



Blue Care Network

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

Blue Care Network

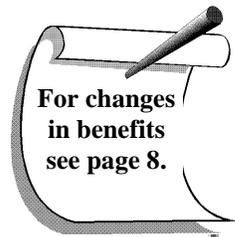
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2002

A Health Maintenance Organization

Serving: Most of Michigan

Enrollment in this Plan is limited; see page 6 for requirements.



Enrollment codes for this Plan:

East Region

- KN1 Self Only
- KN2 Self and Family
- K51 Self Only
- K52 Self and Family

Southeast Region

- LX1 Self Only
- LX2 Self and Family

Mid Region

- LN1 Self Only
- LN2 Self and Family

West Region

- KR1 Self Only
- KR2 Self and Family
- KF1 Self Only
- KF2 Self and Family
- G71 Self Only
- G72 Self and Family



This Plan has 2002 accreditation from the NCQA. See the 2002 Guide for more information on accreditation.

Authorized for distribution by the:



**United States
Office of Personnel Management**

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



Federal Employees
Health Benefits Program

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Table of Contents

Introduction.....	4
Plain language.....	4
Inspector General advisory	4
Penalties for fraud.....	4
Section 1. Facts about this HMO plan	5
How we pay providers	5
Your Rights.....	5
Service Area.....	6
Section 2. How we change for 2002.....	8
Program-wide changes.....	8
Changes to this Plan.....	8
Section 3. How you get care	9
Identification cards	9
Where you get covered care.....	9
• Plan providers.....	9
• Plan facilities	9
What you must do to get covered care.....	9
• Primary care	9
• Specialty care	9
• Hospital care.....	10
Circumstances beyond our control.....	10
Services requiring our prior approval	11
Section 4. Your costs for covered services	12
• Copayments	12
• Deductible	12
• Coinsurance	12
Your out-of-pocket maximum	12
Section 5. Benefits.....	13
Overview.....	13
(a) Medical services and supplies provided by physicians and other health care professionals	14
(b) Surgical and anesthesia services provided by physicians and other health care professionals.....	20
(c) Services provided by a hospital or other facility and ambulance services	24
(d) Emergency services/accidents.....	26
(e) Mental health and substance abuse benefits.....	28
(f) Prescription drug benefits.....	30
(g) Special features	33

• Flexible benefits option	33
• Reciprocity option	33
• High-risk pregnancies.....	33
• Centers of excellence for transplants	33
• Travel benefit/services overseas	33
• Educational classes and programs	33
(h) Dental benefits.....	35
(i) Non-FEHB benefits available to Plan members	36
Section 6. General exclusions — things we don't cover	38
Section 7. Filing a claim for covered services.....	39
Section 8. The disputed claims process.....	40
Section 9. Coordinating benefits with other coverage.....	42
When you have:	
• Other health coverage	42
• Original Medicare	42
• Primary Payer Chart.....	44
• Medicare managed care plan.....	45
TRICARE/Workers' Compensation/Medicaid	46
Other government agencies.....	46
When others are responsible for injuries	46
Section 10. Definitions of terms we use in this brochure.....	47
Section 11. FEHB facts.....	48
Coverage information.....	48
• No pre-existing condition limitation	48
• Where you get information about enrolling in the FEHB Program	48
• Types of coverage available for you and your family.....	48
• When benefits and premiums start.....	48
• Your medical and claims records are confidential.....	49
• When you retire	49
When you lose benefits	49
• When FEHB coverage ends	49
• Spouse equity coverage.....	49
• Temporary Continuation of Coverage (TCC).....	49
• Converting to individual coverage.....	50
• Getting a Certificate of Group Health Plan Coverage.....	50
Long term care insurance is coming later in 2002	51
Index.....	52
Summary of benefits	53
Rates.....	Back cover

Introduction

Blue Care Network of Michigan
25925 Telegraph
Southfield, Michigan 48086-5043

This brochure describes the benefits of Blue Care Network of Michigan (BCN) under our contract (CS 2011) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations and exclusions of this brochure.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled for Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2002, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2002 and changes are summarized on page 8. Rates are shown on the back cover of this brochure.

Plain Language

Teams of Government officials and the staffs of health plans worked on all FEHB brochures to make them responsive, accessible and understandable to the public. For instance,

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

If you have comments or suggestions about how to improve the structure this brochure, let us know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail us at fehwebcomments@opm.gov. You may also write to OPM at the Office of Personnel Management, Office of Insurance Planning and Evaluation Division, 1900 E Street, NW, Washington, D.C. 20415-3650.

Inspector General Advisory

Stop health care fraud! Fraud increases the cost of health care for everyone. If you suspect that a physician, pharmacy, or hospital has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

- Call the provider and ask for an explanation. There may be an error.
- If the provider does not resolve the matter, call us at 1-800-662-6667 and explain the situation.

If we do not resolve the issue, call: **THE HEALTH CARE FRAUD HOTLINE (202) 418-3300** or write to: The United States Office of Personnel Management. Office of the Inspector General Fraud Hotline. 1900 E Street, NW, Room 6400. Washington, DC 20415.

Penalties for fraud

Anyone who falsifies a claim to obtain FEHB Program benefits can be prosecuted for fraud. Also, the Inspector General may investigate anyone who uses an ID card if the person tries to obtain services for someone who is not an eligible family member, or is no longer enrolled in the Plan and tries to obtain benefits. Your agency may also take administrative action against you.

Section 1. Facts about this HMO plan

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals and other providers that contract with us. These Plan providers coordinate your health care services.

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

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

How we pay providers

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

More than 10,000 participating physicians provide health care services to enrollees in this Plan. These doctors are located in private offices and medical centers throughout the service area.

Your Rights

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

Member Rights

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

All members have the right to:

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

Member Responsibilities

BCN members also have responsibilities as outlined in this brochure.

All members have the responsibility to:

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

Blue Care Network of Michigan is federally qualified and licensed. BCN is a nonprofit HMO and an affiliate of Blue Cross Blue Shield of Michigan. It formed in February 1998 when four affiliated Blue Care Network organizations (Blue Care Network of East Michigan, Blue Care Network-Great Lakes, Blue Care Network Mid Michigan and Blue Care Network of Southeast Michigan) merged into a single, new company. Of these former separate entities, BCN of East Michigan is the oldest. It became federally licensed as an HMO in 1975. BCN Mid Michigan was established in 1977. BCN of Southeast Michigan was licensed in 1981 and BCN-Great Lakes began operation in 1983.

If you want more information about us, call 1-800-662-6667, or write to Blue Care Network of Michigan, 25925 Telegraph, Southfield, MI 48086-5043 or visit our Web site at www.bcbsm.com/bcn/.

Service Area

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

East Michigan

Code K5 – serving Arenac, Bay, Gratiot, Isabella, Midland, Saginaw and Tuscola counties

Code KN – serving Genesee, Lapeer and Shiawassee (excluding the towns of Perry, Shaftsbury and Morice) counties.

Mid-Michigan

Code LN – serving Clinton, Eaton, Ingham, Jackson, Livingston and parts of Shiawassee (the towns of Perry, Shaftsbury and Morice), Ionia (the towns of Danby and Portland) and Hillsdale (except for Somerset and Wright townships and Waldron Village) counties.

