

# Blue Care Network

[www.MiBCN.com](http://www.MiBCN.com)



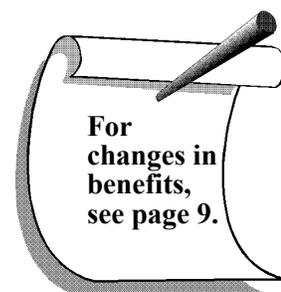
A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

## 2008

## A Health Maintenance Organization (High Option)

**Serving:** Most of Michigan

**Enrollment in this plan is limited. You must live or work in our geographic service area to enroll. See page 7 for requirements.**



### Enrollment codes for this Plan:

#### East Region

K51 High Option Self Only  
K52 High Option Self and Family

#### Mid Region

LN1 High Option Self Only  
LN2 High Option Self and Family

#### Southeast Region

LX1 High Option Self Only  
LX2 High Option Self and Family



Blue Care Network has 2008 accreditation from the National Committee for Quality Assurance.

Special Notice: Effective Jan. 1, 2008, Blue Care Network will eliminate the Standard Option (enrollment codes: K4, K5, LN4, LN5, LX4, LX5)



Authorized for distribution by the:



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

RI 73-153

Important Notice from Blue Care Network about

Our Prescription Drug Coverage and Medicare

OPM has determined that Blue Care Network 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 cancel your FEHB coverage, you may not re-enroll in the FEHB Program.

Please be advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly 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 15 through December 31) 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](http://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](http://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

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This brochure describes the benefits of Blue Care Network (BCN) under our contract (CS 2011) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. The address for Blue Care Network's administrative offices is:

Blue Care Network  
20500 Civic Center Drive  
Southfield, MI 48076

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, 2008, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2008, and changes are summarized on page 9. Rates are shown at the end of this brochure.

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## Plain Language

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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 Blue Care Network.
- 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](http://www.opm.gov/insure) or e-mail OPM at [fehbwebcomments@opm.gov](mailto:fehbwebcomments@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.

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## Stop Health Care Fraud!

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

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

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

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan or OPM representative. .
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- 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 1-800-662-6667 and explain the situation.
  - If we do not resolve the issue:

**CALL  
THE HEALTH CARE FRAUD HOTLINE  
1-202-418-3300**

**OR WRITE TO  
United States Office of Personnel Management  
Office of the Inspector General Fraud Hotline  
1900 E Street NW — Room 6400  
Washington, DC 20415-1100**

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

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## Preventing medical mistakes

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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](http://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 you choose quality health care providers and improve the quality of care you receive.
- [www.npsf.org](http://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](http://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](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.
- [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and health care professionals working to improve patient safety.
- [www.quic.gov/report](http://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.

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## Section 1. Facts about this HMO Plan

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This Plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals and other providers that contract with us. Our Plan providers coordinate your health care services, and we are solely responsible for the selection of these providers in your area. Contact us for a copy of our most recent provider directory by calling 1-800-662-6667.

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

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

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

### **General features of our High Option Benefit**

BCN offers a High Option Benefit that is described in Section 5. Make sure you review the coverage that is available.

Under the High Option Benefit, there is no calendar year deductible. High Option benefits are paid in full or in full after you pay a copayment amount when you receive a referral for nonpreventive services.

### **How we pay providers**

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

More than 13,000 participating physicians provide health care services to BCN enrollees. These doctors are located in private offices and medical centers throughout the service area.

### **Your rights**

OPM requires that all FEHB plans provide certain information to their FEHB members about us, our networks and our providers. OPM's FEHB Web site ([www.opm.gov/insure](http://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.

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

All members have the right to:

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

- Receive written information about BCN, its services, practitioners and providers and member rights and responsibilities in a clear and understandable manner
- Know BCN's financial relationships with its health care facilities or primary care physician groups

BCN members also have responsibilities as outlined in this brochure.

All members have the responsibility to:

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

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

If you want more information about us, call 1-800-662-6667, write to Blue Care Network, 20500 Civic Center Drive, Southfield, MI 48076 or visit our Web site at [www.MiBCN.com](http://www.MiBCN.com).

**Your medical and claims records are confidential**

We will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

**Service Area**

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

**East Michigan — Code K5**

Serving Arenac, Bay, Genesee, Gratiot, Isabella, Lapeer, Midland, Saginaw, Shiawassee (excluding the towns of Perry, Shaftsburg and Morrice) and Tuscola counties.

**Mid-Michigan — Code LN**

Serving Clinton, Eaton, Ingham, Jackson, and parts of Shiawassee (the towns of Perry, Shaftsburg and Morrice), parts of Ionia (the township of Danby and town of Portland) and Hillsdale (except for Somerset and Wright townships and Waldron Village) counties.

**Southeast Michigan — Code LX**

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

## **Out-of-Area Care**

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

If you or a covered family member move outside our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. Blue Care Network is affiliated with BlueCard, a national network of Blue Cross and Blue Shield plans. Members can obtain follow up and urgent care when traveling outside of Michigan by contacting BlueCard at 1-800-810-BLUE or [www.bcbs.com](http://www.bcbs.com). Members living away from home for part of the year — students at college, for instance — can also use BlueCard for routine care.

If you or a family member move, you do not have to wait until open enrollment season to change plans. Contact your employer or retirement office.

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## Section 2. How we change for 2008

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Do not rely only 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 this Plan

- United States Postal Service nonlaw enforcement career employees may now be covered either by Postal Category 1 or Postal Category 2 premium rates. See page 62.
- Your share of the nonpostal premium for High Option will:
  - Increase for Self only or increase for Self and Family for Southeast Michigan (code LX). See page 62.
  - Increase for Self only or increase for Self and Family for Mid- Michigan (code LN). See page 62.
  - Increase for Self only or increase for Self and Family for East Michigan (code K5). See page 62.
- We eliminated the Standard Option.
- We added coverage for one hearing exam and binaural hearing aid for children under age 19 and one unilateral hearing aid every 36 months for adults age 19 and older; a \$5 office visit copay applies (see page 21).
- We decreased the copay for emergency care at an urgent care facility from \$35 per visit to \$10 per visit (see pages 17, 33, 34).

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## Section 3. How you get care

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<b>Identification cards</b>	<p>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.</p> <p>If you do not receive your ID card within 30 days after the effective date of your enrollment or if you need replacement cards, call us at 1-800-662-6667 or write to us at Blue Care Network, 20500 Civic Center Dr., Southfield, MI 48076. You may also request replacement cards through our Web site at <a href="http://www.MiBCN.com">www.MiBCN.com</a>.</p>
<b>Where you get covered care</b>	<p>You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and/or coinsurance.</p>
<ul style="list-style-type: none"><li>• <b>Plan providers</b></li></ul>	<p>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.</p> <p>We list Plan providers in our provider directory, which we update periodically. You can also find Plan providers in your area on our Web site at <a href="http://www.MiBCN.com/find">www.MiBCN.com/find</a>.</p>
<ul style="list-style-type: none"><li>• <b>Plan facilities</b></li></ul>	<p>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 our provider directory, which we update periodically. You can also find Plan facilities in your area on our Web site at <a href="http://www.MiBCN.com/find">www.MiBCN.com/find</a>.</p>
<b>What you must do to get covered care</b>	<p>It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. You can select any primary care physician who is accepting new patients from our provider directory for your region.</p>
<ul style="list-style-type: none"><li>• <b>Primary care</b></li></ul>	<p>Your primary care physician can be a family or general practitioner, an internist or, for your children, a pediatrician. Your primary care physician will provide most of your health care or give you a referral to see a specialist.</p> <p>If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one. You may also change primary care physicians through our Web site at <a href="http://www.MiBCN.com/find">www.MiBCN.com/find</a>.</p>
<ul style="list-style-type: none"><li>• <b>Specialty care</b></li></ul>	<p>Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, female members may self refer to a gynecologist or obstetrician-gynecologist for their annual well-woman exams and routine services.</p> <p>Here are some other things you should know about specialty care:</p> <ul style="list-style-type: none"><li>• 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 from us beforehand).</li></ul>

- 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.
  - Terminate our contract with your specialist for other than cause;
  - Drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program Plan;
  - Reduce our service area and you enroll in another FEHB Plan,

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

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

• **Hospital care**

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

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service department immediately at 1-800-662-6667. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

- You are discharged, not merely moved to an alternative care center; or
- The day your benefits from your former plan run out; or
- The 92<sup>nd</sup> 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.

