

Kaiser Foundation Health Plan, Inc. California Region

my.kp.org/federalemmployees



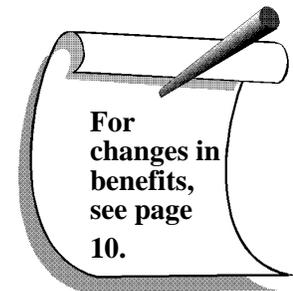
KAISER PERMANENTE

2007

A Health Maintenance Organization (High and Standard Options)

Serving: Northern and Southern California service areas

Enrollment in this Plan is limited. You must live or work in our geographic service areas to enroll. See page 6 for requirements.



This Plan has excellent accreditation from the NCQA. See the 2007 Guide for more information on accreditation.

Enrollment codes for this Plan:

**Northern California
High Option**
591 Self Only
592 Self and Family

**Southern California
High Option**
621 Self Only
622 Self and Family

Standard Option
594 Self Only
595 Self and Family

Standard Option
624 Self Only
625 Self and Family

Authorized for distribution by the:



United States
Office of Personnel Management
Center for
Retirement and Insurance Services
<http://www.opm.gov/insure>

**Important Notice from Kaiser Foundation Health Plan, Inc., California Region
About Our Prescription Drug Coverage and Medicare**

OPM has determined that the Kaiser Foundation Health Plans Inc.'s prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Creditable Coverage. Thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefit coverage. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and your FEHB plan will coordinate benefits with Medicare, but you will still need to follow the rules in this brochure for us to cover your prescriptions. We will only cover your prescription if it is written by a Plan provider and obtained at a Plan pharmacy or through our Plan mail service delivery program, except in an emergency or urgent care situation.

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

Please be advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19% higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (November 15th through December 31st) to enroll in Medicare Part D.

Medicare's Low-Income Benefits

*For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at www.socialsecurity.gov, or call the SSA at **1-800-772-1213 (TTY 1-800-325-0778)**.*

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit www.medicare.gov for personalized help,
- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

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Introduction

This brochure describes the benefits of Kaiser Foundation Health Plan, Inc.—California Region, under our contract (CS1044) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The California Region’s administrative offices are:

Kaiser Foundation Health Plan, Inc.

1950 Franklin St., Oakland, CA 94612 (Northern California)

393 E. Walnut St., Pasadena, CA 91188 (Southern California)

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 in 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, 2007, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2007, and changes are summarized on pages 70 and 71. Rates are shown on the back cover 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” or “Plan” means *Kaiser Foundation Health Plan, Inc., California Region*.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean 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 OPM 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 U.S. Office of Personnel Management, Insurance Service Programs, Program Planning & Evaluation Group, 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 Benefits Program (FEHB) premium.

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

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

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOB) statements 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 our Member Service Call Center at **1-800-464-4000** and explain the situation.

If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

202-418-3300

OR WRITE TO:

**United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street NW Room 6400**

Washington, DC 20415-1100

- Do not maintain, as a family member on your policy:
 - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
 - Your child 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, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB 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.

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.

- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

- Ask when and how you will get the results of tests or procedures.
- Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
- Call your doctor and ask for your results.
- Ask what the results mean for your care.

4. Talk to your doctor about which hospital is best for your health needs.

- Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
- Be sure you understand the instructions you get about follow-up care when you leave the hospital.

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

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

Visit these Web sites for more information about patient safety.

- www.ahrq.gov/path/beactive.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 health care providers and improve the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- www.talkaboutrx.org. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.
- 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 health care delivery system.

Section 1 Facts about this HMO plan

Kaiser Foundation Health Plan, Inc. (Health Plan) is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. Our Plan providers coordinate your health care services. We are solely responsible for the selection of Plan providers in your area. Contact us for a copy of our most recent provider directory. We 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. We give you a choice of enrollment in a High Option or Standard Option.

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

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

General features of our High and Standard Options

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, our providers, and our facilities. OPM's FEHB Web site (www.opm.gov/insure) lists the specific types of information that we must make available to you. Some of the required information is listed below.

We are a health maintenance organization that has provided health care services to Californians for more than 60 years. Kaiser Foundation Health Plan, Inc., is a California not-for-profit organization. This Plan is part of the Kaiser Permanente Medical Care Program, a group of not-for-profit organizations and contracting medical groups that serve over 8 million members nationwide. The Permanente Medical Group, Inc. (a for-profit California corporation) operates Plan medical offices throughout Northern California. The Southern California Permanente Medical Group (a for-profit California partnership) operates Plan medical offices throughout Southern California.

If you want more information about us, call **1-800-464-4000**, or write to 1950 Franklin St., Oakland, CA, 94612 or 393 E. Walnut St., Pasadena, CA 91188. You may visit our Web site at my.kp.org/federalemployees which lists the specific types of information that we must make available to you.

Service Area

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

Northern California counties:

Alameda, Contra Costa, Marin, Sacramento, San Francisco, San Joaquin, San Mateo, Solano, and Stanislaus are within our service area.

Portions of the following counties, as indicated by the ZIP codes below, are also within the service area:

| | |
|--------------|--|
| Amador: | 95640, 95669 |
| El Dorado: | 95613-14, 95619, 95623, 95633-35, 95651, 95664, 95667, 95672, 95682, 95762 |
| Fresno: | 93242, 93602, 93606-07, 93609, 93611-13, 93616, 93618-19, 93624-27, 93630-31, 93646, 93648-52, 93654, 93656-57, 93660, 93662, 93667-68, 93675, 93701-12, 93714-18, 93720-30, 93740-41, 93744-45, 93747, 93750, 93755, 93760-61, 93764-65, 93771-80, 93784, 93786, 93790-94, 93844, 93888 |
| Kings: | 93230-302, 93242, 93631, 93656 |
| Madera: | 93601-02, 93604, 93614, 93623, 93626, 93636-39, 93643-45, 93653, 93669, 93720 |
| Mariposa: | 93601, 93623, 93653 |
| Napa: | 94503, 94508, 94515, 94558-59, 94562, 94567*, 94573-74, 94576, 94581, 94589, 94599, 95476 * The Knoxville community is not in the service area. |
| Placer: | 95602-04, 95626, 95648, 95650, 95658, 95661, 95663, 95668, 95677-78, 95681, 95692, 95703, 95722, 95736, 95746-47, 95765 |
| Santa Clara: | 94022-24, 94035, 94039-43, 94085-89, 94301-06, 94309, 94550, 95002, 95008-09, 95011, 95013-15, 95020-21, 95026, 95030-33, 95035-38, 95042, 95044, 95046, 95050-56, 95070-71, 95076, 95101-03, 95106, 95108-42, 95148, 95150-61, 95164, 95170-73, 95190-94, 95196 |
| Sonoma: | 94515, 94922-23, 94926-28, 94931, 94951-55, 94972, 94975, 94999, 95401-09, 95416, 95419, 95421, 95425, 95430-31, 95433, 95436, 95439, 95441-42, 95444, 95446, 95448, 95450, 95452, 95462, 95465, 95471-73, 95476, 95486-87, 95492 |
| Sutter: | 95626, 95645, 95648, 95659, 95668, 95674, 95676, 95692, 95837 |
| Tulare: | 93238, 93261, 93618, 93631, 93646, 93654, 93666, 93673 |
| Yolo: | 95605, 95607, 95612, 95616-18, 95645, 95691, 95694-95, 95697-98, 95776, 95798-99 |
| Yuba: | 95692, 95903, 95961 |

Southern California counties:

Orange is within our service area.

Portions of the following counties, as indicated by the ZIP codes below, are also within the service area:

| | |
|-----------------|---|
| Imperial: | 92274-75 |
| Kern: | 93203, 93205-06, 93215-16, 93220, 93222, 93224-26, 93238, 93240-41, 93243, 93250-52, 93263, 93268, 93276, 93280, 93285, 93287, 93301-09, 93311-14, 93380-90, 93501-02, 93504-05, 93518-19, 93531, 93536, 93560-61, 93581 |
| Los Angeles: | 90001-84, 90086-89, 90091, 90093-96, 90099, 90101-03, 90189, 90201-02, 90209-13, 90220-24, 90230-33, 90239-42, 90245, 90247-51, 90254-55, 90260-67, 90270, 90272, 90274-75, 90277-78, 90280, 90290-96, 90301-13, 90397-98, 90401-11, 90501-10, 90601-10, 90612, 90623, 90630-31, 90637-40, 90650-52, 90659-62, 90665, 90670-71, 90701-03, 90706-07, 90710-17, 90723, 90731-34, 90744-49, 90755, 90801-10, 90813-15, 90822, 90831-35, 90840, 90842, 90844-48, 90853, 90888, 90899, 91001, 91003, 91006-07, 91009-12, 91016-17, 91020-21, 91023-25, 91030-31, 91040-43, 91046, 91066, 91077, 91101-10, 91114-18, 91121, 91123-26, 91129, 91131, 91182, 91184-85, 91187-89, 91191, 91199, 91201-10, 91214, 91221-22, 91224-26, 91301-13, 91316, 91321-22, 91324-31, 91333-35, 91337, 91340-46, 91350-57, 91361-65, 91367, 91371-72, 91376, 91380-88, 91390, 91392-96, 91399, 91401-13, 91416, 91423, 91426, 91436, 91470, 91482, 91495-97, 91499, 91501-08, 91510, 91521-23, 91526, 91601-12, 91614-18, 91702, 91706, 91709, 91711, 91714-16, 91722-24, 91731-35, 91740-41, 91744-50, 91754-56, 91759, 91765-73, 91775-76, 91778, 91780, 91788-93, 91795, 91797, 91799, 91801-04, 91841, 91896, 91899, 93243, 93510, 93532, 93534-36, 93539, 93543-44, 93550-53, 93560, 93563, 93584, 93586, 93590-91, 93599 |
| Riverside: | 91752, 92201-03, 92210-11, 92220, 92223, 92230, 92234-36, 92240-41, 92247-48, 92253-55, 92258, 92260-64, 92270, 92274, 92276, 92282, 92292, 92320, 92324, 92373, 92399, 92501-09, 92513-19, 92521-22, 92530-32, 92543-46, 92548, 92551-57, 92562-64, 92567, 92570-72, 92581-87, 92589, 92590, 92591, 92592, 92593, 92595-96, 92599, 92860, 92877-83 |
| San Bernardino: | 91701, 91708-10, 91729-30, 91737, 91739, 91743, 91758, 91761-64, 91766, 91784-86, 91792, 91798, 92252, 92256, 92268, 92277-78, 92284-86, 92305, 92307-08, 92313-18, 92321-22, 92324-26, 92329, 92331, 92333-37, 92339-41, 92350, 92352, 92354, 92357-59, 92369, 92371-78, 92382, 92385-86, 92391-95, 92397, 92399, 92401-08, 92410-15, 92418, 92423-24, 92427, 92880 |
| San Diego: | 91901-03, 91908-17, 91921, 91931-33, 91935, 91941-47, 91950-51, 91962-63, 91976-80, 91987, 91990, 92007-11, 92013-14, 92018-27, 92029-30, 92033, 92037-40, 92046, 92049, 92051-52, 92054-58, 92064-65, 92067-69, 92071-72, 92074-75, 92078-79, 92081-85, 92090-93, 92096, 92101-24, 92126-40, 92142-43, 92145, 92147, 92149-50, 92152-55, 92158-79, 92182, 92184, 92186-87, 92190-99 |
| Ventura: | |

| | |
|--|--|
| | 90265, 91304, 91307, 91311, 91319-20, 91358-62, 91377, 93001-07, 93009, 93010-12, 93015-16, 93020-21, 93022, 93030-36, 93040, 93041-44, 93060-61, 93062-66, 93093-94, 93099, 93252 |
|--|--|

Ordinarily, you must receive your care from physicians, hospitals, and other providers who contract with us. However, we are part of the Kaiser Permanente Medical Care Program, and if you are visiting another Kaiser Permanente or allied plan service area, you can receive visiting member care from designated providers in that area. See *Section 5(g), special features*, for more details. We also pay for certain follow-up services or continuing care services while you are traveling outside the service area, as described in *Section 5(g)*; and for emergency care obtained from any non-Plan provider, as described on page *Section 5(d)*. We will not pay for any other health care services.

