
Preventive care, adult	**High**	**Standard**
Routine physical once every year, which includes: Routine screenings, such as: • Total Blood Cholesterol • Colorectal Cancer Screening, including - Fecal occult blood test - Sigmoidoscopy screening – every five years starting at age 50 - Colonoscopy screening and related anesthesia when deemed medically appropriate – every ten years starting at age 50	Nothing	Nothing
Well woman care; based on current recommendations such as: • Cervical cancer screening (Pap smear) • Human Papillomavirus (HPV) testing • Chlamydia/Gonorrhea screening • Osteoporosis screening • Breast cancer screening • Counseling for sexually transmitted infections • Counseling and screening for human immune-deficiency virus • Contraceptive methods and counseling	Nothing	Nothing

Preventive care, adult - continued on next page

Benefit Description	You Pay	
Preventive care, adult (cont.)	**High**	**Standard**
• Screening and counseling for interpersonal and domestic violence	Nothing	Nothing
Routine mammogram - covered for women	Nothing	Nothing
Adult immunizations endorsed by the Centers for Disease Control and Prevention (CDC): based on the Advisory Committee on Immunization Practices (ACIP) schedule.	Nothing	Nothing
Nutritional Therapy Note: Medical nutritional therapy is a comprehensive nutrition service provided by dietitians with a state license or statutory certification. Note: After the 5th visit, Nutritional Therapy is covered under the inpatient, outpatient, or office visit benefit, depending on where the therapy is rendered. See Section 5(a) Diagnostic and treatment services on page 26. For questions regarding specific medical benefits, please contact Member Services at 844-345-FEHB.	Nothing	Nothing
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 and coinsurance. Note: A complete list of preventive care services recommended under the U.S. Preventive Task Force (USPSTF) is available online at: www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ HHS: www.healthcare.gov/preventive-care-benefits/ CDC: www.cdc.gov/vaccines/schedules/index.html **Women's preventive services:** www.healthcare.gov/preventive-care-women/ For additional information: www.healthfinder.gov/myhealthfinder/default.aspx		
Not covered: • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.* • *Immunizations, boosters, and medications for travel or work-related exposure.*	*All charges*	*All charges*

Benefit Description	You Pay	
Preventive care, children	**High**	**Standard**
• Well-child visits, examinations, and immunizations as described in the Bright Futures Guidelines provided by the American Academy of Pediatrics	Nothing	Nothing
Nutritional Therapy Note: Medical nutritional therapy is a comprehensive nutrition service provided by dietitians with a state license or statutory certification. Note: After the 5th visit, Nutritional Therapy is covered under the inpatient, outpatient, or office visit benefit, depending on where the therapy is rendered. See Section 5(a) Diagnostic and treatment services on page 26. For questions regarding specific medical benefits, please contact Member Services at 844-345-FEHB.	Nothing	Nothing
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 and coinsurance. Note: A complete list of preventive care services recommended under the U.S. Preventive Task Force (USPSTF) is available online at www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ HHS: www.healthcare.gov/preventive-care-benefits/ CDC: www.cdc.gov/vaccines/schedules/index.html For additional information: www.healthfinder.gov/myhealthfinder/default.aspx Note: For a complete list of the American Academy of Pediatrics Bright Futures Guidelines go to brightfutures.aap.org/Pages/default.aspx		
Maternity care	**High**	**Standard**
Complete maternity (obstetrical) care, such as: • Prenatal care • Screening for gestational diabetes for pregnant women after 24 weeks. • Delivery • Postnatal care	A single office visit copay of $15 when pregnancy is confirmed; nothing for subsequent prenatal or postpartum care.	A single office visit copay of $25 when pregnancy is confirmed; nothing for subsequent prenatal or postpartum care.
Breastfeeding support, supplies and counseling for each birth.	Nothing	Nothing
Note: Here are some things to keep in mind:		

Maternity care - continued on next page

Benefit Description	You Pay	
Maternity care (cont.)	**High**	**Standard**
• You do not need to preauthorize your vaginal or cesarean delivery; see page 17 for other circumstances, such as extended stays for you or your baby. • Deliveries rendered by a non-participating provider (whether inside or outside of the service area) will be denied unless the situation is deemed to be an urgent or emergency situation. • You may remain in the hospital up to 48 hours after delivery and 96 hours after a cesarean delivery. All non-routine obstetric admissions and maternity stays longer than 48 hours after a vaginal delivery and 96 hours after a cesarean delivery require preauthorization from your physician. We will extend your inpatient stay if medically necessary. See page 17. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self Plus One or Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury • Hospital services are covered under Section 5(c) and Surgical benefits Section 5(b). 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.		
Not covered: • *Home delivery*	*All charges*	*All charges*
Family planning	**High**	**Standard**
Contraceptive counseling on an annual basis	Nothing	Nothing
A range of voluntary family planning services, limited to: • Voluntary sterilization (such as tubal ligation, vasectomy). See Section 5(b) *Surgical procedures.* • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms	Nothing	Nothing

Family planning - continued on next page

Benefit Description	You Pay	
Family planning (cont.)	**High**	**Standard**
Note: We cover oral contraceptives under the prescription drug benefit.	Nothing	Nothing
Genetic testing, only in the following circumstances and according to SelectHealth criteria or as required by federal law: • Prenatal testing when performed as part of an amniocentesis to assess specific chromosomal abnormalities in women at high risk for inheritable conditions that can lead to significant immediate and/or long-term health consequences to the child after birth • Neonatal testing for specific inheritable metabolic conditions (e.g. PKU) • When the member has more than five-percent probability of having an inheritable genetic condition and has signs or symptoms suggestive of a specific condition or a strong family history of the condition (defined as two or more first-degree relatives with the condition) and results of the testing will directly affect the patient's treatment • Pre-implantation embryonic genetic testing performed to identify an inherited genetic condition known to already exist in either parent's family which has the potential to cause serious and impactful medical conditions for the child Note: Genetic testing requires preauthorization from your physician. See page 17. Note: Genetic Counseling is covered when provided by a participating provider who is a certified genetic counselor or board certified medical geneticist.	10% of the Allowed Amount	15% of the Allowed Amount
BRCA testing Note: BRCA testing requires preauthorization from your physician. See page 17.	Nothing	Nothing
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic testing and counseling services not shown as covered*	*All Charges*	*All Charges*
Infertility services	**High**	**Standard**
Infertility is a condition resulting from a disease (an interruption, cessation, or disorder of body functions, systems, or organs) of the male or female reproductive tract which prevents the conception of a child or the ability to carry a pregnancy to delivery.	50% of the Allowed Amount	50% of the Allowed Amount