Southeast Michigan

Code LX – serving Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne counties.

West Michigan

Code G7 – serving Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Mackinac, Manistee (portions of), Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon counties.

Code KF – serving Berrien, Calhoun, Cass, Kalamazoo, St. Joseph, Van Buren and the portions of Allegan, Barry and Eaton (those areas served by postal zip codes 49010, 49020, 49046, 49060, 49073, 49078 and 49080) counties.

Code KR – serving Kent, Muskegon Oceana, Ottawa and portions of Ionia, Mecosta, Montcalm, Newaygo and Wexford counties. And the portion of Allegan County served by postal zip codes 49070, 49311, 49314, 49323, 49328, 49335, 49344, 49348, 49406, 49408, 49416, 49419, 49423, 49447, 49450 and 49543.

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

If you or a covered family member move outside our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. Almost anywhere within the state of Michigan, urgent care and in some cases, routine services, can be arranged. Blue Care Network is also a part of a national network of Blue Cross and Blue Shield HMOs. Members can obtain urgent care when travelling outside of Michigan by contacting BCBS at 1-800-810-BLUE or www.bcbs.com. The coordinator is available 24 hours a day, seven days a week. If you or a family member move, you do not have to wait until open enrollment season to change plans. Contact your employing or retirement office.

Section 2. How we change for 2002

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

Program-wide changes

- We changed speech therapy benefits by removing the requirement that services must be required to restore functional speech. (Section 5(a)).

Changes to this Plan

- Your share of the non-Postal premium will increase by:
 - 86.8 percent for Self Only or 76.4 percent for Self and Family for West Michigan (code G7).
 - 10.1 percent for Self Only or 3.6 percent for Self and Family for East Michigan (code K5).
 - 82.6 percent for Self Only or 57.4 percent for Self and Family for West Michigan (code KF).
 - 12.8 percent for Self Only or 10.9 percent for Self and Family for East Michigan (code KN).
 - 25.6 percent for Self Only or 22.9 percent for Self and Family for Mid-Michigan (code LN).
 - 13 percent for Self Only or 2 percent for Self and Family for Southeast Michigan (code LX).
- Your share of the non-Postal premium will decrease by:
 - 3.9 percent for Self Only or increase by 1 percent for Self and Family for West Michigan (code KR).
- We increased the emergency room copayment to \$50 per visit.
- We no longer limit blood cholesterol tests to certain age groups.
- We changed the prescription drug (30 day supply) copayment to \$10 for generic drugs and \$20 for brand-name drugs.
- We now cover certain intestinal transplants. (Section 5(b)).
- We changed the address for sending disputed claims to OPM. (Section 8).

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800-662-6667.

Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and you will not have to file claims.

- **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 Web site.

- **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.

What you must do to get covered care

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

- **Primary care**

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

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one. You may also change primary care physicians through our Web site.

- **Specialty care**

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

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will manage

your care, referring you to a specialist when it is medically appropriate. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).

- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
 - terminate our contract with your specialist for other than cause; or
 - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
 - reduce our service area and you enroll in another FEHB Plan,

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

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

• Hospital care

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

If you are in the hospital when your enrollment in our Plan begins, call our Customer Service department immediately at 1-800-662-6667. If you are new to the FEHB Program, we will arrange for you to receive care.

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

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

These provisions apply only to the hospital benefit of the hospitalized person.

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.

Services requiring our prior approval

Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain approval from us. Before giving approval, we consider if the service is covered, medically necessary and follows generally accepted medical practice.

We call this review and approval process plan approval. Your physician must obtain plan approval for services such as, but not limited to:

- Inpatient hospitalization
- Reconstructive surgery
- Transplants
- Certain infertility treatments
- Home Health Care
- Nursing Home Care
- Physical/Occupational/Speech Therapy
- Cardiac/Pulmonary Rehabilitation

Your primary care physician has been advised of the procedures that require plan approval. The PCP must send a copy of the referral, along with the appropriate medical records to BCN so that BCN can review the request for medical appropriateness. If the proper procedure is not followed and BCN does not assign an authorization for the procedure in question, the procedure will not be covered and you may be financially liable for all costs. Your PCP must issue the referral and initiate this process. If your PCP will not initiate the referral for you, you should contact Customer Services at 1-800-662-6667 to determine how to proceed. BCN will make every effort to ensure that appropriate care is provided for you and your family in a timely fashion.

The contracted obstetrician-gynecologist practitioner must still obtain prior authorization from the PCP for hospital admissions and outpatient surgeries for eligible conditions.

To ensure continuity of care, the member's PCP coordinates direct access to specialty care. When indicated, authorization is given for an adequate number of direct access visits under an approved treatment plan.

The role of the specialist physician in part is to accept referrals of members from PCP's and except in emergencies, provide only those services that were authorized by the member's PCP. The specialist physician should consult with and seek further authorization from the member's PCP if additional treatment or tests are needed.

In instances where the member has a complex or serious medical condition such as AIDS, end stage renal disease, or advanced cancer a case manager can work with a PCP to eliminate barriers caused by the referral process. For example, a case manager will coordinate the member's care between the PCP and specialty care physician(s) by facilitating close communication among them via telephone and written progress reports.

The PCP is fully apprised of the specialist's treatment plan, thereby decreasing the frequency of member visits to the PCP.

Section 4. Your costs for covered services

You must share the cost of some services. You are responsible for:

- **Copayments**

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive services.

Example: When you see your primary care physician you pay a copayment of \$10 per office visit.

- **Deductible**

We do not have a deductible.

- **Coinsurance**

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

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

**Your catastrophic protection
out-of-pocket maximum
for copayments and coinsurance**

We do not have an out-of-pocket maximum.

Section 5. Benefits -- OVERVIEW

(See page 8 for how our benefits changed this year and page 54 for a benefits summary.)

NOTE: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. 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 our benefits, contact us at 1-800-662-6667 (1-800-257-9980 for the hearing impaired) or at our Web site at www.bcbsm.com/bcn/.