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 2007

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

Changes to this Plan

Changes to the High and Standard Options

- We have added coverage for osseointegrated external hearing devices.
- We revised the amount you pay and services that are covered when you temporarily visit another Kaiser Permanente plan.

Changes to the High Option Only

- In Northern California, your share of the non-Postal premium will increase by 51.6 % for Self Only or 51.5 % for Self and Family. See page 72 for more details.
- In Southern California, your share of the non-Postal premium will increase by 10.2 % for Self Only or 10.2 % for Self and Family. See page 72 for more details.
- We increased the copayment for inpatient hospitalization from \$100 per admission to \$250 per admission
- We have increased the brand drug copayment from \$25 to \$35 per prescription

Changes to the Standard Option Only

- In Northern California, your share of the non-Postal premium will increase by 2.0 % for Self Only or 2.0 % for Self and Family. See page 72 for more details.
- In Southern California, your share of the non-Postal premium will decrease by (5.5 %) for Self Only or (5.5 %) for Self and Family. See page 72 for more details.
- We eliminated the copayment for fecal occult blood tests for the screening of colorectal cancer from a \$10 copayment to no charge.
- We eliminated the copayment for ultraviolet light therapy (changing from a \$10 copayment to no charge).

Section 3 How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at our Member Service Call Center at **1-800-464-4000**. You may also request replacement cards through our Web site at **my.kp.org/federalemmployees**.

Where you get covered care

You get covered 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**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. Health Plan contracts with The Permanente Medical Group, Inc. (Medical Group), the Southern California Permanente Medical Group (Medical Group), and independent multi-specialty groups of physicians to provide or arrange all necessary physician care for Plan members. Medical care is provided through physicians, nurse practitioners, and other skilled medical personnel working as medical teams at Kaiser Permanente facilities. We credential Plan providers according to national standards. Specialists in most major specialties are available as part of the medical teams for consultation and treatment. Other necessary medical care, such as physical therapy and laboratory and X-ray services, is also available. Plan physicians also arrange any necessary specialty care.

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site: my.kp.org/federalemmployees.

- **Plan facilities**

Plan facilities are hospitals, medical offices, and other facilities in our service area that we contract with to provide covered services to our members. In Northern California, Kaiser Permanente offers comprehensive, affordable health care at 69 Plan facilities conveniently located throughout the Northern California service area. These facilities include 19 Plan hospitals and 50 Plan medical offices. In Southern California, Kaiser Permanente offers comprehensive, affordable health care at 105 Plan facilities conveniently located throughout the Southern California area. These facilities include 11 Plan hospitals and 94 Plan medical offices.

The Plan’s facility directory lists the Plan’s facilities and services, with the locations and phone numbers. Directories are updated on a regular basis and are available at the time of enrollment or upon request by calling our Member Service Call Center at **1-800-464-4000**. You should use this directory to:

- Receive more information about facility locations and services
- Receive information about how to get established with a Plan physician

You must receive your health services at Plan facilities, except if you have an emergency, authorized referral, or out-of-area urgent care. If you are visiting another Kaiser Permanente or allied plan service area, you may receive health care services at those Kaiser Permanente facilities. See Section 5(g), *special features*, for more details. Under the circumstances specified in this brochure, you may receive follow-up or continuing care while you travel anywhere.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care.

- **Primary care**

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

Please notify us of the primary care physician you choose. If you need help choosing a primary care physician, call us. You may change your primary care physician at any time. You are free to see other Plan physicians if your primary care physician is not available, and to receive care at other Kaiser Permanente facilities.

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, you may see a gynecologist, an optometrist, or our mental health and substance abuse Plan providers 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 hospitalized when your enrollment begins**

If you are in the hospital when your enrollment in our Plan begins, call our Member Service Call Center immediately at **1-800-464-4000**. If you are new to the FEHB Program, we will arrange for you to receive care and reimburse you for your covered expenses while you are in the hospital beginning on the effective date of your coverage.

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

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

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

- **Circumstances beyond our control**

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

- **Services requiring our prior approval**

Your primary care physician has authority to refer you for most services. In certain cases your primary care physician can arrange for specialty services through a process we call a referral. Your physician must write a referral for services such as bariatric surgery, neurology, orthopedics, rheumatology, endocrinology, and any service that will not be provided by Plan physicians.

If a Plan physician determines that a referral for medical care is necessary, those arrangements will be prepared in writing and in advance of such medical care. If you receive care outside the Plan without a referral, you will be responsible for those expenses. We encourage you to participate in your medical care and discuss any questions about our referral process with your primary care physician. If your request for referral is denied, please contact our Member Service Call Center at **1-800-464-4000** or refer to Section 8 of this brochure.

Section 4 Your cost for covered services

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

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

Example: When you see your primary care physician, you pay a copayment of \$15 per office visit (High Option plan) or \$30 (Standard Option plan).

Deductible We do not have a deductible.

Coinsurance Coinsurance is the percentage of our allowance that you must pay for certain services you receive. Example: In our Plan, you pay 50% of our allowance for infertility services.

Fees when you fail to make your copayment If we bill you for a copayment or coinsurance, we will add a \$13.50 billing charge and send you a bill for the entire amount. This \$13.50 billing charge will not count toward the annual out-of-pocket maximum.

Note: Affiliated physician offices and other providers and facilities may bill you an additional charge along with any unpaid copayments and coinsurance.

Your catastrophic protection out-of-pocket maximum After your copayments and coinsurance total \$1,500 per person or \$3,000 per family enrollment (High Option plan) or \$2,000 per person or \$4,000 per family enrollment (Standard Option plan) in any calendar year, you do not have to pay any more for covered services. However, copayments or coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum. You must continue to pay copayments or coinsurance for these services:

- Prescription drugs
- Durable medical equipment
- Orthopedic and prosthetic devices
- Dental services
- Contraceptive devices
- Chiropractic services
- The \$25 charge paid for follow-up or continuing care outside the service area

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

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

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

High and Standard Option Benefits

See page 10 for how our benefits changed this year. Page 70 and page 71 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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Section 5 High and Standard Option Benefits Overview

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

The High and Standard Option Section 5 is divided into subsections. Please read the important things you should keep in mind at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filling advice, or more information about High and Standard Option benefits, contact us at **1-800-464-4000** or at our Web site at my.kp.org/federalemployees.

Kaiser Foundation Health Plan, Inc., California Region, has been a leader in offering high quality integrated health care to FEHB for more than 40 years. What differentiates Kaiser Foundation Health Plan of California, Inc., from other HMOs and helps us contain your costs is the fact that we view health care not as an industry, but as a cause. Our self-owned pharmacies mean big savings for you.

In 2004, Kaiser Permanente's HMO and Medicare Plan received "Excellent Accreditation"—the highest level of accreditation possible—from the National Committee for Quality Assurance (NCQA), an independent, non-profit organization that measures the quality of America's health care.

Today, the Health Plan offers two benefit plans to Federal members, the High and Standard Options. Both Options are designed to include preventive and acute care services provided by our Plan providers, but offer different levels of benefits and services for you to choose between to best fit your health care needs.

High Option

The High Option includes the most comprehensive benefits. Our FEHB High Option includes:

- Office visit copayment – \$15
- Copayment on inpatient admissions – \$250
- Copayment for most adult preventive care services and immunizations provided at no charge
- Drug copayments – \$10 generic, \$35 brand (up to a 100-day supply)
- Vision – 25% eyewear discount
- Chiropractic copayment – \$15 for up to 20 visits per calendar year

Standard Option

We also offer a Standard Option. With the Standard Option your copayments (and coinsurance, if appropriate) may be higher than for the High Option, but the biweekly premium is lower. Specific benefits of our FEHB Standard Option include:

- Office visit copayment – \$30
- Copayment on inpatient admissions – \$500
- Copayment for most adult preventive care services – \$10 (immunizations provided at no charge)
- Drug copayments – \$10 generic; \$30 brand (up to a 30-day supply; up to a 100-day supply for two copayments via mail order)
- Chiropractic copayment – \$15 for up to 20 visits per calendar year

Please review this brochure carefully to learn which of our Kaiser Foundation Health Plan of California FEHB options is best for you. If you would like more information about our benefits, please contact us at **1-800-464-4000** or visit our Web site at www.kp.org.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read *Section 9* about coordinating benefits with other coverage, including with Medicare.
- Note: You will pay one-half of the individual office visit copayment for certain group office visits, rounded down to the nearest dollar.

| Benefit Description | You pay | |
|--|-----------------------|-----------------------|
| Diagnostic and treatment services | High Option | Standard Option |
| Professional services of physicians and other health care professionals <ul style="list-style-type: none"> • In a physician’s office • Office medical consultations • Second surgical opinions • In an urgent care center | \$15 per office visit | \$30 per office visit |
| Professional services of physicians and other health care professionals <ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility • Initial examination of a newborn child covered under a family enrollment | Nothing | Nothing |
| At home | Nothing | Nothing |
| Lab, X-ray, and other diagnostic tests | High Option | Standard Option |
| Tests, such as: <ul style="list-style-type: none"> • Blood test • Urinalysis • Non-routine Pap tests • Pathology test • X-rays • Non-routine mammograms • Ultrasound • Electrocardiogram and EEG • Nuclear medicine | Nothing | \$10 per office visit |
| <ul style="list-style-type: none"> • MRI/CAT and PET scan | Nothing | \$50 per procedure |

Lab, X-ray, and other diagnostic tests - continued on next page

| Benefit Description | You pay | |
|---|--------------------|---|
| Lab, X-ray, and other diagnostic tests (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> Procedures requiring licensed staff to monitor your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort. The following criteria must be met: anesthesia or procedural sedation is required and it is medically necessary that recovery time is monitored by a registered nurse or higher. | \$50 per procedure | \$200 per procedure |
| Preventive care, adult | High Option | Standard Option |
| <p>Routine screenings, such as:</p> <ul style="list-style-type: none"> Total blood cholesterol Routine Pap tests Routine Prostate Specific Antigen (PSA) test - one annually for men age 40 and older Colorectal cancer screening, including: <ul style="list-style-type: none"> Fecal occult blood test Sigmoidoscopy screening—every five years starting at age 50 Double-contrast barium enema—every five years starting at age 50 <p>Note: You should consult with your physician to determine what is appropriate for you.</p> | Nothing | \$10 per office visit except you pay nothing for fecal occult blood tests |
| <ul style="list-style-type: none"> Colonoscopy screening—every 10 years starting at age 50 | \$50 per procedure | \$200 per procedure |
| <ul style="list-style-type: none"> Routine mammogram—covered for women age 35 and older, as follows: <ul style="list-style-type: none"> Age 35 through 39, one during this five-year period Age 40 through 64, one every calendar year At age 65 and older, once every two consecutive calendar years <p>Note: In addition to routine screening, we cover mammograms when medically necessary to diagnose or to treat your illness.</p> | Nothing | \$10 per office visit |
| <p>Routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC):</p> <ul style="list-style-type: none"> Tetanus-diphtheria (Td) booster—once every 10 years, age 19 and over (except as provided for under childhood immunizations) Influenza vaccine annually Pneumococcal vaccine, age 65 and older Hepatitis vaccinations | Nothing | Nothing |

