



Prudential HealthCare HMO—St. Louis

(formerly PruCare of St. Louis)

1997



A Health Maintenance Organization



This plan has full accreditation from the NCQA. See the *FEHB Guide* for more information on NCQA.

Serving: The Greater St. Louis Metropolitan Area and Southern Illinois

Enrollment code:
VZ1 Self Only
VZ2 Self and Family

Service Area: Services from Plan providers are available only in the following area:

Missouri
Portions of the following counties as shown by the zip codes on page 2.

*AUDRAIN COUNTY
 FRANKLIN COUNTY
 JEFFERSON COUNTY
 LINCOLN COUNTY
 MONTGOMERY COUNTY
 ST. CHARLES COUNTY
 ST. LOUIS CITY
 ST. LOUIS COUNTY
 WARREN COUNTY*

Illinois
Portions of the following counties as shown by the zip codes on page 2.

*CALHOUN COUNTY
 CLINTON COUNTY
 JERSEY COUNTY
 MADISON COUNTY
 MONROE COUNTY
 RANDOLPH COUNTY
 ST. CLAIR COUNTY*

Enrollment Area: You must live or work in the Service Area to enroll in this Plan.

Authorized for distribution by the:



**United States
 Office of
 Personnel
 Management**



RI 73-624

Prudential HealthCare HMO - St. Louis

Prudential Health Care Plan, Inc., dba Prudential HealthCare HMO - St. Louis, 12312 Olive Boulevard, Suite 500, St. Louis, Missouri 63141 has entered into a contract (CS 2687) with the Office of Personnel Management (OPM) as authorized by the Federal Employees Health Benefits (FEHB) law, to provide a comprehensive medical plan herein called Prudential HealthCare HMO - St. Louis or the Plan.

This brochure is based on text included in the contract between OPM and this Plan and is intended to be a complete statement of benefits available to FEHB members. A person enrolled in the Plan is entitled to the benefits stated in this brochure. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control. If enrolled for Self and Family, each eligible family member is also entitled to these benefits.

Premiums are negotiated with each plan annually. Benefit changes are effective January 1, 1997, and are shown on the inside back cover of this brochure.

Table of Contents

	Page
Inspector General Advisory on Fraud	3
General Information	3-6
Confidentiality; If you are a new member; If you are hospitalized when you change plans; Your responsibility; Things to keep in mind; Coverage after enrollment ends (Former spouse coverage; Temporary continuation of coverage; and Conversion to individual coverage)	
Facts about this Plan	6-8
Who provides care to Plan members? Role of a primary care doctor; Choosing your doctor; Referrals for specialty care; For new members; Hospital care; Out-of-pocket maximum; Deductible carryover; Submit claims promptly; Other considerations; The Plan's service and enrollment areas	
General Limitations	8-9
Important notice; Circumstances beyond Plan control; Other sources of benefits	
General Exclusions	10
Benefits	10-15
Medical and Surgical Benefits; Hospital/Extended Care Benefits; Emergency Benefits; Mental Conditions/Substance Abuse Benefits; Prescription Drug Benefits	
Other Benefits	15
Dental care; Vision care	
Non-FEHB Benefits	16
How to Obtain Benefits	17-18
How Prudential HealthCare HMO - St. Louis Changes January 1997	18-19
Summary of Benefits	20

Zip codes for Missouri and Illinois counties

MISSOURI

i3001	63033	63061	63104	63126	63302	63365	63384	62034	62084	62225	62258	62294
i3006	63034	63065	63105	63127	63303	63366	63385	62035	62087	62231	62259	62295
i3010	63037	63066	63106	63128	63304	63367	63386	62036	62090	62232	62260	62297
i3011	63038	63068	63107	63129	63332	63369	63387	62037	62095	62233	62261	62298
i3012	63039	63069	63108	63130	63333	63370	63389	62040	62097	62234	62264	
i3013	63040	63070	63109	63131	63338	63373	63390	62045	62201	62236	62265	
i3014	63041	63072	63110	63132	63341	63376	65069	62046	62202	62237	62266	
i3015	63042	63073	63111	63133	63342	63377	65232	62047	62203	62239	62269	
i3016	63043	63074	63112	63134	63343	63378	65264	62048	62204	62240	62272	
i3017	63044	63077	63113	63135	63345	63379	65265	62052	62205	62241	62277	
i3018	63045	63078	63114	63136	63346	63381	65280	62053	62206	62242	62278	
i3019	63047	63079	63115	63137	63347	63382	65285	62058	62207	62243	62279	
i3020	63048	63080	63116	63138	63348	63383		62059	62208	62244	62280	
i3021	63049	63083	63117	63139	63349			62060	62215	62245	62281	
i3022	63050	63084	63118	63140	63350			62061	62216	62248	62282	
i3023	63051	63087	63119	63141	63351	62001	62022	62062	62217	62249	62283	
i3025	63052	63088	63120	63143	63352	62002	62024	62063	62218	62250	62285	
i3026	63053	63089	63121	63144	63357	62006	62025	62065	62219	62252	62286	
i3028	63055	63090	63122	63145	63358	62010	62026	62067	62220	62254	62288	
i3030	63056	63101	63123	63146	63359	62013	62028	62070	62221	62255	62289	
i3031	63057	63102	63124	63147	63361	62018	62030	62071	62222	62256	62292	
i3032	63060	63103	63125	63301	63363	62021	62031	62074	62223	62257	62293	

Inspector General Advisory: Stop Health Care Fraud!