Infertility services - continued on next page

Benefit Description	You Pay	
Infertility services (cont.)	**High**	**Standard**
Services for the diagnosis of infertility are only covered in limited circumstances, including fulguration of ova ducts, hysteroscopy, hysterosalpingogram, certain laboratory tests, diagnostic laparoscopy, and some imaging studies. For a full list of covered infertility services, please contact SelectHealth. Note: Infertility does not apply to the out-of-pocket maximum. Infertility coverage is limited to a maximum plan payment of $1,500 per calendar year.	50% of the Allowed Amount	50% of the Allowed Amount
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* - *In vitro fertilization (IVF)* - *Embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* - *Artificial Insemination (AI), such as:* • *Intravaginal insemination (IVI)* • *Intracervical insemination (ICI)* • *Intrauterine insemination (IUI)* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • *Cost of donor egg* • *Oncofertility* • *Fertility Drugs*	*All charges*	*All charges*
Allergy care	**High**	**Standard**
• Testing Note: Oral food challenge testing is only covered when administered by a Provider who is board certified in allergy/immunology.	$15 per office visit to a primary care physician for testing $25 per office visit to a specialist for testing	$25 per office visit to a primary care physician for testing $35 per office visit to a specialist for testing
• Allergy treatment • Allergy injections • Allergy serum Note: These services must be received from a board certified allergist, immunologist, or otolaryngologist.	10% of the Allowed Amount	15% of the Allowed Amount
Not covered: • *Certain allergy tests and treatments are not covered. Contact SelectHealth Member Services for details.*	*All charges*	*All charges*

Benefit Description	You Pay	
Treatment therapies	**High**	**Standard**
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 42. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy Note: Enteral Formula requires preauthorization from your physician. See page 17. • Growth hormone therapy (GHT) Note: Growth hormone therapy is covered under the prescription drug benefit and requires preauthorization. See page 17 and Section 5(f) Prescription drug benefits on page 57. Note: We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. We will only cover GHT services and related services and supplies that we determine are medically necessary. See Other services under *You need prior Plan approval for certain services* on page *17.* • Applied Behavior Analysis (ABA) - Children with autism spectrum disorder Note:For ABA therapy, consistent with state law, a $30,000 / 600-hour per calendar year limit applies. Services are covered for members ages two (2) through nine (9) only. For information on the mental health ABA benefits, see Section 5(e) *Mental health and substance abuse benefits.*	10% of the Allowed Amount	15% of the Allowed Amount
Proton beam therapy in the following limited circumstances: • Chordomas or chondrosarcomas arising at the base of the skull or along the axial skeleton without distant metastases; • Other central nervous system tumors located near vital structures; • Pituitaryneoplasms; • Uveal melanomas confined to the globe (not distant metastases); or • In accordance with SelectHealth medical policy	10% of the Allowed Amount	15% of the Allowed Amount

Treatment therapies - continued on next page

Benefit Description	You Pay	
Treatment therapies (cont.)	**High**	**Standard**
Not covered: • *Neutron beam therapy* • *Proton beam therapy, except as shown above.*	*All charges*	*All charges*
Physical and occupational therapies	**High**	**Standard**
20 visits for the services of each of the following: • Qualified physical therapists • Occupational therapists Note: Inpatient therapy coverage is limited to 40 days per calendar year for all therapy types combined. Note: For ABA therapy, consistent with state law, in addition to the 20-visit limit, $30,000 / 600-hour per calendar year limit applies. Services are covered for members ages two (2) through nine (9) only. For information on the mental health ABA benefits, see Section 5(e) *Mental health and substance abuse benefits.*	$25 per office visit $25 per outpatient visit 10% of the Allowed Amount per visit during covered inpatient admission.	$35 per office visit $35 per outpatient visit 15% of the Allowed Amount per visit during covered inpatient admission.
Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided as medically necessary.	10% of the Allowed Amount	15% of the Allowed Amount
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs* • *Services for functional nervous disorders* • *Vision rehabilitation therapy*	*All charges*	*All charges*
Speech therapy	**High**	**Standard**
20 visits Note: Inpatient therapy coverage is limited to 40 days per calendar year for all therapy types combined. Note: For ABA therapy, consistent with state law, in addition to the 20-visit limit, $30,000 / 600-hour per calendar year limit applies. Services are covered for members ages two (2) through nine (9) only. For information on the mental health ABA benefits, see Section 5(e) *Mental health and substance abuse benefits.*	$25 per office visit $25 per outpatient visit 10% of the Allowed Amount per visit during covered inpatient admission.	$35 per office visit $35 per outpatient visit 15% of the Allowed Amount per visit during covered inpatient admission.

Benefit Description	You Pay	
Hearing services (testing, treatment, and supplies)	**High**	**Standard**
• For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist Note: For routine hearing screening performed during a child's preventive care visit, see Section 5(a) *Preventive care, children.* Note: For coverage of external hearing aids and implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants, see Section 5(a) Orthopedic and prosthetic devices on page 37.	$15 per office visit to a primary care provider $25 per office visit to a specialist Nothing for preventive visit Nothing for minor diagnostic tests 10% of the Allowed Amount for major diagnostic tests	$25 per office visit to a primary care provider $35 per office visit to a specialist Nothing for preventive visit Nothing for minor diagnostic tests 15% of the Allowed Amount for major diagnostic tests
Not covered: • *Hearing services that are not shown as covered*	*All charges*	*All charges*
Vision services (testing, treatment, and supplies)	**High**	**Standard**
• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts) • Annual eye refractions Note: See *Preventive care, children* for eye exams for children.	$15 per office visit to a primary care physician $25 per office visit to a specialist Nothing for preventive visits 10% of the Allowed Amount for covered vision aids	$25 per office visit to a primary care physician $35 per office visit to a specialist Nothing for preventive visits 15% of the Allowed Amount for covered vision aids
Not covered: • *Eyeglasses or contact lenses, except as shown above* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery*	*All charges*	*All charges*
Foot care	**High**	**Standard**
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	$15 per office visit to a primary care physician $25 per office visit to a specialist	$25 per office visit to a primary care physician $35 per office visit to a specialist
Not covered: • *Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*	*All charges*

Benefit Description	You Pay	
Orthopedic and prosthetic devices	**High**	**Standard**
• Artificial limbs and eyes • Stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome • Orthotics and other corrective appliances for the foot are covered if part of a lower foot brace and they are prescribed as part of a specific treatment associated with recent, related surgery • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants • Internal prosthetic devices, such as artificial joints, pacemakers, and surgically implanted breast implant following mastectomy. Note: Artificial limbs (prosthetics) require preauthorization from your physician. See page 17. Note: We will only cover cochlear implants, BAHA and related services and supplies that we determine are medically necessary. We only cover these services when we preauthorize the treatment. See page 17. Note: For information on the professional charges for the surgery to insert the 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.*	10% of the Allowed Amount	15% of the Allowed Amount
• External hearing aids for children up to age 22 per calendar year • External hearing aids for adults age 22 and over every 3 calendar years	Any amount over $2,500	Any amount over $2,500
Not covered: • *Orthotics and other corrective appliances for the foot are not covered unless part of a lower foot brace and they are prescribed as part of a specific treatment associated with recent, related surgery* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* Prosthetic replacements provided less than 5 years after the last one we covered	*All charges*	*All charges*

Benefit Description	You Pay	
Durable medical equipment (DME)	**High**	**Standard**
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Oxygen • Dialysis equipment • Hospital beds • Wheelchairs (custom or motorized*) • Crutches • Walkers • Audible prescription reading devices • Speech generating devices • Blood glucose monitors • Insulin pumps* • Wound Vac* * Note: These items require preauthorization from your physician. DME items with a purchase price over $5,000 also require preauthorization. See page 17. Note: Call us at 844-345-FEHB as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.	10% of the Allowed Amount	15% of the Allowed Amount
Not covered: *Batteries are not covered unless when used to power:* • *a wheelchair* • *an insulin pump for treatment of diabetes*	*All charges*	*All charges*
Home health services	**High**	**Standard**
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications. Note: Home Health requires preauthorization from your physician. See page 17.	10% of the Allowed Amount	15% of the Allowed Amount
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family.* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.*	*All charges*	*All charges*