**Circumstances beyond our control**

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

**Services requiring our prior approval**

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

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

- Inpatient hospitalization
- Reconstructive surgery
- Transplants
- Certain infertility treatments
- Home health care
- Nursing home care
- Physical/occupational/speech therapy
- Cardiac/pulmonary rehabilitation
- Surgical treatment of morbid obesity
- Growth hormone therapy

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

The contracted obstetrician-gynecologist practitioner must still obtain prior authorization from the PCP for hospital admissions and outpatient surgeries for eligible conditions, with the exception of routine deliveries.

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

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

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

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## Section 4. Your costs for covered services

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

<b>Copayments</b>	<p>A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services.</p> <p>Example: When you see your primary care physician you pay a copayment of \$10 per office visit and when you go to the hospital, you pay \$50 per visit for emergency care.</p>
<b>Cost-sharing</b>	<p>Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., coinsurance and copayments) for the covered care you receive.</p>
<b>Deductible</b>	<p>A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. Copayments do not count toward any deductible.</p> <p>There is no deductible for the High Option Benefit.</p>
<b>Coinsurance</b>	<p>Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance doesn't begin until you meet your deductible.</p> <p>Example: In our Plan, you pay 50% of our allowance for infertility services and durable medical equipment.</p>
<b>Your catastrophic protection out-of-pocket maximum</b>	<p>There is no out-of-pocket maximum for the High Option Benefit.</p>
<b>Carryover</b>	<p>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.</p>
<b>When government facilities bill us</b>	<p>Facilities of the Department of Veterans Affairs, the Department of Defense and the Indian Health Services are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow.</p>

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## Section 5. High Option Benefits Table of Contents

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See page 9 for how our benefits changed this year. Page 59 provides a benefits summary.

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## Section 5. High Option Benefits Overview

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This Plan offers a High Option Benefit that is described in this section.

Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the general exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice or more information about High Option benefits, call us at 1-800-662-6667 (TTY users: 1-800-257-9980) or visit our Web site at [www.MiBCN.com](http://www.MiBCN.com).

### High Option

- **No deductible**
- **Office visits**  
You pay \$10 for office visits.
- **Adult routine physicals and screening**  
You pay \$10 for periodic routine physicals by your primary care provider.
- **Maternity care**  
You pay \$10 for prenatal and postnatal care.
- **Prescription drugs**  
**Retail:** You pay a \$5 copayment for generic drugs, a \$20 copayment for brand-name drugs.  
**Mail order:** You pay a \$10 copayment for generic drugs, a \$40 copayment for brand-name drugs.
- **Chiropractic care**  
You pay \$10 per office visit. A referral is required by your primary care physician.

## 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.
- There is no deductible for the High Option benefit.

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
<b>Diagnostic and treatment services</b>	<b>High Option</b>
Professional services of physicians <ul style="list-style-type: none"> <li>• In physician's office</li> </ul>	\$10 per office visit
Professional services of physicians <ul style="list-style-type: none"> <li>• In an urgent care center</li> <li>• During a hospital stay</li> <li>• In a skilled nursing facility</li> <li>• Office medical consultation</li> <li>• Second surgical opinion</li> </ul>	\$10 per office visit
<ul style="list-style-type: none"> <li>• At home</li> </ul>	\$10 per office visit
<b>Lab, X-ray and other diagnostic tests</b>	<b>High Option</b>
Tests, such as: <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Nonroutine Pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Nonroutine mammograms</li> <li>• Prenatal ultrasound</li> <li>• X-rays</li> <li>• CAT Scans/MRI</li> <li>• Ultrasound (except prenatal)</li> <li>• Electrocardiogram and EEG</li> </ul>	Covered, \$10 office visit copayment may apply.

Benefit Description	You pay
<b>Preventive care, adult</b>	<b>High Option</b>
Routine physical every year, which includes routine screenings, such as: <ul style="list-style-type: none"> <li>• Total blood cholesterol</li> <li>• Colorectal cancer screening, including               <ul style="list-style-type: none"> <li>- Fecal occult blood test</li> <li>- Sigmoidoscopy, screening — every five years starting at age 50</li> <li>- Double contrast barium enema — every five years starting at age 50</li> <li>- Colonoscopy screening — every 10 years starting at age 50</li> </ul> </li> </ul>	Covered, \$10 office visit copayment may apply.
Routine prostate specific antigen (PSA) test — one annually for men age 40 and older	Covered, \$10 office visit copayment may apply.
Routine Pap test  Note: The office visit is covered if Pap test is received on the same day; see <i>Diagnostic and treatment services</i> .	Covered, \$10 office visit copayment may apply.
Routine mammogram — covered for women age 35 and older, as follows: <ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five-year period</li> <li>• From age 40 through 64, one every calendar year</li> <li>• At age 65 and older, one every two consecutive calendar years</li> </ul>	Covered, \$10 office visit copayment may apply.
Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC)	Covered, \$10 office visit copayment may apply.
<i>Not covered: Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i>	<i>All charges.</i>
<b>Preventive care, children</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Childhood immunizations recommended by the American Academy of Pediatrics</li> </ul>	Covered, \$10 office visit copayment may apply.
<ul style="list-style-type: none"> <li>• Well-child visits for routine examinations, immunizations and care (up to age 22)</li> <li>• Examinations, such as:               <ul style="list-style-type: none"> <li>- Vision screening to determine the need for vision exam</li> <li>- Hearing screening to determine the need for hearing exam</li> </ul> </li> </ul>	Covered, \$10 office visit copayment may apply.
<b>Maternity care</b>	<b>High Option</b>
Complete maternity (obstetrical) care, such as: <ul style="list-style-type: none"> <li>• Prenatal care</li> <li>• Postnatal care</li> <li>• Delivery</li> </ul> Note: Here are some things to keep in mind:	\$10 copay per office visit  Nothing (See inpatient hospitalization.)

*Maternity care - continued on next page*

Benefit Description	You pay
<b>Maternity care (cont.)</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• You do not need to precertify your normal delivery; see this page for other circumstances, such as extended stays for you or your baby.</li> <li>• 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.</li> <li>• 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 nonroutine treatment only if we cover the infant under a Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision.</li> <li>• We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).</li> </ul>	<p>\$10 copay per office visit</p> <p>Nothing (See inpatient hospitalization.)</p>
<p><i>Not covered: Routine sonograms to determine fetal age, size or sex.</i></p>	<p><i>All charges.</i></p>
<b>Family planning</b>	<b>High Option</b>
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Voluntary sterilization (See Surgical procedures Section 5b)</li> <li>• Surgically implanted contraceptives* (such as Norplant®)</li> <li>• Injectable contraceptive drugs* (such as Depo-Provera®)</li> <li>• Intrauterine devices (IUDs)</li> <li>• Diaphragms</li> </ul> <p>*Contraceptive devices, injectables and implants are provided in your physician's office.</p>	<p>Covered, \$10 office visit copayment may apply.</p> <p>Drugs are covered under the pharmacy benefit.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary surgical sterilization</i></li> <li>• <i>Genetic counseling</i></li> </ul>	<p><i>All charges.</i></p>
<b>Infertility services</b>	<b>High Option</b>
<p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> <li>• Artificial insemination: <ul style="list-style-type: none"> <li>- Intravaginal insemination (IVI)</li> <li>- Intracervical insemination (ICI)</li> <li>- Intrauterine insemination (IUI)</li> </ul> </li> <li>• Fertility drugs</li> </ul> <p>Note: We cover injectable fertility drugs under the medical benefit and oral fertility drugs under the prescription drug benefit.</p>	<p>50% coinsurance</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> <li>- <i>In vitro fertilization</i></li> <li>- <i>Embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)</i></li> </ul> </li> </ul>	<p><i>All charges.</i></p>

