

TakeCare

<http://www.takecareasia.com>

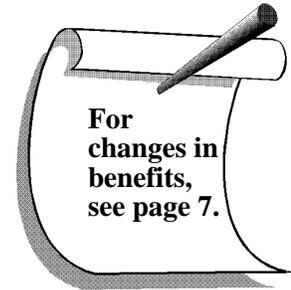


2007

A Health Maintenance Organization

Serving: *The Island of Guam, the Commonwealth of the Northern Mariana Islands and the Republic of Belau (Palau)*

Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 6 for requirements.



Enrollment codes for this Plan:

High Option **JK1 Self Only**
 JK2 Self and Family

Standard Option **JK4 Self Only**
 JK5 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 TakeCare About
Our Prescription Drug Coverage and Medicare**

OPM has determined that the TakeCare 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.

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 percent 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 TakeCare Health Plans under our contract (CS 2825) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for the TakeCare administrative offices is:

TakeCare Health Insurance Company Micronesia
DBA TakeCare owned by TakeCare Health Plans
P.O. Box 6578 Tamuning, Guam 96931

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.

Benefit changes are effective January 1, 2007, and changes are summarized on page 7. Rates are shown at the end of this brochure.

Plain Language

All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means TakeCare.
- 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 Services 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 premium.

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

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

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

- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
 - Call the provider and ask for an explanation. There may be an error.
 - If the provider does not resolve the matter, call us at 1/671-647-3526 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, DC20415-1100

- Do not maintain as a family member on your policy:
 - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); o
 - 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 reaction to anesthesia, and any medications you are taking.

Visit these Web sites for more information about patient safety.

- www.ahrq.gov/consumer/pathqpack.htm. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality 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/consumer.html. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and 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

This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These Plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory.

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

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

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

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance. TakeCare is a Mixed Model Plan. This means the doctors provide care in contracted medical centers or their own offices.

Your Rights

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, and our providers. OPM's FEHB 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.

- **TakeCare, has met all the licensing requirements needed on Guam, in the Commonwealth of the Northern Mariana Islands and the Republic of Belau (Palau) to conduct business as an insurance company.**
- **TakeCare has been operating on Guam for 35 years.**
- **We are a for-profit organization.**

If you want more information about us, call 1/671-647-3526, or write to TakeCare at P.O. Box 6578, Tamuning, Guam 96931. You may also contact us by fax at 1/671-7-3542.

Service Area

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

Our service area is: The island of Guam, the Commonwealth of the Northern Mariana Islands and the Republic of Belau (Palau).

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

If you or a covered family member move outside 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. 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 High Option only

- Your share of the non-Postal premium will increase by 44% for Self Only or 53.7% for Self and Family

Changes to Standard Option only

- Your share of the non-Postal premium will increase by 19.1% for Self Only or 42.1% for Self and Family

Changes to both High and Standard Options

Plan now covers the following:

o Preventive Care for Adults

- Tetanus Diphtheria and Pertussis (Tdap) - person 19 to 64 years of age, with booster every ten years. The Tdap vaccine replaces the tetanus-diphtheria vaccine for those under the age of 64. For 65 and above, a tetanus-diphtheria booster is still recommended every ten years.

o Preventive Care for Children

- Hepatitis A - for all infants 12 to 23 months of age;
- Tetanus, Diphtheria and Pertussis (Tdap) - 11 to 12 years of age or for 13 to 18 years of age for those who did not previously receive the vaccination; and
- Rotavirus vaccine - infants between eight to thirty-two weeks of age.

o Organ Transplant to include the following organs:

- Heart-Lung
- Pancreas
- Lung: single/double
- Allogeneic transplants for: Phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome)

Section 3. How you get care

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1/671-647-3526 or write to us at P. O. Box 6578 Tamuning, Guam 96931.

Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments, and/or coinsurance, and you will not have to file claims. Medicare beneficiaries may only receive services at a Plan participating Medicare contracted facility.

- **Plan providers**

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

We list Plan providers in the provider directory, which we update periodically.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. In selecting a primary care physician, call the TakeCare Customer Service Department at 1-671-647-3526. You may have a different primary care physician for each family member.

- **Primary care**

Your primary care physician can be a family practitioner, internist, or pediatrician for children under 18 years of age. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one. You may change your primary care physician as often as once a month. Your change to the new primary care physician will be effective on the first of the following month.

- **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, for well-woman care, you may see an OB/GYN within your provider group without a referral.

You may access mental health care and behavioral health care through your primary care physician for an initial consultation. You must return to your primary care physician after your consultation with the specialist. If your specialist recommends additional visits or services, your primary care physician will review the recommendation and authorize the visits or services as appropriate. You should not continue seeing the specialist after the initial consultation unless your primary care physician and the Plan's Medical Management Department has authorized the referral.

Here are some 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 and 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 program Plan; or
 - Reduce our service area and you enroll in another FEHB Plan,

You may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us at 1/671- 647-3526, 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 customer service department immediately at 1/671-647-3526. 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 benefits of the hospitalized person. If your plan terminates participation in the FEHB Program in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such cases, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

How to get approval for...

- **Your hospital stay** For elective procedures that will result to inpatient confinement, a prior authorization by TakeCare Medical Management is required. In the event that the confinement is a result of a emergency the member has 48 hours from the time of confinement to notify TakeCare Medical Management Department of the admission, otherwise, hospital services may not be covered.
- **How to prior authorize an admission** All non-emergency hospital admission (such as elective procedure, planned caesarian delivery, etc.) should be prior authorized by TakeCare Medical Management Department.
- **What happens when you do not follow the preauthorization rules when using non-network facilities** We will not cover the services.

