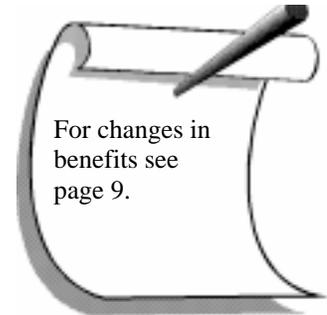




Heart of America HMO

2004

A Health Maintenance Organization



Serving: North Central North Dakota

Enrollment in this Plan is limited. You must live in our Geographic service area to enroll. See page 8 for requirements.

Enrollment codes for this Plan:

RU1 Self Only

RU2 Self and Family

Authorized for distribution by the:



**United States
Office of Personnel Management**
Retirement and Insurance Service
<http://www.opm.gov/insure>



RI 73-543



OFFICE OF THE DIRECTOR

UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
WASHINGTON, DC 20415-0001

Dear Federal Employees Health Benefits Program Participant:

I am pleased to present this 2004 Federal Employees Health Benefits (FEHB) Program plan brochure. The brochure describes the benefits this plan offers you for 2004. Because benefits vary from year to year, you should review your plan's brochure every Open Season – especially Section 2, which explains how the plan changed.

It takes a lot of information to help a consumer make wise healthcare decisions. The information in this brochure, our FEHB Guide, and our web-based resources, make it easier than ever to get information about plans, to compare benefits and to read customer service satisfaction ratings for the national and local plans that may be of interest. Just click on www.opm.gov/insure!

The FEHB Program continues to be an enviable national model that offers exceptional choice, and uses private-sector competition to keep costs reasonable, ensure high-quality care, and spur innovation. The Program, which began in 1960, is sound and has stood the test of time. It enjoys one of the highest levels of customer satisfaction of any healthcare program in the country.

I continue to take aggressive steps to keep the FEHB Program on the cutting edge of employer-sponsored health benefits. We demand cost-effective quality care from our FEHB carriers and we have encouraged Federal agencies and departments to pay the full FEHB health benefit premium for their employees called to active duty in the Reserve and National Guard so they can continue FEHB coverage for themselves and their families. Our carriers have also responded to my request to help our members to be prepared by making additional supplies of medications available for emergencies as well as call-up situations and you can help by getting an Emergency Preparedness Guide at www.opm.gov. OPM's *HealthierFeds* campaign is another way the carriers are working with us to ensure Federal employees and retirees are informed on healthy living and best-treatment strategies. You can help to contain healthcare costs and keep premiums down by living a healthy life style.

Open Season is your opportunity to review your choices and to become an educated consumer to meet your healthcare needs. Use this brochure, the FEHB Guide, and the web resources to make your choice an informed one. Finally, if you know someone interested in Federal employment, refer them to www.usajobs.opm.gov.

Sincerely,

A handwritten signature in black ink, appearing to read "Kay Coles James".

Kay Coles James
Director



Notice of the Office of Personnel Management's

Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION, PLEASE REVIEW IT CAREFULLY.

By law, the Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the General Accounting Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government healthcare oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By Law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, and information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.
- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at www.opm.gov/insure on the web. You may also call 202-606-0191 and ask for OPM's FEHB Program privacy for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints
Office of Personnel Management
P.O. Box 707
Washington, DC 20004-0707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the Department of Health and Human Services.

By Law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

Table of Contents

- Introduction4
- Plain Language4
- Stop Health Care Fraud4
- Preventing medical mistakes5
- Section 1. Facts about this HMO plan7
 - How we pay providers7
 - Your Rights7
 - Service Area8
- Section 2. How we change for 2004.....9
 - Program-wide changes9
 - Changes to this Plan9
- Section 3. How you get care.....10
 - Identification cards10
 - Where you get covered care10
 - Plan providers.....10
 - Plan facilities10
 - What you must do to get covered care.....10
 - Primary care10
 - Specialty care10
 - Hospital care.....11
 - Circumstances beyond our control12
 - Services requiring our prior approval12
- Section 4. Your costs for covered services.....13
 - Copayments.....13
 - Deductible13
 - Coinsurance.....13
 - Your catastrophic protection out-of-pocket maximum.....13
- Section 5. Benefits.....14
 - Overview14
 - (a) Medical services and supplies provided by physicians and other health care professionals.....15
 - (b) Surgical and anesthesia services provided by physicians and other health care professionals.....24
 - (c) Services provided by a hospital or other facility, and ambulance services27
 - (d) Emergency services/accidents29
 - (e) Mental health and substance abuse benefits.....31
 - (f) Prescription drug benefits.....33

(g) Dental benefits.....	35
Section 6. General exclusions -- things we don't cover.....	36
Section 7. Filing a claim for covered services.....	37
Section 8. The disputed claims process.....	38
Section 9. Coordinating benefits with other coverage.....	40
When you have other health coverage.....	40
• What is Medicare?.....	40
▪ Should I enroll in Medicare?	40
• Medicare + Choice	43
• TRICARE/and CHAMPVA	43
• Worker's Compensation.....	44
• Medicaid.....	44
• Other Government agencies	44
• When others are responsible for injuries.....	44
Section 10. Definitions of terms we use in this brochure.....	45
Section 11. FEHB facts	47
Coverage information.....	47
• No pre-existing condition limitation.....	47
• Where you get information about enrolling in the FEHB Program.....	47
• Types of coverage available for you and your family	47
Children's Equity Act.....	48
• When benefits and premiums start	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
Two new Federal Programs complement FEHB benefits	51
The Federal Flexible Spending Account Program – FSAFEDS.....	51
The Federal Long Term Care Insurance Program	54
Index	56
Summary of benefits.....	57
Rates	58

Introduction

This brochure describes the benefits of Heart of America HMO under our contract (CS 2606) with the Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Heart of America HMO administrative office is:

Heart of America HMO
810 South Main
Rugby, ND 58368

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled 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, 2004, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2004, and are summarized on page 9. Rates are shown at the end of this brochure.

Plain Language

All FEHB brochures are written in plain language 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 Heart of America HMO.
- 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 of this brochure, let us know. Visit OPM’s “Rate Us” feedback area at www.opm.gov/insure or e-mail OPM 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, DC 20415-3650.

Stop Health Care Fraud!

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

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

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

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.

- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
 - Call the provider and ask for an explanation. There may be an error.
 - If the provider does not resolve the matter, call us at 776-5848 or 1-800-525-5661 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 Inspector General Fraud Hotline
 1900 E. Street NW, Room 6400
 Washington DC, 20415

- Do not maintain as a family member on your policy:
 - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
 - Your child over age 22 (unless he/she is disabled and incapable of self support).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed or with OPM if you are retired.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHBP benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

Preventing Medical Mistakes

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

- 1. Ask questions if you have doubts or concerns.**
 - Ask questions and make sure you understand the answers.
 - Choose a doctor with whom you feel comfortable talking.
 - Take a relative or friend with you to help you ask questions and understand answers.
- 2. Keep and bring a list of all the medicines you take.**
 - Give your doctor and pharmacist a list of all the medicines that you take, including non-prescription medicines.
 - Tell them about any drug allergies you have.
 - Ask about side effects and what to avoid while taking the medicine.
 - Read the label when you get your medicine, including all warnings.
 - Make sure your medicine is what the doctor ordered and know how to use it.
 - Ask the pharmacist about your medicine if it looks different than you expected.
- 3. Get the results of any test or procedure.**
 - Ask when and how you will get the results of test or procedures.
 - Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
 - Call your doctor and ask for your results.
 - Ask what the results mean for your care.

4. **Talk to your doctor about which hospital is best for your health needs.**
 - Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
 - Be sure you understand the instructions you get about follow-up care when you leave the hospital.
5. **Make sure you understand what will happen if you need surgery.**
 - Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
 - Ask your doctor, “Who will manage my care when I am in the hospital?”
 - Ask your surgeon:
 - Exactly what will you be doing?
 - About how long will it take?
 - What will happen after surgery?
 - How can I expect to feel during recovery?
 - Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reaction to anesthesia, and any medications you are taking.

Want more information on patient safety?

- www.ahrq.gov/consumer/pathqpack.htm. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality healthcare providers and improve the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer healthcare for you and your family.
- www.talkaboutrx.org/consumer.html. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and healthcare professionals working to improve patient safety.
- www.quic.gov/report. Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation’s healthcare delivery system.

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. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory.

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

When you receive services from Plan providers, you will not have to submit claim forms or pay bills. You only pay the copayments, coinsurance, and deductibles 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.

Your Rights

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

- We are Federally qualified
- We have been in existence for 21 Years
- We are a non-profit organization

If you want more information about us, call 701-776-5848 or 1-800-525-5661, or write to Heart of America HMO, 810 South Main. You may also contact us by fax at 701-776-5425.

Service Area

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

All of Pierce, Rolette, Bottineau, McHenry, Towner, Ward, and Renville counties in North Dakota and the portions of Benson, Wells, Sheridan, McLean, Mountrail, and Burke Counties represented by the following zip codes:

58310	58339	58365	58450	58718	58740	58762	58782
58313	58341	58366	58451	58754	58741	58763	58783
58316	58343	58367	58540	58722	58744	58768	58784
58317	58346	58368	58701	58723	58746	58769	58785
58318	58348	58369	58705	58725	58747	58770	58787
58320	58353	58384	58704	58731	58750	58772	58789
58324	58356	58385	58705	58733	58752	58773	58790
58325	58357	58386	58710	58734	58756	58775	58792
58329	58359	58418	58711	58735	58758	58776	58793
58331	58360	58422	58712	58736	58759	58778	
58332	58362	58423	58713	58737	58760	58779	
58337	58363	58438	58716	58739	58761	58781	

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. We will not pay for any other health care services out of our service area unless the services have prior plan approval.

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until open season to change plans. Contact your employing or retirement office.

Section 2. How we change for 2004

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 added information regarding two new Federal Programs that complement FEHB benefits, the Federal Flexible Spending Account Program - *FSAFEDS* and the Federal Long Term Care Insurance Program. See page 51.
- We added information regarding Preventing medical mistakes. See page 5.
- We added information regarding enrolling in Medicare. See page 40.
- We revised the Medicare Primary Payer Chart. See page 42.

Changes to this plan

- Your share of the non-Postal premium will increase by 1.5 % for Self Only or 5.6 % for Self and Family.
- The maximum coinsurance for authorized services received from a non-plan specialist will increase from \$1000 to \$3000 per year.

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 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 701-776-5848.

Where you get covered care

- **Plan providers**

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

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 list Plan providers in the provider directory, which we update periodically. All doctors of the Johnson Clinic Professional Corporation and Trinity Medical Group and affiliated clinics are available to HAHMO members. The doctors of the Johnson Clinic, P.C. are available to provide health care from offices located in Leeds, Towner, Maddock, Dunseith and Rugby, North Dakota. The doctors of the Trinity Medical Group are available to provide health care from offices located in Minot, Garrison, Mohall, Velva, Newtown, Kenmare, Parshall and Westhope, North Dakota. Your plan doctor will coordinate your health care needs including referrals to specialists when necessary. Services of specialists other than Johnson Clinic and Trinity Medical Group primary care doctors are covered only when there has been a referral by the member’s primary care doctor with the following exception: a woman may see her plan gynecologist for an annual routine examination without a referral.

- **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

- **Primary 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. Provider directories are available at the time of enrollment or upon request by calling the Heart of America HMO office at 701-776-5848 or 1-800-525-5661.

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

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

- **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, a woman may see her plan gynecologist for her annual routine examination without a referral.

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 develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will 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 701-776-5848 or 1-800-525-5661. 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; we cover your other non-hospital care.

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 prior approval

Your physician must get our approval before sending you to a hospital, referring you to a specialist, or recommending follow-up care. Before giving approval, we consider if the service is medically necessary, and if it follows generally accepted medical practice.

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 when you receive services.

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

- **Deductible**

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

We have a \$600 per member calendar year deductible for prescription drugs.

- **Coinsurance**

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

Example: In our Plan, you pay 20% of charges up to a maximum coinsurance of \$500 per year for prosthetic devices that exceed \$25

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

The copayment and coinsurance maximum is 50% of your annual premium per calendar year for services rendered by in network providers. When the copayment and coinsurance maximum applicable to your contract has been fulfilled, copayment and coinsurance will no longer be applied to the following services:

- Emergency room services
- Outpatient hospital services
- Inpatient hospital services
- Outpatient mental health services
- Outpatient chemical dependency services
- Inpatient mental health services
- Inpatient chemical dependency services
- Durable equipment and prosthetic devices
- Referral services provided by participating providers

Section 5. Benefits – OVERVIEW

(See page 9 for how our benefits changed this year and page 52 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 701-776-5848 or at 1-800-525-5661.