*Infertility services - continued on next page*

Benefit Description	You pay
<b>Infertility services (cont.)</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>- <i>Zygote transfer</i></li> <li>• <i>Services and supplies related to ART procedures</i></li> <li>• <i>Cost of donor sperm</i></li> <li>• <i>Cost of donor egg</i></li> </ul>	<i>All charges.</i>
<b>Allergy care</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Testing and treatment</li> <li>• Allergy injections</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>• Allergy serum</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>• Allergy care office visit</li> </ul>	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Provocative food testing</i></li> <li>• <i>Sublingual allergy desensitization</i></li> </ul>	<i>All charges.</i>
<b>Treatment therapies</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Chemotherapy and radiation therapy</li> </ul> <p>Note: High-dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 29.</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis — hemodialysis and peritoneal dialysis</li> <li>• Intravenous (IV)/Infusion Therapy — Home IV and antibiotic therapy</li> <li>• Growth hormone therapy (GHT)</li> </ul> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>We only cover GHT when we preauthorize the treatment. Ask your prescribing doctor to get preauthorization from us. We will ask for information that establishes that GHT is medically necessary. GHT must be authorized before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p>	<p>\$10 per office visit</p> <p>Outpatient facility setting: no copayment</p>

Benefit Description	You pay
<b>Physical and occupational therapies</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• 60 visits per condition for the services of the following:               <ul style="list-style-type: none"> <li>- Qualified physical therapists and</li> <li>- Occupational therapists</li> </ul> </li> </ul> <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>Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 60 consecutive days. Phases three and four of cardiac rehab are not covered.</p>	<p>\$10 per office visit</p> <p>\$10 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Long-term rehabilitative therapy</li> <li>• Exercise programs</li> <li>• Any alternative treatment such as acupuncture, herbal treatments, massage therapy, therapeutic touch, aromatherapy, naturopathic medicine (herbs and plants), homeopathy and traditional Chinese medicine</li> </ul>	<p><i>All charges.</i></p>
<b>Speech therapy</b>	<b>High Option</b>
60 visits per condition	\$10 per office visit
<b>Hearing services (testing, treatment, and supplies)</b>	<b>High Option</b>
Hearing screening performed at your primary care physician's office to determine the need for a hearing exam	\$10 per office visit
<ul style="list-style-type: none"> <li>• One hearing exam</li> <li>• Binaural hearing aid for children under age 19</li> <li>• One unilateral hearing aid every 36 months for adults age 19 and older</li> </ul> <p>Note: We cover standard hearing aids only.</p>	\$5 per office visit
<b>Vision services (testing, treatment, and supplies)</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Annual eye examination from Plan optometrists or ophthalmologists to determine the need for lenses to correct or improve eyesight.</li> </ul>	\$5 per eye exam
<ul style="list-style-type: none"> <li>• One pair of colorless plastic or glass lenses every 12 months when prescribed or dispensed by a physician or optician. The lenses may be single, bifocal, trifocal or lenticular.</li> <li>• Elective contacts may be chosen instead of spectacle lenses and a frame. There is no copay for elective contacts, but you are responsible for any charges in excess of our allowance.</li> <li>• We pay for one pair of medically necessary contact lenses every 12 months, in lieu of lenses and frames. The member is responsible for the applicable copayment.</li> </ul>	\$7.50 copay
Note: Contact lenses are considered medically necessary if:	

*Vision services (testing, treatment, and supplies) - continued on next page*

Benefit Description	You pay
<b>Vision services (testing, treatment, and supplies) (cont.)</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• They are the only way to correct vision to 20/70 in the better eye; or</li> <li>• They are the only effective treatment to correct keratoconus, irregular astigmatism or irregular corneal curvature.</li> </ul> <p>We pay for nonmedically necessary but prescribed contact lenses. The member is responsible for the difference between the Plan's payment (a maximum of \$35) and the provider's charge for the contact lenses. We do not pay for cosmetic contact lenses that do not improve vision.</p>	
<ul style="list-style-type: none"> <li>• One pair of frames every 24 months</li> </ul>	All charges above \$42.50
<ul style="list-style-type: none"> <li>• Non-Plan providers of vision services are paid at 75 percent of reasonable charges.</li> </ul>	\$5 plus all charges above Plan allowance
<p>Note: See <i>Preventive care, children</i> for eye exams for children.</p>	
<p>Note: Your vision benefits are administered by Blue Cross Blue Shield of Michigan. Please contact Blue Cross Blue Shield of Michigan concerning your vision benefits.</p> <ul style="list-style-type: none"> <li>• If you live in southeastern Michigan, call 1-800-637-2227.</li> <li>• If you live in eastern or mid-Michigan, call 1-800-637-2227.</li> <li>• If you live in western Michigan, call 1-800-972-9797.</li> <li>• If you live in the Upper Peninsula, call 1-800-562-7884.</li> </ul>	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Eye exercises</i></li> <li>• <i>Photo-sensitive lenses</i></li> <li>• <i>Nonmedically necessary tinted lenses</i></li> <li>• <i>Safety glasses</i></li> <li>• <i>Repair or replacement of lost or broken lenses or frames</i></li> </ul>	<i>All charges.</i>
<b>Foot care</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</li> </ul> <p>See Orthopedic and prosthetic devices for information on podiatric shoe inserts.</p>	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i></li> <li>• <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i></li> </ul>	<i>All charges.</i>

Benefit Description	You pay
<b>Orthopedic and prosthetic devices</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Prosthetics and orthotics are covered for the basic item and any special features that are medically necessary and preauthorized by BCN.</li> <li>• Artificial limbs and eyes; stump hose</li> <li>• Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy</li> <li>• Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants and surgically implanted breast implant following mastectomy. Note: We pay internal prosthetic devices as hospital benefits; see Section 5 (c) for payment information. See 5(b) for coverage of the surgery to insert the device.</li> <li>• Corrective orthopedic appliances for nondental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.</li> </ul>	50% of charges
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Orthopedic and corrective shoes</i></li> <li>• <i>Arch supports</i></li> <li>• <i>Foot orthotics</i></li> <li>• <i>Heel pads and heel cups</i></li> <li>• <i>Lumbosacral supports</i></li> <li>• <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i></li> <li>• <i>Repair or replacement due to loss or damage</i></li> </ul>	<i>All charges</i>
<b>Durable medical equipment (DME)</b>	<b>High Option</b>
<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"> <li>• Oxygen;</li> <li>• Dialysis equipment;</li> <li>• Hospital beds;</li> <li>• Wheelchairs;</li> <li>• Motorized wheelchairs if medical criteria are met;</li> <li>• Crutches;</li> <li>• Walkers;</li> <li>• Blood glucose monitors and testing supplies;</li> <li>• Insulin pumps;</li> <li>• Oxygen therapy; and</li> <li>• Nebulizers and supplies</li> </ul> <p>Note: Call our DME provider, Northwood, at 1-800-667-8496 as soon as your Plan physician prescribes this equipment. Northwood specialists will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	50% of all charges
<p><i>Not covered: Deluxe equipment and items for comfort and convenience</i></p>	<i>All charges.</i>