Benefit Description	You Pay	
Chiropractic	**High**	**Standard**
Chiropractic coverage is limited to 20 visits per calendar year. • Manipulation of the spine and extremities *Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application* Note: Chiropractic benefits are administered through the American Specialty Health (ASH) network. ASH provides claims adjudication, member service, and appeals services for chiropractic claims. Access to ASH chiropractors is based on medical necessity. Members with questions regarding ASH benefits, eligibility, or participating providers can contact the ASH Member Services Department at 800-678-9133. A directory of providers who participate with ASH can be found at www.selecthealth.org/fehb or www.ashcompanies.com. Note: Chiropractic services do not apply to the out-of-pocket maximum.	$20 per visit	$35 per visit
Alternative treatments	**High**	**Standard**
No benefit	All charges	All charges
Educational classes and programs	**High**	**Standard**
Coverage is provided for: • Tobacco Cessation programs, including individual/group/telephone counseling, over-the-counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence.	Nothing for four (4) smoking cessation counseling sessions per quit attempt and two (2) quit attempts per year. Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence. $15 office visit to a primary care physician $25 office visit to a specialist	Nothing for four (4) smoking cessation counseling sessions per quit attempt and two (2) quit attempts per year. Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence. $25 office visit to a primary care physician $35 office visit to a specialist
• Diabetes self management education • Childhood obesity education • Asthma Education	Nothing	Nothing

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The services listed below are for the charges billed by a physician or other health care professional for your surgical care. See Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PREAUTHORIZATION FOR SOME SURGICAL PROCEDURES**. Please refer to the preauthorization information shown in Section 3 to be sure which services require preauthorization and identify which surgeries require preauthorization.

Benefit Description	You Pay	
Surgical procedures	**High**	**Standard**
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Surgical treatment for morbid obesity (bariatric surgery) • Insertion of internal prosthetic devices. See 5(a) – *Orthopedic and prosthetic devices* for device coverage information • Treatment of burns Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	$15 per office visit to a primary care physician for minor surgery $25 per office visit to a specialist for minor surgery 10% of the Allowed Amount for major surgery	$25 per office visit to a primary care physician for minor surgery $35 per office visit to a specialist for minor surgery 15% of the Allowed Amount for major surgery

Surgical procedures - continued on next page

Benefit Description	You Pay	
Surgical procedures (cont.)	**High**	**Standard**
Note: Major surgery is a surgical procedure having one or more of the following characteristics: (A) performed within or upon the contents of the abdominal, pelvic, cranial or thoracic cavities; (B) typically requiring general anesthesia; (C) has a level of difficulty or length of time to perform which constitutes a hazard to life or function of an organ or tissue; or (D) requires the special training to perform. Any surgical procedure not classified as major surgery is considered a minor surgical procedure. Note: Bariatric services do not apply to the out-of-pocket maximum. Bariatric coverage is limited to $10,000 per person per lifetime. Contact Member Services for preauthorization requirements.	$15 per office visit to a primary care physician for minor surgery $25 per office visit to a specialist for minor surgery 10% of the Allowed Amount for major surgery	$25 per office visit to a primary care physician for minor surgery $35 per office visit to a specialist for minor surgery 15% of the Allowed Amount for major surgery
Voluntary sterilization (e.g., tubal ligation, vasectomy)	Nothing	Nothing
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot (see Foot care)*	*All charges*	*All charges*
Reconstructive surgery	**High**	**Standard**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: - Surgery to produce a symmetrical appearance of breasts - Treatment of any physical complications, such as lymphedemas - Breast prostheses and surgical bras and replacements (see *Prosthetic devices*) Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	10% of the Allowed Amount	15% of the Allowed Amount

Reconstructive surgery - continued on next page

Benefit Description	You Pay	
Reconstructive surgery (cont.)	**High**	**Standard**
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury*	*All charges*	*All charges*
Oral and maxillofacial surgery	**High**	**Standard**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones • Surgical correction of cleft lip, cleft palate or severe functional malocclusion • Removal of stones from salivary ducts • Excision of leukoplakia or malignancies • Excision of cysts and incision of abscesses when done as independent procedures • Other surgical procedures that do not involve the teeth or their supporting structures • Temporomandibular Joint Disorders (TMJ) Note: TMJ coverage is limited to $2,000 per person per lifetime.	$15 per office visit to a primary care physician $25 per office visit to a specialist 10% of the Allowed Amount for a major office surgery 10% of the Allowed Amount for physician's fees	$25 per office visit to a primary care physician $35 per office visit to a specialist 15% of the Allowed Amount for a major office surgery 15% of the Allowed Amount for physician's fees
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*	*All charges*
Organ/tissue transplants	**High**	**Standard**
These **solid organ transplants** are covered. Solid organ transplants are limited to: • Cornea • Heart • Heart/lung • Intestinal transplants • Isolated Small intestine • Small intestine with the liver • Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Kidney-Pancreas • Liver • Lung: single/bilateral/lobar • Pancreas	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High**	**Standard**
• Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis Note: Organ transplants require preauthorization. See page 17.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
These **tandem blood or marrow stem cell transplants for covered transplants** are subject to medical necessity review by the Plan. Refer to *Other services* in Section 3 for prior authorization procedures. • Autologous tandem transplants for - AL Amyloidosis - Multiple myeloma (de novo and treated) - Recurrent germ cell tumors (including testicular cancer) Note: Organ transplants require preauthorization. See page 17.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
Blood or marrow stem cell transplants The Plan extends coverage for the diagnoses as indicated below. • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Advanced neuroblastoma - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Infantile malignant osteopetrosis - Kostmann's syndrome - Leukocyte adhesion deficiencies - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy)	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High**	**Standard**
- Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfillippo's syndrome, Maroteaux-Lamy syndrome variants) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Severe combined immunodeficiency - Severe or very severe aplastic anemia - X-linked lymphoproliferative syndrome • Autologous transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Breast Cancer - Epithelial ovarian cancer - Ewing's sarcoma - Multiple myeloma - Neuroblastoma - Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors Note: Organ transplants require preauthorization. See page 17.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan. • Allogeneic transplants for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High**	**Standard**
- Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Neuroblastoma Note: Organ transplants require preauthorization. See page 17.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
These blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health **approved clinical trial** or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, x-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial. • Allogeneic transplants for - Beta Thalassemia Major - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Sickle Cell anemia • Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC) for	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High**	**Standard**
- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Myelodysplasia/Myelodysplastic Syndromes • Autologous Transplants for - Advanced Childhood kidney cancers - Advanced Ewing sarcoma - Aggressive non-Hodgkin's lymphoma - Breast Cancer - Childhood rhabdomyosaucoma - Chronic myelogenous leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) Note: Organ transplants require preauthorization. See page 17.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
Note: We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor testing for the actual solid organ donor or up to four bone marrow/stem cell transplant donors in addition to the testing of family members.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
Not covered: • *Donor screening tests and donor search expenses, except as shown above* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*	*All charges*

Benefit Description	You Pay	
Anesthesia	**High**	**Standard**
Professional services provided in: • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center Note: Certain pain management services require preauthorization from your physician. See page 17.	10% of the Allowed Amount for physician's fees	15% of the Allowed Amount for physician's fees
Professional services provided in: • Office Note: Certain pain management services require preauthorization from your physician. See page 17.	$15 per office visit to a primary care physician $25 per office visit to a specialist 10% of the Allowed Amount for a major office surgery	$25 per office visit to a primary care physician $35 per office visit to a specialist 15% of the Allowed Amount for a major office surgery

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i. e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PREAUTHORIZATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require preauthorization.