Fraud increases the cost of health care for everyone. Anyone who intentionally makes a false statement or a false claim in order to obtain FEHB benefits or increase the amount of FEHB benefits is subject to prosecution for FRAUD. This could result in CRIMINAL PENALTIES. Please review all medical bills, medical records and claims statements carefully. If you find that a provider, such as a doctor, hospital or pharmacy, charged your plan for services you did not receive, billed for the same service twice, or misrepresented any other information, take the following actions:

- Call the provider and ask for an explanation - sometimes the problem is a simple error.
- If the provider does not resolve the matter, or if you remain concerned, call your plan at 314/542-2121 from Missouri or 1-800/298-ROCK (7625) from Illinois and explain the situation.
- If the matter is not resolved after speaking to your plan (and you still suspect fraud has been committed), call or write:

THE HEALTH CARE FRAUD HOTLINE 202/418-3300

The Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street, N.W., Room 6400
Washington, D.C. 20415

The inappropriate use of membership identification cards, e.g., to obtain services for a person who is not an eligible family member or after you are no longer enrolled in the Plan, is also subject to review by the Inspector General and may result in an adverse administrative action by your agency.

General Information

Confidentiality

Medical and other information provided to the Plan, including claim files, is kept confidential and will be used only: 1) by the Plan and its subcontractors for internal administration of the Plan research or education, coordination of benefit provisions with other plans, and subrogation of claims; 2) by law enforcement officials with authority to investigate and prosecute alleged civil or criminal actions; 3) by OPM to review a disputed claim or perform its contract administration functions; 4) by OPM and the General Accounting Office when conducting audits as required by the FEHB law; or 5) for bona fide medical research or education. Medical data that does not identify individual members may be disclosed as a result of the bona fide medical research or education.

If you are a new member

Use this brochure as a guide to coverage and obtaining benefits. There may be a delay before you receive your identification card and member information from the Plan. Until you receive your ID card, you may show your copy of the SF 2809 enrollment form or your annuitant confirmation letter from OPM to a provider or Plan facility as proof of enrollment in this Plan. If you do not receive your ID card within 60 days after the effective date of your enrollment, you should contact the Plan.

If you made your open season change by using Employee Express and have not received your new ID card by the effective date of your enrollment, call the Employee Express HELP number to request a confirmation letter. Use that letter to confirm your new coverage with Plan providers.

If you are a new member of this Plan, benefits and rates begin on the effective date of your enrollment, as set by your employing office or retirement system. As a member of this Plan, once your enrollment is effective, **you will be covered only for services provided or arranged by a Plan doctor** except in the case of emergency as described on pages 13 and 14. If you are confined in a hospital on the effective date, you must notify the Plan so that it may arrange for the transfer of your care to Plan providers. See "*If you are hospitalized*" on page 4.

FEHB plans may not refuse to provide benefits for any condition you or a covered family member may have solely on the basis that it was a condition that existed before you enrolled in a plan under the FEHB Program except as stated in any cosmetic surgery or dental benefits description in this brochure.

General Information *continued*

If you are hospitalized If you change plans or options, benefits under your prior plan or option cease on the effective date of your enrollment in your new plan or option, unless you or a covered family member are confined in a hospital or other covered facility or are receiving medical care in an alternative care setting on the last day of your enrollment under the prior plan or option. In that case, the confined person will continue to receive benefits under the former plan or option until the earliest of (1) the day the person is discharged from the hospital or other covered facility (a move to an alternative care setting does not constitute a discharge under this provision), or (2) the day after the day all inpatient benefits have been exhausted under the prior plan or option, or (3) the 92nd day after the last day of coverage under the prior plan or option. However, benefits for other family members under the new plan will begin on the effective date. If your plan terminates participation in the FEHB Program in whole or in part, or if the Associate Director for Retirement and Insurance orders an enrollment change, this continuation of coverage provision does not apply; in such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

Your responsibility **It is your responsibility to be informed about your health benefits.** Your employing office or retirement system can provide information about: when you may change your enrollment; who "family members" are; what happens when you transfer, go on leave without pay, enter military service, or retire; when your enrollment terminates; and the next open season for enrollment. Your employing office or retirement system will also make available to you an FEHB Guide, brochures and other materials you need to make an informed decision.

- Things to keep in mind**
- The benefits in this brochure are effective on January 1 for those already enrolled in this Plan; if you changed plans or plan options, see "If you are a new member" page 3. In both cases, however, the Plan's new rates are effective the first day of the enrollee's first full pay period that begins on or after January 1 (January 1 for all annuitants).
 - Generally, you must be continuously enrolled in the FEHB Program for the last five years before you retire to continue your enrollment for you and any eligible family members after you retire.
 - The FEHB Program provides Self Only coverage for the enrollee alone or Self and Family coverage for the enrollee, his or her spouse, and unmarried dependent children under age 22. Under certain circumstances, coverage will also be provided under a family enrollment for a disabled child 22 years of age or older who is incapable of self-support.
 - An enrollee with Self Only coverage who is expecting a baby or the addition of a child may change to a Self and Family enrollment up to 60 days after the birth or addition. The effective date of the enrollment change is the first day of the pay period in which the child was born or became an eligible family member. The enrollee is responsible for his or her share of the Self and Family premium for that time period; both parent and child are covered only for care received from Plan providers, except for emergency benefits.
 - You will not be informed by your employing office (or your retirement system) or your Plan when a family member loses eligibility.
 - You must direct questions about enrollment and eligibility, including whether a dependent age 22 or older is eligible for coverage, to your employing office or retirement system. The Plan does not determine eligibility and cannot change an enrollment status without the necessary information from the employing agency or retirement system.
 - An employee, annuitant, or family member enrolled in one FEHB plan is not entitled to receive benefits under any other FEHB plan.
 - Report additions and deletions (including divorces) of covered family members to the Plan promptly.
 - If you are an annuitant or former spouse with FEHB coverage and you are also covered by Medicare Part B, you may drop your FEHB coverage and enroll in a Medicare prepaid plan when one is available in your area. If you later change your mind and want to reenroll in FEHB, you may do so at the next open season, or whenever you involuntarily lose coverage in the Medicare prepaid plan or move out of the area it serves.
 - Most Federal annuitants have Medicare Part A. If you do not have Medicare Part A, you may enroll in a Medicare prepaid plan, but you will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether they will provide hospital benefits and, if so, what you will have to pay.