(a) Medical services and supplies provided by physicians and other health care professionals.....	13 to 20
• Diagnostic and treatment services	• Speech therapy
• Lab, X-ray and other diagnostic tests	• Hearing services (testing, treatment and supplies)
• Preventive care, adult	• Vision services (testing, treatment and supplies)
• Preventive care, children	• Foot care
• Maternity care	• Orthopedic and prosthetic devices
• Family planning	• Durable medical equipment (DME)
• Infertility services	• Home health services
• Allergy care	• Chiropractic
• Treatment therapies	• Alternative treatments
• Physical and occupational therapies	• Educational classes and programs
(b) Surgical and anesthesia services provided by physicians and other health care professionals	21 to 23
• Surgical procedures	• Oral and maxillofacial surgery
• Reconstructive surgery	• Organ/tissue transplants
	• Anesthesia
(c) Services provided by a hospital or other facility and ambulance services	24 to 25
• Inpatient hospital	• Extended care benefits/skilled nursing care facility benefits
• Outpatient hospital or ambulatory surgical center	• Hospice care
	• Ambulance
(d) Emergency services/accidents.....	26 to 27
• Medical emergency	• Ambulance
(e) Mental health and substance abuse benefits.....	28 to 29
(f) Prescription drug benefits	30 to 32
(g) Special features	33 to 34
• Flexible Benefit Option	• 24-Hour Nurse Line
• Reciprocity Benefit	• High-Risk Pregnancies
• Centers of Excellence for Transplants	• Travel Benefits/Services Overseas
	• Educational Classes and Programs
(h) Dental benefits	35
(i) Non-FEHB benefits available to Plan members	36 to 37
Summary of benefits	53

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

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

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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Benefit Description	You pay
Diagnostic and treatment services	You pay
Professional services of physicians <ul style="list-style-type: none"> • In physician's office 	\$10 per office visit
Professional services of physicians <ul style="list-style-type: none"> • In an urgent care center • During a hospital stay • In a skilled nursing facility • Office medical consultations • Second surgical opinion 	\$10 per office visit
At home	\$10 per visit
Lab, X-ray and other diagnostic tests	You pay
Tests such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG 	Nothing if you receive these services during your office visit; otherwise, \$10 per office visit

Preventive care, adult	You pay
Routine screenings, such as: <ul style="list-style-type: none"> • Total blood cholesterol – once every three years • Colorectal cancer screening, including <ul style="list-style-type: none"> – Fecal occult blood test – Sigmoidoscopy, screening – every five years starting at age 50 	\$10 per office visit
Prostate Specific Antigen (PSA test) – one annually for men age 40 and older	\$10 per office visit
Routine pap test Note: The office visit is covered if pap test is received on the same day; see <i>Diagnostic and Treatment Services</i> , above.	\$10 per office visit
Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> • From age 35 through 39, one during this five-year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive years 	\$10 per office visit
<i>Not covered: physical exams required for obtaining or continuing employment or insurance, attending schools or camp</i>	<i>All charges</i>
Routine immunizations, limited to: <ul style="list-style-type: none"> • Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under childhood immunizations) • Influenza/pneumococcal vaccines, annually, age 65 and over • Travel immunizations 	\$10 per office visit
Preventive care, children	You pay
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics 	\$10 per office visit
<ul style="list-style-type: none"> • Well-child charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: <ul style="list-style-type: none"> – Eye exams through age 17 to determine the need for vision correction. – Ear exams through age 17 to determine the need for hearing correction – Examinations done on the day of immunizations (up to age 22) 	\$10 per office visit

Maternity care	You pay
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see page 16 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay, we will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b). 	\$10 per office visit
<i>Not covered: routine sonograms to determine fetal age, size or sex</i>	<i>All charges</i>
Family planning	You pay
<p>A broad range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization 	\$10 per office visit
<ul style="list-style-type: none"> • Surgically implanted contraceptives (such as Norplant) • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms <p>NOTE: We cover oral contraceptives under the prescription drug benefit.</p>	\$10 per office visit (drugs paid under the pharmacy benefit)
<i>Not covered: reversal of voluntary surgical sterilization, genetic counseling</i>	<i>All charges</i>
Infertility services	You pay
<p>Diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> • Artificial insemination: <ul style="list-style-type: none"> – intravaginal insemination (IVI) – intracervical insemination (ICI) – intrauterine insemination (IUI) • Fertility drugs 	50 percent of charges

<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Assisted reproductive technology (ART) procedures, such as: <ul style="list-style-type: none"> – in vitro fertilization – embryo transfer, gamete GIFT and zygote ZIFT – Zygote transfer • Services and supplies related to excluded ART procedures • Cost of donor sperm • Cost of donor egg 	<i>All charges</i>
Allergy care	You pay
<p>Testing and treatment</p> <p>Allergy injection</p> <p>Allergy serum</p>	Nothing
<p><i>Not covered: provocative food testing and sublingual allergy desensitization</i></p>	<i>All charges</i>
Treatment therapies	You pay
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High-dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 23.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: We will only cover GHT when we preauthorize the treatment. Call 1-800-662-6667 for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p>	\$10 per office visit
Physical and occupational therapies	You pay
<ul style="list-style-type: none"> • 60 visits per condition for the services of each of the following: <ul style="list-style-type: none"> – qualified physical therapists and – occupational therapists <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p> <ul style="list-style-type: none"> • Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, limited to 60 consecutive days. Phases three and four of cardiac rehab are not covered. 	<p>\$10 per office visit</p> <p>\$10 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Long-term rehabilitative therapy • Exercise programs 	<i>All charges</i>

Speech therapy	You pay
<ul style="list-style-type: none"> • 60 visits per condition 	\$10 per office visit
Hearing services (testing, treatment and supplies)	You pay
<ul style="list-style-type: none"> • First hearing aid and testing only when necessitated by accidental injury • Hearing testing for children through age 17 (see <i>Preventive care, children</i>) 	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>all other hearing testing</i> • <i>hearing aids, testing and examinations for them</i> 	<i>All charges</i>
Vision services (testing, treatment and supplies)	You pay
<ul style="list-style-type: none"> • Annual eye refraction from Plan optometrists to provide a written lens prescription for eyeglasses 	\$5 per office visit
<ul style="list-style-type: none"> • One pair every 12 months of: colorless glass lenses, medically necessary tinted #1 and #2 lenses, bifocal and trifocal lenses, or contact lenses when provided by an optician or physician. 	\$7.50
<ul style="list-style-type: none"> • One pair of frames 	All charges above \$42.50
<ul style="list-style-type: none"> • Non-Plan providers of vision services are paid at 75% of reasonable charges less the \$5 copay. 	\$5 plus all charges above Plan allowance
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eye exercises</i> • <i>Photo-sensitive lenses</i> • <i>Non-medically necessary tinted lenses</i> • <i>Safety glasses</i> • <i>Repair or replacement of lost or broken lenses or frames</i> 	<i>All charges</i>
Foot care	You pay
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p> <p>See orthopedic and prosthetic devices for information on podiatric shoe inserts.</p>	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails and similar routine treatment of conditions of the foot, except as stated above</i> • <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i> 	<i>All charges</i>

Orthopedic and prosthetic devices	You pay
<ul style="list-style-type: none"> • Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants and surgically implanted breast implant following mastectomy. Note: We pay internal prosthetic devices as hospital benefits; see Section 5 (c) for payment information. See 5(b) for coverage of the surgery to insert the device. • Corrective orthopedic appliances for non-dental treatment of Temporomandibular Joint (TMJ) pain dysfunction syndrome. 	50 percent of charges
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>orthopedic and corrective shoes</i> • <i>arch supports</i> • <i>foot orthotics</i> • <i>heel pads and heel cups</i> • <i>lumbosacral supports</i> • <i>corsets, trusses, elastic stockings, support hoses and other supportive devices</i> 	<i>All charges</i>
Durable medical equipment (DME)	You pay
<p>Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. The equipment must be obtained from an approved provider. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> • hospital beds; • wheelchairs; • motorized wheelchairs, if medical criteria are met; • crutches; • walkers; • blood glucose monitors; • insulin pumps; and • oxygen therapy. <p>Note: Call our DME provider, Northwood, at 1-800-667-8496 as soon as your Plan physician prescribes this equipment. It 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.</p>	50 percent of charges
<p><i>Not covered: deluxe equipment and convenience items</i></p>	<i>All charges</i>
Home health services	
<ul style="list-style-type: none"> • 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. 	\$10 per visit