Benefit Description	You Pay	
Inpatient Hospital	**High**	**Standard**
Room and board, such as • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	$250 per admission	15% of the Allowed Amount per admission
Maternity and delivery • You don't need to preauthorize your normal delivery. You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. All non-routine obstetric admissions and maternity stays longer than 48 hours after a regular delivery and 96 hours after a cesarean delivery require preauthorization from your physician. We will extend your inpatient stay if medically necessary. See page 17. • Deliveries rendered by a non-participating provider (whether inside or outside of the service area) will be denied unless the situation is deemed to be an urgent or emergency situation.	$200 per admission	$200 per admission

Inpatient Hospital - continued on next page

Benefit Description	You Pay	
Inpatient Hospital (cont.)	**High**	**Standard**
• We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self Plus One or Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury. • Professional services are covered under Section 5(a) and Surgical benefits Section 5(b).	$200 per admission	$200 per admission
Other hospital services and supplies, such as: • Operating, recovery and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory test and X-rays • Dressing, splints, cases, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetists services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home Note: Inpatient admissions require preauthorization from your physician. See page 17.	Nothing	Nothing
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds*	*All charges*	*All charges*
Outpatient hospital or ambulatory surgical center	**High**	**Standard**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service	10% of the Allowed Amount	15% of the Allowed Amount

Outpatient hospital or ambulatory surgical center - continued on next page

Benefit Description	You Pay	
Outpatient hospital or ambulatory surgical center (cont.)	**High**	**Standard**
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.	10% of the Allowed Amount	15% of the Allowed Amount
Not covered: Platelet Rich Plasma or other blood derived therapies for orthopedic procedures.	*All charges*	*All charges*
Skilled nursing care facility benefits	**High**	**Standard**
Skilled Nursing is covered up to 60 days per calendar year Skilled Nursing is only covered when services cannot be provided adequately through a home health program. Note: All admissions to facilities, including rehabilitation, transitional care, skilled nursing, and all routine hospitalizations require preauthorization from your physician. See page 17.	$100 per admission	15% of the Allowed Amount per admission
Not covered: *Custodial care*	*All charges*	*All charges*
Hospice care	**High**	**Standard**
Hospice care is supportive care provided on an inpatient or outpatient basis to a terminally ill member not expected to live more than six months. Note: Hospice care requires preauthorization from your physician. See page 17.	$250 per admission	15% of the Allowed Amount per admission
Not covered: *Independent nursing, homemaker services*	*All charges*	*All charges*
Ambulance	**High**	**Standard**
Local professional ambulance service when medically appropriate	10% of the Allowed Amount	15% of the Allowed Amount

Section 5(d): Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

Urgent care is the treatment of acute and chronic illness and injury. SelectHealth FEHB members have access to urgent care clinics owned by Intermountain Healthcare, such as Intermountain Instacare and Intermountain Kidscare. To find urgent care facilities, call Member Services at 844-345-FEHB, or visit our website at www.selecthealth.org/fehb.

If you have an emergency or need urgent care outside of the service area, participating benefits apply to services you receive in a doctor's office, urgent care facility, or emergency room. In an effort to reduce your medical out-of-pocket expenses incurred while traveling, SelectHealth has made an arrangement with the Multiplan and PHCS networks of healthcare providers and facilities. They have agreed to accept an allowed amount for covered services, which means you will not be responsible for excess charges when using these providers. Always present your ID Card when visiting providers or facilities. The logos on the card give you access to these networks. To find Multiplan or PHCS providers and facilities, call Multiplan at 800-678-7427 or visitwww.multiplan.com.

Benefit Description	You pay	
Emergency within our service area	**High**	**Standard**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital, including doctors' services Note: If you are admitted inpatient during an emergency room (ER) visit, the ER copay will be waived. Instead, Inpatient Hospital benefits will apply. Note: Intermountain KidsCare Clinics are owned by Intermountain Healthcare, and provide after hours urgent care services for pediatric patients. The clinic does not accept primary care patients. Note: The Instacare clinic is an Intermountain Healthcare urgent care clinic for patients of all ages.	$25 Urgent care or Intermountain InstaCare visit $15 Intermountain KidsCare visit $125 emergency room	$35 Urgent care or Intermountain InstaCare visit $20 Intermountain KidsCare visit $200 emergency room

Emergency within our service area - continued on next page

Benefit Description	You pay	
Emergency within our service area (cont.)	**High**	**Standard**
Not covered: *Elective care or non-emergency care*	*All charges*	*All charges*
Emergency outside our service area	**High**	**Standard**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital, including doctors' services Note: If you are admitted inpatient during an emergency room (ER) visit, the ER copay will be waived. Instead, Inpatient Hospital benefits will apply. Note: Intermountain KidsCare Clinics are owned by Intermountain Healthcare, and provide after hours urgent care services for pediatric patients. The clinic does not accept primary care patients. Note: The Instacare clinic is an Intermountain Healthcare urgent care clinic for patients of all ages.	$25 Urgent care or Intermountain InstaCare visit $15 Intermountain KidsCare visit $125 emergency room	$35 Urgent care or Intermountain InstaCare visit $20 Intermountain KidsCare visit $200 emergency room
Not covered: • *Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside of the service area*	*All charges*	*All charges*
Ambulance	**High**	**Standard**
Professional ambulance service (including air ambulance) when medically appropriate. Note: See Section 5(c) for non-emergency service.	10% of the Allowed Amount	15% of the Allowed Amount
Telehealth services	**High**	**Standard**
Intermountain Connect Care℠ is a convenient way to talk to a provider about urgent medical issues, no appointment necessary. Use your smartphone, tablet, or computer to connect to a provider within minutes. Download the app or visit www.intermountainconnectcare.org to get started. Providers at Connect Care can help you with: • Cough • Ear pain • Eye infection	$10 per visit	$10 per visit

Telehealth services - continued on next page

Benefit Description	You pay	
Telehealth services (cont.)	**High**	**Standard**
• Joint pain/strain • Lower back pain • Minor burns/rashes/skin infections • Sinus pain/pressure • Seasonal allergies • Sore throat • Urinary pain	$10 per visit	$10 per visit

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.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION FOR INPATIENT AND RESIDENTIAL TREATMENT CENTER SERVICES.**
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.
- OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.