Circumstances beyond our control

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

Services requiring our prior approval

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

We call this review and approval process pre-authorization. Your physician must obtain pre-authorization for:

- All surgical procedures
- Audiological exams
- Bone density studies
- CT scans
- Growth Hormone Therapy (GHT)
- Hospitalization
- MRIs
- Off-island referrals, consultations and procedures
- Out-of-area hospitalization
- Plastic/reconstructive consultation and procedures
- Podiatry consultations and procedures
- Sleep studies
- Specialty care

- Specialty care follow up (testing and procedures)
- Other procedures including colonoscopy and endoscopy
- Bariatric surgery

Emergency services do not require pre-authorization. However, you or your family member must notify the Plan within 48 hours, or as soon as is reasonably possible, in order for the services to be covered.

Section 4 Your costs for covered services

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

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 \$10 per office visit for High Option and \$15 per office visit for Standard Option and when you go in the hospital, you pay \$100 copayment per inpatient admission under High Option or \$250 per inpatient admission under Standard Option.

Deductible A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. The Plan does not have a deductible.

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

Example: When you need emergency care outside our service area, under the Standard Option, you pay 20% of the first \$500, then you are responsible for all charges thereafter.

Your catastrophic protection out-of-pocket maximum After your copayments total \$3000 per person and \$6000 per self and family enrollment (Standard Option) and \$1,000 per person or \$3,000 per self and family enrollment (High Option) in any calendar year, you do not have to pay any more for covered services. However, copayments for the following services do not count toward your out-of-pocket maximum, and you must continue to pay copayments for these services:

- *Prescription Drugs*
- *Contraceptive Devices*
- *Dental Services*
- *Vision Hardware*
- *Chiropractic Services*
- *Other supplemental benefits*
- *Payments made in excess of eligible charges*
- *Services not covered*

Be sure to keep accurate records of your copayments 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 8 for how our benefits changed this year. Page 15 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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Section 5 Benefits Overview

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 1/671-647-3526.

Each option offers unique features.

Benefit Description	High Option	Standard Option
Office visit copay	\$10	\$15
Specialist visit copay	\$25	\$25
Prescription drugs	\$5 for generic formulary drugs \$10 for generic brand drugs \$20 for non-formulary drugs	\$10 for generic formulary drugs \$20 for generic brand drugs \$30 for non-formulary drugs
Inpatient hospital copay	\$100 per admission	\$250 per admission
Emergency Benefits <u>In area</u> <ul style="list-style-type: none"> • At a doctor's office • Urgent care at a FHP Health Center • Hospital Emergency room <u>Out of area</u> <ul style="list-style-type: none"> • At a doctor's office • Urgent care at a FHP Health Center • Hospital Emergency room 	<p style="text-align: center;">\$10 per PCP office visit \$25 per specialist visit</p> <p style="text-align: center;">\$50 per emergency room visit and all charges after \$500</p> <p style="text-align: center;">\$50 per visit and all charges after \$500 per visit</p>	<p style="text-align: center;">\$15 per PCP office visit \$25 per specialist visit</p> <p style="text-align: center;">\$75 per emergency room visit and all charges after \$500</p> <p style="text-align: center;">20% of the first \$500 of charges and all charges after \$500</p>
Chiropractic services	All charges above \$25 per visit 10 visits per calendar year	All charges above \$25 per visit 10 visits per calendar year
Dental services	Nothing for preventive services and scheduled allowance for other services	Nothing for preventive services and all charges for other services

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- A facility copay applies to services that appear in this section but are performed in an ambulatory surgical center or the outpatient department of a hospital.
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the TakeCare Medical Management Department.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You Pay	
Diagnostic and treatment services	High Option	Standard Option
Professional services of physicians <ul style="list-style-type: none"> • In physician's office • In an urgent care center • Office medical consultations • Second surgical opinion 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
Professional services of physicians <ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility 	Nothing	Nothing
At home	Nothing	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> • <i>Off-island care without prior authorization, except in the case of emergency</i> 	<i>All charges</i>	<i>All charges</i>
Lab, X-ray and other diagnostic tests	High Option	Standard Option
Tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • Electrocardiogram and EEG 	Nothing	Nothing
<ul style="list-style-type: none"> • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound 	\$10 per PCP visit in addition to regular office visit copay	\$15 per PCP visit in addition to regular office visit copay

Benefit Description	You Pay	
	High Option	Standard Option
Preventive care, adult		
Routine physical every once a year which includes: Routine screenings, such as: <ul style="list-style-type: none"> • Total Blood Cholesterol • 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 - Colonoscopy screening – every ten years starting at age 50 	Nothing	Nothing
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	Nothing	Nothing
Routine Pap test Note: You do not pay a separate copay for a Pap test performed during your routine annual physical; see <i>Diagnostic and treatment services</i> .	Nothing	Nothing
Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> • From age 35 through 39, one during this five year period • From age 40 through 64, one every calendar year • At age 65 and older, one every two consecutive calendar years 	\$10 copayment in addition to your regular office visit copay	\$15 copayment in addition to your regular office visit copay
Routine immunizations, limited to: <ul style="list-style-type: none"> • Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) • Influenza vaccine, annually • Pneumococcal vaccine, age 65 and older 	Nothing	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> • <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel</i> 	<i>All charges</i>	<i>All charges</i>
Preventive care, children	High Option	Standard Option
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics • Hepatitis A - for all infants 12 to 23 months of age; • Tetanus, Diphtheria and Pertussis (Tdap) - 11 to 12 years of age or for 13 to 18 years of age for those who did not previously receive the vaccination 	\$10 per PCP office visit \$25 per specialist visit	\$10 per PCP office visit \$25 per specialist visit