(a)	Medical services and supplies provided by physicians and other health care professionals	15-23
	<ul style="list-style-type: none">•Diagnostic and treatment services•Lab, X-ray, and other diagnostic tests•Preventive care, adult•Preventive care, children•Maternity care•Family planning•Infertility services•Allergy care•Treatment therapies•Rehabilitative therapies•Physical and occupational therapies•Speech therapy•Hearing services (testing, treatment, and supplies)•Vision services (testing, treatment, and supplies)•Foot care•Orthopedic and prosthetic devices•Durable medical equipment (DME)•Home health services•Chiropractic•Alternative treatments•Educational classes and programs	
(b)	Surgical and anesthesia services provided by physicians and other health care professionals	24-26
	<ul style="list-style-type: none">•Surgical procedures•Reconstructive surgery•Oral and maxillofacial surgery•Organ/tissue transplants•Anesthesia	
(c)	Services provided by a hospital or other facility, and ambulance services	27-28
	<ul style="list-style-type: none">•Inpatient hospital•Outpatient hospital or ambulatory surgical center•Extended care benefits/skilled nursing care facility benefits•Hospice care•Ambulance	
(d)	Emergency services/accidents.....	29-30
	<ul style="list-style-type: none">•Medical emergency•Ambulance	
(e)	Mental health and substance abuse benefits.....	31-32
(f)	Prescription drug benefits	33-34
(g)	Dental benefits	35
	Summary of benefits.....	57

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

**I
M
P
O
R
T
A
N
T**

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 service*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

**I
M
P
O
R
T
A
N
T**

Benefit Description	You pay After the calendar year deductible...
Diagnostic and treatment services	
Professional services of physicians <input type="checkbox"/> In physician's office	\$10 per office visit; No copayment for visits to a plan specialist See note below for authorized non-Plan specialist visits
Professional services of physicians <input type="checkbox"/> In an urgent care center <input type="checkbox"/> During a hospital stay <input type="checkbox"/> In a skilled nursing facility <input type="checkbox"/> Office medical consultations by a specialist <input type="checkbox"/> Second surgical opinion by a specialist	Nothing
At home – doctors house call	Nothing

Note: When you receive authorized services from a non-Plan specialist; you pay 20% of charges up to a maximum coinsurance of \$3,000 per year

Lab, X-ray and other diagnostic tests	You Pay
Laboratory tests, such as: Blood tests Urinalysis Non-routine pap tests Pathology X-rays Non-routine Mammograms Cat Scans/MRI Ultrasound Electrocardiogram and EEG	Nothing
Preventive care, adult	
Routine screenings such as: <input type="checkbox"/> Total Blood Cholesterol – once every three years; <input type="checkbox"/> Colorectal Cancer Screening, including ---- Fecal occult blood test – yearly after age 50 ---- Sigmoidoscopy, screening – every five years starting at age 50 Prostate Specific Antigen (PSA test) – one annually for men age 40 and older Routine pap test Note: There is a \$10 copay for an office visit with a pap test. Routine mammogram –covered for women age 35 and older, as follows: <input type="checkbox"/> From age 35 through 39, one during this five year period <input type="checkbox"/> From age 40 through 64, one every calendar year <input type="checkbox"/> At age 65 and older, one every two consecutive calendar years	Nothing
<i>Not covered: Physical exams required for obtaining or continuing employment or insurance, or travel..</i>	All charges
Routine immunizations, limited to: <input type="checkbox"/> Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) <input type="checkbox"/> Influenza vaccines, annually, <ul style="list-style-type: none"> • Pneumococcal vaccines, age 65 and over 	Nothing

Preventive care, children	You pay
<input type="checkbox"/> Childhood immunizations recommended by the American Academy of Pediatrics	Nothing
<input type="checkbox"/> Well-child care charges for routine examinations, immunizations and care (through age 22) <input type="checkbox"/> Examinations, such as: ---Eye exams through age 17 to determine the need for vision correction. ---Ear exams through age 17 to determine the need for hearing correction ---Examinations done on the day of immunizations (through age 22)	\$10 per office visit
Maternity care	
<p>Complete maternity (obstetrical) care, such as:</p> <input type="checkbox"/> Prenatal care <input type="checkbox"/> Delivery <input type="checkbox"/> Postnatal care <p>Note: Here are some things to keep in mind:</p> <input type="checkbox"/> You do not need to precertify your normal delivery; see page 11 for other circumstances, such as extended stays for you or your baby. <input type="checkbox"/> 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. <input type="checkbox"/> 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. <input type="checkbox"/> 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 copay on first prenatal visit only
<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"> <input type="checkbox"/> Voluntary sterilization (See surgical procedures, Section 5 (b)) <input type="checkbox"/> Surgically implanted contraceptives (such as Norplant) <input type="checkbox"/> Injectable contraceptive drugs (such as Depo provera) <input type="checkbox"/> Intrauterine devices (IUDs) <input type="checkbox"/> Diaphragms <p>NOTE: We cover oral contraceptives under the prescription drug benefit.</p> <p>For covered medications and accessories, you pay 50% of charges after a \$600 deductible.</p>	\$10 per visit
<p><i>Not covered: reversal of voluntary surgical sterilization, genetic counseling,</i></p>	<i>All charges</i>
Infertility services	
<p>Diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Artificial insemination: <ul style="list-style-type: none"> <i>---intrauterine insemination (IUI)</i> 	\$10 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Intracervical insemination (ICI)</i> • <i>Intravaginal insemination (IVI)</i> <input type="checkbox"/> <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> <i>--in vitro fertilization</i> <i>--embryo transfer, gamete GIFT and zygote</i> <i>--zygote transfer</i> <input type="checkbox"/> <i>Services and supplies related to excluded ART procedures</i> <input type="checkbox"/> <i>Fertility drugs</i> <input type="checkbox"/> <i>Cost of donor sperm</i> <input type="checkbox"/> <i>Cost of donor egg</i> 	<i>All charges</i>

Allergy care	
Testing and treatment Allergy injection	\$10 per visit
Allergy serum	Nothing
<i>Not covered: provocative food testing and sublingual allergy desensitization</i>	<i>All charges</i>
Treatment therapies	
<input type="checkbox"/> Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 26. <input type="checkbox"/> Respiratory and inhalation therapy <input type="checkbox"/> Dialysis – hemodialysis and peritoneal dialysis <input type="checkbox"/> Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy <input type="checkbox"/> Growth hormone therapy (GHT) Note: We cover growth hormone under the prescription drug benefit. Note: – We will only cover GHT when we preauthorize the treatment. Call your plan physician to get a referral 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.	\$10 per office visit

Physical and occupational therapies	You pay
<ul style="list-style-type: none"> <input type="checkbox"/> Up to two consecutive months per condition for the services of each of the following: <ul style="list-style-type: none"> <input type="checkbox"/> qualified physical therapists; and <input type="checkbox"/> 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> <input type="checkbox"/> We Cover cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, for up to three (3) sessions per week up to three (3) months. Any sessions beyond three (3) months require authorization by HAHMO Medical Director. <input type="checkbox"/> We cover long-term rehabilitative therapy (physical and occupational) after the short-term therapy benefit has been exhausted. Benefits are provided for one supervisory physical therapy visit per month and one supervisory occupational therapy visit per month. 	<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"> <input type="checkbox"/> <i>exercise programs</i> 	<p><i>All charges</i></p>
Speech therapy	
<ul style="list-style-type: none"> <input type="checkbox"/> Up to two consecutive months per condition. <p>NOTE: We cover speech therapy in all situations where it is medically necessary.</p>	<p>\$10 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>