You may also remain enrolled in this Plan when you join a Medicare prepaid plan.

General Information *continued*

- Contact your local Social Security Administration (SSA) office for information on local Medicare prepaid plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800/638-6832. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan.
- Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

Coverage after enrollment ends

When an employee's enrollment terminates because of separation from Federal service or when a family member is no longer eligible for coverage under an employee or annuitant enrollment, and the person is not otherwise eligible for FEHB coverage, he or she generally will be eligible for a free 31-day extension of coverage. The employee or family member may also be eligible for one of the following:

Former spouse coverage

When a Federal employee or annuitant divorces, the former spouse may be eligible to elect coverage under the spouse equity law. If you are recently divorced or anticipate divorcing, contact the employee's employing office (personnel office) or retiree's retirement system to get more facts about electing coverage.

Temporary continuation of coverage (TCC)

If you are an employee whose enrollment is terminated because you separate from service, you may be eligible to temporarily continue your health benefits coverage under the FEHB Program in any plan for which you are eligible. Ask your employing office for RI 79-27, which describes TCC, and for RI 70-5, the FEHB Guide for individuals eligible for TCC. Unless you are separated for gross misconduct, TCC is available to you if you are not otherwise eligible for continued coverage under the Program. For example, you are eligible for TCC when you retire if you are unable to meet the five-year enrollment requirement for continuation of enrollment after retirement.

Your TCC begins after the initial free 31-day extension of coverage ends and continues for up to 18 months after your separation from service (that is, if you use TCC until it expires 18 months following separation, you will only pay for 17 months of coverage). Generally, you must pay the total premium (both the Government and employee shares) plus a 2 percent administrative charge. If you use your TCC until it expires, you are entitled to another free 31-day extension of coverage when you may convert to nongroup coverage. If you cancel your TCC or stop paying premiums, the free 31-day extension of coverage and conversion option are not available.

Children or former spouses who lose eligibility for coverage because they no longer qualify as family members (and who are not eligible for benefits under the FEHB Program as employees or under the spouse equity law) also may qualify for TCC. They also must pay the total premium plus the 2 percent administrative charge. TCC for former family members continues for up to 36 months after the qualifying event occurs, for example, the child reaches age 22 or the date of the divorce. This includes the free 31-day extension of coverage. When the TCC ends (except by cancellation or nonpayment of premium), they are entitled to another free 31-day extension of coverage when they may convert to nongroup coverage.

NOTE: If there is a delay in processing the TCC enrollment, the effective date of the enrollment is still the 32nd day after regular coverage ends. The TCC enrollee is responsible for premium payments retroactive to the effective date and coverage may not exceed the 18 or 36 month period noted above.

Notification and election requirements

Separating employees — Within 61 days after an employee's enrollment terminates because of separation from service, his or her employing office must notify the employee of the opportunity to elect TCC. The employee has 60 days after separation (or after receiving the notice from the employing office, if later) to elect TCC.

Children — You must notify your employing office or retirement system when a child becomes eligible for TCC within 60 days after the qualifying event occurs, for example, the child reaches age 22 or marries.

General Information *continued*

Notification and election requirements (*cont*)

Former spouses — You or your former spouse must notify the employing office or retirement system of the former spouse's eligibility for TCC within 60 days after the termination of the marriage. A former spouse may also qualify for TCC if, during the 36-month period of TCC eligibility, he or she loses spouse equity eligibility because of remarriage before age 55 or loss of the qualifying court order. This applies even if he or she did not elect TCC while waiting for spouse equity coverage to begin. The former spouse must contact the employing office within 60 days of losing spouse equity eligibility to apply for the remaining months of TCC to which he or she is entitled.

The employing office or retirement system has 14 days after receiving notice from you or the former spouse to notify the child or the former spouse of his or her rights under TCC. If a child wants TCC, he or she must elect it within 60 days after the date of the qualifying event (or after receiving the notice, if later). If a former spouse wants TCC, he or she must elect it within 60 days after any of the following events: the date of the qualifying event or the date he or she receives the notice, whichever is later; or the date he or she loses coverage under the spouse equity law because of remarriage before age 55 or loss of the qualifying court order.

Important: The employing office or retirement system must be notified of a child's or former spouse's eligibility for TCC within the 60-day time limit. If the employing office or retirement system is not notified, the opportunity to elect TCC ends 60 days after the qualifying event in the case of a child and 60 days after the change in status in the case of a former spouse.

Conversion to individual coverage

When none of the above choices are available — or chosen — when coverage as an employee or family member ends, or when TCC coverage ends (except by cancellation or nonpayment of premium), you may be eligible to convert to an individual, nongroup contract. You will not be required to provide evidence of good health and the plan is not permitted to impose a waiting period or limit coverage for preexisting conditions. If you wish to convert to an individual contract, you must apply in writing to the carrier of the plan in which you are enrolled within 31 days after receiving notice of the conversion right from your employing agency. A family member must apply to convert within the 31-day free extension of coverage that follows the event that terminates coverage, e.g., divorce or reaching age 22. Benefits and rates under the individual contract may differ from those under the FEHB Program.