Preventive care, children - continued on next page

Benefit Description	You Pay	
	High Option	Standard Option
Preventive care, children (cont.)		
<ul style="list-style-type: none"> • Rotavirus vaccine - infants between eight to thirty-two weeks of age • Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: <ul style="list-style-type: none"> - Eye exams through age 17 to determine the need for vision correction - Hearing exams through age 17 to determine the need for hearing correction - Examinations done on the day of immunizations (up to age 22) 	\$10 per PCP office visit \$25 per specialist visit \$10 per PCP office visit \$25 per specialist visit	\$10 per PCP office visit \$25 per specialist visit \$15 per PCP office visit \$25 per specialist visit
<i>Not covered:</i> <ul style="list-style-type: none"> • Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel 	<i>All charges</i>	<i>All charges</i>
Maternity care	High Option	Standard Option
Complete maternity (obstetrical) care, such as: <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see below for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. The newborn must be enrolled within 60 days of birth. • Surgical benefits, not maternity benefits, apply to circumcision. See section 5(b) • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b). 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit

Maternity care - continued on next page

Benefit Description	You Pay	
Maternity care (cont.)	High Option	Standard Option
<p>Note: We will cover labor and delivery at the Sagua Managu Birthing Center at 100% for both High Option and Standard Option. See “Special Features”, Page 40.</p>	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist 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>
Family planning	High Option	Standard Option
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) <p>Note: We cover oral contraceptives, contraceptive patches and rings, contraceptive diaphragms and cervical caps under the prescription drug benefit.</p>	\$10 per PCP office visit \$25 per specialist visit Note: Injectable contraceptive drugs require an additional copay of \$15	\$15 per PCP office visit \$25 per specialist visit Note: Injectable contraceptive drugs require an additional copay of \$15
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> • <i>Genetic counseling</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: (Up to three cycles per pregnancy attempt) <ul style="list-style-type: none"> - intravaginal insemination (IVI) - intracervical insemination (ICI) • Injectable fertility drugs <p>Note: We cover oral fertility drugs under the prescription drug benefit.</p>	\$10 per PCP office visit \$25 per specialist visit	50% of charges
<p><i>Not covered:</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>Zygote transfer</i> • <i>Intrauterine insemination (IUI)</i> • <i>Services and supplies related to excluded ART procedures</i> 	<i>All charges</i>	<i>All charges</i>

Infertility services - continued on next page

Benefit Description	You Pay	
Infertility services (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Cost of donor sperm • Cost of donor egg 	<i>All charges</i>	<i>All charges</i>
Allergy care	High Option	Standard Option
<ul style="list-style-type: none"> • Testing and treatment • Allergy injections 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<ul style="list-style-type: none"> • Allergy serum 	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Provocative food testing and sublingual allergy desensitization 	<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: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on pages 28-29.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) <p>Note: We cover growth hormones under the prescription drug benefit.</p> <p>Note: – We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See Services requiring our prior approval in Section 3.</p>	\$10 per PCP office visit \$25 per specialist visit \$100 copayment per inpatient admission	\$15 per PCP office visit \$25 per specialist visit \$250 copayment per inpatient admission
<ul style="list-style-type: none"> • Dialysis - hemodialysis and peritoneal dialysis 	\$10 per PCP office visit \$25 per specialist visit \$100 copayment per inpatient admission	Applies to inpatient admission only

Benefit Description	You Pay	
	High Option	Standard Option
<p>Physical and occupational therapies</p> <p>Unlimited outpatient services and up to two (2) consecutive months per condition for the services of each of the following:</p> <ul style="list-style-type: none"> • qualified physical therapists and • occupational therapists <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p>	<p>\$25 per specialist visit</p> <p>nothing for home visits</p> <p>nothing during covered inpatient admission</p>	<p>\$25 per specialist visit</p> <p>nothing for home visits</p> <p>nothing during covered inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Long-term rehabilitative therapy</i> • <i>Exercise programs, lifestyle modification programs</i> • <i>Equipment, supplies or customized devices related to rehabilitative therapies, except those provided under Section 5(a) Durable Medical Equipment.</i> • <i>Services provided by schools or government programs</i> • <i>Cognitive Behavioral Therapy except initial neuropsychological testing</i> • <i>Developmental and Neuroeducational testing and treatment beyond initial diagnosis</i> • <i>Hypnotherapy</i> • <i>Psychological testing</i> • <i>Vocational Rehabilitation</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p>Cardiac Rehabilitation</p> <ul style="list-style-type: none"> • Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 90 days for inpatient rehabilitation 	<p>\$25 per specialist visit</p> <p>nothing for home visits</p> <p>nothing during covered inpatient hospitalization</p>	<p>\$25 per specialist visit</p> <p>nothing for home visits</p> <p>nothing during covered inpatient hospitalization</p>
<p>Speech therapy</p> <p>Unlimited visits for the services of:</p> <ul style="list-style-type: none"> • Qualified Speech Therapist <p>Note: All therapies are subject to medical necessity</p>	<p>\$25 per outpatient visit</p> <p>Nothing during covered inpatient hospitalization</p>	<p>\$25 per outpatient visit</p> <p>Nothing during covered inpatient hospitalization</p>