Preventive care, adult - continued on next page

| Benefit Description | You pay | |
|---|-----------------------|------------------------|
| Preventive care, adult (cont.) | High Option | Standard Option |
| <i>Not covered: Physical exams required for obtaining or continuing employment or insurance, or travel</i> | <i>All charges.</i> | <i>All charges.</i> |
| Preventive care, children | High Option | Standard Option |
| <ul style="list-style-type: none"> • Well-child preventive care visits (23 months and younger) • Childhood immunizations recommended by the American Academy of Pediatrics | \$5 per office visit | \$5 per office visit |
| <ul style="list-style-type: none"> • Well-child care charges for routine examinations age 24 months and older, such as: <ul style="list-style-type: none"> - Eye exams to determine the need for vision correction - Hearing tests to determine the need for hearing correction | \$15 per office visit | \$30 per office visit |
| <i>Not covered: Physical exams required for obtaining or continuing employment or insurance, or travel</i> | <i>All charges.</i> | <i>All charges.</i> |
| Maternity care | High Option | Standard Option |
| <p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • First scheduled postnatal care visit <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. • We pay surgeon and hospitalization services (delivery) the same as for illness and injury. See Section 5(b) for surgery benefits and Section 5(c) for hospital benefits. | \$5 per office visit | \$5 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Routine sonograms to determine fetal age, size or sex</i> | <i>All charges.</i> | <i>All charges.</i> |

| Benefit Description | You pay | |
|---|-----------------------|------------------------|
| Family planning | High Option | Standard Option |
| <ul style="list-style-type: none"> • Voluntary sterilization (see "Surgical procedures," Section 5(b)) • Genetic counseling • Insertion of surgically implanted time-release contraceptive drugs or injectable contraceptive drugs <p>Note: The following contraceptive devices and drugs are provided at no charge: intrauterine devices (IUDs); implanted time-release contraceptive drugs and injectable contraceptive drugs. We cover oral contraceptives, cervical caps, and diaphragms under the prescription drug benefit.</p> | \$15 per office visit | \$30 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> | <i>All charges.</i> | <i>All charges.</i> |
| Infertility services | High Option | Standard Option |
| <p>Diagnosis and treatment of infertility, such as:</p> <ul style="list-style-type: none"> • Artificial insemination: <ul style="list-style-type: none"> — intravaginal insemination (IVI) — intracervical insemination (ICI) — intrauterine insemination (IUI) <p>Note: We cover fertility drugs under the prescription drug benefit. Please refer to Section 5(f).</p> | 50% of our allowance | 50% of our allowance |
| <p><i>Not covered:</i></p> <p><i>These exclusions apply to fertile as well as infertile individuals or couples:</i></p> <ul style="list-style-type: none"> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> - <i>in vitro fertilization</i> - <i>embryo transfer, gamete intra-fallopian transfer (GIFT), and zygote intra-fallopian transfer (ZIFT)</i> • <i>Services and supplies related to excluded ART procedures</i> • <i>Cost of donor sperm and donor eggs and services related to their procurement and storage</i> | <i>All charges.</i> | <i>All charges.</i> |

| Benefit Description | You pay | |
|---|---|---|
| | High Option | Standard Option |
| Allergy care | | |
| <ul style="list-style-type: none"> Allergy testing | \$15 per office visit | \$30 per office visit |
| <ul style="list-style-type: none"> Allergy injections | \$5 per office visit | \$5 per office visit |
| <ul style="list-style-type: none"> Allergy serum | Nothing | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Provocative food testing</i> <i>Sublingual allergy desensitization</i> | <i>All charges.</i> | <i>All charges.</i> |
| Treatment therapies | High Option | Standard Option |
| <ul style="list-style-type: none"> Chemotherapy and radiation therapy <p>Note: We limit high-dose chemotherapy in association with autologous bone marrow transplants to those transplants listed under Organ/Tissue Transplants in Section 5(b).</p> <ul style="list-style-type: none"> Intravenous (IV)/Infusion therapy—home IV and antibiotic therapy | <p>Nothing for services provided by a non-physician provider</p> <p>\$15 for services provided by a physician</p> | <p>Nothing for services provided by a non-physician provider</p> <p>\$30 for services provided by a physician</p> |
| <ul style="list-style-type: none"> Ultraviolet light treatments | Nothing | Nothing |
| <ul style="list-style-type: none"> Respiratory and inhalation therapy Dialysis—hemodialysis and peritoneal dialysis Growth hormone therapy (GHT) <p>Note: We cover human growth hormone under the prescription drug benefit.</p> | \$15 per office visit | \$30 per office visit |
| <p><i>Not covered:</i></p> <p><i>Chemotherapy supported by a bone-marrow transplant or with stem cell support, for any diagnosis not listed as covered</i></p> | <i>All charges.</i> | <i>All charges.</i> |
| Physical and occupational therapies | High Option | Standard Option |
| <ul style="list-style-type: none"> Physical therapy by qualified physical therapists to restore bodily function when you have a total or partial loss of bodily function due to illness or injury. Occupational therapy by occupational therapists to assist you in achieving and maintaining self-care and improved functioning in other activities of daily life. Cardiac rehabilitation following a heart transplant, bypass surgery, or a myocardial infarction. Multidisciplinary outpatient rehabilitation includes diagnostic and restorative services comprising a program of physical, speech, occupational, and respiratory therapy, as well as certain other items and services that are medically necessary for rehabilitation. | <p>\$15 per visit</p> <p>Nothing for inpatient</p> | <p>\$30 per visit</p> <p>Nothing for inpatient</p> |

Physical and occupational therapies - continued on next page

| Benefit Description | You pay | |
|--|--|--|
| Physical and occupational therapies (cont.) | High Option | Standard Option |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Exercise programs</i> | <i>All charges.</i> | <i>All charges.</i> |
| Speech therapy | High Option | Standard Option |
| <ul style="list-style-type: none"> • Speech therapy by speech therapists when medically necessary | \$15 per outpatient visit Nothing for inpatient | \$30 per outpatient visit Nothing for inpatient |
| Hearing services (testing, treatment, and supplies) | High Option | Standard Option |
| <ul style="list-style-type: none"> • Hearing testing to determine the need for hearing correction | \$15 per office visit | \$30 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>All other hearing testing</i> • <i>Hearing aids, including testing and examinations for them</i> | <i>All charges.</i> | <i>All charges.</i> |
| Vision services (testing, treatment, and supplies) | High Option | Standard Option |
| <ul style="list-style-type: none"> • Diagnosis and treatment of diseases of the eye • Eye refractions to determine the need for vision correction and provide a prescription for eyeglasses | \$15 per office visit | \$30 per office visit |
| <ul style="list-style-type: none"> • Therapeutic contact lenses for the condition of aniridia for up to two lenses per eye, per calendar year • Up to a total of six medically necessary aphakic contact replacement lenses per eye, per calendar year to treat aphakia (absence of the crystalline lens of the eye) for children from birth through age 9 | Nothing | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eyeglasses or contact lenses (except for the condition of aniridia or to treat aphakia)</i> • <i>Radial keratotomy and other refractive surgery</i> | <i>All charges.</i> | <i>All charges.</i> |
| Foot care | High Option | Standard Option |
| <ul style="list-style-type: none"> • Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes | \$15 per office visit | \$30 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i> | <i>All charges.</i> | <i>All charges.</i> |

Foot care - continued on next page

| Benefit Description | You pay | |
|---|----------------------|----------------------|
| Foot care (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> Treatment of weak, strained, or flat feet, or bunions or spurs; and of any instability, imbalance, or subluxation of the foot (unless the treatment is by open cutting surgery) | All charges. | All charges. |
| Orthopedic and prosthetic devices | High Option | Standard Option |
| <p>We cover internally implanted FDA-approved devices, including but not limited to:</p> <ul style="list-style-type: none"> Artificial joints Pacemakers Cochlear implants Osseointegrated external hearing devices Intraocular implants following cataract removal Surgically implanted breast implants following a mastectomy Repairs and replacements resulting from normal use <p>Notes:</p> <ul style="list-style-type: none"> See Section 5(b) for coverage of the surgery to insert the device We decide whether to rent or purchase the item, and choose the vendor | Nothing | Nothing |
| <p>We cover FDA-approved devices that are in general use and are required because of a defect in function of a permanently inoperative or malfunctioning body part, including but not limited to:</p> <ul style="list-style-type: none"> Artificial limbs and eyes and stump hose Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy <p>Note: Please refer to the heading “Reconstructive surgery” in Section 5(b) for additional coverage information.</p> <ul style="list-style-type: none"> Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome Podiatric devices (including footwear) to prevent or treat diabetes-related complications when prescribed by a Plan podiatrist, physiatrist, or orthopedist Special footwear for foot disfigurement due to disease, injury, or developmental disability Enteral formula for members who require tube feeding per Medicare guidelines | 20% of our allowance | 50% of our allowance |

Orthopedic and prosthetic devices - continued on next page

| Benefit Description | You pay | |
|--|----------------------|----------------------|
| | High Option | Standard Option |
| <p>Orthopedic and prosthetic devices (cont.)</p> <ul style="list-style-type: none"> Ostomy and urological supplies in accord with the Plan's formulary guidelines Repairs and replacements resulting from normal use <p>Note: We decide whether to rent or purchase the item, and choose the vendor.</p> | 20% of our allowance | 50% of our allowance |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Comfort, convenience, or luxury equipment or features</i> <i>Heel pads and heel cups</i> <i>Lumbosacral supports</i> <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i> <i>Shoes or arch supports, even if custom-made, except to treat diabetes-related complications when prescribed by a Plan podiatrist, physiatrist, or orthopedist</i> | <i>All charges.</i> | <i>All charges.</i> |
| <p>Durable medical equipment (DME)</p> <ul style="list-style-type: none"> During a covered stay in a Plan hospital or skilled nursing facility We limit coverage to the standard item that meets your medical needs consistent with our Plan DME formulary guidelines. | Nothing | Nothing |
| <p>We cover rental or purchase of durable medical equipment, for use in the home when intended to be used repeatedly, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> Oxygen and oxygen dispensing equipment Hospital beds Wheelchairs including motorized when medically necessary Crutches Walkers Blood glucose testing monitors and related supplies Insulin pumps Infant apnea monitors Repairs and replacements resulting from normal use We limit coverage to the standard item that meets your medical needs consistent with our Plan DME formulary guidelines. We decide whether to rent or purchase the item, and choose the vendor. | 20% of our allowance | 50% of our allowance |