Facts about this Plan

This Plan is a comprehensive medical plan, sometimes called a health maintenance organization (HMO). When you enroll in an HMO, you are joining an organized system of health care that arranges in advance with specific doctors, hospitals and other providers to give care to members and pays them directly for their services. Benefits are available only from Plan providers except during a medical emergency. **Members are required to select a personal doctor from among participating Plan primary care doctors.** Services of a specialty care doctor can only be received by referral from the selected primary care doctor. There are no claim forms when Plan doctors are used.

Because the Plan provides or arranges your care and pays the cost, it seeks efficient and effective delivery of health services. By controlling unnecessary or inappropriate care, it can afford to offer a comprehensive range of benefits. In addition to providing comprehensive health services and benefits for accidents, illness and injury, the Plan emphasizes preventive benefits such as office visits, physical exams, immunizations and well-baby care. You are encouraged to get medical attention at the first sign of illness.

Who provides care to Plan members?

Prudential HealthCare HMO - St. Louis is a Mixed Model Prepayment (MMP) HMO comprised of over 500 primary care doctors and over 1500 specialty care doctors. Prudential Health Care HMO - St. Louis defines primary care doctors as family practitioners, internists, general practitioners and pediatricians. Each family member may select their own primary care doctor from the Provider Directory you will receive.

Role of a primary care doctor

The first and most important decision each member must make is the selection of a primary care doctor. The decision is important since it is through this doctor that all other health services, particularly those of specialists, are obtained. It is the responsibility of your primary care doctor to obtain any necessary authorizations from the Plan before referring you to a specialist or making arrangements for hospitalization. Services of other providers are covered only when there has been a referral by the member's primary care doctor with the following exceptions: a woman may see her Plan obstetrician/gynecologist without a referral from her primary care doctor. All members may see a Plan optometrist or ophthalmologist for all covered eye care services, including one annual eye exam, without a referral from their primary care doctor. Members must call 1/800-862-8276 prior to receiving mental health and substance abuse services. It is not necessary to obtain a referral from your primary care doctor; this number is available 24 hours a day, seven days a week. Clinically trained specialists will direct your care appropriately.

Facts about this Plan *continued*

Choosing your doctor

The Plan's provider directory lists primary care doctors (family practitioners, pediatricians and internists), with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. Directories are updated on a regular basis and are available at the time of enrollment or upon request by calling the Member Services Department at 314/542-2121 from Missouri or 1-800/298-ROCK (7625); you can also find out if your doctor participates with this Plan by calling this number. If you are interested in receiving care from a specific provider who is listed in the directory, call the provider to verify that he or she still participates with the Plan and is accepting new patients. Important note: When you enroll in this Plan, services (except for emergency benefits) are provided through the Plan's delivery system; the continued availability and/or participation of any one doctor, hospital, or other provider, cannot be guaranteed.

Should you decide to enroll, you will be asked to complete a primary care doctor selection form and send it directly to the Plan, indicating the name of the primary care doctor(s) selected for you and each member of your family. If you need help choosing a doctor, call the Plan. Members may change their doctor selection by notifying the Plan 30 days in advance.

If you are receiving services from a doctor who leaves the Plan, the Plan will pay for covered services until the Plan can arrange with you for you to be seen by another participating doctor.

Referrals for specialty care

Except in a medical emergency, or when a primary care doctor has designated another doctor to see patients when he or she is unavailable, you must receive a referral from your primary care doctor before seeing any other doctor or obtaining special services. Referral to a participating specialist is given at the primary care doctor's discretion; if specialists or consultants are required beyond those participating in the Plan, the primary care doctor will make arrangements for appropriate referrals.

All follow-up care must be provided or arranged by the primary care doctor. On referrals, the primary care doctor will give specific instructions to the consultant as to what services are authorized. If additional services or visits are suggested by the consultant, you must first check with your primary care doctor. Do not go to the specialist unless your primary care doctor has arranged for and the Plan has issued an authorization for the referral in advance.

For new members

If you are already under the care of a specialist who is a Plan participant, you must still obtain a referral from a Plan primary care doctor for the care to be covered by the Plan. If the doctor who originally referred you prior to your joining the Plan is now your Plan primary care doctor, you need only call to explain that you now belong to this Plan and ask that a "referral number" be given to the specialist for your next appointment.

If you are selecting a new primary care doctor and want to continue with this specialist, you must schedule an appointment so that the primary care doctor can decide whether to treat the condition directly or refer you back to the specialist.

Hospital care

If you require hospitalization, your primary care doctor or authorized specialist will make the necessary arrangements and continue to supervise your care.

Out-of-pocket maximum

Your out-of-pocket expenses for benefits under this Plan are limited to the stated copayments required for a few benefits.