Benefit Description	You Pay	
Hearing services (testing, treatment, and supplies)	High Option	Standard Option
<ul style="list-style-type: none"> Hearing testing and treatment for adults when medically indicated for other than hearing aids Hearing testing for children through age 17, which include; <i>(see Preventive care, children)</i> 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> All other hearing testing Hearing aids, testing and examinations for them 	<i>All charges</i>	<i>All charges</i>
Vision services (testing, treatment, and supplies)	High Option	Standard Option
Medical and surgical benefits for the diagnosis and treatment of diseases of the eye	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<ul style="list-style-type: none"> Prescription eyeglasses or prescription contact lenses 	All charges above \$100 at FHP vision center only	All charges above \$100 at FHP vision center only
<ul style="list-style-type: none"> Annual eye refractions Plan Pays \$30 maximum allowance towards basic vision exams Plan pays \$50 maximum allowance towards comprehensive exam <p>Note: See Preventive care, children for eye exams for children</p>	\$10 per PCP office visit \$25 per specialist visit; and all charges over the Plan's maximum allowance for a basic or comprehensive exam	\$15 per PCP office visit \$25 per specialist visit; and all charges over the Plan's maximum allowance for a basic or comprehensive exam
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Eye exercises and orthoptics (vision therapy) Radial keratotomy and other refractive surgery such as LASIK surgery 	<i>All charges</i>	<i>All charges</i>
Foot care	High Option	Standard Option
Foot care and Podiatry services when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery). 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You Pay	
	High Option	Standard Option
Orthopedic and prosthetic devices <ul style="list-style-type: none"> Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy (up to two surgical bras per benefit year) 	\$15 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit plus an additional 20% of the cost
<ul style="list-style-type: none"> Internal prosthetic devices, such as single pacemaker, stents, leads, intraocular lens implants, cochlear implants, and surgically implanted breast implant following mastectomy. Note: Internal prosthetic devices are paid as hospital benefits; see Section 5(c) for payment information. Insertion of the device is paid as surgery; see Section 5(b) for coverage of the surgery to insert the device. Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<ul style="list-style-type: none"> Orthopedic devices, such as braces 	\$10 per PCP office visit \$25 per specialist visit	All charges - Benefits are not available under Standard Option
<i>Not covered:</i> <ul style="list-style-type: none"> Arch supports Artificial eyes Artificial joints and limbs Braces and splints Corsets, trusses, elastic stockings, support hose, stump hose and other supportive devices Foot orthotics Heel pads and heel cups Lumbosacral supports Orthopedic and corrective shoes Over-the-counter (OTC) items Prosthetic replacements provided less than 3 years after the last one we covered Other internal prosthetics such as heart valves, automatic implantable cardioverter defibrillator (AICD) and other implantable devices not specified above. 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You Pay	
	High Option	Standard Option
<p>Durable medical equipment (DME)</p> <p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> • Manual hospital beds; • Standard manual wheelchairs; • Crutches/walk aids <p>Note: Call us at 1/671-647-3526 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	Any deposit required towards rental or purchase	All Charges - Benefits are not available under Standard Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Motorize wheel chairs</i> • <i>Glucose Monitors</i> • <i>Insulin pumps</i> • <i>CPAP (Continuous Positive Airway Pressure)</i> • <i>BPAP (Bi-level Positive Airway Pressure)</i> 	<i>All charges</i>	<i>All charges</i>
<p>Home health services</p> <ul style="list-style-type: none"> • Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications. • Services ordered by a physician for members who are confined to the home. • Nursing • Physical therapy, speech therapy, occupational therapy, and respiratory therapy. • Medical supplies included in the home health plan of care. 	Nothing	Nothing
<p><i>Not covered</i></p> <ul style="list-style-type: none"> • <i>Nursing care requested by, or for the convenience of the patient or the patient's family;</i> • <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.</i> 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You Pay	
Chiropractic	High Option	Standard Option
<p>Chiropractic services - You may self refer to a participating chiropractor for up to 10 visits per calendar year. Services are limited to:</p> <ul style="list-style-type: none"> • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application 	All charges above \$25 per visit	All charges above \$25 per visit
Alternative treatments	High Option	Standard Option
<i>No benefit</i>	<i>All charges</i>	<i>All charges</i>
Educational classes and programs	High Option	Standard Option
<p>Coverage is limited to programs administered through the FHP Health Center only:</p> <ul style="list-style-type: none"> • Diabetes management classes • Taking Charge of your Heart Health <p>Note: Please call the TakeCare Customer Service Department at 1-671-647-3526 to find out if your class or program has a nominal charge.</p>	Some programs may have a nominal charge	Some programs may have a nominal charge
<ul style="list-style-type: none"> • Smoking Cessation 	Note: Nicotine replacement prescription is available at a \$20 copayment	Note: Nicotine replacement prescription is available at a \$20 copayment

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, Your costs for covered services, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PREAUTHORIZATION OF ALL SURGICAL PROCEDURES.** Please refer to the prior authorization information shown in Section 3 to be sure which services require prior authorization and identify which surgeries require preauthorization.
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the TakeCare Medical Management Department.

Benefit Description	High Option	Standard Option
<p>Surgical procedures</p> <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) • Surgical treatment of morbid obesity (bariatric surgery). Surgery is limited to Roux-en-Y bypass and vertical banded gastroplasty. <p>Note: The Following conditions must be met:</p> <ul style="list-style-type: none"> - Eligible members must be age 18 or over - Eligible members must weigh 100 pounds or 100% over their normal weight according to current underwriting standards - Eligible members must meet the National Institute of Health guidelines, which can be found at www.weightlossandaesthetics.com/therapy.html 	<p>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>

Surgical procedures - continued on next page

Benefit Description		
Surgical procedures (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - We may require you to participate in a non-surgical multidisciplinary program approved by us for six months prior to your bariatric surgery - We will determine the provider for the non-surgical program and surgery based on quality and outcomes. • Insertion of internal prosthetic devices. See 5(a) – Orthopedic and prosthetic devices for device coverage information. • Cardiac surgery for the implantation of stents, leads and pacemaker • Cardiac surgery for the implantation of valves • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker. Plan pays for the cost of the insertion only.</p>	<p>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care on page 22</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 and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> - surgery to produce a symmetrical appearance of breasts; - treatment of any physical complications, such as lymphedemas; 	<p>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>