Benefit Description	You Pay	
Professional services	**High**	**Standard**
When part of a treatment plan we approve, 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. Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment • Treatment and counseling (including individual or group therapy visits) • Diagnosis and treatment of alcoholism and drug misuse, including detoxification, treatment and counseling • Professional charges for intensive outpatient treatment in a provider's office or other professional setting	Your cost-sharing responsibilities are no greater than for other illnesses or conditions. $15 per office visit 10% of the Allowed Amount for inpatient or outpatient services	Your cost-sharing responsibilities are no greater than for other illnesses or conditions. $25 per office visit 15% of the Allowed Amount for inpatient or outpatient services

Professional services - continued on next page

Benefit Description	You Pay	
Professional services (cont.)	**High**	**Standard**
• Electroconvulsive therapy • ABA therapy Note: Inpatient and residential treatment admissions require preauthorization from your physician. See page 17. Note: For ABA therapy, consistent with state law, a $30,000 / 600-hour per calendar year limit applies. Services are covered for members ages two (2) through nine (9) only. For benefit information on the diagnostic and treatment services as well as ABA-related therapy, see Section 5(a) *Medical services and supplies provided by physicians and other health care professionals.*	Your cost-sharing responsibilities are no greater than for other illnesses or conditions. $15 per office visit 10% of the Allowed Amount for inpatient or outpatient services	Your cost-sharing responsibilities are no greater than for other illnesses or conditions. $25 per office visit 15% of the Allowed Amount for inpatient or outpatient services
Diagnostics	**High**	**Standard**
• Outpatient diagnostic tests provided and billed by a licensed mental health and substance misuse disorder treatment practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility Note: Inpatient and residential treatment admissions require preauthorization from your physician. See page 17.	$15 per office visit 10% of the Allowed Amount for outpatient	$25 per office visit 15% of the Allowed Amount for outpatient
Inpatient hospital or other covered facility	**High**	**Standard**
Inpatient services provided and billed by a hospital or other covered facility • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services Note: Inpatient and residential treatment admissions require preauthorization from your physician. See page 17.	$250 per inpatient admission	15% of the Allowed Amount per inpatient admission
Outpatient hospital or other covered facility	**High**	**Standard**
Outpatient services provided and billed by a hospital or other covered facility • Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment	$15 per office visit 10% of the Allowed Amount for outpatient	$25 per office visit 15% of the Allowed Amount for outpatient

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 following chart.
- 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.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare

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

- **Who can write your prescription.** A licensed physician 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 must fill the prescription at a plan pharmacy, or by mail through Intermountain Home Delivery for a maintenance medication. To find a participating pharmacy, go to our website at www.selecthealth.org/fehb.
- **We have an open formulary.** We cover non-formulary drugs prescribed by a Plan doctor. We have an open formulary. If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from a formulary list. This list of name brand drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug list, call 844-345-FEHB.
- Tier 1 is generic drugs. Tier 2 is preferred brand name drugs. Tier 3 is non-preferred brand name drugs. Tier 4 is for injectable drugs and specialty medications.
- **These are the dispensing limitations.** Refills are allowed after 80 percent of the last refill has been used for a 30-day supply, and 50 percent for a 10-day supply. Some exceptions may apply; call Pharmacy Services for more information. You can also contact your pharmacy to find out if you are able to get a prescription refilled.
- **A generic equivalent will be dispensed if it is available**. If you receive a name brand drug when a Federally-approved generic drug is available, you have to pay the difference in cost between the name brand drug and the generic and the difference is not applied to your catastrophic protection out-of-pocket maximum.
- **Why use generic drugs?** A generic drug is a medication in which the active ingredients, safety, dosage, quality, and strength are identical to that of its brand-name counterpart. Generic drugs are regulated by the U.S. Food and Drug Administration just like brand-name drugs.

Benefits Description	You Pay	
Covered medications and supplies	**High**	**Standard**
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Growth hormone therapy (GHT) • Insulin • Diabetic supplies: - Disposable needles and syringes for the administration of covered medications - Continuous glucose monitors • Drugs for sexual dysfunction Note: Selected prescription drugs and supplies require preauthorization from your physician as referenced on page 17. Contact SelectHealth for information on a specific drug(s) as requirements may change due to new drugs, therapies, or other factors. Note: Drugs for sexual dysfunction are limited; contact SelectHealth for more details on covered sexual dysfunction drugs. Note: We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. We will only cover GHT services and related services and supplies that we determine are medically necessary. See Other services under *You need prior Plan approval for certain services* on page *17.*	Prescription Medications Tier 1 $5 Tier 2 $25 Tier 3 $50 Tier 4 20% of the Allowed Amount Maintenance Medications - 90 day supply Tier 1 $5 Tier 2 $50 Tier 3 50% of the Allowed Amount Note: If there is no generic equivalent available, you will still have to pay the brand name copay.	Prescription Medications Tier 1 $5 Tier 2 $40 Tier 3 50% of the Allowed Amount up to $250 Tier 4 30% of the Allowed Amount Maintenance Medications - 90 day supply Tier 1 $5 Tier 2 $80 Tier 3 50% of the Allowed Amount Note: If there is no generic equivalent available, you will still have to pay the brand name copay.
Preventive medications	**High**	**Standard**
The following are covered: • Aspirin (81 mg) for men age 45-79 and women age 55-79 and women of childbearing age • Folic acid supplements for women of childbearing age 400 and 800 mcg • Liquid iron supplements for children age 6 months - 1 year • Vitamin D supplements (prescription strength) (400 and 1000 units) for members 65 or older • Prenatal vitamins for pregnant women • Fluoride tablets, solution (not toothpaste, rinses) for children age 0-6	Nothing	Nothing

Preventive medications - continued on next page

Benefits Description	You Pay	
Preventive medications (cont.)	**High**	**Standard**
• Statin for adults aged 40-75 years with no history of cardiovascular disease (CVD), 1 or more CVD risk factors, and a calculated 10-year CVD event risk of 10% or greater Note: Preventive Medical Medications with a USPSTF recommendations of A or B are covered without cost-share when prescribed by a health care professional and filled by a network pharmacy. These may include some over-the-counter vitamins, nicotine replacement medications, and low dose aspirin for certain patients. For current recommendations go to www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations.	Nothing	Nothing
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Drugs obtained at a non-Plan pharmacy; except for urgent and/or emergencies out-of-area.* • *Vitamins, nutrients and food supplements not listed as a covered benefit even if a physician prescribes or administers them except as required by the Affordable Care Act.* • *Nonprescription medicines* • *Prescriptions dispensed in a provider's office are not covered unless expressly approved by SelectHealth* • *Fertility drugs* *Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Tobacco cessation benefit. See page 39.*	*All Charges*	*All Charges*

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9 *Coordinating benefits with other coverage*.
- High Option: the out of pocket maximum is $5,000 per person ($10,000 per Self Plus One enrollment, or $10,000 per Self and Family enrollment).
- Standard Option: the out of pocket maximum is $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment).
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefits Description	You Pay	
Accidental injury benefit	**High**	**Standard**
We cover restorative services and supplies necessary to promptly repair and/or replace sound natural teeth. The need for these services must result from an accidental injury. Note: Major surgery is a surgical procedure having one or more of the following characteristics: (A) performed within or upon the contents of the abdominal, pelvic, cranial or thoracic cavities; (B) typically requiring general anesthesia; (C) has a level of difficulty or length of time to perform which constitutes a hazard to life or function of an organ or tissue; or (D) requires the special training to perform. Any surgical procedure not classified as major surgery is considered a minor surgical procedure.	$15 per office visit to a primary care physician, including minor office surgery $25 per office visit to a specialist, including minor office surgery $25 Urgent care or Intermountain Instacare visit $125 emergency room 10% of the Allowed Amount for a major office surgery 10% of the Allowed Amount for physician's fees	$25 per office visit to a primary care physician, including minor office surgery $35 per office visit to a specialist, including minor office surgery $35 Urgent care or Intermountain Instacare visit $200 emergency room 15% of the Allowed Amount for a major office surgery 15% of the Allowed Amount for physician's fees
Dental benefits	**High**	**Standard**
We have no other dental benefits.	All charges	All charges