Durable medical equipment (DME) - continued on next page

| Benefit Description | You pay | |
|--|----------------------|------------------------|
| | High Option | Standard Option |
| Durable medical equipment (DME) (cont.) | | |
| Note: We only provide DME in the Plan's service areas. | 20% of our allowance | 50% of our allowance |
| External devices used for the treatment of sexual dysfunction <ul style="list-style-type: none"> We limit coverage to the standard item that meets your medical needs consistent with our Plan DME formulary guidelines. We decide whether to rent or purchase the item, and choose the vendor. Note: We only provide DME in the Plan's service areas. | 50% of our allowance | 50% of our allowance |
| <i>Not covered:</i> <ul style="list-style-type: none"> Comfort, convenience, or luxury equipment or features Devices not medical in nature, such as sauna baths, exercise and hygiene equipment Electronic monitors of the function of the heart or lungs, except for infant apnea monitors Devices to perform medical tests on blood or other bodily substances or excretions, except diabetic testing equipment and supplies Dental appliances Experimental or research equipment Modifications to the home or auto Items which are no longer medically necessary must be paid for or returned | <i>All charges.</i> | <i>All charges.</i> |
| Home health services | High Option | Standard Option |
| <ul style="list-style-type: none"> Home health care ordered by a Plan physician and provided by a registered nurse (RN), licensed practical nurse (LPN), licensed vocational nurse (LVN), or home health aide Services include oxygen therapy, intravenous therapy, and medications Notes: <ul style="list-style-type: none"> We only provide these services in the Plan's service areas. The services are covered only if a Plan physician determines that it is feasible to maintain effective supervision and control of your care in your home. | Nothing | Nothing |
| <i>Not covered:</i> <ul style="list-style-type: none"> <i>Nursing care requested by, or for the convenience of, the patient or the patient's family</i> | <i>All charges.</i> | <i>All charges.</i> |

Home health services - continued on next page

| Benefit Description | You pay | |
|---|-----------------------|------------------------|
| Home health services (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> • Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative • Services outside of our service area • Care in the home if the home is not a safe and effective treatment setting | All charges. | All charges. |
| Chiropractic | High Option | Standard Option |
| <ul style="list-style-type: none"> • Chiropractic services covering the diagnosis or treatment of neuromusculoskeletal disorders limited to 20 visits per year. Chiropractic services are provided through American Specialty Health Plans (ASH Plans). You will have direct access to a participating ASH Plans chiropractor without the need to obtain a Plan physician referral. You can obtain a list of ASH Plans Participating Providers by calling 1-800-678-9133. • You phone the ASH Plans chiropractor you have selected for an initial examination. After the initial examination and except for chiropractic emergency services, your ASH Plans chiropractor is responsible for obtaining authorization from ASH Plans for any additional chiropractic services on your behalf. ASH Plans will not cover any chiropractic services if you were referred through your Plan physician. <p>Note: When necessary and prescribed by an ASH Plans chiropractor, you may receive up to \$50 of chiropractic appliances per calendar year.</p> | \$15 per office visit | \$15 per office visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Naturopathic services • Hypnotherapy | All charges. | All charges. |
| Educational classes and programs | High Option | Standard Option |
| <p>We cover a wide range of health education programs to help protect and improve your health. Examples of covered health education topics include: smoking cessation, pregnancy, depression, and living with chronic conditions.</p> <p>Note: Call the Member Service Call Center at 1-800-464-4000 for information on classes near you.</p> <ul style="list-style-type: none"> • Selected health education programs and materials including information on how to use our services | Nothing | Nothing |
| <ul style="list-style-type: none"> • Individual health education visits | \$15 per office visit | \$30 per office visit |
| <ul style="list-style-type: none"> • Other health education programs, materials, and services | Charges vary | Charges vary |

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and will also determine the most medically appropriate setting for provision of care. Consult with your physician to determine what is appropriate for you.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost 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.).
- **YOUR PHYSICIAN MUST GET A REFERRAL FOR SOME SURGICAL PROCEDURES.** Please refer to the referral information shown in Section 3 to be sure which services require a referral and identify which surgeries require a referral.
- You will pay a \$50 copayment (High Option) and a \$200 copayment (Standard Option) for any surgical procedures performed in the medical office that require licensed staff to monitor your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort.

| Benefit Description | You pay After the calendar year deductible... | |
|---|---|--|
| Surgical procedures | High Option | Standard Option |
| <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Treatment of burns • Normal pre- and postoperative care by the surgeon • Pre-surgical testing • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see <i>Reconstructive surgery</i>) • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Implanting internally implanted, time-release contraceptive drugs and insertion of intrauterine devices (IUDs) • Implanting other implantable time-release drugs • Injection of contraceptive drugs | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |

Surgical procedures - continued on next page

| Benefit Description | You pay After the calendar year deductible... | |
|---|---|--|
| Surgical procedures (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> Surgical treatment of morbid obesity (bariatric surgery). If your Plan provider makes a written referral for bariatric surgery, approval for bariatric surgery will be required by the Medical Group’s regional bariatric medical director or his or her designee before the surgery will be covered. The Medical Group’s criteria for determining whether bariatric surgery is medically necessary are described in the Medical Group’s bariatric surgery referral criteria, which are available upon request and are summarized as follows: <ul style="list-style-type: none"> - You must be 18 years of age or older - You must have a body mass index (BMI) of 50 or greater. If your BMI is 40 to 49.9, bariatric surgery may be covered if the Medical Group authorizes the services in accord with the Medical Group’s bariatric surgery referral criteria. The criteria may require that another or a combination of medical condition(s) be present, such as diabetes, degenerative joint disease, hypertension, or sleep apnea - You must meet all other bariatric surgery referral criteria, including but not limited to: nutritional, psychological, medical, and social readiness for surgery <p>Note: See <i>Services requiring our prior approval</i> in Section 3 for more information.</p> <ul style="list-style-type: none"> Insertion of internal prosthetic devices. See Section 5(a) <i>Orthopedic and prosthetic devices</i> for device coverage information. | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |
| <ul style="list-style-type: none"> Surgical procedures requiring licensed staff to monitor your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort. The following criteria must be met: anesthesia or procedural sedation is required and it is medically necessary that recovery time is monitored by a registered nurse or higher. | <p>\$50 per office visit when provided in the medical office</p> | <p>\$200 per office visit when provided in the medical office</p> |
| <p>Note: The following contraceptives devices and drugs are provided at no charge: intrauterine devices (IUDs), implanted time-release contraceptive drugs and injectable contraceptive drugs. We cover oral contraceptives, cervical caps, and diaphragms under the prescription drug benefit.</p> <ul style="list-style-type: none"> Treatment for sexual dysfunction or inadequacy Insertion of internal prosthetic devices. See Section 5(a) <i>Orthopedic and prosthetic devices</i> for device coverage information. | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |

| Benefit Description | You pay After the calendar year deductible... | |
|--|---|--|
| Surgical procedures (cont.) | High Option | Standard Option |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> • <i>Routine treatment of conditions of the foot</i> | <p><i>All charges.</i></p> | <p><i>All charges.</i></p> |
| Reconstructive surgery | High Option | Standard Option |
| <ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> - the condition produced a major effect on the member’s appearance; an - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities, cleft lip, cleft palate, birth marks, webbed fingers, and webbed toes • 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, and - 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> | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |
| <ul style="list-style-type: none"> • Reconstructive surgical procedures requiring licensed staff to monitor your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort. The following criteria must be met: anesthesia or procedural sedation is required and it is medically necessary that recovery time is monitored by a registered nurse or higher. | <p>\$50 per office visit when provided in the medical office</p> | <p>\$200 per office visit when provided in the medical office</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery—any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to sex transformation</i> | <p><i>All charges.</i></p> | <p><i>All charges.</i></p> |

| Benefit Description | You pay After the calendar year deductible... | |
|---|---|--|
| Oral and maxillofacial surgery | High Option | Standard Option |
| <p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures or dislocations of the jaw or facial bones • Surgical correction of cleft lip, cleft palate, or severe functional malocclusion • Removal of stones from salivary ducts • Excision of leukoplakia or malignancies • Excision of cysts and incision of abscesses when done as independent procedures • Medical and surgical treatment of TMJ • Other surgical procedures that do not involve the teeth or their supporting structures | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |
| <ul style="list-style-type: none"> • Oral surgical procedures requiring licensed staff to monitor your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort. The following criteria must be met: anesthesia or procedural sedation is required and it is medically necessary that recovery time is monitored by a registered nurse or higher. | <p>\$50 per office visit when provided in the medical office</p> | <p>\$200 per office visit when provided in the medical office</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> | <p><i>All charges.</i></p> | <p><i>All charges.</i></p> |
| Organ/tissue transplants | High Option | Standard Option |
| <p>Solid organ tissue transplants are limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/Lung • Intestinal transplants <ul style="list-style-type: none"> - Small intestine - Small intestine with the live - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Kidney/Pancreas • Liver • Lung: Single–Double • Pancreas | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |

Organ/tissue transplants - continued on next page

| Benefit Description | You pay After the calendar year deductible... | |
|--|---|--|
| Organ/tissue transplants (cont.) | High Option | Standard Option |
| <p>Blood or marrow stem cell transplants are limited to the stages of the following diagnoses: (The medical necessity limitation is considered satisfied if the patient meets the diagnosis and staging description.)</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Chronic myelogenous leukemia - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Advanced neuroblastoma • Autologous tandem transplants for recurrent germ cell tumors (including testicular cancer) | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |
| <p>Blood or marrow stem cell transplants for</p> <ul style="list-style-type: none"> • Allogenic transplants for <ul style="list-style-type: none"> - Phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • Autologous transplants for <ul style="list-style-type: none"> - Multiple myeloma - Testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors <p>Limited benefits – Autologous blood or bone marrow stem cell transplants for breast cancer and epithelial ovarian cancer may be provided in a National Cancer Institute (NCI)- or National Institutes of Health (NIH)-approved clinical trial at a Plan-designated Center of Excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols.</p> | <p>\$15 per office visit when provided in the medical office</p> <p>\$50 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$250 per admission when provided on an inpatient basis</p> | <p>\$30 per office visit when provided in the medical office</p> <p>\$200 per admission when provided as an outpatient in a hospital or ambulatory surgery center</p> <p>\$500 per admission when provided on an inpatient basis</p> |
| <p>Transplants requiring licensed staff to monitor your vital signs as you regain sensation after receiving drugs to reduce sensation or to minimize discomfort. The following criteria must be met: anesthesia or procedural sedation is required and it is medically necessary that recovery time is monitored by a registered nurse or higher.</p> | <p>\$50 per office visit when provided in the medical office</p> | <p>\$200 per office visit when provided in the medical office</p> |

Organ/tissue transplants - continued on next page

| Benefit Description | You pay After the calendar year deductible... | |
|--|--|------------------------|
| Organ/tissue transplants (cont.) | High Option | Standard Option |
| <p>Notes:</p> <ul style="list-style-type: none"> • We cover related medical and hospital expenses of the donor when we cover your transplant. • Please refer to Section 5(g) <i>Special features</i> for information on our Centers of Excellence. | | |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i> • <i>Implants of non-human artificial organs</i> • <i>Transplants not listed as covered</i> | <i>All charges.</i> | <i>All charges.</i> |
| Anesthesia | High Option | Standard Option |
| <p>Professional services provided in –</p> <ul style="list-style-type: none"> • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgery center • Office | Nothing | Nothing |

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Sections 5(a) or (b).

| Benefit Description | You pay | |
|--|---------------------|---------------------|
| | High Option | Standard Option |
| <p>Inpatient hospital</p> <p>Room and board, such as:</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p> | \$250 per admission | \$500 per admission |
| <p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood and blood products • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services <p>Note: You may receive covered hospital services for certain dental procedures if a Plan physician determines you need to be hospitalized for reasons unrelated to the dental procedure. The need for anesthesia, by itself, is not such a condition.</p> | Nothing | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Custodial care and care in an intermediate care facility</i> • <i>Non-covered facilities, such as nursing homes</i> • <i>Personal comfort items, such as barber services, and guest meals and beds</i> • <i>Private nursing care, except when medically necessary</i> | <i>All charges.</i> | <i>All charges.</i> |