Reconstructive surgery - continued on next page

Benefit Description		
Reconstructive surgery (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - breast prostheses and surgical bras and replacements (<i>see Prosthetic devices</i>) <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>	\$10 per PCP office visit \$25 per specialist visit Nothing for surgery \$100 copayment per inpatient admission	\$15 per PCP office visit \$25 per specialist visit Nothing for surgery \$250 copayment per inpatient admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to sex transformation</i> 	<i>All charges</i>	<i>All charges</i>
Oral and maxillofacial surgery	High Option	Standard Option
Oral surgical procedures, limited to: <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures. • TMJ surgery and other related non-dental treatment 	\$10 per PCP office visit \$25 per specialist visit Nothing for surgery \$100 copayment per inpatient admission	\$15 per PCP office visit \$25 per specialist visit Nothing for surgery \$250 copayment per inpatient admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> • <i>Dental services related to treatment of TMJ</i> 	<i>All charges</i>	<i>All charges</i>
Organ/tissue transplants	High Option	Standard Option
Solid organ transplants limited to: <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Liver • Lung: single/double • Pancreas • Intestinal transplants <ul style="list-style-type: none"> - Small intestine 	\$10 per PCP office visit \$25 per specialist visit Nothing for surgery \$100 copayment per inpatient admission	\$15 per PCP office visit \$25 per specialist visit Nothing for surgery \$250 copayment per inpatient admission

Organ/tissue transplants - continued on next page

Benefit Description		
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas 	<p>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>
<p>Blood or marrow stem cell transplants. The medical necessity limitation is considered satisfied if the patient meets the 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>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>
<p>Blood or marrow stem cell transplants for</p> <ul style="list-style-type: none"> • Allogeneic 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</p> <ul style="list-style-type: none"> - Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. - Bone marrow stem cell donor search and testing for compatible unrelated donors up to \$15,000 per procedure at a National Preferred Transplant Facility when you are the intended recipient. 	<p>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>

Organ/tissue transplants - continued on next page

Benefit Description		
Organ/tissue transplants (cont.)	High Option	Standard Option
<p>Transportation food and lodging - If you live over 60 miles from the transplant center and the services are pre-authorized by us:</p> <ul style="list-style-type: none"> - Transportation limited to you and one escort to a National Preferred Transplant Network or other Company Approved Transplant Facility. - Lodging and food; you receive a \$125 allowance per day for housing and food. This allowance excludes liquor and tobacco. <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient. We also cover donor screening charges for immediate family members to include spouses, parents, children, siblings, and, if appropriate, grandparents.</p>	<p>\$10 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$100 copayment per inpatient admission</p>	<p>\$15 per PCP office visit \$25 per specialist visit</p> <p>Nothing for surgery \$250 copayment per inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Donor screening tests and donor search expenses, except those performed for the actual donor • Implants of artificial organs • Transplants not listed as covered 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
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 surgical center • Office 	<p>Nothing</p>	<p>Nothing</p>

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- Be sure to read Section 4, Your costs for covered services for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PREAUTHORIZATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require preauthorization.
- Referrals to doctors or facilities not on Guam can only be made to those under contract to provide service off-island. A written referral must be made by a Plan provider and approved by the TakeCare Medical Management Department.

Benefit Description	You pay	
	High Option	Standard Option
Inpatient hospital Room and board, such as <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p>	\$100 copayment per inpatient admission	\$250 copayment per inpatient admission
Other hospital services and supplies, such as: <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays and pathology tests • Administration of blood and blood products • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Rehabilitative therapies - See 5(a) for benefit limitation 	Nothing	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> • Any Inpatient dental procedure 	<i>All charges</i>	<i>All charges</i>

Inpatient hospital - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Inpatient hospital (cont.)		
<ul style="list-style-type: none"> • Blood and blood products, whether synthetic or natural • Custodial care • Internal prosthetics except for those covered under Section 5(a) Prosthetic and Orthopedic Devices. • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home • Non-covered facilities, such as nursing homes, schools • Personal comfort items, such as telephone, television, barber services, guest meals and beds • Private nursing care • Take-home items 	<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 • Administration of blood, blood plasma, and other biologicals • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	\$10 per PCP office visit \$25 per specialist visit Nothing for surgery \$100 copayment per inpatient admission	\$15 per PCP office visit \$25 per specialist visit Nothing for surgery \$250 copayment per inpatient admission
<ul style="list-style-type: none"> • Diagnostic mammograms • Ultrasound • CT scan/MRI (prior authorization required) • X-rays 	\$10 per PCP office visit in addition to regular office visit copay	\$15 per PCP office visit in addition to regular office visit copay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Blood and blood derivatives not replaced by the member 	<i>All charges</i>	<i>All charges</i>

Benefit Description	You pay	
	High Option	Standard Option
Extended care benefits/Skilled nursing care facility benefits		
<p>Skilled nursing facility (SNF):</p> <p>The Plan provides a comprehensive range of benefits when full-time skilled nursing care and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan.</p> <p><i>Standard Option – 60 days per calendar year</i></p> <p><i>High Option – 100 days per calendar year</i></p> <p>All necessary services are covered, including:</p> <ul style="list-style-type: none"> • Bed, board and general nursing care • Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor. 	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Custodial care</i> 	<i>All Charges</i>	<i>All Charges</i>
Hospice care	High Option	Standard Option
<p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by the Plan's Medical Management Department. Services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less. Services include:</p> <ul style="list-style-type: none"> • inpatient and outpatient care • family counseling <p>Note: This benefit is limited to a maximum of up to 180 days per lifetime</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Independent nursing, homemaker services</i> 	<i>All charges</i>	<i>All charges</i>
Ambulance	High Option	Standard Option
Local ground ambulance service when medically necessary	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Transport that we determine are not medically necessary</i> • <i>Air ambulance services</i> 	All charges	All charges

Section 5(d) Emergency services/accidents

Important things you should keep in mind about these benefits:

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

What is a medical emergency?

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

What to do in case of emergency?

In a life or limb threatening emergency, call 911 or go to the nearest hospital emergency room or other facility treatment. You do not need authorization from your primary care physician (PCP) before you go. A true emergency is covered no matter where you are.

Emergencies within our service area: If you are in our service area and receive emergency care that results in your hospitalization, notify your PCP on the first business day following your admission, so that he or she can coordinate any follow-up treatment.