Deductible carryover

If you changed to this Plan during open season from a plan with a deductible and the effective date of the change was after January 1, any expenses that would have applied to that plan's deductible will be covered by your old plan if they are for care you got in January before the effective date of your coverage in this Plan. If you have already met the deductible in full, your old plan will reimburse these covered expenses. If you have not met it in full, your old plan will first apply your covered expenses to satisfy the rest of the deductible and then reimburse you for any additional covered expenses. The old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Facts about this Plan *continued*

Submit claims promptly	When you are required to submit a claim to this Plan for covered expenses, submit your claim promptly. The Plan will not pay benefits for claims submitted later than December 31 of the calendar year following the year in which the expense was incurred unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.
Other considerations	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 will be able to accept treatment or procedures that may be recommended by Plan providers.
The Plan's service and enrollment areas	<p>The service area for this Plan, where Plan providers and facilities are located, is the same as the enrollment area listed on the front cover of this brochure (the area in which you must live or work to enroll in the Plan). Benefits for care outside the service area are limited to emergency services, as described on pages 13 and 14.</p> <p>If you or a covered family member move outside the Enrollment Area, you may enroll in another approved plan. It is not necessary to wait until you move or for the open season to make such a change; contact your employing office or retirement system for information if you are anticipating a move.</p>

General Limitations

Important notice	Although a specific service may be listed as a benefit, it will be covered for you only if, in the judgment of your Plan doctor, it is medically necessary for the prevention, diagnosis, or treatment of your illness or condition. No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under this Plan or be used in the prosecution or defense of a claim under this Plan. This brochure is based on text included in the contract between OPM and this Plan and is intended to be a complete statement of benefits available to FEHB members. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control.
Circumstances beyond Plan control	In the event of major disaster, epidemic, war, riot, civil insurrection, disability of a significant number of Plan providers, complete or partial destruction of facilities, or other circumstances beyond the Plan's control, the Plan will make a good faith effort to provide or arrange for covered services. However, the Plan will not be responsible for any delay or failure in providing service due to lack of available facilities or personnel.
Other sources of benefits	This section applies when you or your family members are entitled to benefits from a source other than this Plan. You must disclose information about other sources of benefits to the Plan and complete all necessary documents and authorizations requested by the Plan.
Medicare	If you or a covered family member is enrolled in this Plan and Part A, Part B, or Parts A and B of Medicare, benefits will be coordinated with Medicare according to Medicare's determination of which coverage is primary. Generally, you do not need to take any action after informing the Plan of your or your family member's eligibility for Medicare. Your Plan will provide you with further instructions if a Medicare claim needs to be filed.

General Limitations *continued*

Group health insurance and automobile insurance	<p>This coordination of benefits (double coverage) provision applies when a person covered by this Plan also has, or is entitled to benefits from, any other group health coverage, or is entitled to the payment of medical and hospital costs under no-fault or other automobile insurance that pays benefits without regard to fault. Information about the other coverage must be disclosed to this Plan.</p> <p>When there is double coverage for covered benefits, other than emergency services from non-Plan providers, this Plan will continue to provide its benefits in full, but is entitled to receive payment for the services and supplies provided, to the extent that they are covered by the other coverage, no-fault or other automobile insurance or any other primary plan.</p> <p>One plan normally pays its benefits in full as the primary payer, and the other plan pays a reduced benefit as the secondary payer. When this Plan is the secondary payer, it will pay the lesser of (1) its benefits in full or (2) a reduced amount which, when added to the benefits payable by the other coverage, will not exceed reasonable charges. The determination of which health coverage is primary (pays its benefits first) is made according to guidelines provided by the National Association of Insurance Commissioners. When benefits are payable under automobile insurance, including no-fault, the automobile insurer is primary (pays its benefits first) if it is legally obligated to provide benefits for health care expenses without regard to other health benefits coverage the enrollee may have. This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.</p>
CHAMPUS	<p>If you are covered by both this Plan and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), this Plan will pay benefits first. As a member of a prepaid plan, special limitations on your CHAMPUS coverage apply; your primary care provider must authorize all care. See your CHAMPUS Health Benefits Advisor if you have questions about CHAMPUS coverage.</p>
Medicaid	<p>If you are covered by both this Plan and Medicaid, this Plan will pay benefits first.</p>
Workers' compensation	<p>The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) to be payable under workers' compensation (under section 8103 of title 5, U.S.C.) or by a similar agency under another Federal or State law. This provision also applies when a third party injury settlement or other similar proceeding provides medical benefits in regard to a claim under workers' compensation or similar laws. If medical benefits provided under such laws are exhausted, this Plan will be financially responsible for services or supplies that are otherwise covered by this Plan. The Plan is entitled to be reimbursed by OWCP (or the similar agency) for services it provided that were later found to be payable by OWCP (or the agency).</p>
DVA facilities, DoD facilities, and Health Service	<p>Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from the Plan for certain services and supplies provided to you or a family member to the extent that reimbursement is required under the Federal statutes governing such facilities.</p>
Other Government agencies	<p>The Plan will not provide benefits for services and supplies paid for directly or indirectly by any other local, State, or Federal Government agency.</p>
Liability insurance third party actions	<p>If a covered person is sick or injured as a result of the act or omission of another person or party, the Plan requires that it be reimbursed for the benefits provided in an amount not to exceed the amount of the recovery, or that it be subrogated to the person's rights to the extent of the benefits received under this Plan, including the right to bring suit in the person's name. If you need more information about subrogation, the Plan will provide you with its subrogation procedures.</p>

General Exclusions

All benefits are subject to the limitations and exclusions in this brochure. **Although a specific service may be listed as a benefit, it will not be covered for you unless your Plan doctor determines it is medically necessary to prevent, diagnose or treat your illness or condition. The following are excluded:**

- Care by non-Plan doctors or hospitals except for authorized referrals or emergencies (see *Emergency Benefits*);
- Expenses incurred while not covered by this Plan;
- Services furnished or billed by a provider or facility barred from the FEHB Program;
- Services not required according to accepted standards of medical, dental, or psychiatric practice;
- Procedures, treatments, drugs or devices that are experimental or investigational;
- Procedures, services, drugs and supplies related to sex transformations; and
- Procedures, services, drugs and 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.