Section 5(h). Wellness and Other Special Features

Special feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claims process (see Section 8).
Member Services Extended Hours	Representatives are available during extended hours to answer questions and help resolve concerns. To contact Member Services, call 844-345-FEHB weekdays, from 7 a.m. to 8 p.m., and Saturdays, from 9 a.m. to 2 p.m.
SelectHealth Member Advocates®	Whether you need help with behavioral or physical health, Member Advocates can help you find the right care for your needs. They can assist with the following: • Scheduling an appointment, including care for urgent conditions • Finding the closest facility or doctor with the nearest available appointment • Providing information about a doctor such as age, training certifications, and languages spoken • Helping you understand and maximize your benefits To contact Member Advocates, call 800-515-2220 weekdays, from 7 a.m. to 8 p.m., and Saturdays, from 9 a.m. to 2 p.m. To access the online provider directory, visit www.selecthealth.org/fehb.
Out of Area Child(ren) Dependent Coverage	Dependent children residing outside the service area can receive participating benefits for covered services when using our MultiPlan and/or Private Healthcare System providers outside of Utah. A Dependent Address Change Form, for any dependent children residing outside the service area, must be filled out and submitted in order to receive this extended coverage. To access this form, please visit www.selecthealth.org/fehb. Otherwise, service access outside the service area is limited to only those services that meet the definition of urgent or emergency care. Federal employees, annuitants, and spousal dependents are not eligible for this extended out-of-area coverage. For the definition of eligible dependent children, please refer to FEHB Facts on page 8.

Special feature	Description
Services for deaf and hearing impaired	Free interpreting services will be provided upon request.
Smoking Cessation	One of the most significant things a person can do to improve overall health is to quit smoking. We offer a free program that can help. Quit for Life® allows participants to progress at their own pace from home. For more information, call 866-784-8454.
Online tools	Our comprehensive package of online tools and resources allows you to search for participating doctors and facilities, find lower-cost medications, and even create a personalized fitness plan. *My Health*, our secure member website, allows you to manage your health information in one location. You can access *My Health* by logging in at www.selecthealth.org/myhealth. Once you have logged in, you can access the following tools: • View your claims by accessing online Explanation of Benefits (EOBs). • Send a secure message to Member Services. • View your pharmacy claims, and find participating pharmacies. • Improve your health by taking a personal health assessment, tracking your progress, and utilizing other wellness tools. • Access medical records, including lab, pathology, and imaging results, from Intermountain providers that use this program. E-mail questions to certain Intermountain providers.
Member discounts	Embracing a healthy lifestyle is more convenient when it costs less. As a SelectHealth member, you can access discounts on health-related products such as gym memberships, eyewear, LASIK, spas, and nutrition supplements. You can receive these discounts by simply showing your SelectHealth ID Card. A complete list is available at www.selecthealth.org/discounts.
Working with Intermountain Healthcare	For more than 30 years, SelectHealth has been committed to helping members stay healthy, offering Superior Service, and providing access to the highest quality of care. As part of Intermountain Healthcare, SelectHealth shares a not-for-profit mission of healthcare excellence helping people live the healthiest lives possible. Today, as part of one of the nation's top-ranked integrated health systems*, SelectHealth and Intermountain Healthcare work together to enhance value by ensuring high-quality healthcare at the lowest possible cost for the community. Intermountain's not-for-profit system includes physicians, clinics and 22 hospitals, as well as insurance plans from SelectHealth. *According to *Modern Healthcare* magazine, January 2012
SelectHealth Healthy Beginnings®	Our prenatal program provides support and resources for expectant mothers. Registered nurses work with moms-to-be and their providers through every trimester and question. There's no catch and no cost. In addition to expert care and support, each enrollee receives a kit of education materials. The program encourages the following: 1. A prenatal exam prior to the 14th week of pregnancy. 2. A postpartum exam within 50 days of your delivery date. For more information, call Healthy Beginnings at 866-442-5052.

Special feature	Description
Preventive care	The goal of preventive care, such as regular checkups and screenings, is to help you avoid illness and to detect problems when they are most treatable. Your plan covers preventive care 100 percent—that means no copay or coinsurance. Examples of preventive services include the following: • Certain examinations and/or screenings (for example, a mammogram, colon and prostate cancer screenings, etc.) • Flu and pneumonia vaccinations • Certain screenings laboratory and X-ray tests (such as Pap smears or cholesterol tests) • Routine immunizations Checkups may include tests performed by your doctor to manage a known condition, such as treating high blood pressure to prevent a heart attack or a stroke. Services performed to maintain a known condition are not usually considered preventive. Your regular copay and/or coinsurance will apply to these services. SelectHealth has always been committed to covering preventive services. However, not every preventive service is appropriate every year, and recommended screening guidelines may vary. We offer online resources that give you access to immunization schedules, tips for women's health, and information about preventive care exams and tests. You may also complete a personal health assessment and take quizzes about exercise and nutrition. To encourage you to schedule a preventive care appointment, we have an interactive phone system that delivers education. These calls give you the option to have one of our Member Advocates call you back to help you find a doctor.
Care Management	Trained registered nurse care managers are available to assist you with various health concerns and can help coordinate services between providers and patients. Our care management programs offer educational materials, newsletters, follow-up phone calls, and additional support. Care management covers these areas: • Allergies and Rhinitis • Asthma • Cancer • Chronic Obstructive Pulmonary Disease (COPD) • Depression • Diabetes • Heart Disease • High-Risk Pregnancy • Migraines For more information, call Care Management at 800-442-5305.
Healthy Living℠	Participate in the Healthy Living program to improve your health. Complete a biometric screening and an online health assessment (through *My Health*) and receive an individualized health report. This can help you identify and address health risks. This information will not be shared with your employer. You can acess *My Health* by logging in at www.selecthealth.org/myhealth.

Special feature	Description
Intermountain Connect Care℠	Healthcare on your schedule - no lines, no waiting room. Intermountain Connect Care is a convenient way to talk to a provider about urgent medical issues, no appointment necessary. So don't suffer on vacation or wait when other options aren't available: Use your smartphone, tablet, or computer to connect to a provider within minutes, for $10. Download the app or visit www.intermountainconnectcare.org to get started. The providers at Connect Care can help you with: • Cough • Ear pain • Eye infection • Joint pain/strain • Lower back pain • Minor burns/rashes/skin infections • Sinus pain/pressure • Seasonal allergies • Sore throat • Urinary pain To save time, create a Connect Care account now so it will be ready when you need it. Your information will be stored securely for future visits.
Intermountain Health Answers	A phone call could save your money - an an ER visit. Instead of relying on the Internet for self-diagnosis, our members can pick up the phone and talk to a registered nurse at any time. This 24/7 services is available through Intermountain Health Answers, which is staffed by registered nurses and offered exclusively to our members and the uninsured. Using nationally standardized protocols, these nurses offer home-based remedies and make recommendations for when to seek care from a provider, urgent care clinic, or emergency room. Intermountain Health Answers is free and can help you make sense of your symptoms and determine how and where to get the best care. To reach Health Answers, you can call 844-501-6600.
Travel benefit/services overseas	If you are traveling outside of the country and need urgent or emergency care, visit the nearest doctor or hospital. Notify us of your circumstances as soon as possible. You may be required to pay for treatment at the time of service and then submit an itemized statement or claim to SelectHealth. All services obtained outside of the United States unless routine, urgent or emergency condition require preauthorization. See page 17. Our Care Management team may become involved to help with any out-of-country health issues or claims that are particularly complicated. If you are outside of the SelectHealth service area (more than 40 miles away from a participating provider or facility), participating benefits apply to services for urgent or emergency conditions rendered in any doctor's office or any urgent care facility.
The Weigh to Health®	Finding a balance of fitness and nutrition that works for your body is important for a lasting weight management program. The Weigh to Health program is for overweight adults who want to lose weight, improve their health, and feel better every day. This program works because: • **It's personal**. You choose the classes that will help you learn the skills and knowledge you need. • **It's professional**. The program is led by registered dietitians with training and experience in weight management. Guest lectures are taught by professionals with other areas of expertise.