Hearing services (testing, treatment, and supplies)	You pay
<input type="checkbox"/> Hearing testing for children through age 17 (see <i>Preventive care, children</i>)	Nothing
<p><i>Not covered:</i></p> <input type="checkbox"/> <i>all other hearing testing</i> <input type="checkbox"/> <i>hearing aids, testing and examinations for them</i>	<i>All charges</i>
Vision services (testing, treatment, and supplies)	
<input type="checkbox"/> Eye exam to determine the need for vision correction for children through age 17 (see <i>Preventive care, children</i>)	Nothing
<p><i>Not covered:</i></p> <input type="checkbox"/> <i>Eyeglasses or contact lenses and, after age 17, examinations for them</i> <input type="checkbox"/> <i>Eye exercises and orthoptics</i> <input type="checkbox"/> <i>Radial keratotomy and other refractive surgery</i>	<i>All charges</i>
Foot care	
<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>	Nothing
<p><i>Not covered:</i></p> <input type="checkbox"/> <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> <input type="checkbox"/> <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"> <input type="checkbox"/> Artificial limbs, lenses following cataract surgery <input type="checkbox"/> Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy <input type="checkbox"/> Internal prosthetic devices, such as artificial joints, pacemakers and cochlear implants and surgically implanted breast implant or TRAM-flap procedure following mastectomy. Note: See 5(b) for coverage of the surgery to insert the device. <input type="checkbox"/> Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. <p>Note: There is a maximum benefit of \$3,500 per member per calendar year for orthopedic and prosthetic devices and durable equipment combined.</p>	<p>20% coinsurance on items that exceed \$25 up to a maximum coinsurance of \$500 per contract per calendar year.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Orthopedic and corrective shoes</i> <input type="checkbox"/> <i>arch supports</i> <input type="checkbox"/> <i>foot orthotics</i> <input type="checkbox"/> <i>heel pads and heel cups</i> <input type="checkbox"/> <i>lumbosacral supports</i> <input type="checkbox"/> <i>corsets, trusses, and other supportive devices</i> 	<p><i>All charges</i></p>
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. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> <input type="checkbox"/> hospital beds <input type="checkbox"/> wheelchairs <input type="checkbox"/> crutches <input type="checkbox"/> walkers <input type="checkbox"/> blood glucose monitors <input type="checkbox"/> insulin pumps <p>Note: There is a maximum benefit of \$3,500 per member per calendar year for orthopedic and prosthetic devices and durable equipment combined.</p>	<p>20% coinsurance on items which exceed \$25 up to a maximum coinsurance of \$500 per contract per calendar year.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Motorized wheel chairs</i> 	<p><i>All charges</i></p>

Home health services	You Pay
<ul style="list-style-type: none"> <input type="checkbox"/> 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. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> nursing care requested by, or for the convenience of, the patient or the patient's family; <input type="checkbox"/> home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative. 	<i>All charges</i>
Chiropractic	
<ul style="list-style-type: none"> <input type="checkbox"/> Manipulation of the spine and extremities <input type="checkbox"/> Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application 	\$10 per visit
Alternative treatments	
<p><i>No benefit for services such as:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> naturopathic services <input type="checkbox"/> hypnotherapy <input type="checkbox"/> biofeedback <input type="checkbox"/> acupuncture 	<i>All charges</i>
Educational classes and programs	
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Diabetes self-management which includes: individual instruction by primary care physician, diabetic course up to five days, diabetic camps for children up to age 16 and dietary instruction by a dietician <p>Smoking Cessation – up to \$100 for one smoking cessation program per member per lifetime, including all related expenses such as drugs</p>	\$10 per visit

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

I
M
P
O
R
T
A
N
T

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 the facility (i.e. hospital, surgical center, etc.)

I
M
P
O
R
T
A
N
T

Benefit Description	You pay
Surgical procedures	
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Operative procedures <input type="checkbox"/> Treatment of fractures, including casting <input type="checkbox"/> Normal pre- and post-operative care by the surgeon <input type="checkbox"/> Correction of amblyopia and strabismus <input type="checkbox"/> Endoscopy procedures <input type="checkbox"/> Biopsy procedures <input type="checkbox"/> Removal of tumors and cysts <input type="checkbox"/> Correction of congenital anomalies (see reconstructive surgery) <input type="checkbox"/> Surgical treatment of morbid obesity -- a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over <input type="checkbox"/> Insertion of internal prosthetic devices. See 5(a) – Orthopedic and prosthetic devices for device coverage information. 	<p>\$10 per office visit (nothing for hospital visits)</p> <p>See not below for authorized non-Plan specialist visits</p>
<ul style="list-style-type: none"> <input type="checkbox"/> Voluntary sterilization (e.g. Tubal ligation, Vasectomy) <input type="checkbox"/> Treatment of burns 	<p>Nothing</p>
<p>Note: When you receive authorized services from a non-Plan specialist; you pay 20% of charges up to a maximum coinsurance of \$3,000 per year</p>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Reversal of voluntary sterilization</i> <input type="checkbox"/> <i>Routine treatment of conditions of the foot; see Foot care.</i> 	<p><i>All charges.</i></p>

Reconstructive surgery	You pay
<ul style="list-style-type: none"> <input type="checkbox"/> Surgery to correct a functional defect <input type="checkbox"/> 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 <input type="checkbox"/> 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"> <input type="checkbox"/> 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"> <input type="checkbox"/> <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> <input type="checkbox"/> <i>Surgeries related to sex transformation</i> 	<i>All charges</i>
Oral and maxillofacial surgery	
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Reduction of fractures of the jaws or facial bones; <input type="checkbox"/> Surgical correction of cleft lip, cleft palate or severe functional malocclusion; <input type="checkbox"/> Removal of stones from salivary ducts; <input type="checkbox"/> Excision of leukoplakia or malignancies; <input type="checkbox"/> Excision of cysts and incision of abscesses when done as independent procedures; and <input type="checkbox"/> Other surgical procedures that do not involve the teeth or their supporting structures. 	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Oral implants and transplants</i> <input type="checkbox"/> <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> 	<i>All charges</i>

Organ/tissue transplants	You pay
<p>Limited to:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Cornea <input type="checkbox"/> Heart <input type="checkbox"/> Kidney <input type="checkbox"/> Liver <input type="checkbox"/> Allogeneic (donor) bone marrow transplants <input type="checkbox"/> 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 <input type="checkbox"/> Intestinal transplants (small intestine) <p>Limited Benefits - Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer is subject to approval 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"> <input type="checkbox"/> <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i> <input type="checkbox"/> <i>Implants of artificial organs</i> <input type="checkbox"/> <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"> <input type="checkbox"/> Hospital (inpatient) <input type="checkbox"/> Hospital outpatient department <input type="checkbox"/> Skilled nursing facility <input type="checkbox"/> Ambulatory surgical center <input type="checkbox"/> Office 	Nothing

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

**I
M
P
O
R
T
A
N
T**

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 Section 5(a) or (b).