<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>nursing care requested by, or for the convenience of, the patient or the patient's family;</i> • <i>home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.</i> 	<p><i>All charges</i></p>
<p>Chiropractic</p>	<p>You pay</p>
<p>Chiropractic visits require a Primary Care Physician referral.</p> <ul style="list-style-type: none"> • Manipulation of the spine • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy and cold pack application. 	<p>\$10 per office visit</p>
<ul style="list-style-type: none"> • Chiropractic X-rays of the spine when taken by a chiropractor in his office. 	<p>Nothing</p>
<p><i>Not covered:</i></p> <p><i>All other chiropractic services</i></p>	<p><i>All charges</i></p>
<p>Alternative treatments</p>	<p>You Pay</p>
<p>No benefits</p>	<p>All charges</p>
<p>Educational classes and programs</p>	<p>You pay</p>
<p>Blue Care Network's Health Education department provides a number of special events each year. Although topics change from time to time, recent examples include programs on general health, healthy cooking, men's health, women's health and menopause. BCN sends members a catalog of classes and invitations to special events.</p> <p>The Disease Management Department provides support and educational opportunities for members with asthma, diabetes and congestive heart failure and for expectant mothers.</p> <p>Blue Care Network offers the following programs for all members:</p> <ul style="list-style-type: none"> • Smoking Cessation - Nicotine replacement therapy prescriptions are a covered benefit for members. The smoking cessation program is a voluntary program for members and involves eight telephone counseling sessions with trained counselors during the first 90 days following members' established smoking quit date. Group counseling sessions are encouraged and are a covered benefit for members. Blue Care Network has developed smoking cessation clinical practice guidelines that were distributed to all physicians. • Diabetes self-management 	<p>No charge</p>

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

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

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with facility (i.e. hospital, surgical center, etc.)
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

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Benefit Description	You pay
Surgical procedures	You pay
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see reconstructive surgery) • Surgical treatment of morbid obesity — a condition in which an individual weighs 100 pounds or 100 percent over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over. • Insertion of internal prosthetic devices. See 5(a) – Orthopedic and prosthetic devices for device coverage information. • Voluntary sterilization • Treatment of burns <p>• Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay hospital benefits for a pacemaker and surgery benefits for insertion of the pacemaker.</p>	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care.</i> 	<i>All charges</i>

Reconstructive surgery	You pay
<ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> – the condition produced a major effect on the member’s appearance and – the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes. 	Nothing
<ul style="list-style-type: none"> • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> – surgery to produce a symmetrical appearance on the other breast; – treatment of any physical complications, such as lymphedemas; – breast prostheses and surgical bras and replacements (see Prosthetic devices) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to sex transformation</i> 	<i>All charges</i>
Oral and maxillofacial surgery	You pay
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures. • Treatment of temporomandibular joint (TMJ), including surgical and non-surgical intervention, corrective orthopedic appliance and physical therapy. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva and alveolar bone)</i> • <i>Bite splints</i> 	<i>All charges</i>

Organ/tissue transplants	You pay
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Kidney/pancreas • Liver • Lung: single – double • Pancreas • Allogenic (donor) bone marrow transplants • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach and pancreas. • National Transplant Program (NTP) <p>Limited benefits – Treatment for breast cancer, multiple myeloma and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i> • <i>Implants of artificial organs</i> • <i>Transplants not listed as covered</i> 	<i>All charges</i>
Anesthesia	You pay
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital (inpatient) 	Nothing
<p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center 	Nothing
<ul style="list-style-type: none"> • Office 	\$10 per office visit

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

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Here are some important things to remember about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 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 covered in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification

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Benefit Description	You pay
Inpatient hospital	
<p>Room and board, such as</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p> <p><i>Other hospital services and supplies, such as:</i></p> <ul style="list-style-type: none"> • Operating, recovery, maternity and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment and any covered items billed by a hospital for use at home 	<p>Nothing</p>

Inpatient hospital (continued)	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Custodial care • Non-covered facilities, such as nursing homes and schools • Personal comfort items, such as telephone, television, barber services, guest meals and beds • Private nursing care 	<i>All charges</i>
Outpatient hospital or ambulatory surgical center	You pay
<ul style="list-style-type: none"> • Operating, recovery and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays and pathology services • Administration of blood, blood plasma and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	Nothing
<i>Not covered: blood and blood derivatives not replaced by the member</i>	<i>All charges</i>
Extended care benefits/skilled nursing care facility benefits	You pay
Extended care	Nothing
Skilled nursing facility (SNF): 730 days if the patient meets criteria.	Nothing
<i>Not covered: custodial care</i>	<i>All charges</i>
Hospice care	You pay
If hospice care is provided in the home, the home health care benefit applies.	\$10 per visit
If hospice care is provided in a skilled nursing facility, the skilled nursing facility benefit applies.	Nothing
<i>Not covered: independent nursing, homemaker services</i>	<i>All charges</i>
Ambulance	You pay
<ul style="list-style-type: none"> • Local professional ambulance service when medically appropriate • Air ambulance service when medically appropriate 	Nothing

Section 5 (d). Emergency services/accidents

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- Here are some important things to keep in mind about these benefits:
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure.
- 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.

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What is a medical emergency?

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

What to do in case of emergency:

Emergencies within our service area: If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a member of this Plan so they can notify this Plan. You or a family member should notify this Plan within 24 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that this Plan has been notified in a timely manner.

If you need to be hospitalized, this Plan should be notified within 24 hours unless it was not reasonably possible to do so. If you are hospitalized in a non-Plan facility and a Plan physician believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability, or significant jeopardy to your condition.

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

Plan pays: Reasonable charges for emergency care services to the extent the services would have been covered if received from Plan providers.

You pay: \$50 per visit in a hospital emergency room, or \$10 per visit in an urgent care facility and \$10 per visit in a physician's office for emergency care services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

Emergencies outside our service area: Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, this Plan must be notified within 24 hours unless it was not reasonably possible to do so. If a Plan physician believes care can be better provided in a Plan hospital, you would be transferred when medically feasible with any ambulance charges covered in full.

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

Plan pays: Reasonable charges for emergency care services to the extent the services would have been covered if received from Plan providers.