Medical and Surgical Benefits

What is covered

A comprehensive range of preventive, diagnostic and treatment services is provided by Plan doctors and other Plan providers. This includes all necessary office visits; **you pay** a \$10 office visit copay, but no additional copay for laboratory tests and X-rays. Within the service area, house calls will be provided if, in the judgment of the Plan doctor, such care is necessary and appropriate; **you pay** a \$10 copay for a doctor's house call; nothing for home visits by nurses and health aides.

The following services are included and are subject to the office visit copay unless stated otherwise:

- Preventive care, including well-baby care and periodic check-ups
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor; **you pay** a \$10 copay for the first visit only. If enrollment in the Plan is terminated during pregnancy, benefits will not be provided after coverage under the Plan has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment; other care of an infant who requires definitive treatment will be covered only if the infant is covered under a Self and Family enrollment.
- Voluntary sterilization and family planning services
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including testing and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints
- Cornea, heart, heart/lung, lung (single/double), kidney, pancreas/kidney, pancreas and liver transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Dialysis
- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Orthopedic devices, such as braces; foot orthotics, if used in lieu of a cast or a brace; you pay 25% of charge
- Prosthetic devices, such as artificial limbs and lenses following cataract removal; you pay 25% of charges
- Durable medical equipment, such as wheelchairs and hospital beds; you pay 25% of charges
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Medical and Surgical Benefits *continued*

- Diabetic supplies, including glucose test tablets and test tape, Benedict's solution, or equivalent, and acetone test tablets
- Needles and syringes needed to inject covered prescribed medication other than insulin (needles and syringes for insulin are covered under Prescription Drug Benefits on page 15)
- Chiropractic services
- Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction; **you pay** a \$10 copay per outpatient session in an office setting; **you pay** nothing in a non-office setting
- Implanted time-release medications, such as Norplant; **you pay** the \$10 office visit copay. There is no charge when the device is implanted during a covered hospitalization. There will be no refund of any portion of the office visit copay if the implanted time-release medication is removed before the end of its expected life. Coverage is limited to one (1) implanted time-release medication within the expected lifetime of the product.

Limited benefits

Oral and maxillofacial surgery is provided for nondental surgical and hospitalization procedures for congenital defects, such as cleft lip and cleft palate, and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including any dental care involved in the treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.

Reconstructive surgery will be provided to correct a condition resulting from a functional defect or from an injury or surgery that has produced a major effect on the member's appearance and if the condition can reasonably be expected to be corrected by such surgery.

Short-term rehabilitative therapy (physical, speech and occupational) is provided on an inpatient or outpatient basis for up to two months or 60 visits per calendar year per condition if significant improvement can be expected within two months; you pay nothing. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.

Diagnosis and treatment of infertility, as well as **artificial insemination**, are covered; **you pay** nothing; cost of donor sperm is not covered. Fertility drugs are covered. Other **assisted reproductive technology (ART) procedures**, such as in vitro fertilization and embryo transfer, are not covered.

What is not covered

- Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending school or camp, or travel
- Reversal of voluntary, surgically-induced sterility
- Plastic surgery primarily for cosmetic purposes
- Transplants not listed as covered
- Blood and blood derivatives not replaced by the member
- Hearing aids
- Long-term rehabilitative therapy
- Homemaker services

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Hospital/Extended Care Benefits

What is covered

Hospital care

The Plan provides a comprehensive range of benefits with no dollar or day limit when you are hospitalized under the care of a Plan doctor. **You pay nothing. All necessary services are covered**, including:

- Semiprivate room accommodations; when a Plan doctor determines it is medically necessary, the doctor may prescribe private accommodations or private duty nursing care
- Specialized care units, such as intensive care or cardiac care units

Extended care

The Plan provides a comprehensive range of benefits for up to 100 days per condition for all such confinements which are due to the same or related causes and which are separated by less than three months. Coverage is provided when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. **You pay nothing. All necessary services are covered**, including:

- Bed, board and general nursing care
- Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor.

Hospice care

Supportive and palliative care for a terminally ill member is covered in the home or a hospice facility up to a reasonable cash value of \$7,400 per period of care. Services include inpatient and outpatient care, and counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less. Benefits are limited to \$7,400 per period of care, plus \$200 for counseling within three months after the death of the patient.

Ambulance service

Benefits are provided for ambulance transportation ordered or authorized by a Plan doctor.

Limited benefits

Inpatient dental procedures

Hospitalization for certain dental procedures is covered when a Plan doctor determines there is a need for hospitalization for reasons totally unrelated to the dental procedure; the Plan will cover the hospitalization, but not the cost of the professional dental services. Conditions for which hospitalization would be covered include hemophilia and heart disease; the need for anesthesia, by itself, is not such a condition.

Acute inpatient detoxification

Hospitalization for medical treatment of substance abuse is limited to emergency care, diagnosis, treatment of medical conditions, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. See page 14 for nonmedical substance abuse benefits.