Benefit Description	You pay
<b>Home health services</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• 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.</li> <li>• Services include oxygen therapy, intravenous therapy and medications.</li> </ul>	\$10 per office visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Nursing care requested by, or for the convenience of, the patient or the patient's family;</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.</i></li> <li>• <i>Custodial care is not covered in settings such as your home, a nursing home, residential institution or any other setting that is not required to support medical and skilled nursing care.</i></li> </ul>	<i>All charges.</i>
<b>Chiropractic</b>	<b>High Option</b>
<p>Chiropractic visits require a primary care physician referral.</p> <ul style="list-style-type: none"> <li>• Manipulation of the spine</li> </ul>	\$10 per office visit
<ul style="list-style-type: none"> <li>• Chiropractic X-rays of the spine when taken by a chiropractor in the office</li> </ul>	Nothing
<i>Not covered: All other chiropractic services</i>	<i>All charges.</i>
<b>Alternative treatments</b>	<b>High Option</b>
No benefits.	<i>All charges.</i>
<b>Educational classes and programs</b>	<b>High Option</b>
<p><b>BlueHealthConnection<sup>®</sup></b> is an integrated health information approach to help members stay healthy, get better or improve their quality of life while living with an illness. Under this umbrella of BCN care — comprising health education, disease management, case management — members receive the information, tools and assistance they need to make informed health care choices.</p> <p><b>BCN offers these wellness programs for all members:</b></p> <p><b>Reminder card program</b> — BCN reminds members by mail and phone to get important health screenings or services. The preventive recommendations included in the program are: screening tests for members with diabetes, breast cancer screenings, cervical cancer screenings, childhood immunizations, adolescent immunizations, flu vaccines and annual checkups, including blood pressure, cholesterol and colorectal testing.</p> <p><b>Self-help guides</b> — BCN members can order self-help guides about smoking cessation, stress management, feeding your baby (birth-age 2), good nutrition for growing children (ages 2-5), high blood pressure, healthy eating and exercising, osteoarthritis, controlling cholesterol. Call toll-free 1-800-637-2972 to request materials.</p>	No charge

*Educational classes and programs - continued on next page*

Benefit Description	You pay
Educational classes and programs (cont.)	High Option
<p><b>Quit the Nic smoking cessation program</b> — Quit the Nic is a voluntary program for members and involves eight telephone counseling sessions with trained counselors during the first 90 days following members’ established smoking quit date. Group counseling sessions are encouraged and are a covered benefit for members. Blue Care Network has developed smoking cessation clinical practice guidelines that are distributed to all physicians. Call 1-800-811-1764 to enroll. Nicotine replacement therapy prescriptions are also a covered benefit for members.</p> <p><b>BlueSafe</b> – BCN and Blue Cross Blue Shield of Michigan offer a program to reduce preventable injuries through education and discounts on safety equipment and products. BCN members can show their membership ID cards to receive a 20 percent discount at Dunham’s Sports stores on bicycle helmets, protective padding, life jackets, braces and supports and safety sports glasses. Also, they can get 20 percent off all home medical equipment, including blood pressure kits, diabetes supplies and bathroom railings, at Wright &amp; Fillipis stores.</p> <p><b>Naturally Blue</b> — Blue Care Network members can receive up to 30 percent off health products and services from Healthways WholeHealth Networks by showing their ID card to Naturally Blue network participants. Discounts cover these services:</p> <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Diet and supplement advice</li> <li>• Exercise and movement</li> <li>• Massage and bodywork</li> <li>• Mind and body relaxation techniques</li> <li>• Wellness and fitness centers</li> </ul> <p>Healthways is fully accredited by the National Committee for Quality Assurance and is considered one of the nation’s largest and most experienced providers of specialized health and health care support. To learn more about Naturally Blue, visit <a href="http://www.MiBCN.com/natblue">www.MiBCN.com/natblue</a> or call BlueHealthConnection at 1-800-637-2972.</p> <p><b>BCN offers these disease management programs for all members:</b></p> <ul style="list-style-type: none"> <li>• Asthma</li> <li>• Heart Disease</li> <li>• Chronic Obstructive Pulmonary Disease</li> <li>• Congestive Heart Failure</li> <li>• Depression</li> <li>• Diabetes</li> <li>• Low Back Pain</li> <li>• Migraine</li> </ul>	<p>No charge</p>

*Educational classes and programs - continued on next page*

Benefit Description	You pay
<b>Educational classes and programs (cont.)</b>	<b>High Option</b>
<p>BCN's disease management programs help members better understand and manage their condition to live healthier lives. They feature educational materials and self-management tools mailed to members at their homes. There is also coordination of care for members with more complex conditions in conjunction with the member's primary care physician.</p> <p>To obtain additional information about BCN's disease management programs or to enroll in programs, call the BCN Disease Management department at 1-800-392-4247.</p>	No charge

## 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 PREAPPROVAL FOR SOME SURGICAL PROCEDURES.** Please refer to the information shown in Section 3 to be sure which services require preapproval and identify which surgeries require preapproval.

Benefit Description	You pay
<b>Surgical procedures</b>	<b>High Option</b>
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and postoperative care by the surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (see <i>Reconstructive surgery</i>)</li> <li>• Surgical treatment of morbid obesity (bariatric surgery)               <ul style="list-style-type: none"> <li>- The criteria we consider are:                   <ul style="list-style-type: none"> <li>• BMI</li> <li>• Age</li> <li>• Previous professional supervised weight loss programs</li> <li>• Patient’s understanding of risks</li> <li>• Presurgical psychological evaluation</li> </ul> </li> </ul> </li> </ul> <p>For more information, call 1-800-662-6667.</p> <ul style="list-style-type: none"> <li>• Insertion of internal prosthetic devices. See 5(a) — <i>Orthopedic and prosthetic devices</i> for device coverage information</li> </ul> <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay hospital benefits for a pacemaker and surgery benefits for insertion of the pacemaker.</p> <ul style="list-style-type: none"> <li>• Voluntary sterilization (e.g., tubal ligation, vasectomy)</li> <li>• Treatment of burns</li> </ul>	<p>\$10 per office visit</p> <p>Outpatient and inpatient — no charge</p>

Benefit Description	You pay
<b>Surgical procedures (cont.)</b>	<b>High Option</b>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Routine treatment of conditions of the foot; see Foot care</i></li> </ul>	<p><i>All charges.</i></p>
<b>Reconstructive surgery</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Surgery to correct a functional defect</li> <li>• Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> <li>- The condition produced a major effect on the member's appearance and</li> <li>- The condition can reasonably be expected to be corrected by such surgery</li> </ul> </li> <li>• Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities, cleft lip, cleft palate, birth marks, webbed fingers and webbed toes.</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> <li>- Surgery to produce a symmetrical appearance of breasts;</li> <li>- Treatment of any physical complications, such as lymphedemas;</li> <li>- Breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>)</li> </ul> </li> </ul> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>\$10 per office visit</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <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></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>	<p><i>All charges.</i></p>
<b>Oral and maxillofacial surgery</b>	<b>High Option</b>
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip, cleft palate or severe functional malocclusion;</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures; and</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> </ul>	<p>\$10 per office visit</p> <p>Note: If performed in a hospital setting, see Hospital Benefits (Section 5c) and Surgery Benefits (Section 5b).</p>