	• **It's proven**. The program is based on the latest evidence about what works for weight loss and for making changes that last a lifetime. SelectHealth will cover the cost of the program once per calendar year for eligible members who complete all course requirements. Contact SelectHealth at 844-345-FEHB to verify your coverage.
SelectHealth Mobile App	If you've got your phone, we've got you covered. With the SelectHealth® mobile app, you have access to your health plan whenever - and wherever - you need it. Access your insurance plan on the go. With our secure app, you can: • View, email, and fax images of your ID Card • Search for doctors and hospitals • View your benefits and claims, including year-to-date totals • Look up pharmacies and medications Find us on Google Play® and the Apple® App StoreSM

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information contact the Plan at, 800-538-5038 or visit their website www.selecthealth.org.

Medicare Advantage

SelectHealth offers a Medicare Advantage plan for individuals who are eligible for Medicare. SelectHealth Advantage (HMO-POS) is available in 15 counties across Utah. Call 855-442-9900 for information, or visit www.selecthealthadvantage.org.

Individual Plans

SelectHealth offers many individual Plan options in Utah that are tailored to meet your needs. Call 800-538-5038 for more information, or visit www.selecthealth.org.

Section 6. General Exclusions - services, drugs and supplies we don't cover

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

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

Section 7. Filing a claim for covered services

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

You will only need to file a claim when you receive urgent and/or 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 844-345-FEHB weekdays, from 7:00 a.m. to 8:00 p.m., and Saturdays, from 9:00 a.m. to 2:00 p.m, or at our website at www.selecthealth.org/fehb.

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

- Covered member's name, date of birth, address, phone number and ID number
- Name and address of the physician or facility that provided the service or supply
- Dates you received the services or supplies
- Diagnosis
- Type of each service or supply
- The charge for each service or supply
- A copy of the explanation of benefits, payments, or denial from any primary payor – such as the Medicare Summary Notice (MSN)
- Receipts, if you paid for your services

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

Submit your claims to: P.O. Box 30192 Salt Lake City, UT 84130-0192

Prescription drugs

Submit your claims to: P.O. Box 30192 Salt Lake City, UT 84130-0192

Other supplies or services

Submit your claims to: P.O. Box 30192 Salt Lake City, UT 84130-0192

Deadline for filing your claim

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

Post-service claims procedures

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

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

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

Authorized representative

You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, a healthcare 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.

Section 8. The disputed claims process

You may appeal directly to the Office of Personnel Management (OPM) if we do not follow required claims processes. For more information about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in Sections 3, 7, and 8 of this brochure, please visit www.selecthealth.org/fehb.

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 Appeals Department by writing to P.O. Box 30192 Salt Lake City, UT 84130-0192 or calling toll-free at 844-208-9012.

Our reconsideration will take into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

When our initial decision is based (in whole or in part) on a medical judgment (i.e., medical necessity, experimental/investigational), we will consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment and who was not involved in making the initial decision.

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

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

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at: SelectHealth, Appeals Department P.O. Box 30192 Salt Lake City, UT 84130-0192; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. e) Include your email address (optional for member), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly. We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.

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

a) Pay the claim or

b) Write to you and maintain our denial, or

c) Ask you or your provider for more information

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

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

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

You must write to OPM within:

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

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

Send OPM the following information:

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

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

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

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

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

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to 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 toll-free at 844-208-9012. 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 III at 202-606-0737 between 8 a.m. and 5 p. m. Eastern Time.

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

Section 9. Coordinating benefits with Medicare and other coverage

When you have other health coverage

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

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

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

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

- **TRICARE and CHAMPVA**

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

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

- **Workers' Compensation**

We do not cover services that:

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

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

- **Medicaid**

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

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

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

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

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

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

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

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

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on 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.
- Extra care costs – 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 (800-633-4227), (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 offer a Medicare Advantage plan. If you have questions, please call toll free 855-442-9900. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure.

  For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration online at www.socialsecurity.gov, or call them at 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.

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

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

When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 844-345-FEHB weekdays, from 7 a.m. to 8 p.m., and Saturdays, from 9 a.m. to 2 p.m. or see our website at www.selecthealth.org/fehb.

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

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

Benefit Description	Member Cost Without Medicare	Member Cost with Medicare Part B
Out of Pocket Maximum	**High Option:** $5,000 Self Only $10,000 Self Plus One $10,000 Self and Family **Standard Option** $5,500 Self Only $8,000 Self Plus One $8,000 Self and Family	**High Option:** $5,000 Self Only $10,000 Self Plus One $10,000 Self and Family **Standard Option** $5,500 Self Only $8,000 Self Plus One $8,000 Self and Family
Primary Care Physician	High Option: $15 Standard Option: $25	High Option: $15 Standard Option: $25
Specialist	High Option: $25 Standard Option: $35	High Option: $25 Standard Option: $35
Inpatient Hospital	High Option: $250 per admission Standard Option: 15%	High Option: $250 per admission Standard Option: 15%
Outpatient Hospital	High Option: 10% Standard Option: 15%	High Option: 10% Standard Option: 15%
Rx	**High Option:** Tier 1 - $5 Tier 2 - $25 Tier 3 - $50 Tier 4 - 20% **Standard Option:** Tier 1 - $5 Tier 2 - $40 Tier 3 - 50% up to $250 Tier 4 - 30%	**High Option:** Tier 1 - $5 Tier 2 - $25 Tier 3 - $50 Tier 4 - 20% **Standard Option:** Tier 1 - $5 Tier 2 - $40 Tier 3 - 50% up to $250 Tier 4 - 30%
Rx - Mail Order (90 day supply)	**High Option:** Tier 1 - $5 Tier 2 - $50 Tier 3 - 50% **Standard Option:** Tier 1 - $5 Tier 2 - $80 Tier 3 - 50%	**High Option:** Tier 1 - $5 Tier 2 - $50 Tier 3 - 50% **Standard Option:** Tier 1 - $5 Tier 2 - $80 Tier 3 - 50%

You can find more information about how our plan coordinates benefits with Medicare by calling Member Services at 844-345-FEHB weekdays, from 7 a.m. to 8 p.m., and Saturdays from 9 a.m. to 2 p.m.

- **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 the 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.