You pay: \$50 per visit in a hospital emergency room, or \$10 per visit in an urgent care facility and \$10 per visit in a physician's office for emergency care services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

Benefit Description	You pay
Emergency within our service area	You pay
<ul style="list-style-type: none"> • Emergency care at a doctor's office • Emergency care at an urgent care center 	\$10 per office visit
<ul style="list-style-type: none"> • Emergency care as an outpatient or inpatient at a hospital, including doctors' services 	\$50 per visit (waived if admitted)
<i>Not covered: elective care or non-emergency care</i>	<i>All charges</i>
Emergency outside our service area	You pay
<ul style="list-style-type: none"> • Emergency care at a doctor's office • Emergency care at an urgent care center 	\$10 per visit
<ul style="list-style-type: none"> • Emergency care as an outpatient or inpatient at a hospital, including doctors' services 	\$50 per visit (waived if admitted)
<i>Not covered:</i> <ul style="list-style-type: none"> • <i>Elective care or non-emergency care</i> • <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> • <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> 	<i>All charges.</i>
Ambulance	You pay
Professional ambulance service when medically appropriate. Air ambulance when medically appropriate. See 5(c) for non-emergency service.	Nothing

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

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When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

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

- All benefits are subject to the definitions, limitations and exclusions in this brochure.
- 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 OF THESE SERVICES.** See the instructions after the benefits description below.

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Benefit Description	You pay After the calendar year deductible...
Mental health and substance abuse benefits	
<p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illness or conditions.</p>
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management 	<p>\$10 per office visit</p>
<ul style="list-style-type: none"> • Diagnostic tests 	<p>\$10 per office visit</p>
<ul style="list-style-type: none"> • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment 	<p>Nothing</p>
<p><i>Not covered: services we have not approved..</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<p><i>All charges.</i></p>

Preauthorization

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

Members call ValueOptions at 1-800-482-5982 to arrange behavioral health services. Call this number for information on referral procedures, providers and inpatient and outpatient services.

Limitation

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

Section 5 (f). Prescription drug benefits

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

- We cover prescription drugs, brand-name and generic, which are listed in the Clinical Formulary, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when your doctor and health plan feel they are medically necessary.
- A single copayment of \$10 for generic drugs or \$20 for brand-name drugs will be applied to each prescription.
- 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.

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

- **Who can write your prescription.** A Plan physician or referral physician must write the prescription. Coverage is also provided for any prescription(s) prescribed by a licensed dentist or podiatrist.
- **Where you can obtain them.** You may have your prescription filled at:
 - 2,200 participating retail pharmacies in the state,
 - 60,000 MedCare pharmacies out-of-state,
 - Merck-Medco Managed Care, LLC , our mail order pharmacy

You can order up to a 90-day supply of a mail order prescription for a copayment of \$10 for generic drugs or \$20 for brand-name drugs.
- **We use a modified, open formulary.** Blue Care Network has a modified, open formulary that is maintained by the BCN Pharmacy and Therapeutics Committee. Generic substitution is mandatory where appropriate. Generic substitution is not mandatory for critical drugs. Critical drugs are products where clinical judgment recommends using the brand-name drug because the generic drug cannot be safely substituted. These drugs are Lanoxin, Dilantin, Coumadin, Premarin, Theodur, Slophyllin and Tegretol. A few select drugs on the formulary are part of the BCN Quality Interchange Program and may require prior authorization. Coverage is provided for a nonformulary drug when the Plan and doctor agree that it's medically necessary.
- **These are the dispensing limitations.** A 34-day supply is the limit for most prescription drugs filled at a participating retail pharmacy. The pharmacy may dispense up to a 100-day supply for certain maintenance drugs. Copies of the maintenance drug list can be requested from Customer Service.

Note: The Plan will approve a prescription for the same medication when it is filled at least one week in advance of the next fill date. The pharmacy will charge you a separate copay for each prescription when a vacation supply is requested, e.g., if you request a two-month supply, you will be charged two copays, \$20 for generic drugs or \$40 for brand-name drugs. You may be required to pay the difference in costs between a brand-name drug and the price of its generic equivalent if a dispense-as-written (DAW) prescription is not preauthorized by the Plan.

- A generic equivalent will be dispensed if it is available, unless you physician specifically requires a name brand. If you receive a name-brand drug when a Federally-approved generic drug is available and your physician has not specified Dispense as Written for the name-brand drug, you have to pay the difference in cost between the name-brand drug and the generic.
- **Why use generic drugs?** Generic drugs are lower-priced drugs that are the therapeutic equivalent to more expensive brand-name drugs. They must contain the same active ingredients and must be equivalent in strength and dosage to the original brand-name product. Generics cost less than the equivalent brand-name product. The U.S. Food and Drug Administration sets quality standards for generic drugs to ensure that these drugs meet the same standards of quality and strength as brand-name

drugs.

You can save money by using generic drugs. However, you and your physician have the option to request a name brand if a generic option is available. Using the most cost-effective medication saves money.

- **When you have to file a claim.** Prescriptions filled at non-network pharmacies will be reimbursed in full, less your \$10/\$20 copayment, in urgent or emergency situations. Non-emergency prescriptions will be reimbursed at the Plan's cost, less the \$10/\$20 copayment. You must submit proof of payment for prescription services to Customer Services.

Prescription drug benefits begin on the next page.

Benefit Description	You pay
Covered medications and supplies	
<p>We cover the following medications and supplies when prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> • Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not Covered</i>. • Insulin; • Insulin syringes and needles; • Disposable needles and syringes for the administration of covered medications; • Intravenous fluids and medications for home use; • Contraceptive devices, including diaphragms, IUDs and implants; • Injectable contraceptive drugs; • Fertility drugs are covered under this Plan’s infertility benefit with 50 percent coinsurance (see page 16); • Oral contraceptive drugs – up to a three-cycle supply; • Smoking cessation drugs and medications or gum 	<p>\$10 per prescription for generic drugs</p> <p>\$20 per prescription for brand-name drugs</p> <p>Note: If there is no generic equivalent available, you will still have to pay the brand-name copay.</p>
<ul style="list-style-type: none"> • Drugs to treat sexual dysfunction are limited. Contact this Plan for dose limits. 	<p>\$10 up to dose limits – all charges thereafter</p>
<ul style="list-style-type: none"> • Appetite suppressants are covered when preauthorized 	<p>\$10 up to dose limits</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Medical supplies such as dressings and antiseptics</i> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Drugs to enhance athletic performance</i> • <i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i> • <i>Vitamins and nutritional substances that can be purchased without a prescription</i> • <i>Nonprescription medicines</i> 	<p><i>All charges</i></p>

Section 5 (g). Special features

Feature	Description
<p>Flexible benefits option</p>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. • Alternative benefits are subject to our ongoing review. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours and we may withdraw it at any time and resume regular contract benefits. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
<p>24-hour nurse line</p>	<p>For any of your health concerns, 24 hours a day, seven days a week, you may call 1-800-622-6252 and talk with a registered nurse who will discuss treatment options and answer your health questions.</p>
<p>Reciprocity benefit</p>	<p>Blue Care Network works with Blue plans across the United States to provide care for members who are travelling or who are temporarily living away from home.</p> <p>Away from Home Care: Urgent care is available throughout Michigan. Contact the Away from Home Care coordinator at 1-877-465-5122 during regular business hours. The coordinator will direct you to the most convenient BCN locations.</p> <p>BCN participates in a nationwide network of Blue Cross and Blue Shield HMOs to provide urgent care for members travelling outside Michigan. Contact BCBS at 1-800-810-BLUE to make arrangements for care. The coordinator is available 24-hours a day, seven days a week.</p> <p>Guest membership program: You can prearrange for routine care for members who are seasonal residents or for families living apart, such as for covered dependents attending college or a family member living in a different BCN service region. Guest memberships are only available when a member is going to be out of the service region for more than 90 consecutive days. Guest memberships are limited to a six-month maximum for subscribers. Guest memberships must be renewed annually. Contact the Away from Home coordinator at 1-877-465-5122 to arrange guest membership.</p>
<p>High-risk pregnancies</p>	<p>Our pregnancy program identifies high-risk pregnancies and refers expectant mothers to our case management program for personalized intervention and follow-up. Studies have proven that early intervention in high-risk pregnancies significantly increases positive outcomes.</p> <p>The same program provides education and support to not only pregnant women but to those who are thinking of becoming pregnant.</p> <p>Though our health education program, we encourage expectant parents to attend prenatal education classes offered by BCN network hospitals.</p>