**I
M
P
O
R
T
A
N
T**

Benefit Description	You pay
Inpatient hospital	
Room and board, such as <ul style="list-style-type: none"> <input type="checkbox"/> ward, semiprivate, or intensive care accommodations; <input type="checkbox"/> general nursing care; and <input type="checkbox"/> meals and special diets. NOTE: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing
Other hospital services and supplies, such as: <ul style="list-style-type: none"> <input type="checkbox"/> Operating, recovery, maternity, and other treatment rooms <input type="checkbox"/> Prescribed drugs and medicines given in the hospital <input type="checkbox"/> Diagnostic laboratory tests and X-rays <input type="checkbox"/> Administration of blood and blood products <input type="checkbox"/> Blood or blood plasma, if not donated or replaced <input type="checkbox"/> Dressings, splints, casts, and sterile tray services <input type="checkbox"/> Medical supplies and equipment, including oxygen <input type="checkbox"/> Anesthetics, including nurse anesthetist services <input type="checkbox"/> Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home 	Nothing
Note: When you receive authorized services at a non-Plan facility; you pay 20% of charges up to a maximum coinsurance of \$3,000 per year	
Not covered: <ul style="list-style-type: none"> <input type="checkbox"/> Custodial care <input type="checkbox"/> Non-covered facilities <input type="checkbox"/> Personal comfort items, such as telephone, television, barber services, guest meals and beds <input type="checkbox"/> Private nursing care 	All charges

Outpatient hospital or ambulatory surgical center	You pay
<ul style="list-style-type: none"> <input type="checkbox"/> Operating, recovery, and other treatment rooms <input type="checkbox"/> Prescribed drugs and medicines given in the outpatient hospital or ambulatory surgical center <input type="checkbox"/> Diagnostic laboratory tests, X-rays, and pathology services <input type="checkbox"/> Administration of blood, blood plasma, and other biologicals <input type="checkbox"/> Blood and blood plasma, if not donated or replaced <input type="checkbox"/> Pre-surgical testing <input type="checkbox"/> Dressings, casts, and sterile tray services <input type="checkbox"/> Medical supplies, including oxygen <input type="checkbox"/> 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
Extended care benefits/skilled nursing care facility benefits	
<p>Extended care benefit:</p> <p>The Plan provides a comprehensive range of benefits for up to sixty (60) days per calendar year, unless such limitation is waived by the Medical Director, when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. All necessary services are covered, including:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Bed, board and general nursing care <input type="checkbox"/> Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor. 	Nothing
<i>Not covered: custodial care</i>	All charges
Hospice care	
<p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care and family counseling. These services are provided under the care of a plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p>	Nothing
<i>Not covered: Independent nursing, homemaker services</i>	All charges
Ambulance	
<i>Local professional ambulance service when medically appropriate</i>	Nothing

Section 5 (d). Emergency services/accidents

I
M
P
O
R
T
A
N
T

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 service*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

I
M
P
O
R
T
A
N
T

What is a medical emergency?

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

What to do in case of emergency:

Emergencies 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 911 system or go to the nearest hospital emergency room. There are physicians on call 24 hours a day at our contracted hospitals at Heart of America Medical Center, Rugby, ND at 701-776-5261 or Trinity Hospital in Minot, ND at 701-857-5260. Be sure to tell the emergency room personnel that you are a Plan member so that they can notify the Plan. You or a family member must notify the Plan within 48 hours if medically feasible.

If you need to be hospitalized in a non-Plan facility, the Plan must be notified within 48 hours or on the first working day following your admission unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and a Plan 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 the Plan or provided by Plan providers.

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, the Plan must be notified within 48 hours or on the first working day following your admission unless it was not reasonably possible to notify the plan within that time. If a Plan doctor believes that care can better be provided in Plan hospital, you will 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 the Plan or provided by Plan providers.

Benefit Description	You pay
Emergency within our service area	
<input type="checkbox"/> Emergency care at a doctor's office <input type="checkbox"/> Emergency care at an urgent care center	Nothing
<input type="checkbox"/> Emergency care at a hospital, including doctors' services. Note: If emergency results in admission, we waive the copayment.	\$30 per visit
<i>Not covered: Elective care or non-emergency care</i>	<i>All charges</i>
Emergency outside our service area	
<input type="checkbox"/> Emergency care at a doctor's office <input type="checkbox"/> Emergency care at an urgent care center	Nothing
<input type="checkbox"/> Emergency care at a hospital, including doctors' services. Note: If emergency results in admission, we waive the copayment.	\$30 per visit
<i>Not covered:</i> <input type="checkbox"/> <i>Elective care or non-emergency care</i> <input type="checkbox"/> <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> <input type="checkbox"/> <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	
Professional ambulance service when medically appropriate. We cover air ambulance when medically appropriate. See 5(c) for non-emergency service.	Nothing

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

**I
M
P
O
R
T
A
N
T**

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.

**I
M
P
O
R
T
A
N
T**

Benefit Description	You pay
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>
<p>Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers</p> <p>Medication management</p> <p>Note: When you receive authorized services from a non-Plan specialist, you pay 20% of charges up to a maximum coinsurance of \$3000 per year</p>	<p>Nothing</p>

Mental health and substance abuse benefits - Continued on next page

Mental health and substance abuse benefits <i>(Continued)</i>	You pay
Diagnostic tests	Nothing
Services provided by a hospital or other facility Services in approved alternative care settings such as partial hospitalization, residential treatment (under 21 years of age) and full-day hospitalization. Note: When you receive authorized services from a non-Plan facility, you pay 20% of charges up to a maximum coinsurance of \$3000 per year	Nothing
<i>Not covered: Services we have not approved.</i> <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>	All charges.

Preauthorization

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

Inpatient service and outpatient therapy services must be directed by your primary care physician and approved by the HAHMO Medical Director. Available providers for Mental Health and Substance Abuse Benefits are listed on your Provider Directory that you receive when you enroll or you may call the HAHMO office at 701-776-5848 or 1-800-525-5661 to obtain one.