*Oral and maxillofacial surgery - continued on next page*

Benefit Description	You pay
<b>Oral and maxillofacial surgery (cont.)</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Treatment of temporomandibular joint (TMJ), including surgical and nonsurgical intervention, corrective orthopedic appliance and physical therapy.</li> </ul>	<p>\$10 per office visit</p> <p>Note: If performed in a hospital setting, see Hospital Benefits (Section 5c) and Surgery Benefits (Section 5b).</p>
<b>Organ/tissue transplants</b>	<b>High Option</b>
<p>Solid organ transplants are subject to medical necessity and experimental/investigational review. Refer to <i>Other services</i> in Section 3 for prior authorization procedures. The medical necessity limitation is considered satisfied for other tissue transplants if the patient meets the staging description and can safely tolerate the procedure.</p> <p>Solid organ transplants are limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Single, double or lobar lung</li> <li>• Kidney</li> <li>• Liver</li> <li>• Pancreas</li> <li>• Intestinal transplants <ul style="list-style-type: none"> <li>- Small intestine</li> <li>- Small intestine with the liver</li> <li>- Small intestine with multiple organs, such as the liver, stomach, and pancreas</li> </ul> </li> </ul>	Nothing
<p>Blood or marrow stem cell transplants limited to the stages of the following diagnoses:</p> <ul style="list-style-type: none"> <li>• Allogeneic transplants for <ul style="list-style-type: none"> <li>- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia</li> <li>- Advanced Hodgkin's lymphoma</li> <li>- Advanced non-Hodgkin's lymphoma</li> <li>- Chronic myelogenous leukemia</li> <li>- Severe combined immunodeficiency</li> <li>- Severe or very severe aplastic anemia</li> </ul> </li> <li>• Autologous transplants for <ul style="list-style-type: none"> <li>- Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia</li> <li>- Advanced Hodgkin's lymphoma</li> <li>- Advanced non-Hodgkin's lymphoma</li> <li>- Advanced neuroblastoma</li> </ul> </li> <li>• Autologous tandem transplants for recurrent germ cell tumors (including testicular cancer)</li> </ul>	Nothing

*Organ/tissue transplants - continued on next page*

Benefit Description	You pay
<b>Organ/tissue transplants (cont.)</b>	<b>High Option</b>
Blood or marrow stem cell transplants for <ul style="list-style-type: none"> <li>• Allogeneic transplants for               <ul style="list-style-type: none"> <li>- Phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome)</li> </ul> </li> <li>• Autologous transplants for               <ul style="list-style-type: none"> <li>- Multiple myeloma</li> <li>- Testicular, mediastinal, retroperitoneal and ovarian germ cell tumors</li> <li>- Breast cancer</li> </ul> </li> <li>• Epithelial ovarian cancer</li> </ul>	Nothing
Blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of Health approved clinical trial or a Plan-designed center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. <ul style="list-style-type: none"> <li>• National Transplant Program (NTP)</li> </ul> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i></li> <li>• <i>Implants of artificial organs</i></li> <li>• <i>Transplants not listed as covered</i></li> </ul>	<i>All charges</i>
<b>Anesthesia</b>	<b>High Option</b>
Professional services provided in – <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Freestanding ambulatory surgical center</li> <li>• Skilled nursing facility</li> </ul>	Nothing
<ul style="list-style-type: none"> <li>• Office</li> </ul>	\$10 per office visit

## 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 PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require plan approval.

Benefit Description	You pay
<b>Inpatient hospital</b>	<b>High Option</b>
<p>Room and board, such as</p> <ul style="list-style-type: none"> <li>• Ward, semiprivate, or intensive care accommodations;</li> <li>• General nursing care; and</li> <li>• Meals and special diets.</li> </ul> <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>	Nothing
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and X-rays</li> <li>• Dressings, splints, casts and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Take-home items</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</li> <li>• Administration of blood and blood products</li> <li>• Blood or blood plasma, if not donated or replaced</li> <li>• Dressings, splints, casts and sterile tray services</li> </ul> <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a nondental physical impairment. We do not cover the dental procedures.</p>	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Custodial care</i></li> <li>• <i>Noncovered facilities, such as nursing homes, schools</i></li> </ul>	<i>All charges</i>

*Inpatient hospital - continued on next page*

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

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## Section 5(d). Emergency services/accidents

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### 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:

If you have an immediate and unforeseen emergency and taking time to call your primary care physician may mean permanent damage to your health, please call 911 or go to the nearest emergency room. Be sure to tell the emergency room personnel that you are a member of Blue Care Network so they can notify us. You or a family member should notify your primary care physician within 24 hours unless it is not medically reasonable to do so. It is your responsibility to ensure that this Plan has been notified in a timely manner.

If you are hospitalized in a non-Plan facility and a Plan physician believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

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

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

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

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

Benefit Description	You pay
<b>Emergency within and outside of our service area</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Emergency care at a doctor's office</li>   <li>• Emergency care at an urgent care center</li> </ul>	\$10 per visit
<p>Emergency care as an outpatient at a hospital, including doctors' services</p> <p>Note: We waive the ER copay if you are admitted to the hospital.</p>	\$50 per visit
<i>Not covered: Elective care or nonemergency care</i>	<i>All charges.</i>
<b>Ambulance</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• Nonemergency and emergency professional ambulance service when medically appropriate.</li> <li>• Air ambulance when medically appropriate</li> <li>• Note: See 5(c) for nonemergency service.</li> </ul>	Nothing

## 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 FOR THESE SERVICES.** See the instructions after the benefits description below.

Benefit Description	You pay
<b>Mental health and substance abuse benefits</b>	<b>High Option</b>
<ul style="list-style-type: none"> <li>• 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.</li> </ul> <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.
<ul style="list-style-type: none"> <li>• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists or clinical social workers</li> <li>• Medication management</li> </ul>	\$10 per visit
<ul style="list-style-type: none"> <li>• Diagnostic tests</li> </ul>	Nothing if you receive these services during your office visit; otherwise \$10 copay applies.
<ul style="list-style-type: none"> <li>• Services provided by a hospital or other facility</li> <li>• Services in approved alternative care settings such as partial hospitalization, halfway house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment</li> </ul>	If performed in an inpatient hospital, please refer to Section 5 (c).
<p><i>Not covered: Services we have not approved.</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<i>All charges.</i>
<b>Preauthorization</b>	To be eligible to receive these benefits, you must obtain a treatment plan and follow all of the following network authorization processes:  Members call 1-800-482-5982 to arrange behavioral health services. Also call this number for information about referral procedures, providers and inpatient and outpatient services.
<b>Limitation</b>	We may limit your benefits if you do not obtain a treatment plan.

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## Section 5(f). Prescription drug benefits

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### Important things you should keep in mind about these benefits:

- We cover prescribed brand-name and generic drugs that are listed in the Clinical Formulary, 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 Plan physician or referral physician must write the prescription. Coverage is also provided for any prescription(s) prescribed by a licensed dentist or podiatrist.
- **Where you can obtain them.** You may have your prescription filled at: over 2,000 participating retail pharmacies in the state and 50,000 nationwide or through Medco Health, our mail order pharmacy. You can order up to a 90-day supply of a mail order prescription for these copayments: \$10 for generic drugs or \$40 for brand-name drugs.
- **We use a modified, open formulary.** BCN has a modified, open formulary that is maintained by the BCN Pharmacy and Therapeutics Committee. Generic substitution is mandatory where appropriate. Generic substitution is not mandatory for critical drugs. Critical drugs are products where clinical judgment recommends using the brand-name drug because the generic drug cannot be safely substituted. These drugs are Lanoxin, Dilantin, Coumadin, Premarin, Theodur, Slophyllin and Tegretol. A few select drugs on the formulary are part of the BCN Quality Interchange Program and may require prior authorization. Coverage is provided for a nonformulary drug when the Plan and doctor agree that it's medically necessary.
- **These are the dispensing limitations.** A 34-day supply is the limit for most prescription drugs filled at a participating retail pharmacy. The pharmacy may dispense up to a 90-day supply for certain maintenance drugs.