Inpatient hospital - continued on next page
High and Standard Option Section 5(c)

| Benefit Description | You pay | |
|---|---------------------|---------------------|
| | High Option | Standard Option |
| Inpatient hospital (cont.) | | |
| <ul style="list-style-type: none"> <i>Inpatient dental procedures</i> | <i>All charges.</i> | <i>All charges.</i> |
| Outpatient hospital or ambulatory surgical center | | |
| <ul style="list-style-type: none"> Operating, recovery, and other treatment rooms Prescribed drugs and medicines Dressings, casts, and sterile trays Diagnostic laboratory tests, X-rays, and pathology services Administration of blood, blood plasma, and other biologicals Blood and blood plasma Pre-surgical testing Dressings, casts, and sterile tray services Medical supplies, including oxygen Anesthetics and anesthesia service | \$50 per admission | \$200 per admission |
| Skilled nursing care benefits | | |
| <p>Up to 100 days per benefit period when you need full-time skilled nursing care. A benefit period begins when you enter a hospital or skilled nursing facility and ends when you have not been a patient in either a hospital or skilled nursing facility for 60 consecutive days.</p> <p>All necessary services are covered, including:</p> <ul style="list-style-type: none"> Room and board General nursing care Medical social services Prescribed drugs, biologicals, supplies, and equipment, including oxygen, ordinarily provided or arranged by the skilled nursing facility | Nothing | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Custodial care and care in an intermediate care facility</i> <i>Personal comfort items, such as telephone, television, barber services, and guest meals and beds</i> | <i>All charges.</i> | <i>All charges.</i> |

| Benefit Description | You pay | |
|---|---------------------|------------------------|
| Hospice care | High Option | Standard Option |
| <p>Supportive and palliative care for a terminally ill member:</p> <ul style="list-style-type: none"> • You must reside in the service area • Services are provided in the home • Services are provided in a Plan-approved hospice facility • Services include inpatient care, outpatient care, and family counseling. A Plan physician must certify that you have a terminal illness, with a life expectancy of approximately twelve months or less. <p>Notes:</p> <p>Hospice is a program for caring for the terminally ill that emphasizes supportive services, such as home care and pain control, rather than curative care of the terminal illness. A person who is terminally ill may elect to receive hospice benefits. These palliative and supportive services include nursing care, medical social services, physician services, and short-term inpatient care for pain control and acute and chronic symptom management. We also provide counseling and bereavement services for the individual and family members, and therapy for purposes of symptom control to enable the person to continue life with as little disruption as possible. If you make a hospice election, you are not entitled to receive other health care services that are related to the terminal illness. If you have made a hospice election, you may revoke that election at any time, and your standard health benefits will be covered.</p> <ul style="list-style-type: none"> • The services are covered only if a Plan physician determines that it is feasible to maintain effective supervision and control of your care in your home. | Nothing | Nothing |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Care in the home if the home is not a safe and effective treatment setting</i> | <i>All charges.</i> | <i>All charges.</i> |
| Ambulance | High Option | Standard Option |
| <ul style="list-style-type: none"> • Local licensed ambulance service when medically necessary <p>See Section 5(d) for emergency services.</p> | \$50 per trip | \$150 per trip |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance), even if it is the only way to travel to a Plan provider</i> | <i>All charges.</i> | <i>All charges.</i> |

Section 5(d) Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency:

You are covered for medical emergencies anywhere in the world. In a medical emergency, call **911** or go to the nearest hospital. If you call **911**, when the operator answers, stay on the phone and answer all questions.

Emergencies within our service area:

If you think you have a medical emergency, call **911** or go to the nearest hospital. To better coordinate your emergency care, we recommend that you go to a Plan hospital if it is reasonable to do so considering your condition or symptoms. Please refer to *Your Guidebook to Kaiser Permanente Services (Guidebook)* for the location of Plan hospitals that provide emergency care.

Post-stabilization care is the services you receive after your treating physician determines that you are clinically stable. We cover post-stabilization care if a Plan provider provides it or if you obtain authorization from us to receive the care from a non-Plan provider.

When you are sick or injured, you may have an urgent care need. An urgent care need is one that requires prompt medical attention, but is not a medical emergency. If you think you may need urgent care, call the appropriate appointment or advice nurse number at a Plan facility. Please refer to the *Guidebook* for advice nurse and Plan facility telephone numbers.

Emergencies outside our service area:

If you think you have a medical emergency, call **911** or go to the nearest hospital.

Post-stabilization care is the services you receive after your treating physician determines that you are clinically stable. We cover post-stabilization care if a Plan provider provides it or if you obtain authorization from us to receive the care from a non-Plan provider.

When you are sick or injured, you may have an urgent care need. An urgent care need is one that requires prompt medical attention, but is not a medical emergency. If you think you may need urgent care, call the appropriate appointment or advice nurse number at a Plan facility. Please refer to the *Guidebook* for advice nurse and Plan facility telephone numbers. If you are temporarily outside the service area and have an urgent care need due to an unforeseen illness or injury, we cover the medically necessary services and supplies you receive from a non-Plan provider if we find that the services and supplies were necessary to prevent serious deterioration of your health and they could not be delayed until you returned to the service area.

You may obtain emergency and urgent care services from Kaiser Permanente medical facilities and providers when you are in the service area of another Kaiser Permanente plan. The facilities will be listed in the local telephone book under “Kaiser Permanente.” These numbers are available 24 hours a day, seven days a week. You may also obtain information about the location of facilities by calling **1-800-227-2415**.

How to Obtain Authorization

You must call us at **1-800-225-8883** (the telephone number is also on your ID card) to:

- Request authorization for post-stabilization care *before* you obtain the care from a non-Plan provider if it is reasonably possible to do so (otherwise, call us as soon as reasonably possible).
- Notify us that you have been admitted to a non-Plan Hospital.

We understand that extraordinary circumstances can delay your ability to call us, for example, if you are unconscious or a young child without a parent or guardian. In these cases, you must call us as soon as it is reasonably possible. Please keep in mind that anyone can call us. We do not cover any care you receive from non-Plan providers after you're clinically stable unless we authorize it, so if you don't call us as soon as reasonably possible you increase the risk that you will have to pay for this care.

| Benefit Description | You pay | |
|---|---------------------|------------------------|
| | High Option | Standard Option |
| Emergency within our service area | High Option | Standard Option |
| <ul style="list-style-type: none"> • Emergency room visit for emergency services <p>Notes:</p> <ul style="list-style-type: none"> • We waive your emergency room copayment if you are admitted to the hospital as an inpatient. The inpatient admission copay will apply. • Transfers to an observation bed or observation status do not qualify as an admission to a hospital and your emergency room copayment will not be waived. | \$50 per visit | \$100 per visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Elective care or nonemergency care (unless you receive prior authorization)</i> • <i>Urgent care at a non-Plan urgent care center</i> | <i>All charges.</i> | <i>All charges.</i> |
| Emergency outside our service area | High Option | Standard Option |
| <ul style="list-style-type: none"> • Emergency care as an outpatient or inpatient at a hospital, including physicians' services • Emergency room visit for emergency services • Emergency care at an urgent care center <p>Note: See Section 5(g) for travel benefit coverage of continuing or follow-up care.</p> | \$50 per visit | \$100 per visit |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Elective care or nonemergency care at non-Plan facilities (unless you receive prior authorization)</i> | <i>All charges.</i> | <i>All charges.</i> |

| Benefit Description | You pay | |
|--|---------------------|------------------------|
| Urgent care outside our service area | High Option | Standard Option |
| <ul style="list-style-type: none"> Urgent care at an urgent care center | \$15 per visit | \$30 per visit |
| <ul style="list-style-type: none"> Urgent care at an emergency room | \$50 per visit | \$100 per visit |
| Note: An urgent care need is one that requires prompt medical attention, but is not a medical emergency. | | |
| Ambulance | High Option | Standard Option |
| <ul style="list-style-type: none"> Professional ambulance service, when medically appropriate We cover emergency services of a licensed ambulance when: <ul style="list-style-type: none"> Your treating physician determines that you must be transported to another facility when you are not clinically stable because the care you need is not available at the treating facility. You are not already being treated, and you reasonably believe that your condition requires ambulance transportation. | \$50 per trip | \$150 per trip |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Transports we determine are not medically necessary.</i> <i>Transportation by car, taxi, bus, gurney van, wheelchair van, and any other type of transportation (other than a licensed ambulance or psychiatric transport van), even if it is the only way to travel to a Plan provider.</i> | <i>All charges.</i> | <i>All charges.</i> |

Section 5(e) Mental health and substance abuse benefits

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.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are clinically appropriate to treat your condition.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

| Benefit Description | You pay | |
|--|---|---|
| | High Option | Standard Option |
| <p>Mental health and substance abuse benefits</p> <p>We cover all diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Notes:</p> <ul style="list-style-type: none"> • We cover the services only when we determine that the care is clinically appropriate to treat your condition, and only when you receive the care as part of a treatment plan developed by a Plan provider. • 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 in favor of another. | <p>Your cost-sharing responsibilities are no greater than for other illnesses or conditions</p> | <p>Your cost-sharing responsibilities are no greater than for other illnesses or conditions</p> |
| <ul style="list-style-type: none"> • Diagnosis and treatment of psychiatric conditions, mental illness, and mental disorders. Services include: • Diagnostic evaluation • Treatment (including individual, family, and group therapy visits) • Crisis intervention and stabilization for acute episodes • Psychological testing that is medically necessary to determine the appropriate psychiatric treatment • Medication management and evaluation • Diagnosis and treatment of alcoholism and drug abuse. Services include: | <p>\$15 per individual office visit</p> <p>\$7 per group office visit</p> | <p>\$30 per individual office visit</p> <p>\$15 per group office visit</p> |

Mental health and substance abuse benefits - continued on next page

| Benefit Description | You pay | |
|--|---|--|
| Mental health and substance abuse benefits (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> - Treatment and counseling (including individual, family, and group therapy visits) - Outpatient detoxification (medical management of withdrawal from the substance) <p>Notes:</p> <ul style="list-style-type: none"> • You may see a Plan mental health or substance abuse provider for outpatient treatment without a referral from your primary care physician. • Your Plan provider will develop a treatment plan to assist you in improving or maintaining your condition and functional level, or to prevent relapse and will determine which diagnostic and treatment services are appropriate for you. | <p>\$15 per individual office visit</p> <p>\$7 per group office visit</p> | <p>\$30 per individual office visit</p> <p>\$15 per group office visit</p> |
| <ul style="list-style-type: none"> • Inpatient psychiatric care • Hospital alternative services, such as partial hospitalization and intensive outpatient psychiatric treatment programs • Inpatient substance abuse care • Methadone treatment for a pregnant woman throughout the pregnancy and for two months after delivery <p>Note: All inpatient admissions and hospital alternative services treatment programs require approval by a Plan physician.</p> | <p>\$250 per admission</p> | <p>\$500 per admission</p> |
| <ul style="list-style-type: none"> • Recovery services for alcoholism and drug abuse in a non-medical residential care facility <p>Note: All inpatient and alternative services treatment programs require approval by a Plan physician. We cover up to 60 days per calendar year and no more than 120 days in any five consecutive year period of non-medical residential recovery care.</p> | <p>\$100 per stay</p> | <p>\$100 per stay</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Care that is not clinically appropriate for the treatment of your condition</i> • <i>Services we have not approved</i> • <i>Intelligence, IQ, aptitude ability, learning disorders, or interest testing not necessary to determine the appropriate treatment of a psychiatric condition</i> • <i>Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a Plan physician to be medically necessary and appropriate</i> | <p><i>All charges.</i></p> | <p><i>All charges.</i></p> |

Mental health and substance abuse benefits - continued on next page

| Benefit Description | You pay | |
|--|---------------------|------------------------|
| Mental health and substance abuse benefits (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> • <i>Services that are custodial in nature</i> • <i>Services rendered or billed by a school or a member of its staff</i> • <i>Services provided under a Federal, state, or local government program</i> • <i>Psychoanalysis or psychotherapy credited toward earning a degree or furtherance of education or training regardless of diagnosis or symptoms</i> | <i>All charges.</i> | <i>All charges.</i> |

Limitation

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

Section 5(f) Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and we cover them only when we determine they are medically necessary.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A Plan physician or any dentist must write the prescription. Drugs prescribed by dentists are not covered if a Plan physician determines that they are not medically necessary.
- **Where you can obtain them.** You must fill the prescription at a Plan pharmacy or another pharmacy that we designate, or through our mail order program.
- **We use a formulary.** Our formulary includes a list of prescription drugs that have been approved by our Pharmacy and Therapeutics Committee. This committee, which is comprised of Plan physicians and other Plan providers, selects prescription drugs for the formulary based on a number of factors, including safety and effectiveness as determined from a review of medical literature and research. The committee meets quarterly to consider adding and removing prescription drugs on the formulary. If you would like information about whether a particular drug is included on our formulary, please call the Member Service Call Center at **1-800-464-4000**.