When you need urgent care while you are in our service area, call your PCP. Your PCP can assess the situation and decide what type of care you need. Ask your PCP about after-hours and "on-call" procedures now, before you need these services. If your PCP's office is closed, you may access the FHP Urgent Care Center.

Emergencies outside our service area: If you receive emergency or urgent care outside our service area, you must contact the TakeCare Customer Service Department at 1/671-647-3526 within 48 hours, unless it was not reasonably possible to do so, to let us know what has happened and where you went for care; otherwise, your care will not be covered. If you are hospitalized outside the service area, we may arrange for your transfer to a Plan facility as soon as it is medically appropriate to do so.

When you have to file a claim: Please refer to Section 7 for information on how to file a claim, or contact our customer Service Department at 1/671-647-3526.

Note: We do not coordinate benefits for outpatient prescription drugs.

Benefit Description	You pay	
	High Option	Standard Option
Emergency within our service area		
<ul style="list-style-type: none"> Emergency care at a doctor's office Emergency care at FHP urgent care center 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<ul style="list-style-type: none"> Emergency care as an outpatient at a hospital including doctors' services 	\$50 copay per emergency room visit and all charges after \$500 Note: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply	\$75 copay per emergency room visit and all charges after \$500 Note: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply
Emergency outside our service area		
<ul style="list-style-type: none"> Emergency care at a doctor's office Emergency care at an urgent care center Emergency care as an outpatient at a hospital, including doctors' services 	\$50 copay per emergency room visit and all charges after \$500 per visit Note: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply	20% of the first \$500 of charges and all charges after \$500 per visit Note: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply
<i>Not covered:</i> <ul style="list-style-type: none"> <i>Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers</i> <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i> 	<i>All charges</i>	<i>All charges</i>
Ambulance		
Professional ambulance service when medically necessary. Note: See 5(c) for non-emergency service.	Nothing	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> <i>Air ambulance</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 are payable only when we determine they are medically necessary.
- Be sure to read Section 4, Your costs for covered services, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay	
	High Option	Standard Option
Mental health and substance abuse benefits		
<p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	Your cost sharing responsibilities are no greater than for other illnesses or conditions.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers. • Medication management • Diagnostic and treatment of psychiatric conditions, mental illness or disorders of children, adolescents, and adults: Outpatient services include: <ul style="list-style-type: none"> - Diagnostic tests crisis intervention and stabilization for acute episodes - Psychological testing necessary to determine appropriate psychiatric treatment - Psychiatric treatment (including individual and group therapy visits) - Medication evaluation and management 	\$25 per specialist visit	\$25 per specialist visit
<p>Diagnosis and treatment of alcoholism and drug abuse. Outpatient services include:</p> <ul style="list-style-type: none"> • Detoxification (the withdrawal process from physically-addictive drugs and/or alcohol when withdrawal is likely to cause medical or life-threatening complications) 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit

Mental health and substance abuse benefits - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Mental health and substance abuse benefits (cont.)		
<ul style="list-style-type: none"> Treatment and counseling (including individual and group therapy visits) 	\$10 per PCP office visit \$25 per specialist visit	\$15 per PCP office visit \$25 per specialist visit
<ul style="list-style-type: none"> Services provided by a hospital or other facility Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment Day treatment programs for substance abuse 	\$100 copayment per inpatient admission	\$250 copayment per inpatient admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Services we have not approved.</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>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another</p>	<i>All charges</i>	<i>All charges</i>

Preauthorization	To be eligible to receive these enhanced mental health and substance abuse benefits you must follow your treatment plan and all of our network authorization processes. Please call 1/671-647-3526 for more information.
Special transitional benefit	<p>If a mental health or substance abuse professional provider is treating you under our plan as of January 1, 2007, you will be eligible for continued coverage with your provider for up to 90 days under the following conditions:</p> <p>If your mental health or substance abuse professional provider with whom you are currently in treatment leaves the plan at our request for other than cause.</p> <p>If this condition applies to you, we will allow you reasonable time to transfer your care to a Plan mental health or substance abuse professional provider. During the transitional period, you may continue to see your treating provider. This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2007, the 90 day period ends before January 1 and this transitional benefit does not apply.</p>
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 are payable only when we determine they are medically necessary.
- Be sure to read Section 4, Your costs for covered services, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician must write the prescription.
- **Where you can obtain them.** You must fill the prescription at a plan pharmacy, or by mail for a maintenance medication
- **We use a formulary.** The TakeCare Formulary is a list of over 1600 prescription drugs that Plan physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to TakeCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of Plan physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. TakeCare physicians will request prior authorization for some non-formulary drugs. A Plan physician may initiate the prior authorization request simply by phoning or faxing in the request. Requests are generally processed within ten minutes although a few require up to 2 working days when additional information is needed from the physician.
- **These are the dispensing limitations.** Prescription drugs will be dispensed for up to a 30-day supply or one commercially prepared unit per copayment (i.e., one inhaler, one vial of ophthalmic medication, one tube of ointment, one vial of insulin). For drugs that could be habit forming, the prescription unit is set at a smaller quantity for the protection and safety of our members.

A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the non-formulary copayment.

Updating of prior authorizations may be required. Clinical edits (limitations) can be used for safety reasons, quantity limitations and benefit plan exclusions and may require preauthorization.

Prescription drugs can also be obtained through the mail order program for up to a 90 days supply of oral medication; 6 vials of insulin; or 3 commercially prepared units (i.e., inhaler, vials ophthalmic medication or topical ointments or creams). Call 1(800) 531-3341 for mail order customer service. You pay two (2) copayments for a 90 day supply of medications through mail order.
- **Why use generic drugs?** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- **When you do have to file a claim:** Please refer to Section 7 for information on how to file a pharmacy claim, or contact our Customer Service Department at 1/671-647-3526.