Limitation

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

Section 5 (f). Prescription drug benefits

I
M
P
O
R
T
A
N
T

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

- We cover prescribed drugs and medications, 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 we determine they are medically necessary.
- The calendar year deductible is: \$600 per member. The calendar year deductible applies to almost all benefits in this Section.
- 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.

I
M
P
O
R
T
A
N
T

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

- Who can write your prescription.** A licensed physician must write the prescription
- Where you can obtain them.** You may fill the prescription at any pharmacy. We do not have a network pharmacy.
- Why use generic drugs.** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- When you have to file a claim.** See Section seven (7) – Filing a claim for covered services.
 - o Plan members called to active military duty (or members in time of national emergency) who need to obtain prescribed medications should call our Member Services Department at 800-525-5661.

Benefit Description	You pay After the calendar year deductible
Covered medications and supplies	

We cover the following medications and supplies prescribed by a Plan physician:

- Drugs for which a prescription is required by law
- Diabetic supplies, including insulin syringes, needles, glucose test tablets and test tape, Benedict's solution or equivalent, glucose monitors and acetone test tablets
- Insulin
- Disposable needles and syringes for the administration of covered medications
- Drugs for sexual dysfunction
- Contraceptive drugs and devices for birth control that are FDA approved.

Note: We cover intravenous fluids and medication for home use, implantable drugs, and some injectable drugs under Medical and Surgical Benefits.

50% of charges per prescription unit or refill, after you meet your \$600 per member deductible.

Covered medications and supplies <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <input type="checkbox"/> <i>Drugs and supplies for cosmetic purposes</i> <input type="checkbox"/> <i>Vitamins and nutritional substances that can be purchased without a prescription</i> <input type="checkbox"/> <i>Nonprescription medicines</i> <input type="checkbox"/> <i>Medical supplies such as dressings and antiseptics</i> <input type="checkbox"/> <i>Drugs to enhance athletic performance</i> <input type="checkbox"/> <i>Fertility drugs</i> <input type="checkbox"/> <i>Smoking cessation drugs and medication</i> 	<p><i>All Charges</i></p>

Section 5 (g). Dental benefits

**I
M
P
O
R
T
A
N
T**

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 dentists 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.

**I
M
P
O
R
T
A
N
T**

Accidental injury benefit

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.

You pay

Nothing

Dental benefits

We have no other dental benefits.

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 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;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
or
- Services, drugs, or supplies you receive without charge while in active military service.

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 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 701-776-5848.

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: Heart of America HMO
810 South Main
Rugby, ND 58368

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
------	-------------

- | | |
|----------|--|
| 1 | Ask us in writing to reconsider our initial decision. You must: <ul style="list-style-type: none">(a) Write to us within 6 months from the date of our decision; and(b) Send your request to us at: Heart of America HMO, 810 South Main, Rugby, ND 58368; 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. |
|----------|--|

- | | |
|----------|--|
| 2 | We have 30 days from the date we receive your request to: <ul style="list-style-type: none">(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 medical provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3. |
|----------|--|

- | | |
|----------|--|
| 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.

- | | |
|----------|--|
| 4 | If you do not agree with our decision, you may ask OPM to review it. |
|----------|--|

You must write to OPM within:

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

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

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

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

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must provide 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.

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 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 701-776-5848 or 1-800-525-5661 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 may call OPM's Health Benefits Contracts Division 3 at 202/606-0755 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 or a covered family member have coverage under another group health plan or have automobile insurance that pays medical 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 what the reasonable charge for the benefit should be. After the primary plan pays, we will pay what is left of the reasonable charge up to our regular benefit. We will not pay more than our reasonable charge.

• What is Medicare?

Medicare is a 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 a 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

Should I enroll in Medicare?

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It's easy. Just call the Social Security Administration toll-free number 1-800-772-1213 to set up an appointment to apply. If you do not apply for one or both Parts of Medicare, you can still be covered under the FEHB Program.

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

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and

benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in 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 directed by your Primary Care Physician and referrals for specialty care must be approved by the HAHMO Medical Director in order for us to pay our share.

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

- 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 then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claims, call us at 776-5854 or 800-525-5661.

We waive our copayment for visits to your primary care physician or authorized visits to a specialist. We waive our copayment for emergency room visits

(Primary payer chart begins on next page.)

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare 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 you - or your covered spouse - are age 65 or over and have Medicare and you...	The primary payer for the individual with Medicare is...	
	Medicare	This Plan
1) Are an active employee with the Federal government and... • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
2) Are an annuitant and... • You have FEHB coverage on your own or through your spouse who is also an annuitant	✓	
• You have FEHB coverage through your spouse who is an active employee		✓
3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case)	✓*	
4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and... • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
5) 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)	✓*	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) 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)	✓**	
B. When you or a covered family member...		
1) Have Medicare solely based on end stage renal disease (ESRD) and... • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and... • This Plan was the primary payer before eligibility due to ESRD		✓ for 30-month coordination period
• Medicare was the primary payer before eligibility due to ESRD	✓	
C. When either you or your spouse are eligible for Medicare solely due to disability and you		
1) Are an active employee with the Federal government and... • You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
2) Are an annuitant and... • You have FEHB coverage on your own or through your spouse who is also an annuitant	✓	
• You have FEHB coverage through your spouse who is an active employee		✓
D. Are covered under the FEHB Spouse Equity provision as a former spouse	✓	

* Unless you have FEHB coverage through your spouse who is an active employee

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

● Medicare + Choice

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare + choice plan. These are health care choices (like HMOs) in some areas of the country. In most Medicare + choice plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare + choice plans provide all the benefits that Original Medicare covers. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare + choice 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 another plan's Medicare + choice plan: You may enroll in another plan's Medicare + choice plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare + choice plan is primary, even out of the Medicare + choice 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 + choice plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare + choice plan so we can correctly coordinate benefits with Medicare.

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

TRICARE and CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

- you need because of a workplace-related disease 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 eligible care. You must use our providers.

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

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 reasonable charge 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.
Custodial care	Custodial care is care that HAHMO determines is essential to assist the patient in meeting the activities of daily living and is not primarily provided for therapeutic treatment of an illness, disease, injury or condition. Care that exceeds 90 days may also be classified as Long term care.
Deductible	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 13.
Experimental or investigational services	<p>A drug, device or medical treatment or procedure is experimental or investigational:</p> <ul style="list-style-type: none">• If the drug or device does not have required Food and Drug Administration (FDA) approval.• If reliable, (reports in respected medical and scientific literature) shows that the opinion of experts determine that further study is needed to decide how a drug, device or medical treatment or procedure compares with the standard method of treatment or diagnosis.
Group health coverage	Health care coverage that a member is eligible for because of employment by, membership in, or connection with, a particular organization or group that provides payment for hospital, medical, or other health care services or supplies.
Medical necessity	<p>Services, supplies or treatment rendered by a hospital physician, skilled nursing facility, home health agency, or other provider to treat an illness or injury which is:</p> <ul style="list-style-type: none">• Consistent with the symptoms or diagnosis of the condition, disease, ailment or injury;• Appropriate and accepted according to good medical practice standards;• Not primarily for the convenience of the member or the provider of care;• The most appropriate supply or level of service that can safely be provided to a member. When a member receives inpatient care, it further means that the member's medical symptoms or condition could not safely be treated on an outpatient basis.