What is not covered

- Personal comfort items, such as telephone and television
- Blood and blood derivatives not replaced by the member
- Custodial care, rest cures, domiciliary or convalescent care

Emergency Benefits

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that 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 the Plan may determine are medical emergencies — what they all have in common is the need for quick action.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Emergency Benefits *continued*

Emergencies within the service area	<p>If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours. It is your responsibility to ensure that the Plan has been timely notified.</p> <p>If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and Plan doctors believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.</p> <p>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.</p>
Plan pays...	Reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.
You pay...	\$50 per hospital emergency room visit or \$10 per urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.
Emergencies outside the service area	<p>Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.</p> <p>If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.</p>
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 hospital emergency room visit or \$10 per urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.
What is covered	<ul style="list-style-type: none">• Emergency care at a doctor's office or an urgent care center• Emergency care as an outpatient or inpatient at a hospital, including doctors' services• Ambulance service approved by the Plan
What is not covered	<ul style="list-style-type: none">• Elective care or nonemergency care• Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area• Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area
Filing claims for non-Plan providers	<p>With your authorization, the Plan will pay benefits directly to the providers of your emergency care upon receipt of their claims. Physician claims should be submitted on the HCFA 1500 claim form. If you are required to pay for the services, submit itemized bills and your receipts to the Plan along with an explanation of the services and the identification information from your ID card.</p> <p>Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on pages 17-18.</p>
Portability	Services while traveling away from home: when you are away from home and require medical care other than routine physicals, immunizations and non-emergency maternity care, you should call the Prudential National Service Hotline at 1-800/526-2963. Referral assistance will be provided if a participating provider is located within convenient traveling distance. If a participating provider is not located within convenient traveling distance, instructions will be provided on what to do to obtain care.

Mental Conditions/Substance Abuse Benefits

Mental conditions

- What is covered** To the extent shown below, the Plan provides the following services necessary for the diagnosis and treatment of acute psychiatric conditions, including the treatment of mental illness or disorders:
- Diagnostic evaluation
 - Psychological testing
 - Psychiatric treatment (including individual and group therapy)
 - Hospitalization (including inpatient professional services)
- Outpatient care** Up to 20 outpatient visits to Plan doctors, consultants, or other psychiatric personnel each calendar year; **you pay** a \$10 copay for each covered visit--all charges thereafter.
- Inpatient care** Up to 30 days of hospitalization each calendar year; you pay \$90 per day for the first 30 days—all charges thereafter.
- What is not covered**
- Care for psychiatric conditions that in the professional judgment of Plan doctors are not subject to significant improvement through relatively short-term treatment
 - Psychiatric evaluation or therapy on court order or as a condition of parole or probation, unless determined by a Plan doctor to be necessary and appropriate
 - Psychological testing that is not medically necessary to determine the appropriate treatment of a short-term psychiatric condition

Substance abuse

- What is covered** This Plan provides medical and hospital services such as acute detoxification services for the medical, non-psychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition. Treatment must be authorized by calling 1-800/862-8276. Members will be directed to a Plan provider based on their specific needs.
- Outpatient care** Up to 60 outpatient visits to Plan providers for treatment each calendar year; **you pay** a \$10 copay for each covered visit—all charges thereafter.
- Inpatient care** Up to 60 days per calendar year in a substance abuse rehabilitation (intermediate care) program in an alcohol detoxification or rehabilitation center approved by the Plan; you pay \$90 per day during the benefit period--all charges thereafter.
- What is not covered**
- Treatment that is not authorized by calling 1-800/862-8276

Prescription Drug Benefits

- What is covered** Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply. **You pay** a \$5 copay per prescription unit or refill for up to a 30-day supply of tablets, capsules or liquids taken orally; one smallest package unit of a nasal or oral inhaler; one 10 milliliter vial of insulin; 60 milliliters or one smallest package size of topical solution; 14-day supply of rectal or vaginal medications, suppositories, creams, ointments, enemas, etc.; one manufacturer's standard package unit containing no more than 60 grams of topical ointment or cream; one vial containing no more than 15 milliliters of any optic or ophthalmic product.
- You pay** a \$5 copay per prescription unit or refill for generic drugs or for name brand drugs when generic substitution is not permissible. When generic substitution is permissible (i.e., a generic drug is available and the prescribing doctor does not require the use of a name brand drug), but you request the name brand drug, you pay a \$10 copay per prescription unit or refill.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Prescription Drug Benefits *continued*

Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. Non-formulary drugs will be covered when prescribed by a Plan doctor. The Plan must authorize a nonformulary drug before it may be dispensed. It is the prescribing doctor's responsibility to obtain the Plan's authorization.

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- Oral and injectable contraceptive drugs; contraceptive diaphragms
- Implanted time-release medications, such as Norplant, are covered under Medical and Surgical Benefits (see page 11)
- Insulin, with a copay charge applied to each vial
- Diabetic supplies are covered under Medical and Surgical Benefits (see page 11); however, if needles and syringes are included in the insulin prescription, a 30-day supply will be covered under Prescription Drug Benefits and you would pay an additional copay
- Disposable needles and syringes needed to inject covered prescribed medication other than insulin are covered under Medical and Surgical Benefits (see page 11)
- Intravenous fluids and medication for home use, implantable drugs, and some injectable drugs are covered under Medical and Surgical Benefits (see pages 10-11)
- Smoking cessation drugs and medication, including nicotine patches
- Fertility drugs

What is not covered

- Drugs available without a prescription or for which there is a nonprescription equivalent available
- Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Contraceptive devices (except diaphragms)
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance

Other Benefits

Dental care

What is covered Accidental injury benefit

Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. **You pay** a \$10 copay.

What is not covered

- Other dental services not shown as covered

Vision care

What is covered

In addition to the medical and surgical benefits provided for diagnosis and treatment of diseases of the eye, annual eye refractions (to provide a written lens prescription), including contact lens fitting services, may be obtained from Plan providers. **You pay** a \$10 copay per visit. Members may see plan optometrists and ophthalmologists without a referral from their primary care doctor.