If the physician specifically prescribes a non-formulary drug because it is medically necessary, the non-formulary drug will be covered. If you request the non-formulary drug when your physician has prescribed a substitution, the non-formulary drug is not covered. However, you may purchase the non-formulary drug from a Plan pharmacy at prices charged to members for non-covered drugs.

- **These are the dispensing limitations.** On the High Option plan, we provide up to a 100-day supply (3 cycles of oral contraceptives) for most drugs at one copayment. On the Standard Option plan, we provide up to a 30-day supply (1 cycle of oral contraceptives) for most drugs when dispensed in a Plan pharmacy at one copayment or up to a 100-day supply (3 cycles of oral contraceptives) through our mail order program for two copayments. Certain medications are not available through the mail, including high cost and sexual dysfunction drugs. Drugs that have a significant potential for waste will be provided for up to a 30-day supply in any 30-day period (e.g., Avonex, Procrit). In addition, we may limit the provision of drugs that are in limited supply in the market. Additionally, Plan members called to active military duty (or members in time of national emergency) who need to obtain prescribed medications should contact our Member Service Call Center at 1-800-464-4000 for further information regarding dispensing limitations.

The brand name copayment applies to compounded products and single-source generic drugs, which are generic drugs that are available in the United States only from a single manufacturer and that are not listed as generic in the then-current commercially available drug database(s) to which Health Plan subscribes.

- **When you do have to file a claim.** When you receive drugs from a Plan pharmacy, you do not have to file a claim. For a covered emergency, you will need to file a claim when you receive drugs from a non-Plan pharmacy.

| Benefit Description | You pay | |
|---|---|---|
| Covered medications and supplies | High Option | Standard Option |
| <ul style="list-style-type: none"> We cover the following medications and supplies prescribed by a Plan physician or dentist in accord with our drug formulary and obtained from a Plan pharmacy or through our mail order program: Certain self-administered IV drugs and fluids requiring specific types of parenteral infusion, and the supplies required for their administration Amino acid–modified products used to treat congenital errors of amino acid metabolism Diabetes urine-testing supplies Vaccines and immunizations approved for use by the Food and Drug Administration Elemental dietary enteral formula when used as a primary therapy for regional enteritis | Nothing | Nothing |
| <ul style="list-style-type: none"> Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except as excluded below. We also cover certain drugs that do not require a prescription by law if they are listed on our drug formulary. Insulin Certain insulin administration devices Disposable needles and syringes for the administration of covered medications Smoking cessation drugs are covered only if you participate in a Plan-approved behavioral intervention program <p>Note: The brand name drug copayment will apply to compounded products listed on our drug formulary, or that include ingredients requiring a prescription by law.</p> | <p>Up to a 100-day supply at \$10 for generic drugs and \$35 for brand name drugs</p> <p>All charges if you request a brand name drug in place of a generic drug</p> | <p>Up to a 30-day supply at \$10 for generic drugs and \$30 for brand name drugs</p> <p>All charges if you request a brand name drug in place of a generic drug</p> |
| <ul style="list-style-type: none"> Oral contraceptives Cervical caps and diaphragms | <p>\$10 for generic drugs (up to a 3 cycle supply)</p> <p>\$35 per prescription for brand name drugs (up to a 3 cycle supply)</p> <p>All charges if you request a brand name drug in place of a generic drug</p> <p>\$35 per device</p> | <p>\$10 for generic drugs (1 cycle)</p> <p>\$30 per prescription for brand name drugs (1 cycle)</p> <p>All charges if you request a brand name drug in place of a generic drug</p> <p>\$30 per device</p> |
| <ul style="list-style-type: none"> Fertility drugs Sexual dysfunction drugs | 50% of our allowance | 50% of our allowance |

Covered medications and supplies - continued on next page

| Benefit Description | You pay | |
|---|----------------------|----------------------|
| Covered medications and supplies (cont.) | High Option | Standard Option |
| <ul style="list-style-type: none"> - Episodic drugs will be provided up to a maximum of 27 doses in any 100-day period. Additional prescribed doses during the same 100 days will be dispensed at our allowance. - Maintenance drugs that require doses at regulated intervals. | 50% of our allowance | 50% of our allowance |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Vitamins and nutritional supplements that can be purchased without a prescription</i> • <i>Nonprescription drugs, unless they are included in our drug formulary</i> • <i>Medical supplies, such as dressings and antiseptics</i> • <i>Drugs to enhance athletic performance</i> • <i>Drugs that shorten the duration of the common cold</i> • <i>Drugs for the promotion, prevention, or other treatment of hair loss or growth</i> • <i>Compounded products unless the product is listed on our drug formulary, or one of the ingredients requires a prescription by law</i> • <i>Any requested packaging of drugs (such as dose packaging) other than the dispensing pharmacy's standard packaging</i> <p><i>Note: If a drug for which a prescription is required by law is excluded and we had been covering and providing it to you for a use approved by the FDA, we will continue to provide the drug upon payment of 50% of our allowance if a Plan physician continues to prescribe the drug for the same condition.</i></p> | <i>All charges.</i> | <i>All charges.</i> |

Section 5(g) Special features

| Feature | Description |
|---|--|
| Feature | High Option |
| <p>Flexible benefits option</p> | <p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <p>We may identify medically appropriate alternatives to traditional care and coordinate other treatments as a less costly alternative benefit.</p> <p>Alternative treatments are subject to our ongoing review.</p> <p>By approving an alternative treatment, we cannot guarantee you will get it in the future.</p> <p>The decision to offer an alternative treatment is solely ours, and we may withdraw it at any time and resume regular contract benefits.</p> <p>Our decision to offer or withdraw alternative treatments is not subject to OPM review under the disputed claims process.</p> |
| <p>Services from other Kaiser Permanente or allied plans</p> | <p>When you visit a different Kaiser Foundation Health Plan or allied plan service area temporarily (not more than 90 days), you can receive visiting member care from designated providers in that area. Visiting member care is described in our visiting member brochure. Visiting member care and your out-of-pocket costs may differ from the covered services, copayments, and coinsurance described in this FEHB brochure. The 90 day limit on visiting member care does not apply to a dependent child who attends an accredited college or accredited vocational school.</p> <p>Please call our Member Service Call Center at 1-800-464-4000 to receive more information about visiting member care, including facility locations in other service areas. Service areas and facilities where you may obtain visiting member care may change at any time.</p> |
| <p>24-hour nurse line</p> | <p>For any of your health concerns, 24 hours a day, 7 days a week, you may talk with a registered nurse who can help assess medical symptoms and provide advice over the phone, when medically appropriate. You can obtain an advice nurse phone number for the nearest Kaiser Permanente facility in the white pages of your phone book under “Kaiser Permanente.”</p> |
| <p>Services for deaf and hearing impaired</p> | <p>We provide a TTY/text telephone number 1-800-777-1370. Sign language services are also available.</p> |

Feature - continued on next page

| Feature | Description |
|-------------------------------------|--|
| Feature (cont.) | High Option |
| <p>Centers of Excellence</p> | <p>Kaiser Permanente’s National Transplant Network (NTN) was created to offer members greater choice of and access into Centers of Excellence (COE) that exceed minimum quality standards for experience (based on volume of cases and transplant team composition), outcomes, and service (waiting time and access to the Center). The goal is to ensure that members are treated at Centers where optimal outcomes can be expected, measured, and managed. Currently, the NTN contains 20 Centers that include 70 transplant programs. Transplant services provided through the NTN are heart, lung, heart/lung, liver, simultaneous kidney/pancreas, pancreas, small bowel, and bone marrow/stem cell (autologous and allogeneic).</p> |
| <p>Travel benefit</p> | <p>Kaiser Permanente’s travel benefits for Federal employees provide you with outpatient follow-up and/or continuing medical care when you are temporarily outside your home service area by more than 100 miles or outside of any other Kaiser Permanente service area. These benefits are in addition to your emergency and urgent care benefits and include:</p> <p>Outpatient follow-up care necessary to complete a course of treatment after a covered emergency. Services include removal of stitches, a catheter, or a cast.</p> <p>Outpatient continuing care for conditions diagnosed and treated within the previous 90 days by a Kaiser Permanente health care provider or affiliated Plan provider. Services include dialysis and prescription drug monitoring.</p> <p>You pay \$25 for each follow-up and/or continuing care office visit. This amount will be deducted from the payment we make to you.</p> <p>Your benefit is limited to \$1,200 each calendar year.</p> <p>For more information about this benefit, call 1-800-464-4000.</p> <p>File claims as shown in Section 7.</p> <p><i>The following are a few examples of services not included in your travel benefits coverage:</i></p> <ul style="list-style-type: none"> • <i>Nonemergency hospitalization</i> • <i>Infertility treatments</i> • <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> • <i>Transplants</i> • <i>DME</i> • <i>Prescription drugs</i> • <i>Home health services</i> |

Section 5(h) Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We cover hospitalization for dental procedures at a Plan hospital we designate only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure except as described below.
- Be sure to read Section 4, *Your cost for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

| Benefit Description | You Pay | |
|--|---|---|
| | High Option | Standard Option |
| Accidental injury benefit | | |
| <p>We cover services to promptly repair (but not replace) a sound, natural tooth, if:</p> <ul style="list-style-type: none"> • damage is due to an accidental injury from trauma to the mouth from violent contact with an external object, • the tooth has not been restored previously, except in a proper manner, and • the tooth has not been weakened by decay, periodontal disease, or other existing dental pathology. <p>Note: Services will be covered only when provided within 72 hours following the accidental injury.</p> | <p>Nothing up to the benefit maximum of \$500 of covered charges per accidental injury</p> <p>All charges after reaching the benefit maximum of \$500 per accidental injury</p> | <p>Nothing up to the benefit maximum of \$500 of covered charges per accidental injury</p> <p>All charges after reaching the benefit maximum of \$500 per accidental injury</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Services for conditions caused by an accidental injury occurring before your eligibility date.</i> | <i>All charges.</i> | <i>All charges.</i> |

Dental benefits

We have no dental benefits on the High Option or on the Standard Option except as covered above.

Non-FEHB benefits available to Plan members

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

Eyewear discount (Available only on the High Option)

As a Kaiser Permanente FEHB Program member, you and your eligible dependents will be able to purchase eyewear at significant savings. When you visit any of the California Health Plan Optical Departments, you will receive 25 percent off our allowance for frames and lenses and options such as no-line bifocals and prescription and non-prescription sunglasses. You will also be able to receive 25 percent off our allowance for cosmetic contact lenses and the required lens fitting.