Plan allowance

Our Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowance in different ways. We determine our allowance as follows:

Our payment is based on usual, customary and reasonable charges. Usual, Customary, and Reasonable means the usual charge made by a physician or other supplier of services, medicines or supplies. The charge cannot exceed the general level of charges made by other suppliers within the area in which the charge is incurred for injury or sickness comparable in severity and nature to the injury and sickness being treated.

Us/We

Us and we refer to Heart of America HMO.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB facts

Coverage information

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 your FEHB coverage. These materials tell you:

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

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

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.

Children's Equity Act

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the Federal Employees Health Benefits (FEHB) Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child(ren).

If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option,
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

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 on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2004 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2003 benefits until the effective date of your coverage with your new plan.. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

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. This is the case even the court has ordered your former spouse to supply health coverage to you. But, you may be eligible for your own FEHB coverage under the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get 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. You can also download the guide from OPM's website www.opm.gov/insure.

•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

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

individual coverage

- 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 **Group Health Plan Coverage** 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.opom.gov/insure/health); refer to the “TCC and HIPAA” frequently asked question. 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.

Two new Federal Programs complement FEHB benefits

Important information

OPM wants to be sure you know about two new Federal programs that complement the FEHB Program. First, the **Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside tax-free money to pay for health and dependent care expenses. The result can be a discount of 20 to more than 40 percent on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** covers long term care costs not covered under the FEHB.

The Federal Flexible Spending Account Program - *FSAFEDS*

- **What is an FSA?**

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%!!*

There are two types of FSAs offered by the FSAFEDS Program:

Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have
- Eligible dependents for this account include anyone you claim on your Federal income tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal income tax return, even if you don't have self and family health benefits coverage. **Note:** The IRS has a broader definition than that of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum amount that can be allotted for the HCFSA is \$3,000 annually. The minimum amount is \$250 annually.

Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you can work, or if you are married, so you and your spouse can work, or your spouse can look for work or attend school full-time.
- Eligible dependents for this account include anyone you claim on your Federal income tax return as a qualified IRS dependent and/or with whom you jointly file your Federal income tax return.
- The maximum that can be allotted for the DCFSA is \$5,000 annually. The minimum amount is \$250 annually. **Note:** The IRS limits contributions to a Dependent Care FSA. For single taxpayers and taxpayers filing a joint return, the maximum is \$5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is \$2,500 per year. The limit includes any child care subsidy you may receive

- **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the FEHB Open Season. Even if you enrolled during the initial Open Season for 2003, you must make a new election to continue participating in 2004. Enrollment is easy!

- Enroll online anytime during Open Season (November 10 through December 8, 2003) at www.fsafeds.com.

- Call the toll –free number 1-877-FSAFEDS (372-3337) Monday through Friday, from 9 a.m. until 9 p.m. eastern time and a FSAFEDS Benefit Counselor will help you enroll.

What is SHPS?

SHPS is a third-party administrator hired by OPM to manage the FSAFEDS Program. SHPS is the largest FSA administrator in the nation and will be responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you’re not enrolled in FEHB– you can choose to participate in either, or both, of the flexible spending accounts. If you are not eligible for FEHB, you are not eligible to enroll for a Health Care FSA. However, almost all Federal employees are eligible to enroll for the Dependent Care FSA. The only exception is intermittent (also called when actually employed [WAE]) employees expected to work less than 180 days during the year.

Note: FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers signed on. Under IRS law, FSAs are not available to annuitants. In addition, the U.S. Postal Service and the Judicial Branch, among others, are Federal agencies that have their own plans with slightly different rules, but the advantages of having an FSA are the same no matter what agency you work for.

• How much should I contribute to my FSA?

Plan carefully when deciding how much to contribute to an FSA.

Because of the tax benefits of an FSA, the IRS places strict guidelines on them. You need to estimate how much you want to allocate to an FSA because current IRS regulations require you forfeit any funds remaining in your account(s) at the end of the FSA plan year. This is referred to as the “use-it-or-lose-it” rule. You will have until April 29, 2004 to submit claims for your eligible expenses incurred during 2003 if you enrolled in FSAFEDS when it was initially offered. You will have until April 30, 2005 to submit claims for your eligible expenses incurred from January 1 through December 31, 2004 if you elect FSAFEDS during this Open Season.

The **FSAFEDS Calculator** at www.fsafeds.com will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

• What can my HCFSA pay for?

Every FEHB health plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on page 13 and detailed throughout this brochure. Your HCFSA will reimburse you for such costs when they are for tax deductible medical care for you and your dependents that is NOT covered by this FEHB Plan or any other coverage that you have.

Under this Plan, typical out-of-pocket expenses include:coinsurance for services rendered by non-Plan specialists and facilities. A calendar year deductible apply to prescription drugs.

The IRS governs expenses reimbursable by a HCFSA. See Publication

502 for a comprehensive list of tax-deductible medical expenses. **Note: While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes.** Publication 502 can be found on the IRS Web site at <http://www.irs.gov/pub/irs-pdf/p502.pdf>. If you do not see your service or expense listed in Publication 502, please call a FSAFEDS Benefit Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA**

An FSA lets you allot money for eligible expenses *before* your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will also be lower. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

Annual Tax Savings Example	With FSA	Without FSA
If your taxable income is:	\$50,000	\$50,000
And you deposit this amount into a FSA:	\$ 2,000	-\$0-
Your taxable income is now:	\$48,000	\$50,000
Subtract Federal & Social Security taxes:	\$13,807	\$14,383
If you spend after-tax dollars for expenses:	-\$0-	\$ 2,000
Your real spendable income is:	\$34,193	\$33,617
Your tax savings:	\$576	-\$0-

Note: This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon in which retirement system you are enrolled (CSRS or FERS), as well as your individual tax situation. In this example, the individual received \$2,000 in services for \$1,424, a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You *cannot* claim expenses on your Federal income tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

Health care expenses

The HCFSA is tax-free from the first dollar. In addition, you may be reimbursed from the HCFSA at any time during the year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal income tax return. Using the example listed in the above chart, only health care expenses exceeding \$3,750 (7.5% of \$50,000) would be eligible to be deducted on your Federal income tax return. In addition, money set aside through a HCFSA is also exempt from FICA taxes. This exception is not available

on your Federal income tax return.