Note: The Plan will approve a prescription for the same medication when it is filled at least one week in advance of the next fill date. The pharmacy will charge you a separate copayment for each prescription when a vacation supply is requested, e.g., if you request a two-month supply, you will be charged two copayments, \$10 for generic drugs or \$40 for brand-name drugs. You may be required to pay the difference in costs between a brand-name drug and the price of its generic equivalent if a dispense-as-written prescription is not preauthorized by the Plan. Plan members called to active military duty or in time of national emergency who need to obtain prescribed medications should call our Customer Service department at 1-800-662-6667.

- **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 difference in cost between the name-brand drug and the generic.
- **Why use generic drugs?** Generic drugs are lower-priced drugs that are the therapeutic equivalent to more expensive brand-name drugs. They must contain the same active ingredients and must be equivalent in strength and dosage to the original brand-name product. Generics cost less than the equivalent brand-name product. The U.S. Food and Drug Administration sets quality standards for generic drugs to ensure that these drugs meet the same standards of quality and strength as brand-name drugs. You can save money by using generic drugs. However, you and your physician have the option to request a name brand if a generic option is available. Using the most cost-effective medication saves money.
- **When you do have to file a claim?** Prescriptions filled at non-network pharmacies will be reimbursed in full, less your \$5/\$20 copayment in urgent or emergency situations. Nonemergency prescriptions will be reimbursed at the Plan's cost, less the \$5/\$20 copayment. You must submit proof of payment for prescription services to Customer Service.

Benefit Description	You pay
<p><b>Covered medications and supplies</b></p> <p>We cover the following medications and supplies when prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• 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></li> <li>• Insulin</li> <li>• Insulin syringes and needles</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Intravenous fluids and medications for home use</li> <li>• Contraceptive devices, including diaphragms, IUDs and implants</li> <li>• Injectable contraceptive drugs</li> <li>• Fertility drugs (covered under this Plan’s infertility benefit with 50 percent coinsurance — see page 19)</li> <li>• Oral contraceptive drugs — up to a 34-day supply; mail order up to a 90-day supply</li> <li>• Smoking cessation drugs and medications or gum</li> <li>• Growth hormone</li> <li>• Appetite suppressants when preauthorized</li> </ul>	<p><b>High Option</b></p> <p><b>Retail (34-day supply)</b></p> <p>\$5 per prescription for generic drugs</p> <p>\$20 per prescription for brand-name drugs</p> <p>Includes contraceptives</p> <p><b>Mail Order (90-day supply)</b></p> <p>\$10 per prescription for generic drugs</p> <p>\$40 per prescription for brand-name drugs</p> <p>Includes contraceptives</p> <p>Note: If there is no generic equivalent available and a brand-name drug is dispensed, you must pay the brand copayment.</p>
<p>Drugs to treat sexual dysfunction are limited. Contact this Plan for dose limits.</p>	<p>50 percent coinsurance up to the dose limit, all charges thereafter</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Medical supplies such as dressings and antiseptics</i></li> <li>• <i>Drugs and supplies for cosmetic purposes</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i></li> <li>• <i>Vitamins and nutritional substances that can be purchased without a prescription</i></li> <li>• <i>Nonprescription medicines</i></li> </ul>	<p><i>All charges.</i></p>

## Section 5(g). Dental benefits

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary
- We cover hospitalization for dental procedures only when a nondental 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.

Benefit Description	You Pay
<b>Accidental injury benefit</b>	<b>High Option</b>
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. To be payable, services have to be provided within 72 hours of the injury.	Facility copayment applies.

**Dental benefits**

We have no other dental benefits.

## Section 5(h). Special features

Feature	Description
<b>Flexible benefit options</b>	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> <li>• We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit.</li> <li>• Alternative benefits are subject to our ongoing review.</li> <li>• By approving an alternative benefit, we cannot guarantee you will get it in the future.</li> <li>• The decision to offer an alternative benefit is solely ours and we may withdraw it at any time and resume regular contract benefits.</li> <li>• Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.</li> </ul>
<b>BCN's BlueHealthConnection</b>	<p>BCN's BlueHealthConnection is an integrated health information approach to help members stay healthy, get better or improve their quality of life while living with an illness. Under this umbrella of BCN care — comprising health education, disease management, case management — members receive the information, tools and assistance they need to make informed health care choices. To access these programs, call:</p> <p><b>BlueHealthConnection Health Education: 1-800-637-2972</b> Members can call for information on health topics, request self-help guides or find out about our next health fair.</p> <p><b>BlueHealthConnection Disease Management: 1-800-392-4247</b> Members can inquire about our programs designed in partnership with primary care physicians to help members and their families manage:</p> <ul style="list-style-type: none"> <li>• Asthma</li> <li>• Cardiovascular disease</li> <li>• Chronic obstructive pulmonary disease</li> <li>• Congestive heart failure</li> <li>• Depression</li> <li>• Diabetes</li> <li>• Low back pain</li> <li>• Migraine</li> </ul> <p>In addition, we also offer disease management programs for 14 rare, chronic and progressive diseases. BCN works with Accordant Health Services, Inc. to care for eligible members as identified by BCN or primary care physicians. For more information call Customer Service at 1-800-662-6667.</p>
<b>High-risk pregnancies</b>	<p>Our pregnancy program identifies high-risk pregnancies and refers expectant mothers to our case management program for personalized intervention and follow-up. Studies have proven that early intervention in high-risk pregnancies significantly increases positive outcomes.</p>
<b>Centers of Excellence</b>	<p>We've identified hospitals and other facilities that have consistently demonstrated better outcomes and fewer complications in bariatric surgery, cardiac care and low back pain treatment. These hospitals and facilities are called Centers of Excellence. For a list of Centers of Excellence, visit our Web site at <a href="http://www.MiBCN.com/coe">www.MiBCN.com/coe</a> or call Customer Service at 1-800-662-6667.</p>

Feature	Description
<b>Travel benefits</b>	<p><b>Outside Michigan</b></p> <p>BCN members have access to medical care through BlueCard® when they travel in the United States but outside Michigan. BlueCard is a Blue Cross Blue Shield Association program that gives members access to physicians anywhere in the United States outside of Michigan where a Blue Plan is offered. BlueCard can be reached at 1-800-810-BLUE (2583).</p> <p><b>Within Michigan</b></p> <p>Members who live away from home but within the BCN service area simply select a primary care physician near their temporary residence. Family members can select primary care physicians from different regions.</p>
<b>Travel benefits/services overseas</b>	<p>Immunizations to meet foreign travel requirements are a covered benefit. Emergency treatment is also covered. Members must submit bills and documentation.</p>

## Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow BCN guidelines. For additional information, call BCN's Customer Service department at 1-800-662-6667.