Section 5 (g). Special features

Centers of excellence for transplants	Blue Care Network uses the Blue Cross Blue Shield of Michigan Centers of Excellence for Transplants.
Travel benefit/services overseas	Immunizations to meet foreign travel requirements are a covered benefit. Emergency treatment is also covered. Members must submit bills and documentation.
Educational classes and programs	<p>Blue Care Network’s Health Education Department provides a number of special events each year. Although topics change from time to time, recent examples include programs on general health, healthy cooking, men’s health, women’s health and menopause. BCN sends members a catalog of classes and invitations to special events.</p> <p>The Disease Management Department provides support and educational opportunities for members with asthma diabetes and congestive heart failure and for expectant mothers.</p>

Section 5 (h). Dental benefits

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

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We cover hospitalization for dental procedures only when a nondental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient; we do not cover the dental procedure unless it is described below.
- 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.

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Accidental injury benefit	You pay
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	Nothing

Section 5 (i). Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium **and you cannot file an FEHB disputed claim about them.** Fees you pay for these services do not count toward FEHB deductibles or out-of-pocket maximums.

<p>BlueSafesm</p>	<p>BlueSafe offers discounts on safety equipment such as child car seats, bicycle helmets, smoke and carbon monoxide detectors, baby gates, fire escape ladders, home medical equipment and athletic gear. Call toll free 1-877-BLUESAFE for discount coupons and more information on participating retailers.</p>
<p>Disease management</p>	<p>Members with asthma, congestive heart failure and diabetes are supported through BCN's Disease Management program. Participants receive educational materials through the mail and are invited to special programs that help them learn more about their conditions and how to maximize their health.</p>
<p>Publications</p>	<p>Each household receives Good Health twice a year, a newsletter from BCN that includes health information, notices of coming events and updates on benefits. Blue Cross Blue Shield of Michigan sends members a magazine twice a year. Living Healthy is a lively publication that features wellness articles, features about Blue members and other timely information.</p>
<p>Medicare prepaid plan enrollment</p>	<p>BCN offers Medicare recipients the opportunity to enroll in this Plan through Medicare. Annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan when one is available in their area. They may then later reenroll in the FEHB program. Most Federal annuitants have Medicare Part A. Those without Medicare Part A may join the Medicare prepaid Plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join this Plan, ask whether this Plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping you FEHB enrollment and changing to a Medicare prepaid plan. Contact us at 1-800-529-8360 for information on the Medicare prepaid Plan and the cost of that enrollment.</p> <p>If you are Medicare eligible and are interested in enrolling in a Medicare HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan, call 1-800-529-8360 for information on the benefits available under the Medicare HMO.</p>
<p>Community education programs</p>	<p>The Health Education Department arranges discounts for community and hospital-based educational programs and fitness activities. It sends members a catalog of classes and programs annually.</p>

Non-FEHB benefits available to Plan members (continued)

Dental benefits from Dental Care Network	<p>Dental Care Network, an affiliate of Blue Cross Blue Shield of Michigan, provides a complete package of individual dental benefits. Enrollment is offered twice a year. The first enrollment period is May 1 to 31 for a July 1 effective date. The second enrollment period is Nov. 1 to Dec. 15 for a Jan. 1 effective date. To receive an enrollment package with rates, benefit description, provider directory and an application, call a DCN Customer Service representative at 1-800-321-8077. Be sure to identify yourself as a Federal employee.</p> <p>These dental benefits are not a part of the FEHB contract.</p>
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Section 6. General exclusions -- things we don't cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury or condition.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations; or
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.

Section 7. Filing a claim for covered services

When you see Plan physicians, receive services at Plan hospitals and facilities, or obtain your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment or coinsurance.

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

Medical, hospital and prescription drug benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 1-800-662-6667.

When you must file a claim -- such as for out-of-area care — submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

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

Submit your claims to:

Member Claims
Blue Care Network of Michigan
P.O. Box 68767
Grand Rapids, MI 49516-8767

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.

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies — including a request for preauthorization:

Step	Description
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| 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: Appeals and Grievances — mail code B845
Blue Care Network
P.O. Box 284
25925 Telegraph Road
Southfield, MI 48037-0284 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. |
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| 2 | We have 30 days from the date we receive your request to:
(a) Pay the claim (or arrange for the health care provider to give you the care); or
(b) Write to you and maintain our denial — go to step 4; or
(c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request — go to step 3. |
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| 3 | 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. |
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| 4 | If you do not agree with our decision, you may ask OPM to review it.

You must write to OPM within: <ul style="list-style-type: none">• 90 days after the date of our letter upholding our initial decision; or• 120 days after you first wrote to us — if we did not answer that request in some way within 30 days; or• 120 days after we asked for additional information. |
|----------|---|

Write to OPM at: Office of Personnel Management, Office of Insurance Programs, Contracts Division 3, 1900 E Street, NW, Washington, D.C. 20415-3630.

Disputed Claims Process (continued)

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.

Note: If you want OPM to review different claims, 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.

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

5 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.

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

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 sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

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

- (a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1-800-662-6667 and we will expedite our review; or
- (b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You can call OPM's Health Benefits Contracts Division 3 at (202) 606-0737 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

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

When you have double coverage, one plan normally pays its benefits in full as the primary payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' guidelines.

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

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

• What is Medicare?

Medicare is the Health Insurance Program for:

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

Medicare has two 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. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare managed care plan is the term used to describe the various health plan choices available to Medicare beneficiaries. The information on the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

• 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. Some things are not covered under Original Medicare, like prescription drugs.

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. Your care must continue to be authorized by your Plan PCP, or precertified as required.

(Primary payer chart begins on next page.)

The following chart illustrates whether the **Original Medicare Plan** or this Plan should be the primary payer 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.