Benefit Description	You pay	
	High Option	Standard Option
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as <i>Not covered</i>. • Insulin, copay charged to each vial • Disposable needles and syringes for the administration of covered medications; lancets • Oral contraceptive drugs (Injectable and implantable contraceptive drugs are covered under Section 5(a) Family Planning) 	<p>\$5 for each generic prescription unit or refill \$10 for each brand formulary prescription unit or refill \$20 for each non-formulary prescription unit or refill</p> <p>Note: If there is no generic equivalent available, you will still have to pay the non-formulary copay</p>	<p>\$10 for each generic prescription unit or refill \$20 for each brand formulary prescription unit or refill \$30 for each non-formulary prescription unit or refill</p> <p>Note: If there is no generic equivalent available, you will still have to pay the non-formulary copay</p>
<ul style="list-style-type: none"> • Contraceptive diaphragms • Growth hormone 	\$5 for each	\$5 for each
<ul style="list-style-type: none"> • Drugs for sexual dysfunction are covered when Plan criteria is met. Contact TakeCare for dose limits at 1/671-647-3526 	50% per prescription unit or refill up to the dosage limits and all charges above that limit	50% per prescription unit or refill up to the dosage limits and all charges above that limit
<ul style="list-style-type: none"> • Oral fertility drugs 	Nothing	50% per prescription unit or refill up to the dosage limits and all charges above that limit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Drugs to enhance athletic performance</i> • <i>Drugs obtained at a non-Plan pharmacy</i> • <i>Hospital take-home drugs</i> • <i>Medical supplies (such as dressing, and antiseptics)</i> • <i>Weight loss medications including anorexients, anti-obesity agents, appetite suppressants, or anorexiogenic agents</i> • <i>Non-prescription medicines</i> • <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them unless listed in the formulary</i> • <i>Replacement of lost, stolen or destroyed medication</i> 	<i>All charges</i>	<i>All charges</i>

Section 5(g) Special features

Feature	Description
FHP	
FHP Health Center – Urgent Care Center	Extended care hours are available to Plan members. If your primary care physician’s clinic is closed, you may access FHP’s Urgent Care services.
Health Improvement Programs	<p>The following programs are available to members at the FHP Health Center only:</p> <p>Taking Charge of Diabetes: a self-directed intervention program that addresses both self-care and lifestyle areas. The major components are interactive member materials, telephonic support, and provider reporting.</p> <p>Taking Charge of Your Heart Health: a self directed lifestyle management program focusing on behavior modification with diet, exercise, stress, tobacco use and self-care.</p> <p>Stop Smoking Program: highly effective self-paced smoking cessation program designed to meet individual needs. The major components are counselor support and interactive member materials. This program requires a \$20 copayment for materials and a \$20 copayment for a nicotine replacement prescription.</p> <p>Senior Member Health Questionnaire: a program designed to identify patient health needs and positively affect their overall health.</p>
Sagua Managu Birthing Center	Labor and delivery is covered at 100% for high and standard option.

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
- Plan dentists must provide or arrange your care.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, Your costs for covered services, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- Dental services are limited to \$1,500 plan maximum per member per benefit year (High Option and Standard Option).

Benefit Description	You Pay	
Accidental injury benefit	High Option	Standard Option
<p>We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.</p> <p>Note: If you are outside the service area and receive services from a non-plan dentist, we will reimburse you up to \$100.00</p>	Nothing	Nothing

Dental Benefits	You Pay	
Service	High Option	Standard Option
<p>OFFICE VISIT X-rays, including bitewings (once a year) and panoramic (once every three years) oral examination and treatment plan; vitality test; and oral cancer exam</p>	Nothing	Nothing
<p>PREVENTIVE SERVICES Prophylaxis (once every 6 month); sealants (up to age 12); annual topical application of fluoride (up to age 12);</p>	Nothing	Nothing
<p>RESTORATIVE DENTISTRY Amalgam -one, two or three surfaces; composite--one or two surfaces—anterior</p>	20% of covered charges	All charges
<p>SIMPLE EXTRACTIONS Simple extraction for fully erupted teeth only</p>	20% of covered charges	All charges
<p>PROSTHODONTICS Full and partial dentures; crowns and bridges; repair; relining and/or reconstruction of dentures</p>	75% of covered charges	All charges
<p>PRESCRIPTION DRUGS</p>	All charges	All charges

Non-FEHB benefits available to Plan members

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

Supplemental Dental Coverage

TakeCare offers a dental plan to supplement the dental coverage provided in the TakeCare FEHBP plan option you have selected. Enrollment in the supplemental dental coverage will be coordinated with your FEHB dental coverage. The supplemental dental plan covers services provided by participating dental providers and provides coverage as follows:

Service	You pay
DIAGNOSTIC SERVICE Routine x-rays (full mouth series are limited to once every three years and include eighteen x-rays or four bitewings, two PAs and a panograph), clinical examination and other diagnostic treatment planning (exams are limited to one per benefit year for members 12 and older).	Nothing
PREVENTIVE SERVICE Routine teeth cleaning (prophylaxis), and fluoride treatment and sealants for children up to the age of 12.	Nothing
RESTORATIVE SERVICE Routine fillings (silver amalgam and anterior composite-second bicuspid to second bicuspid). Posterior composites are not covered, however an allowance for a comparable silver amalgam restoration will be made. The difference in fees is the member's responsibility.	Nothing
SIMPLE EXTRACTIONS Simple non-surgical extractions of fully erupted teeth only. Extractions solely for purpose of orthodontic treatment are not covered. Surgical extractions of unerupted or impacted teeth and general anesthesia are not covered.	Nothing
ENDODONTICS Root canal fillings, pulp treatment.	50% of covered charges
PERIODONTICS Consultation, evaluation, and treatment of soft tissue and bones supporting teeth, subgingival curettage, gross scaling, subgingival scaling and root planing, periodontal maintenance (applicable only to member's undergoing or who have completed periodontal treatment) and periodontal surgery.	50% of covered charges
PROSTHODONTICS Full and partial dentures; repairs, relining and/or reconstruction of dentures. Porcelain and/or gold crowns and bridges, space maintainers, resin and stainless steel crowns. Occlusal guards are not covered.	50% of covered charges
PRESCRIPTION DRUGS	All charges
PRE-MEDICATIONS Pre-medications and nitrous oxide	All charges

Dental Plan Maximum

The supplemental dental plan will pay a maximum of \$1,500 per member per calendar year.