<p><b>Quit the Nic smoking cessation program</b></p>	<p>This voluntary program for members provides telephone counseling sessions with trained counselors during the first 90 days following the member's established smoking quit date. Group counseling sessions are encouraged. Blue Care Network has developed smoking cessation clinical practice guidelines that are distributed to all physicians. Call 1-800-811-1764 to enroll.</p> <p>Nicotine replacement therapy prescriptions are also a covered benefit for members.</p>
<p><b>Disease management</b></p>	<p><b>BCN offers these disease management programs for all members:</b></p> <ul style="list-style-type: none"> <li>• Asthma</li> <li>• Heart Disease</li> <li>• Chronic Obstructive Pulmonary Disease</li> <li>• Congestive Heart Failure</li> <li>• Depression</li> <li>• Diabetes</li> <li>• Low Back Pain</li> <li>• Migraine</li> </ul> <p>BCN's disease management programs help members better understand and manage their condition to live healthier lives. They feature educational materials and self-management tools mailed to members at their homes. There is also coordination of care for members with more complex conditions in conjunction with the member's primary care physician.</p> <p>To obtain additional information about BCN's disease management programs or to enroll in programs, call BCN's Disease Management department at 1-800-392-4247.</p>
<p><b>BlueSafe</b></p>	<p>BCN and Blue Cross Blue Shield of Michigan offer a program to reduce preventable injuries through education and discounts on safety equipment and products. BCN members can show their membership ID cards to receive a 20 percent discount at Dunham's Sports stores on bicycle helmets, protective padding, life jackets, braces and supports and safety sports glasses. Also, they can get 20 percent off all home medical equipment, including blood pressure kits, diabetes supplies and bathroom railings, at Wright &amp; Fillipis stores.</p>
<p><b>Naturally Blue</b></p>	<p>Through the Naturally Blue program, Blue Care Network members can receive up to 30 percent off health products and services from Healthways WholeHealth Networks by showing their ID card to Naturally Blue network participants. Discounts cover these services:</p> <ul style="list-style-type: none"> <li>• Acupuncture</li> <li>• Diet and supplement advice</li> <li>• Exercise and movement</li> <li>• Massage and bodywork</li> <li>• Mind and body relaxation techniques</li> <li>• Wellness and fitness centers</li> </ul> <p>To learn more about Naturally Blue, visit <a href="http://www.MiBCN.com/natblue">www.MiBCN.com/natblue</a> or call BlueHealthConnection at 1-800-637-297.</p>

<b>MiBCN.com</b>	<p>Our Web site is a valuable resource for health information as well as for BCN services that can help you get the most from your coverage.</p> <ul style="list-style-type: none"> <li>• Health risk appraisal — this interactive, personalized tool helps you assess your health risk and develop a plan to minimize it.</li> <li>• Online health coach — using interactive modules, you set goals and meet them with tools provided. Create nutritious meal plans, track activities and organize your health information.</li> <li>• Healthcare Advisor — research and compare doctors, investigate hospital quality and explore medical and drug treatments. This information can help you make better decisions about your health.</li> </ul>
<b>Publications</b>	<p>Each household receives <i>Good Health</i> twice a year, a magazine from BCN that includes health information, notices of coming events and updates on benefits.</p>
<b>Self-help guides</b>	<p>BCN members can order self-help guides about smoking cessation, stress management, feeding your baby (birth-age2), good nutrition for growing children (ages 2-5), high blood pressure, healthy eating and exercising, osteoarthritis, controlling cholesterol. Call toll-free at 1-800-637-2972 to request materials.</p>
<b>Medicare prepaid plan</b>	<p>BCN offers Medicare recipients the opportunity to enroll in this Plan through Medicare. Annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan when one is available in their area. They may then later reenroll in the FEHB program. Most federal annuitants have Medicare Part A. Those without Medicare Part A may join the Medicare prepaid Plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join this Plan, ask whether this Plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. Call us at 1-800-529-8360 for information on the Medicare prepaid Plan and the cost of that enrollment.</p> <p>If you are Medicare eligible and are interested in enrolling in a Medicare HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan, call 1-800-529-8360 for information on the benefits available under the Medicare HMO.</p>

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## Section 6. General exclusions – things we don't cover

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

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.

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## Section 7. Filing a claim for covered services

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

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

### **Medical and hospital benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Facilities will file on the UB-04 form. For claims questions and assistance, call us at 1-800-662-6667.

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

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

### **Submit your claims to:**

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

### **Deadline for filing your claim**

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

### **When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny 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
<b>1</b>	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none"> <li>a) Write to us within 6 months from the date of our decision; and</li> <li>b) Send your request to us at: <ul style="list-style-type: none"> <li>Appeals and Grievances — Mail Code C248</li> <li>Blue Care Network</li> <li>P.O. 284</li> <li>Southfield, MI 48037-0284</li> </ul> </li> </ul> <p>And</p> <ul style="list-style-type: none"> <li>c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li> <li>d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li> </ul>
<b>2</b>	<p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"> <li>a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or</li> <li>b) Write to you and maintain our denial — go to step 4; or</li> <li>c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request — go to step 3.</li> </ul>
<b>3</b>	<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>
<b>4</b>	<p>If you do not agree with our decision, you may ask OPM to review it. You must write to OPM within</p> <ul style="list-style-type: none"> <li>• 90 days after the date of our letter upholding our initial decision; or</li> <li>• 120 days after you first wrote to us — if we did not answer that request in some way within 30 days; or</li> <li>• 120 days after we asked for additional information.</li> </ul> <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group III, 1900 E Street, NW, Washington, DC 20415-3600.</p> <p>Send OPM the following information:</p> <ul style="list-style-type: none"> <li>• A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;</li> <li>• Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits forms;</li> <li>• Copies of all letters you sent to us about the claim;</li> </ul>

	<ul style="list-style-type: none"> <li>• Copies of all letters we sent to you about the claim; and</li> <li>• Your daytime phone number and the best time to call.</li> </ul> <p>Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.</p> <p>Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request.</p> <p>Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.</p>
5	<p>OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.</p> <p>If you do not agree with OPM’s decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in federal court by December 31 of the third year after the year in which you received the disputed services, drugs or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.</p> <p>OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.</p> <p>You may not sue until you have completed the disputed claims process. Further, federal law governs your lawsuit, benefits, and payment of benefits. The federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.</p> <p><b>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</b></p> <p>a) We haven’t responded yet to your initial request for care or preauthorization/prior approval, then call us at 1-800-662-6667 and we will expedite our review; or</p> <p>b) We denied your initial request for care or preauthorization/prior approval, then:</p> <ul style="list-style-type: none"> <li>• If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or</li> <li>• You may call OPM’s Health Insurance Group 3 at 1-202-606-0737 between 8 a.m. and 5 p.m. Eastern Time.</li> </ul>

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## Section 9. Coordinating benefits with other coverage

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### When you have other health coverage

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

When you have double coverage, one plan normally pays its benefits in full as the primary 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.

Coordination of benefits information should be updated at least once a year or whenever your other health insurance information changes. You can update your information online at [www.MiBCN.com/cob](http://www.MiBCN.com/cob).

### 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](http://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 three 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.

If your Plan physician does not participate in Medicare, you will have to file a claim with Medicare.

**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. To find out if you need to do something to file your claim, call us at 1-800-662-6667 or visit our Web site at [www.MiBCN.com](http://www.MiBCN.com).

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

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

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

When we are the primary 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.

<b>Primary Payer Chart</b>		
<b>A. When you - or your covered spouse - are age 65 or over and have Medicare and you...</b>	<b>The primary payer for the individual with Medicare is...</b>	
	<b>Medicare</b>	<b>This Plan</b>
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>B. When you or a covered family member...</b>		
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	✓	
<b>C. When either you or a covered family member are eligible for Medicare solely due to disability and you...</b>		
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	✓	
<b>D. When you are covered under the FEHB Spouse Equity provision as a former spouse</b>		
	✓	

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

**TRICARE and CHAMPVA**

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

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

**Workers' Compensation**

We do not cover services that:

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

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

**Medicaid**

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

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

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

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

**When others are responsible for 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.

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

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

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## Section 10. Definitions of terms we use in this brochure

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<b>BlueHealthConnection</b>	Blue Care Network offers an integrated health information approach to help members stay healthy, get better or improve their quality of life while living with an illness. Under the BlueHealthConnection umbrella of BCN care — comprising health education, disease management, case management — members receive the information, tools and assistance they need to make informed health care choices.
<b>Calendar year</b>	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.
<b>Coinsurance</b>	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 13.
<b>Copayment</b>	A copayment is a fixed amount of money you pay when you receive covered services. See page 13.
<b>Cost-sharing</b>	Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., coinsurance and copayments) for the covered care you receive.
<b>Covered services</b>	Care we provide benefits for, as described in this brochure.
<b>Deductible</b>	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.
<b>Experimental or investigational services</b>	<p>A product or procedure is considered not experimental or investigational if it meets all of the following conditions:</p> <ul style="list-style-type: none"><li>• It has final approval from the appropriate government regulatory bodies;</li><li>• The scientific evidence permits conclusions concerning the effect of the technology on health outcomes;</li><li>• The technology improves the net health outcome; and</li><li>• The technology is as beneficial as any established alternatives.</li></ul> <p>The investigational setting may be eliminated if the research and experimental stage of development is completed and the improvement in net health outcome is attainable outside the investigational settings.</p> <p>Plan providers will follow generally accepted medical practice in prescribing any course of treatment. Before you enroll in this Plan, you should determine whether you would be able to accept treatment or procedures that may be recommended by this Plan's providers.</p>
<b>Plan allowance</b>	Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways.
<b>Us/We</b>	Us and We refer to Blue Care Network
<b>You</b>	You refers to the enrollee and each covered family member.