Primary Payer Chart		
A. When either you — or your covered spouse — are age 65 or over and ...	Then the primary payer is...	
	Original Medicare	This Plan
1. Are an active employee with the Federal government (including when you or a family member are eligible for Medicare solely because of a disability),		
2. Are an annuitant,		
3. Are an employed annuitant with the Federal government when: (a) The position is excluded from FEHB, or (b) The position is not excluded from FEHB (Ask your employing office which of these applies to you...)		
4. 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),		
5. Are enrolled in Part B only, regardless of your employment status,	(for Part B services)	(for other services)
6. Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty,	(except for claims related to Workers' Compensation.)	
B. When you — or a covered family member — have Medicare based on end stage renal disease (ESRD) and...		
1) Are within the first 30 months of eligibility to receive Part A benefits solely because of ESRD,		
2) Have completed the 30-month ESRD coordination period and are still eligible for Medicare due to ESRD,		
3) Become eligible for Medicare due to ESRD after Medicare became primary for you under another provision,		
C. When you or a covered family member have FEHB and...		
1) Are eligible for Medicare based on disability and		
a) Are an annuitant, or		
b) Are an active employee, or		
c) Are a former spouse of an annuitant, or		
d) Are a former spouse of an active employee		

Claims process when you have the Original Medicare Plan — You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claims will be coordinated automatically and we will pay the balance of covered charges. You will not need to do anything. To find out if you need to do something about filing your claims, call us at 1-800-662-6667.

We do not waive any costs when you have Medicare.

- **Medicare managed care plan** If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from another type of Medicare+Choice plan -- a Medicare managed care plan. These are health care choices (like HMOs) in some areas of the country. In most Medicare managed care plans, you can only go to doctors, specialists or hospitals that are part of the plan. Medicare managed care plans provide all the benefits that Original Medicare covers. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare managed care plan, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov.

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

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

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

Suspended FEHB coverage to enroll in a Medicare managed care plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare managed care plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare managed care 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 managed care plan's service area.

- **If you do not enroll in Medicare Part A or Part B**

If you do not have one or both Parts of Medicare, you can still be covered under the FEHB Program. We will not require you to enroll in Medicare Part B and, if you can't get premium-free Part A, we will not ask you to enroll in it.

TRICARE

TRICARE is the health care program for eligible dependents of military persons and retirees of the military. TRICARE includes the CHAMPUS program. If both TRICARE and this Plan cover you, we pay first. See your TRICARE Health Benefits Advisor if you have questions about TRICARE coverage.

Workers' Compensation

We do not cover services that:

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

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care. You must use our providers.

Medicaid

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

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

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

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.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. See page 13.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 13.
Covered services	Care we provide benefits for, as described in this brochure.
Experimental or investigational services	<p>A product or procedure is considered not experimental or investigational if it meets all of the following conditions:</p> <ul style="list-style-type: none">• It has final approval from the appropriate government regulatory bodies;• The scientific evidence permits conclusions concerning the effect of the technology on health outcomes;• The technology improves the net health outcome; and• The technology is as beneficial as any established alternatives. <p>The investigational setting may be eliminated if the research and experimental stage of development is completed and the improvement in net health outcome is attainable outside the investigational settings.</p> <p>Plan providers will follow generally accepted medical practice in prescribing any course of treatment. Before you enroll in this Plan, you should determine whether you would be able to accept treatment or procedures that may be recommended by this Plan's providers.</p>
Us/We	Us and we refer to Blue Care Network of Michigan
You	You refers to the enrollee and each covered family member.

Section 11. FEHB facts

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure. Also, your employing or retirement office can answer your questions and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans and other materials you need to make an informed decision about:

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

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office.

Types of coverage available for you and your family

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse and your unmarried dependent children under age 22, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 22 years of age or older who is incapable of self-support.

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

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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.

When benefits and premiums start

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins January 1. 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.

Your medical and claims records are confidential

We will keep your medical and claims information confidential. Only the following will have access to it:

- OPM, this Plan and subcontractors when they administer this contract;
- This Plan and appropriate third parties, such as other insurance plans and the Office of Workers' Compensation Programs (OWCP), when coordinating benefit payments and subrogating claims;
- Law enforcement officials when investigating and/or prosecuting alleged civil or criminal actions;
- OPM and the General Accounting Office when conducting audits;
- Individuals involved in bona fide medical research or education that does not disclose your identity; or
- OPM, when reviewing a disputed claim or defending litigation about a claim.

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.

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage.

• Spouse equity coverage

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. But, you may be eligible for your own FEHB coverage under the spouse equity law. If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices.

• Temporary Continuation of Coverage (TCC)

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your job, if you are a covered dependent child and you turn 22 or marry, etc.

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

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

- **Converting to individual coverage**

You may convert to an individual policy if:

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

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

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

Getting a Certificate of Group Health Plan Coverage

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

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

Long Term Care Insurance is Coming Later in 2002!

- Many FEHB employees think that their health plan and/or Medicare will cover their long-term care needs. Unfortunately, they are WRONG!
- How are YOU planning to pay for the future custodial or chronic care you may need?
- You should consider buying long-term care insurance.

The Office of Personnel Management (OPM) will sponsor a high-quality long term care insurance program effective in October 2002. As part of its educational effort, OPM asks you to consider these questions:

What is long term care (LTC) insurance?

- It's insurance to help pay for long term care services you may need if you can't take care of yourself because of an extended illness or injury, or an age-related disease such as Alzheimer's.
- LTC insurance can provide broad, flexible benefits for nursing home care, care in an assisted living facility, care in your home, adult day care, hospice care and more. LTC insurance can supplement care provided by family members, reducing the burden you place on them.

I'm healthy, I won't need long term care. Or will I?

- Welcome to the club!
- 76 percent of Americans believe they will never need long term care, but the facts are that about half of them will. And it's not just the old folks. About 40 percent of people needing long term care are under age 65. They may need chronic care due to a serious accident, a stroke, or developing multiple sclerosis, etc.
- We hope you will never need long term care, but everyone should have a plan just in case. Many people now consider long term care insurance to be vital to their financial and retirement planning.

Is long term care expensive?

- Yes, it can be very expensive. A year in a nursing home can exceed \$50,000. Home care for only three eight hour shifts a week can exceed \$20,000 a year. And that's before inflation!

But won't my FEHB plan, Medicare or Medicaid cover my long term care?

- Not FEHB. Look at the "Not covered" blocks in sections 5 (a) and 5 (c) of your FEHB brochure. Health plans don't cover custodial care or a stay in an assisted living facility or a continuing need for a home health aide to help you get in and out of bed and with other activities of daily living. Limited stays in skilled nursing facilities can be covered in some circumstances.
- Medicare only covers skilled nursing home care (the highest level of nursing care) after a hospitalization for those who are blind, age 65 or older or fully disabled. It also has a 100-day limit.
- Medicaid covers long-term care for those who meet their state's poverty guidelines, but has restrictions on covered services and where they can be received. Long term care insurance can provide choices of care and preserve your independence.

When will I get more information on how to apply for this new insurance coverage?

- Employees will get more information from their agencies during the LTC open enrollment period in the late summer/early fall of 2002.

- Retirees will receive information.

How can I find out more about the program NOW?

Our toll-free teleservice center will begin in mid-2002. In the meantime, you can learn more about the program at www.opm.gov/insure/ltc.