Limitations & exclusions: This discount will apply only to purchased eyewear under the FEHBP basic coverage. The vision discount may not be coordinated with any other Kaiser Permanente Health Plan vision benefit. This discount will also not apply to any sale, promotional, or packaged eyewear program or for any contact lens Extended Purchase Agreement (which includes products purchased in this Agreement) or to low-vision aids or devices.

Expanded dental benefits Kaiser Permanente is pleased to offer Federal employees, retirees, and dependents a choice of dental coverages to supplement your medical plan.

Option I: KPIC's Dental Assistance Insurance Plan Underwritten by Kaiser Permanente Insurance Company (KPIC) and administered by Delta Dental of California, KPIC's Dental Assistance Insurance Plan uses a Table of Allowances that allows you the freedom to see any licensed dentist of your choice. The Table of Allowances lists the dollar amount KPIC will pay for each covered dental service. Your calendar year deductible is \$50 per person, up to a maximum of \$150 for the family. There is no deductible on diagnostic and preventive services. KPIC's Dental Assistance Insurance Plan offers a full range of services: diagnostic, preventive, restorative, endodontics, periodontics, oral surgery, and both fixed and removable prosthodontics.

Option II: DeltaCare DeltaCare offers dental health maintenance organization (HMO) benefits that are administered by PMI, an affiliate of Delta Dental of California. You select a dentist from the network of contracting DeltaCare dental offices that is most convenient for you and your family. With DeltaCare, there are no claim forms to worry about. DeltaCare also provides a full range of services that includes preventive, restorative, endodontics, periodontics, prosthetics, oral surgery, and orthodontics. Under this program, the subscriber pays a specific copayment for most covered services.

| Premium* | Option I/KPIC's Dental Assistance Insurance Plan | Option II/DeltaCare | Option II/DeltaCare |
|--------------------|--|---------------------|---------------------|
| | Monthly Premium | Monthly Premium | Quarterly Premium |
| Self Only | \$28.46 | \$10.91 | \$32.73 |
| Self & One Party | \$50.43 | \$18.26 | \$54.78 |
| Self & Two or More | \$75.81 | \$27.69 | \$83.07 |

These dental plans are not part of the FEHB contract or premium, enrollment is voluntary. Enrollment in either dental plan is for a period of one year. This does not apply if your employment is terminated. Payment for either the KPIC or PMI dental plan will be automatically withdrawn from the checking, savings, or credit union account you specify.

How to enroll

Please use the enclosed postage-paid card to send in your application. If you would like more information on either dental plan, please call:

Delta Dental: **(800) 933-9312**

KPIC Dental Assistance Insurance Plan: Federal dental group number is 9874

PMI DeltaCare: **(800) 422-4234**

PMI DeltaCare: Federal dental group number is 8161

* These rates are effective January 1, 2007 through December 31, 2007.

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 physician determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- When a service is not covered, all services, drugs, or supplies related to the noncovered service are excluded from coverage, except services we would otherwise cover to treat complications of the noncovered service;
- Care by non-Plan providers except for authorized referrals, emergencies, travel benefit, or services from other Kaiser Permanente plans (see “Emergency services/accidents and special features”);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs, or devices (see specifics regarding transplants);
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies you receive without charge while in active military service;
- Services, drugs, or supplies related to sex transformations; or
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.

Section 7 Filing a claim for covered services

When you see Plan physicians, receive services at Plan hospitals and facilities, or fill 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 or urgent care outside our service area from non-Plan providers or when you use the travel benefit. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call our Member Service Call Center at **1-800-464-4000**.

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

- Covered member’s name 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;
- Follow-up services rendered out-of-area;
- 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:

Northern Californiaservice area:
Kaiser Foundation Health Plan, Inc.
Claims Department
P.O. Box 12923
Oakland, CA 94604-2923

Southern Californiaservice area:
Kaiser Foundation Health Plan, Inc.
Claims Department
P.O. Box 7004
Downey, CA 90242-7004

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 benefits for your claim if you do not respond.

If you have a malpractice claim

If you have a malpractice claim because of services you did receive, or did not receive, from a Plan provider, you must submit the claim to binding arbitration. The Plan has the information that describes the arbitration process. Contact our Member Service Call Center at **1-800-464-4000** for copies of our requirements. These will explain how you can begin the binding arbitration process.

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 referral required by Section 3:

| Step | Description |
|----------|---|
| 1 | <p>Ask us in writing to reconsider our initial decision. You must:</p> <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: <i>Northern California service area: Kaiser Permanente, Special Services Unit, P.O. Box 23280, Oakland, CA 94623; or Southern California service area: Kaiser Permanente, Special Services Unit, P.O. Box 7136, Pasadena, CA 91109; and</i> 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 | <p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"> a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or b) Write to you and maintain our denial - go to step 4; or c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3. |
| 3 | <p>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.</p> <p>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.</p> <p>We will write to you with our decision.</p> |
| 4 | <p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"> • 90 days after the date of our letter upholding our initial decision; or • 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or • 120 days after we asked for additional information. <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street NW, Washington, DC 20415-3630.</p> <p>Send OPM the following information:</p> <ul style="list-style-type: none"> • 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. <p>Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.</p> |

| | |
|-----------------|--|
| | <p>Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.</p> <p>Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.</p> |
| <p>5</p> | <p>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.</p> <p>If you do not agree with OPM’s decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.</p> <p>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.</p> <p>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.</p> |

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 prior referral/authorization/prior approval, then call us at **1-888-987-7247** and we will expedite our review; or
- b) We denied your initial request for care or referral, 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 Insurance Group 3 at **1-202-606-0755** 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 any other health plan or have automobile insurance that pays health care expenses without regard to fault. This is called “double coverage.”

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

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

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

- **What is Medicare?** Medicare is a Health Insurance Program for:

- People 65 years of age or older;
- Some people with disabilities under 65 years of age; and
- People with end-stage renal disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has four parts:

- **Part A (Hospital Insurance).** Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact **1-800-MEDICARE** for more information.
- **Part B (Medical Insurance).** Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- **Part C (Medicare Advantage):** You may enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan, Kaiser Permanente Senior Advantage. Please review about Medicare Advantage plans on page 56, *Medicare Advantage (Part C)*.
- **Part D (Medicare Prescription Drug coverage).** There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare’s Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at **1-800-772-1213 (TTY 1-800-325-0778)**. Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

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

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

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage.

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

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

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

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

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

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

When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call the Kaiser Permanente Member Service Call Center at **1-800-443-0815** (TTY **1-800-777-1370** for the deaf, hard of hearing, or speech impaired), 8 a.m. to 8 p.m., seven days a week.

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

- **Medicare Advantage (Part C)**

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

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

This Plan and our Medicare Advantage plan: We offer a Medicare Advantage plan known as Kaiser Permanente Senior Advantage at no additional cost to our members eligible for Medicare benefits, including Part D, as well as lower copayments and coinsurance at no cost to you. If you have already enrolled and would like to understand your additional benefits in more detail, please refer to your Medicare Annual Notice of Change (ANOC). If you are considering enrolling in our Senior Advantage plan, please call our Member Service Call Center at **1-800-443-0815**.

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

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

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

When we are the primary payer, we process the claim first. If you enroll in a Medicare Part D PDP and we are the secondary payer, our Plan owned and operated pharmacies will not consider the PDP benefits. These Plan pharmacies will only provide your FEHB Kaiser Permanente benefits.

You will still need to follow the rules in this brochure for us to cover your care. We will only cover your prescription if it is written by a Plan provider and obtained at a Plan pharmacy or through our Plan mail service delivery program, except in an emergency or urgent care situation.

If you enroll in our Kaiser Permanente Senior Advantage plan, you will get all of the benefits of Medicare Part D plus additional benefits, because Medicare Part D is included in our plan.

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) Have FEHB coverage on your own as an active employee or through your spouse who is an active employee | | ✓ |
| 2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant | ✓ | |
| 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) and you are not covered under FEHB through your spouse under #1 above | ✓ | |
| 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) and you are not covered under FEHB through your spouse under #1 above | ✓ | |
| 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 a covered family member are eligible for Medicare solely due to disability and you? | | |
| 1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee | | ✓ |
| 2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant | ✓ | |
| D. When you are covered under the FEHB Spouse Equity provision as a former spouse | | |
| | ✓ | |

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

**TRICARE and
CHAMPVA**

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

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

**When other Government
agencies are responsible
for your care**

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

**When others are
responsible for your
injuries**

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

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

Section 10 Definitions of terms we use in this brochure

| | |
|---|---|
| Calendar year | January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year. |
| Coinsurance | Coinsurance is the percentage of our allowance that you must pay for your care. See Section 4. |
| Copayment | A copayment is a fixed amount of money you pay when you receive covered services. See Section 4. |
| Covered services | Care we provide benefits for, as described in this brochure. |
| Custodial care | (1) Assistance with activities of daily living, for example, walking, getting in and out of bed, dressing, feeding, toileting, and taking medicine. (2) Care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse. Custodial care that lasts 90 days or more is sometimes known 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 Section 4. |
| Durable medical equipment | Durable medical equipment (DME) is equipment that is intended for repeated use, medically necessary, primarily and customarily used to serve a medical purpose, generally not useful to a person who is not ill or injured, designed for prolonged use, appropriate for use in the home, and serves a specific therapeutic purpose in the treatment of an illness or injury. |
| Experimental or investigational services | We carefully evaluate whether a particular therapy is safe and effective or offers a reasonable degree of promise with respect to improving health outcomes. The primary source of evidence about health outcomes of any intervention is peer-reviewed medical or dental literature. When the service or supply, including a drug: (1) has not been approved by the FDA; or (2) is the subject of a new drug or new device application on file with the FDA; or (3) is part of a Phase I or Phase II clinical trial, as the experimental or research arm of a Phase III clinical trial; or is intended to evaluate the safety, toxicity, or efficacy of the service; or (4) is available as the result of a written protocol that evaluates the service's safety, toxicity, or efficacy; or (5) is subject to the approval or review of an Institutional Review Board; or (6) requires an informed consent that describes the service as experimental or investigational; then this Plan considers that service, supply, or drug to be experimental, and not covered by the Plan. |
| Group health coverage | Health care benefits that are available as a result of your employment, or the employment of your spouse, and that are offered by an employer or through membership in an employee organization. Health care coverage may be insured or indemnity coverage, self-insured or self-funded coverage, or coverage through health maintenance organizations or other managed care plans. Health care coverage purchased through membership in an organization is also "group health coverage." |

| | |
|--------------------------|--|
| Medical necessity | All benefits need to be medically necessary in order for them to be covered benefits. Generally, if your Plan physician provides the service in accord with the terms of this brochure, it will be considered medically necessary. However, some services are reviewed in advance of your receiving them to determine if they are medically necessary. When we review a service to determine if it is medically necessary, a Plan physician will evaluate what would happen to you if you do not receive the service. If not receiving the service would adversely affect your health, it will be considered medically necessary. The services must be a medically appropriate course of treatment for your condition. If they are not medically necessary, we will not cover the services. In case of emergency services, the services that you received will be evaluated to determine if they were medically necessary. |
| Our allowance | The amount we use to determine your coinsurance. When you receive services or supplies from Plan providers, it is the amount that we set for the services or supplies if we were to charge for them. When you receive services from non-Plan providers, we determine the amount that we believe is usual and customary for the service or supply, and compare it to the billed charges. Our payment is based upon the reasonableness of the charges. If the billed charges exceed what we believe is reasonable, you may be responsible for the excess over our allowance in addition to your coinsurance. |
| Us/We | Us and we refer to Kaiser Foundation Health Plan, Inc., California Region. |
| 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 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/health for enrollment information as well as:

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

Also, your employing or retirement office can answer your questions, and give you 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 benefits, nor will we. Please tell us immediately when family members are added or lose coverage for any reason, including your marriage, divorce, annulment, or when your child under age 22 turns age 22 or has a change in marital status, divorce, or when your child under age 22 marries.