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## Section 11. FEHB Facts

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### 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](http://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 Benefits* brochure for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

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

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

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

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

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

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately when family members are added or lose coverage for any reason, including your marriage, divorce, annulment, or when your child under age 22 turns age 22 or has a change in marital status, divorcé, or when your child under age 22 marries.

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

- **Children's Equity Act**

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

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

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

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

• **When benefits and premiums start**

The benefits in this brochure are effective 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 2008 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 2007 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 Benefits 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](http://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 Benefits for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from [www.opm.gov/insure](http://www.opm.gov/insure). It explains what you have to do to enroll.

- **Converting to individual coverage**

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

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

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

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

- **Getting a Certificate of Group Health Plan Coverage**

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

For more information, get OPM pamphlet RI 79-27, *Temporary Continuation of Coverage (TCC) under the FEHB Program*. See also the FEHB Web site at [www.opm.gov/insure/health](http://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.

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## Section 12. Three Federal Programs complement FEHB benefits

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### 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 pretax 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 **Federal Employees Dental and Vision Insurance Program (FEDVIP)** provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under FEDVIP you may choose self only, self plus one, or self and family coverage for yourself and any qualified dependents.

### The Federal Long Term Care Insurance Program – *FLTCIP*

#### It's important protection

The Federal Long Term Care Insurance Program (FLTCIP) can help you pay for the potentially high cost of long-term care services that are not covered by FEHB plans. Long-term care is help you receive to perform activities of daily living — such as bathing or dressing yourself — or supervision you receive because of a severe cognitive impairment. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). 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](http://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 pretax money from your paychecks to pay for a variety of eligible expenses. **Annuitants are not eligible to enroll.**

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 (such as copayments, deductibles, over-the-counter medications and products, vision and dental expenses, and much more) for you and your dependents who are not covered or reimbursed by FEHBP or FEDVIP coverage or any 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 who are not covered or reimbursed, by FEHBP or FEDVIP coverage or any other insurance.

**Dependent Care FSA (DCFSA)** — Pays for eligible dependent care expenses for your child(ren) under age 13 or for dependents unable to care for themselves 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.

#### Where can I get more information about FSAFEDS?

Visit [www.FSAFEDS.com](http://www.FSAFEDS.com) or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday 9 a.m. until 9 p.m. Eastern Time. TTY: 1-800-952-0450.

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

- Important Information** The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a program, separate and different from the FEHB Program, established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004. This Program has no pre-existing condition limitations. FEDVIP is available to eligible Federal and Postal Service employees, retirees, and their eligible family members on an enrollee-pay-all basis. Premiums are withheld from salary on a pre-tax basis.
- Dental Insurance** Dental plans provide a comprehensive range of services, including all 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 up to a 24-month waiting period
- Vision Insurance** Vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on LASIK surgery may also be available.
- Additional Information** You can find a comparison of the plans available and their premiums on the OPM website at **[www.opm.gov/insure/dentalvision](http://www.opm.gov/insure/dentalvision)**. This site also provides links to each plan's Web site, where you can view detailed information about benefits and preferred providers.
- How do I enroll?** You enroll on the Internet at **[www.BENEFEDS.com](http://www.BENEFEDS.com)**. For those without access to a computer, call 1-877-888-FEDS (TTY: 1-877-889-5680).

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## Summary of benefits for Blue Care Network High Option — 2008

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

High Option Benefits	You pay	Page
<b>Medical services provided by physicians:</b>		
Diagnostic and treatment services provided in the office	\$10 copay per office visit	17
<b>Services provided by a hospital:</b>		
• Inpatient	Nothing	31
• Outpatient	Nothing	32
<b>Emergency benefits:</b>		
• In and out of service area	\$50 per visit; waived if admitted	34
<b>Mental health and substance abuse treatment:</b>	Regular cost sharing	35
<b>Prescription drugs:</b>		
• Retail pharmacy	\$5/\$20 per prescription filled	37
• Mail order	\$10/\$40 per prescription filled	37
<b>Dental care:</b>		
• Accidental injury	The appropriate copayment may apply.	38
<b>Hearing services</b>		
• Hearing screening	\$10 per office visit	21
• Hearing exam • Binaural hearing aid for children under age 19 • Unilateral hearing aid for adults age 19 and older ; one every 36 months	\$5 per office visit	21
<b>Vision care:</b>		
• Annual eye exams	\$5 copay per eye exam	21
• Lenses and contact lenses	\$7.50	21-22
• Frames	All charges above \$42.50	22

High Option Benefits	You pay	Page
<b>Special features:</b> <ul style="list-style-type: none"> <li>• Flexible benefits option</li> <li>• BlueHealthConnection programs</li> <li>• High-risk pregnancy</li> <li>• Travel benefit/service overseas</li> <li>• Centers of Excellence</li> </ul>	Nothing	39-40

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## Notes

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## 2008 Rate Information for Blue Care Network

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

**Postal Category 1 rates** apply to certain career non-law enforcement Postal Service employees. **Postal Category 2 rates** apply to other career nonlaw enforcement Postal Service employees. *PostalEASE*, the employee self-service system used for FEHB enrollment, automatically provides the applicable premium to individual employees. Career nonlaw enforcement employees may also refer to the *Guide to Federal Benefits for United States Postal Service Employees, RI 70-2*, to determine their rates.

Different rates apply and a special Guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

For further assistance, Postal Service employees should call.

Human Resources Shared Service Center  
 1-877-3273, Option 5  
 TTY: 1-866-260-7507

Postal rates do not apply to noncareer postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable *Guide to Federal Benefits*.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share

Southeast Michigan (Serving Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne counties.)

<b>High Option Self Only</b>	LX1	\$116.29	\$38.76	\$251.96	\$83.98	\$19.38	\$17.44
<b>High Option Self and Family</b>	LX2	\$302.13	\$100.71	\$654.62	\$218.20	\$50.35	\$45.32

Mid-Michigan (Serving Clinton, Eaton, Ingham, Jackson, and parts of Shiawassee (the towns of Perry, Shaftsburg and Morrice), parts of Ionia (the township of Danby and town of Portland) and Hillsdale (except for Somerset and Wright townships and Waldron Village) counties.)

<b>High Option Self Only</b>	LN1	\$145.04	\$147.61	\$314.25	\$319.83	\$123.43	\$121.42
<b>High Option Self and Family</b>	LN2	\$329.30	\$375.50	\$713.48	\$813.59	\$320.62	\$316.04

East Michigan (Serving Arenac, Bay, Genesee, Gratiot, Isabella, Lapeer, Midland, Saginaw, Shiawassee (excluding the towns of Perry, Shaftsburg and Morrice) and Tuscola counties.)

<b>High Option Self Only</b>	K51	\$145.04	\$96.21	\$314.25	\$208.46	\$72.03	\$70.02
<b>High Option Self and Family</b>	K52	\$329.30	\$220.83	\$713.48	\$478.47	\$165.95	\$161.37