Index

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

- 24-hour nurse line, 33
- Accidental Injury, 35
- Allergy care, 17
- Allogenic (donor bone marrow transplant 23
- Alternative Treatments, 21
- Ambulance, 25, 27
- Ambulatory surgical center, 27
- Anesthesia, 23
- Anesthesia services, 23

- Benefits, 13
- Bill of Rights, 5
- Blue Care Network of Michigan, 4
- BlueSafesm, 36

- Calendar year, 47
- Centers of excellence for transplants, 34
- Chiropractic 20
- Coinsurance, 12, 47
- Coordinating benefits, 42
- Copayment, 12, 47
- Coverage, 48
- Covered services, 12, 47

- Definitions, 47
- Dental benefits, 35, 37
- Diagnostic and treatment services, 14
- Disease management, 36
- Disputed claims, 40
- Durable medical equipment, 19

- East Michigan, 6
- Educational classes, 20, 34, 36
- Emergency services, 27
- Enrolling, 48
- Experimental, 47
- Extended care benefits, 25

- Facilities, 9
- Family planning, 17
- FEHB Facts, 48

- Filing a claim, 39
- Flexible benefits option, 33
- Foot care, 18
- Fraud, 52

- General exclusions, 38

- Health maintenance organization, 5
- Hearing services, 18
- High-risk pregnancies, 33
- Home health services, 19
- Hospice care, 25
- Hospital care, 10

- Identification cards, 9
- Infertility services, 16
- Inpatient hospital, 24
- Investigational services, 47

- Lab, 14

- Maternity care, 16
- Medicaid, 46
- Medical Records, 49
- Medical services, 14
- Medical supplies, 32
- Medicare, 42
- Mental health, 28
- Mid-Michigan, 6

- Oral and maxillofacial surgery, 22
- Organ/tissue transplants, 23
- Orthopedic devices, 18
- Out-of-pocket maximum, 12
- Outpatient hospital, 25

- Physical therapy 11, 17
- Plain language, 4
- Pre-existing conditions, 48
- Premiums, 46, 51
- Prescription drug benefits, 30
- Preventive care, adult, 15
- Preventive care, children, 15
- Primary care, 9

- Primary Payer Chart, 44
- Prior approval, 11
- Professional services of physicians, 14
- Prosthetic devices, 18
- Providers, 5, 9
- Publications, 36

- Reciprocity benefit, 33
- Reconstructive surgery, 22
- Rights, 5

- Service Area, 6
- Skilled nursing care facility benefits, 25
- Southeast Michigan, 6
- Specialty care, 9
- Speech therapy 18
- Substance abuse, 28
- Surgical procedures, 21

- TCC, 49
- Travel benefits, 34
- Treatment therapies, 17
- TRICARE, 46

- ValueOptions, 29
- Vision services, 18

- West Michigan, 6
- Workers' Compensation, 46

- X-ray, 14

Summary of benefits for Blue Care Network of Michigan — 2002

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

Benefits	You Pay	Page
Medical services provided by physicians:		
• Diagnostic and treatment services provided in the office	\$10 per office visit	14
Services provided by a hospital:		
• Inpatient	Nothing	24
• Outpatient	Nothing	25
Emergency benefits:		
• In-area	\$50 per visit, waived if admitted	26
• Out-of-area	\$50 per visit, waived if admitted	26
Mental health and substance abuse treatment	Regular cost sharing.	28
Prescription drugs	\$10/\$20 per prescription filled	30
Dental Care		
Accidental injury benefit	Nothing	35
Vision Care:		
• Annual eye exams	\$5 copayment per office visit	18
• Lenses and contact lenses	\$7.50	18
• Frames	All charges above \$42.50	18
Special features:		
• Flexible benefits option		33
• 24-hour nurse line		33
• Reciprocity benefit		33
• High-risk pregnancies		33
• Centers of excellence for transplants		34
• Travel benefit/services overseas		34
• Educational classes and programs		34

2002 Rate Information for Blue Care Network of Michigan

Non-Postal rates apply to most non-Postal enrollees. If you are in a special enrollment category, refer to the FEHB Guide for that category or contact the agency that maintains your health benefits enrollment.

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and special FEHB guides are published for Postal Service Nurses (see RI 70-2B); and for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

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

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Govt share	Your share	Govt Share	Your share	USPS share	Your share

East Michigan Region

Self Only	K51	\$90.53	\$30.17	\$196.14	\$65.38	\$107.12	\$13.58
Self and Family	K52	\$223.41	\$114.05	\$484.06	\$247.10	\$263.75	\$73.71

Serving these counties: Arenac, Bay, Gratiot, Isabella, Midland, Saginaw and Tuscola

East Michigan Region

Self Only	KN1	\$97.07	\$32.35	\$210.31	\$70.10	\$114.86	\$14.56
Self and Family	KN2	\$223.41	\$138.35	\$484.06	\$299.75	\$263.75	\$98.01

Serving these counties: Genessee, Lapeer and Shiawassee (excluding the towns of Perry, Shaftsbury and Morice)

Mid Michigan Region

Self Only	LN1	\$97.86	\$61.73	\$212.03	\$133.75	\$115.52	\$44.07
Self and Family	LN2	\$223.41	\$160.85	\$484.06	\$348.50	\$263.75	\$120.51

Serving these counties: Clinton, Eaton, Ingham, Jackson, Livingston and parts of Shiawassee (the towns of Perry, Shaftsbury and Morice), Ionia (the towns of Danby and Portland) and Hillsdale (except for Somerset and Wright townships and Waldron Village)

Southeast Michigan Region

Self Only	LX1	\$66.82	\$22.87	\$144.77	\$48.26	\$79.07	\$10.02
Self and Family	LX2	\$199.87	\$66.62	\$433.05	\$144.35	\$236.51	\$29.98

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

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Govt share	Your share	Govt share	Your share	USPS share	Your share

West Michigan Region

Self Only	G71	\$97.87	\$115.69	\$212.03	\$250.66	\$115.52	\$98.03
Self and Family	G72	\$223.41	\$316.62	\$484.06	\$686.01	\$263.75	\$276.28

Serving these counties: Alcona, Alpena, Antrim, Benzie, Charlevoix, Cheboygan, Crawford, Emmet, Grand Traverse, Iosco, Kalkaska, Leelanau, Mackinac, Manistee (portions of), Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle and Roscommon

West Michigan Region

Self Only	KF1	\$97.86	\$53.81	\$212.03	\$116.59	\$115.52	\$36.15
Self and Family	KF2	\$223.41	\$194.18	\$484.06	\$420.72	\$263.75	\$153.84

Serving these counties: Berrien, Calhoun, Cass, Kalamazoo, St. Joseph, Van Buren and the portions of Allegan, Barry and Eaton (those areas served by postal zip codes 49010, 49020, 49046, 49060, 49073, 49078 and 49080)

West Michigan Region

Self Only	KR1	\$97.86	\$32.82	\$212.03	\$71.11	\$115.52	\$15.16
Self and Family	KR2	\$223.41	\$153.94	\$484.06	\$333.53	\$263.75	\$113.60

Serving these counties: Kent, Muskegon Oceana, Ottawa and portions of Ionia, Mecosta, Montcalm, Newaygo and Wexford. And the portion of Allegan served by postal zip codes 49070, 49311, 49314, 49323, 49328, 49335, 49344, 49348, 49406, 49408, 49416, 49419, 49423, 49447, 49450 and 49543