Dependent care expenses

The DCFSA generally allows many families to save more than they would with the Federal tax credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit www.fsafeds.com and download the Dependent Care Tax Credit Worksheet from the Quick Links box to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything for to participate in FSAFEDS?**

Probably not. While there is an administrative fee of \$4.00 per month for an HCFA and 1.5% of the annual election for a DCFSA, most agencies have elected to pay these fees out of their share of employment tax savings. To be sure, check the FSAFEDS.com web site or call 1-877-FSAFEDS (372-3337). Also, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance by the end of the plan year and wind up forfeiting your end of year account balance, per the IRS "use-it-or-lose-it" rule.

- **Contact us**

To find out more or to enroll, please visit the **FSAFEDS Web site** at www.fsafeds.com, or contact SHPS by email or by phone. SHPS Benefit Counselors are available from 9:00 a.m. until 9:00 p.m. eastern time, Monday through Friday.

- E-mail: fsafeds@shps.net
- Telephone: 1-877-FSAFEDS (372-3337)
- TTY: 1-800-952-0450 (for hearing impaired individuals that would like to utilize a text messaging service)

The Federal Long Term Care Insurance Program

It's important protection

Here's why you should consider enrolling in the Federal Long Term Care Insurance Program:

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive when you need assistance performing activities of daily living – such as bathing or dressing yourself. This need can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you control over the type of care you receive and where you receive it. It can also help you remain independent, so you won't have to worry about being a burden to your loved ones.
- **It's to your advantage to apply sooner rather than later.** Long term care insurance is something you must apply for, and pass a medical screening (called underwriting) in order to be enrolled. Certain medical conditions will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a change in health disqualify you

from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.

- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. If you marry, your new spouse will also have a limited opportunity to apply using abbreviated underwriting. Qualified relatives are also eligible to apply with full underwriting.

**To find out more and
to request an application**

Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557)
or visit www.ltcfeds.com.

Index

Do not rely on this page; it is for your convenience and does not explain your benefit coverage.

- Accidental injury 35
- Allergy tests 19
- Alternative treatment 23
- Ambulance 28
- Anesthesia 26
- Autologous bone marrow transplant 26
- Biopsies** 24
- Birth centers 17
- Blood and blood plasma 27
- Breast cancer screening 16
- Casts 27
- Catastrophic protection 13
- Changes for 2004 9
- Chemotherapy 19
- Childbirth 17
- Cholesterol tests 16
- Claims 37-39
- Coinsurance 13
- Colorectal cancer screening 16
- Congenital anomalies 24
- Contraceptive devices and drugs 18
- Coordination of benefits 40
- Covered charges 57
- Covered providers 10
- Crutches 22
- Deductible** 13
- Definitions 45
- Dental care 35
- Diagnostic services 15-16
- Disputed claims review 38-39
- Donor expenses (transplants) 26
- Dressings 27
- Durable medical equipment (DME) 22
- Educational classes and programs** 23
- Effective date of enrollment 47
- Emergency 29-30
- Experimental or investigational 36
- Eyeglasses 21
- Family planning** 18
- Fecal occult blood test 16
- General Exclusions** 36
- Hearing services** 21
- Home health services 23
- Hospice care 28
- Home nursing care 23
- Hospital 12
- Immunizations 16-17
- Infertility 18
- Inhospital physician care 15
- Inpatient Hospital Benefits 27
- Insulin 22, 34
- Laboratory and pathological services** 15-16
- Machine diagnostic tests** 15-16
- Magnetic Resonance Imagings (MRIs)** 16
- Mammograms 15
- Maternity Benefits 17
- Medicaid 44
- Medically necessary 45
- Medicare 40-41
- Members 47
- Mental Conditions/Substance Abuse Benefits** 32
- Neurological testing 16
- Newborn care 17
- Nursery charges 17
- Obstetrical care** 17
- Occupational therapy 20
- Office visits 15
- Oral and maxillofacial surgery 25
- Orthopedic devices 22
- Ostomy and catheter supplies 22
- Out-of-pocket expenses 13
- Outpatient facility care 28
- Oxygen 28
- Pap test** 16
- Physical examination** 16
- Physical therapy** 20
- Physician** 15
- Preventive care, adult 16
- Preventive care, children 17
- Prescription drugs 33-34
- Preventive services 16-17
- Prior approval 12
- Prostate cancer screening 16
- Prosthetic devices 22
- Psychologist 31
- Psychotherapy 31-32
- Radiation therapy** 19
- Rehabilitation therapies 20
- Renal dialysis 19
- Room and board 27
- Second surgical opinion** 15
- Skilled nursing facility care 28
- Smoking cessation 23
- Speech therapy 20
- Splints 27
- Sterilization procedures 18
- Subrogation 44
- Substance abuse 32
- Surgery** 24
 - Anesthesia 26
 - Oral 25
 - Outpatient 24-25
 - Reconstructive 25
- Syringes 34
- Temporary continuation of coverage** 49
- Transplants 26
- Treatment therapies 19
- Vision services 21
- Well child care** 17
- Wheelchairs 22
- Workers' compensation 44
- X-rays** 16

Summary of benefits for the Heart of America HMO – 2004

- **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.
- Below, an asterisk (*) means the item is subject to the \$600 calendar year deductible.

Benefits	You Pay	Page
Medical services provided by physicians: Diagnostic and treatment services provided in the office	Office visit copay: \$10 primary care; \$ 0 specialist	15
Services provided by a hospital: Inpatient	Nothing	27
Outpatient.....		28
Emergency benefits: In-area	\$30 copay for each emergency room visit.	30
Out-of-area	\$30 copay for each emergency room visit.	30
Mental health and substance abuse treatment.....	Regular cost sharing.	31
Prescription drugs.....	*\$600 deductible and 50% of charges thereafter.	33
Dental Care..... (Accidental injury benefit only)	No benefit.	35
Vision Care.....	No benefit.	
Protection against catastrophic costs (Your out-of-pocket maximum)	Nothing after you have met the maximum of 50% of your annual premium per calendar year. Some costs do not count toward this protection	13

2004 Rate Information for Heart of America HMO Health Plan

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 a special FEHB guide is 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 who are not career postal employees. Refer to the applicable FEHB Guide.

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	RU1	\$88.82	\$29.60	\$192.44	\$ 64.14	\$105.10	\$13.32
Self and Family	RU2	\$228.26	\$76.08	\$494.55	\$164.85	\$270.10	\$34.24