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 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 2007 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 2006 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.

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

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

Upon divorce

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get 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 Web site, 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 Federal job, if you are a covered dependent child and you turn 22 or marry, etc.

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

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

Converting to individual coverage

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

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

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

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

Getting a Certificate of Group Health Plan Coverage

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

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

Section 12 Three Federal Programs complement FEHB benefits

Important information

OPM wants to be sure you are aware of three Federal programs that complement the FEHB Program.

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

Second, the **Federal Flexible Spending Account Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket.

Third, the new **Federal Employees Dental and Vision Insurance Program (FEDVIP)** offers a variety of dental plans and vision plans to anyone who is eligible to enroll in the Federal Employees Health Benefits Program. Under **FEDVIP** you may choose self only, self plus one, or self and family coverage for yourself and any qualified dependents. Premiums are on an enrollee-pays-all basis

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

Why should you consider applying for coverage under the **Federal Long Term Care Insurance Program(FLTCIP)**?

- **FEHB plans do not cover the cost of long term care.** Also called “custodial care,” long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. The need for long term care 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 options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of 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 future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.
- **To request an Information Kit and application.** Call 1-800-LTC-FEDS (1-800-582-3337) (TTY: 1-800-843-3557) or visit www.ltcfeds.com

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.

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of \$250 and a maximum annual election of \$5,000.

- **Health Care FSA (HCFSA)** –Pays for eligible health care expenses for you and your dependents which are not covered or reimbursed by FEHBP coverage or other insurance.

- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents, which are not covered or reimbursed, by FEHBP or FEDVIP coverage or other insurance.
- **Dependent Care FSA (DCFSA)** – Pays for eligible dependent care expenses that allow you (and your spouse if married) to work, look for work (as long as you have earned income for the year), or attend school full-time.

What expenses can I pay with an FSAFEDS account?

For the HCFSA– Health plan copayments, deductibles, over-the-counter medications and products, sunscreen, eyeglasses, contacts, other vision and dental expenses (but not insurance premiums).

For the LEX HCFSA – Dental and vision care expenses including eligible over-the-counter medicines and products related to dental and vision care (but not insurance premiums)

For the DCFSA – daycare expenses (including summer camp) for your child(ren) under age 13, dependent care expenses for dependents unable to care for themselves

AND MUCH MORE! Visit www.FSAFEDS.com

Who is eligible to enroll?

Most Federal employees in the Executive branch and many in non-Executive branch agencies are eligible. For specifics on eligibility, visit www.FSAFEDS.com or call an FSAFEDS Benefits Counselor toll-free at **1-877-FSAFEDS (1-877-372-3337)**, Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. TTY: **1-800-952-0450**.

When can I enroll?

If you wish to participate, you must make an election to enroll each year by visiting www.FSAFEDS.com or calling the number above during the FEHB Open Season or within 60 days of employment (for new employees).

Even if you enrolled for 2006, you must make a new election to continue participating in 2007. Enrollment DOES NOT carry over from year to year.

Who is SHPS?

SHPS is the Third Party Administrator hired by OPM to manage the FSAFEDS Program. SHPS is responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is BENEFEDS?

BENEFEDS is the name of the voluntary benefits portal hired by OPM to work with the FSAFEDS Program to set up payroll deductions for FSAFEDS allotments.

The Federal Employees Dental and Vision Insurance Program – *FEDVIP*

Important information

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a new program, separate and different from the FEHB Program, established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004.

OPM has contracted with several insurance carriers to make supplemental dental and vision benefits available to eligible Federal and USPS employees, annuitants, and their eligible family members.

Dental insurance

Dental plans will provide a comprehensive range of services, including the following:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants, and X-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.

- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with a 24-month waiting period.

Please review the dental plans' benefits material for detailed information on the benefits covered, cost-sharing requirements, and preferred provider listings.

Vision insurance

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

Please review the vision plans' benefits material for detailed information on the benefits covered, cost-sharing requirements, and preferred provider listings.

What plans are available?

You can find a comparison of the plans available and their premiums on the OPM Web site at www.opm.gov/insure/dentalvision. This site also provides links to each plan's Web site, where you can view detailed information about benefits and preferred providers.

Premiums

The premiums will vary by plan and by enrollment type (self, self plus one, or self and family). There is no government contribution to the premiums. If you are an active employee, your premiums will be taken from your salary on a pre-tax basis when your salary is sufficient to make the premium withholding. If you are an annuitant, premiums will be withheld from your monthly annuity check when your annuity is sufficient. Pre-tax premiums are not available to annuitants. For information on each plan's specific premiums, visit www.opm.gov/insure/dentalvision.

Who is eligible to enroll?

Federal and Postal Service employees eligible for FEHB coverage (whether or not enrolled) and annuitants (regardless of FEHB status) are eligible to enroll in a dental plan and/or a vision plan.

Enrollment types available

- Self only, which covers only the enrolled employee or annuitant;
- Self plus one, which covers the enrolled employee or annuitant plus one eligible family member specified by the enrollee; and
- Self and family, which covers the enrolled employee or annuitant and all eligible family members.

Which family members are eligible to enroll?

Eligible family members include your spouse, unmarried dependent children under age 22, and unmarried dependent children age 22 or over incapable of self-support because of a mental or physical disability that existed before age 22.

When can I enroll?

Eligible employees and annuitants can enroll in a dental and/or vision plan during this Open Season—November 13 to December 11, 2006. You can enroll, disenroll, or change your enrollment during subsequent annual Open Seasons, or because of a qualified life event. New employees will have 60 days from their first eligibility date to enroll.

How do I enroll?

You enroll on the Internet at www.BENEFEDS.com. BENEFEDS is a secure enrollment Web site sponsored by OPM where you enter your name, personal information like address and Social Security Number, the agency you work for (or retirement plan that pays your annuity), and the dental and/or vision plan you select. For those without access to a computer, call **1-877-888-FEDS** (TTY number, **1-877-TTY-5680**). If you do not have access to a computer or a phone, contact your employing office or retirement system for guidance on how to enroll.

You cannot enroll in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, MyPay, or Employee Personal Page. However, those sites may provide a link to BENEFEDS.

When will coverage be effective?

The new Program will be effective December 31, 2006. Coverage for those who enroll during this year's Open Season (November 13 – December 11, 2006) will be effective December 31, 2006. Coverage for any other enrollments will be effective on/or after December 31, 2006.

How does this coverage work with my FEHB plan's dental or vision coverage?

Some FEHB plans already cover some dental and vision services. When you are covered by more than one health/dental plan, federal law permits your insurers to follow a procedure called "coordination of benefits" to determine how much each should pay when you have a claim. The goal is to make sure that the combined payments of all plans do not add up to more than your covered expenses.

Coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on www.BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

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

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Summary of benefits for the High Option of the Kaiser Foundation Health Plan, Inc., California Region - 2007

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

| High Option Benefits | You pay | Page |
|--|---|------|
| Medical services provided by physicians: | | |
| Diagnostic and treatment services provided in the office | \$15 per office visit | 18 |
| Services provided by a hospital: | | |
| • Inpatient | \$250 per admission | 34 |
| • Outpatient | \$50 per admission | 35 |
| Emergency benefits: | | |
| • In-area | \$50 per visit | 38 |
| • Out-of-area | \$50 per visit | 38 |
| Mental health and substance abuse treatment: | Regular cost sharing | 40 |
| Prescription drugs: | | |
| • Generic drugs | \$10 per prescription | 44 |
| • Brand name drugs | \$35 per prescription All charges if you request a brand name drug in place of a generic drug | 44 |
| Dental care: | No benefit | 48 |
| Vision care: | Refractions; \$15 per office visit | 23 |
| Special features: Flexible benefits option; Services from other Kaiser Permanente plans; 24-hour nurse line; Services for deaf and hearing impaired; Centers of Excellence; Travel benefit. | | 46 |
| Protection against catastrophic costs: (your catastrophic protection out-of-pocket maximum) | Nothing after \$1,500/Self Only or \$3,000/ Family enrollment per year Some costs do not count toward this protection | 14 |

Summary of benefits for the Standard Option of the Kaiser Foundation Health Plan, Inc., California Region - 2007

- **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.

| Standard Option Benefits | You Pay | Page |
|--|---|------|
| Medical services provided by physicians: | | |
| Diagnostic and treatment services provided in the office | \$30 per office visit | 18 |
| Services provided by a hospital: | | |
| • Inpatient | \$500 per admission | 34 |
| • Outpatient | \$200 per admission | 35 |
| Emergency benefits: | | |
| • In-area | \$100 per visit | 38 |
| • Out-of-area | \$100 per visit | 38 |
| Mental health and substance abuse treatment: | Regular cost sharing | 40 |
| Prescription drugs: | | |
| • Generic drugs | \$10 per prescription | 44 |
| • Brand name drugs | \$30 per prescription All charges if you request a brand name drug in place of a generic drug | 44 |
| Dental care: | No benefit | 48 |
| Vision care: | Refractions; \$30 per office visit | 23 |
| Special features: Flexible benefits option; Services from other Kaiser Permanente plans; 24-hour nurse line; Services for deaf and hearing impaired; Centers of Excellence; Travel benefit. | | 46 |
| Protection against catastrophic costs: (your catastrophic protection out-of-pocket maximum) | Nothing after \$2,000/Self Only or \$4,000/ Family enrollment per year Some costs do not count toward this protection | 14 |

2007 Rate Information for Kaiser Foundation Health Plan, Inc., California Region

Non-Postal rates apply to most non-Postal employees. 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 published 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 | Enrollment Code | Non-Postal Premium | | | | Postal Premium | |
|--------------------|-----------------|--------------------|------------|-------------|------------|----------------|------------|
| | | Biweekly | | Monthly | | Biweekly | |
| | | Gov't Share | Your Share | Gov't Share | Your Share | USPS Share | Your Share |

Northern California

| | | | | | | | |
|---------------------------------|-----|----------|----------|----------|----------|----------|----------|
| High Option Self Only | 591 | \$141.92 | \$69.30 | \$307.49 | \$150.15 | \$167.54 | \$43.68 |
| High Option Self and Family | 592 | \$321.89 | \$182.31 | \$697.43 | \$395.00 | \$380.01 | \$124.19 |
| Standard Option Self Only | 594 | \$102.20 | \$34.06 | \$221.42 | \$73.81 | \$120.93 | \$15.33 |
| Standard Option Self and Family | 595 | \$243.96 | \$81.32 | \$528.58 | \$176.19 | \$288.69 | \$36.59 |

Southern California

| | | | | | | | |
|---------------------------------|-----|----------|----------|----------|----------|----------|---------|
| High Option Self Only | 621 | \$136.38 | \$45.46 | \$295.49 | \$98.50 | \$161.38 | \$20.46 |
| High Option Self and Family | 622 | \$315.21 | \$105.07 | \$682.96 | \$227.65 | \$373.00 | \$47.28 |
| Standard Option Self Only | 624 | \$88.19 | \$29.39 | \$191.07 | \$63.69 | \$104.35 | \$13.23 |
| Standard Option Self and Family | 625 | \$203.83 | \$67.94 | \$441.63 | \$147.21 | \$241.20 | \$30.57 |