For more details on the coverage and cost of the supplemental dental plan and how to enroll, call 1/671-647-3526.

Section 6 General exclusions – things we don't cover

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

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see Emergency services/accidents);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants);
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7 Filing a claim for covered services

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

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

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. For claims questions and assistance, call us at 1/671-647-3526.

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

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

Submit your claims to: P.O. Box 6578, Tamuning, Guam 96931

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.

Section 8 The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization/prior approval 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; andb) Send your request to us at: P.O. Box 6578, Tamuning, Guam 96931; andc) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andd) 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); orb) Write to you and maintain our denial - go to step 4; orc) 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 Health Insurance Group 3 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.

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

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.

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

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

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

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

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

Note: If you have a serious or life threatening condition (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

- a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 1/671-647-3526 and we will expedite our review; or
- b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You may call OPM's Health Insurance Group 3 at 202/606-0737 between 8 a.m. and 5 p.m. eastern time.

Section 9 Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you 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 can enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- **Part D (Medicare prescription drug coverage).** There is a monthly premium for Part D coverage. 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 will probably not need to file a claim form when you have both our Plan and the Original Medicare Plan.

When we are the primary 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 us at 1-671-647-3526.

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 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 Medicare Part D and we are the secondary payer, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

Medicare always makes the final determination as to whether they are the primary 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 the program.

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 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. You may also be responsible for additional amounts. See page 12.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 12.
Covered services	Care we provide benefits for, as described in this brochure.
Custodial Care	Day to day care that can be provided by a non-medical individual. Custodial care that lasts longer than 90 days may be considered LongTerm Care
Deductible	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 12.
Medical necessity	Medical necessity refers to medical services or hospital services which are determined by us to be: <ul style="list-style-type: none">• Rendered for the treatment or diagnosis of an injury or illness; and• Appropriate for the symptoms, consistent with diagnosis, and otherwise in accordance with sufficient scientific evidence and professionally recognized standards; and• Not furnished primarily for the convenience of the member, the attending physician, or other provider of service; and• Furnished in the most economically efficient manner which may be provided safely and effectively to the member.
Plan allowance	Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance by our contracted rate with the participating provider. If the charges exceed our contracted rate, you will be responsible for the excess over the allowance in addition to your coinsurance.
Us/We	Us and We refer to TakeCare
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 you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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

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

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

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

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

- **When benefits and premiums start**

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 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 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. If you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions about your health. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **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 and LEX 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 (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., EST. 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 website at www.opm.gov/insure/dentalvision. This site also provides links to each plan's website, 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 website 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 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.

Summary of benefits for TakeCare - 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.

Benefits	You pay	Page
Medical services provided by physicians:		
<ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	<p>High Option - Office visit copayment: \$10 primary care \$25 specialist</p> <p>Standard Option - Office visit copayment: \$15 primary care \$25 specialist for</p>	16
Services provided by a hospital:		
<ul style="list-style-type: none"> • Inpatient 	<p>High Option - \$100 copayment per admission</p> <p>Standard Option - \$250 copayment per admission</p>	31
<ul style="list-style-type: none"> • Outpatient 	Outpatient services are covered at your office visit copayment	32
Emergency benefits:		
<ul style="list-style-type: none"> • In-area 	<p>High Option - \$50 copayment per emergency room visit and all charges after \$500</p> <p>Standard Option - \$75 copayment per emergency visit and all charges over \$500</p>	34
<ul style="list-style-type: none"> • Out-of-area 	<p>High Option - \$50 copayment per emergency room visit and all charges after \$500</p> <p>Standard Option - 20% of 1st \$500 and all charges after \$500.</p>	34
Mental health and substance abuse treatment:		
	Regular cost sharing	36
Prescription drugs:		
<ul style="list-style-type: none"> • Retail pharmacy 		38

	<p>High Option - \$5 generic formulary \$10 brand formulary \$20 non-formulary</p> <p>Standard Option - \$10 generic formulary \$20 brand formulary \$30 non-formulary</p>	
• Mail order	2 copayments for 3 months supply	38
Dental care:	<p>High Option - Nothing for preventive services scheduled allowance for other services.</p> <p>Standard Option - Nothing for preventive services</p>	41
Vision care:	<p>High Option - \$10 office visit copayment</p> <p>Standard Option - \$15 office visit copayment.</p>	22
Special features:		40
Protection against catastrophic costs (out-of-pocket maximum):	<p>High Option - Nothing after \$1,000 per person or \$3,000 per Self & Family enrollment per calendar year.</p> <p>Standard Option - Nothing after \$3,000 per person or \$6,000 per Self & Family enrollment per calendar year.</p> <p>Some costs do not count toward this protection</p>	12

2007 Rate Information for - TakeCare

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
High Option Self Only	JK1	\$141.92	\$98.03	\$307.49	\$212.40	\$167.54	\$72.41
High Option Self and Family	JK2	\$321.89	\$308.64	\$697.43	\$668.72	\$380.01	\$250.52
Standard Option Self Only	JK4	\$130.28	\$43.43	\$282.28	\$94.09	\$154.17	\$19.54
Standard Option Self and Family	JK5	\$321.89	\$136.85	\$697.43	\$296.51	\$380.01	\$78.73