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

This Plan and our Medicare Advantage plan: You may enroll in our Medicare Advantage plan and also remain enrolled in our FEHB plan. If you are an annuitant or former spouse with FEHB coverage and are enrolled in our Medicare Parts A and B, you may enroll in our Medicare Advantage plan if one is available in your area. We do not waive cost-sharing for your FEHB coverage. For more information, please call us at 855-442-9940.

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

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

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

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

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

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

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

Section 10. Definitions of terms we use in this brochure

Calendar year

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

Clinical trials cost categories

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

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

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 21.

Copayment

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

Cost-sharing

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

Covered services

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

Custodial care

Services provided primarily to maintain rather than improve a member's condition or for the purpose of controlling or changing the member's environment. Services requested for the convenience of the member or the member's family that do not require the training and technical skills of a licensed nurse or other licensed provider, such as convalescent care, rest cures, nursing home services, etc. Services that are provided principally for personal hygiene or for assistance in daily activities.

Experimental and/or investigational

A service for which one or more of the following apply:

- It cannot be lawfully marketed without the approval of the FDA and such approval has not been granted at the time of its use or proposed use;
- It is the subject of a current investigational new drug or new device application on file with the FDA;
- It is being provided pursuant to a Phase I or Phase II clinical trial or as the experimental or research arm of a Phase III clinical trial;
- It is being or should be delivered or provided subject to the approval and supervision of an Institutional Review Board (IRB) as required and defined by federal regulations, particularly those of the FDA or the Department of Health and Human Services (HHS); or

- If the predominant opinion among appropriate experts as expressed in the peer-reviewed medical literature is that further research is necessary in order to define safety, toxicity, effectiveness, or comparative effectiveness, or there is no clear medical consensus about the role and value of the service.

Health care professional

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

Major surgery

A surgical procedure having one or more of the following characteristics:

- Performed within or upon the contents of the abdominal, pelvic, cranial or thoracic cavities,
- Typically requiring general anesthesia,
- Has a level of difficulty or length of time to perform which constitutes a hazard to life or function of an organ or tissue, or
- Requires the special training to perform.

Medical necessity

Services that a prudent healthcare professional would provide to a patient for the purpose of preventing, diagnosing, or treating an illness, injury, disease, or its symptoms in a manner that is:

- in accordance with generally accepted standards of medical practice in the United States;
- clinically appropriate in terms of type, frequency, extent, site, and duration; and
- not primarily for the convenience of the patient, physician, or other provider. When a medical question-of-fact exists, medical necessity shall include the most appropriate available supply or level of service for the member in question, considering potential benefit and harm to the member.

Medical necessity is determined by the treating physician and by the SelectHealth Medical Director or his or her designee. The fact that a provider or facility, even a participating provider or facility, may prescribe, order, recommend, or approve a service does not make it medically necessary, even if it is not listed as an exclusion or limitation. FDA approval, or other regulatory approval, does not establish medical necessity.

Participating provider

Providers under contract with SelectHealth to accept allowed amounts as payment in full for covered services. If you have questions about your benefits, call Member Services at 844-345-FEHB, or visit www.selecthealth.org/fehb. Member Services can also provide you with a provider directory and information about participating providers, such as medical school attended, residency completed and board certification status. SelectHealth offers foreign language assistance.

Plan allowance/Allowed amount

Plan allowance is the amount we use to determine our payment and your responsibility for covered services. Plans determine their allowances in different ways. We determine our allowance as follows: SelectHealth determines how much is allowed for covered services through the use of a maximum allowable fee or the out-of-area fee schedule.

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 preauthorization, prior approval, or a referral and (2) where failure to obtain preauthorizaton, prior approval, or a referral results in a reduction of benefits.

Reimbursement

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

Subrogation

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

Us/We

Us and We refer to SelectHealth.

You

You refers to the enrollee and each covered family member.

Urgent Care Claims

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

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

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

If you believe your claim qualifies as an urgent care claim, please contact our Member Services at 844-345-FEHB. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

Section 11. Other Federal Programs

Please note: The following programs are not part of your FEHB benefits. They are separate Federal programs that complement your FEHB benefits and can potentially reduce your annual out-of-pocket expenses. These programs are offered independent of the FEHB Program and require you to enroll separately with no Government 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, 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 file claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to out-of-pocket dental and vision care expenses for you and your tax dependents including adult children (through the end of the calendar year in which they turn 26).

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

Where can I get more information about FSAFEDS?

Visit www.FSAFEDS.com or call an FSAFEDS Benefits Counselor toll-free at 877-FSAFEDS, 877-372-3337 (TTY, 866-353-8058), Monday through Friday, 9 a.m. until 9 p. m., Eastern Time.

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 your choice of either lenses and frames or for contact lenses. Other benefits such as discounts on LASIK surgery may also be available.

Additional Information

You can find a comparison of the plans available and their premiums on the OPM website at www.opm.gov/dental and www.opm.gov/vision. These sites also provide links to each plan's website, where you can view detailed information about benefits and preferred providers.

How do I enroll?

You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call 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 you 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.

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.

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

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Summary of benefits for the High Option SelectHealth Plan - 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.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by participating providers and facilities, except in urgent and/or emergency situations.

High Option Benefits	You pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services in the office	Office visit copay: $15 primary care; $25 specialist	26
Services provided by a hospital:		
• Inpatient	$250 per admission copay	48
• Outpatient	10% of the Allowed Amount	49
Emergency benefits:		
• In-area	$125 copay	51
• Out-of-area	$125 copay	52
Mental health and substance misuse disorder treatment:	Same as medical; specialist office copay does not apply	54
Prescription drugs:		
• Retail pharmacy	Tier 1 $5 Tier 2 $25 Tier 3 $50 Tier 4 20% of the Allowed Amount	57
• Mail order	Tier 1 $5 Tier 2 $50 Tier 3 50% of the Allowed Amount	57
Dental care:	No benefit	59
Vision care:	$0 Copay Preventive exam $15 Copay PCP office visit $25 Copay Specialist office visit Eyewear is not covered	36
Protection against catastrophic costs (out-of-pocket maximum):	Nothing after $5,000 per person ($10,000 per Self Plus One enrollment, and $10,000 per Self and Family enrollment). Some costs do not count toward this protection	21

Summary of benefits for the Standard Option SelectHealth Plan - 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.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by participating providers and facilities, except in urgent and/or emergency situations.

Standard Option Benefits	You pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services in the office	Office visit copay: $25 primary care; $35 specialist	26
Services provided by a hospital:		
• Inpatient	15% of the Allowed Amount	48
• Outpatient	15% of the Allowed Amount	49
Emergency benefits:		
• In-area	$200 copay	51
• Out-of-area	$200 copay	52
Mental health and substance misuse disorder treatment:	Same as medical; specialist office copay does not apply	54
Prescription drugs:		
• Retail pharmacy	Tier 1 $5 Tier 2 $40 Tier 3 50% of the Allowed Amount up to $250 Tier 4 30% of the Allowed Amount	57
• Mail order	Tier 1 $5 Tier 2 $80 Tier 3 50% of the Allowed Amount	57
Dental care:	No benefit	59
Vision Care:	$0 copay Preventive exam $25 copay PCP office visit $35 copay Specialist office visit Eyewear is not covered	36
Protection against catastrophic costs (out-of-pocket maximum):	Nothing after $5,500 per person ($8,000 per Self Plus One enrollment, and $8,000 per Self and Family enrollment). Some costs do not count toward this protection	21

2018 Rate Information

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.