What is not covered

- Corrective lenses or frames
- Eye exercises

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Non-FEHB Benefits Available to Plan Members

The benefits described on this page are neither offered nor guaranteed under the contract with the FEHB Program, but are made available to all enrollees and family members of this Plan. The cost of the benefits described on this page is not included in the FEHB premium and any charges for these services do not count toward any FEHB deductibles, or out-of-pocket maximums. These benefits are not subject to the FEHB disputed claims procedure.

Preventive Dental Benefits

The following preventive and diagnostic services are covered when provided by Plan dentists; you pay a \$5 copay per visit.

- Oral exam (two per year)
- Prophylaxis or cleaning (two per year)
- Annual application of fluoride up to age 19
- Bite wing X-rays (one set per year)
- Full mouth or panoramic X-ray (one every three years); **you pay** an additional \$10 copay

Starting Right

Prudential HealthCare's Pregnancy Support Program provides expectant mothers with useful information on prenatal care and healthy lifestyles during pregnancy. When a woman learns she is pregnant she should call the *Starting Right* unit (1/314-542-9090 from Missouri or 1/800-298-ROCK (7625) from Illinois). She will automatically receive a health risk questionnaire, education materials and ongoing support from Prudential HealthCare's *Starting Right* nurses. These services are provided at no additional cost. So if you or an eligible dependent is expecting, call *Starting Right* today!

Mail Order Prescriptions

If you take routine maintenance medication, you may now have up to a 90-day supply of your prescriptions mailed to your home. All you pay is one \$10 copay for up to three months of maintenance drugs. Please call 1/800-732-2165 for more details.

Vision Care Savings

Now, in addition to the eye care services covered by Prudential HealthCare HMO, you can enjoy substantial savings on a full range of vision products and services. This program is available at most Barnes Eyecare Network locations. Call 1/314-362-2000 or 1/800-515-4551 for a location near you.

There is no limit on the number of purchases and no sign-up is required.....just use your ID card.

Products and Services	You Pay								
<p>Frame and Lens Packages</p> <p><i>You may choose from a wide selection of quality frames available at most Barnes Eyecare Network locations.* You can also receive special package pricing which includes frame and uncoated prescription plastic lenses.**</i></p>	<table> <tr> <td>Single vision</td> <td>\$ 70.00</td> </tr> <tr> <td>Bifocal</td> <td>\$ 90.00</td> </tr> <tr> <td>Trifocal</td> <td>\$110.00</td> </tr> <tr> <td>No-line progressive bifocal</td> <td>\$135.00</td> </tr> </table>	Single vision	\$ 70.00	Bifocal	\$ 90.00	Trifocal	\$110.00	No-line progressive bifocal	\$135.00
Single vision	\$ 70.00								
Bifocal	\$ 90.00								
Trifocal	\$110.00								
No-line progressive bifocal	\$135.00								
Non-plan Frame and Lenses	<i>25% discount off retail charges.***</i>								
Lens Accessories	<i>25% discount off retail charges.***</i>								
Contact Lenses	<i>20% off the initial contact lens package includes professional fitting follow-up visits and initial contact lenses.****</i>								

*You may call Barnes Eyecare Network at 314/362-2000 or 1/800-515-4551 for a location near you.

**Higher powers, coatings and premium lenses will incur an additional charge.

***You will be guaranteed the best retail price available at each Barnes Eyecare Network location.

****For disposable lenses, discount applies only to the initial six month supply of lenses.

Benefits on this page are not part of the FEHB contract

How to Obtain Benefits

Questions

If you have a question concerning Plan benefits or how to arrange for care, contact the Plan's Membership Services Office at 314/542-2121 from Missouri; or 1-800/298-ROCK (7625) from Illinois or you may write to the Plan at 12312 Olive Blvd., Suite 500, St. Louis, Missouri 63141.

Disputed claims review Plan reconsideration

If a claim for payment or services is denied by the Plan, you must ask the Plan, in writing, within six months of the date of the denial, to reconsider its denial before you request a review by OPM. (This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.) OPM will not review your request unless you demonstrate that you gave the Plan an opportunity to reconsider your claim. Your written request to the Plan must state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment or service should have been paid or provided.

Within 30 days after receipt of your request for reconsideration, the Plan must affirm the denial in writing to you, pay the claim, provide the service, or request additional information reasonably necessary to make a determination. If the Plan asks a provider for information it will send you a copy of this request at the same time. The Plan has 30 days after receiving the information to give its decision. If this information is not supplied within 60 days, the Plan will base its decision on the information it has on hand.

OPM review

If the Plan affirms its denial, you have the right to request a review by OPM to determine whether the Plan's actions are in accordance with the terms of its contract. You must request the review within 90 days after the date of the Plan's letter affirming its initial denial.

You may also ask OPM for a review if the Plan fails to respond within 30 days of your written request for reconsideration or 30 days after you have supplied additional information to the Plan. In this case, OPM must receive a request for review within 120 days of your request to the Plan for reconsideration or of the date you were notified that the Plan needed additional information, either from you or from your doctor or hospital.

This right is available only to you or the executor of a deceased claimant's estate. Providers, legal counsel, and other interested parties may act as your representative only with your specific written consent to pursue payment of the disputed claim. OPM must receive a copy of your written consent with their request for review.

Your written request for an OPM review must state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment or service should have been paid or provided. If the Plan has reconsidered and denied more than one unrelated claim, clearly identify the documents for each claim.

Your request must include the following information or it will be returned by OPM:

- A copy of your letter to the Plan requesting reconsideration;
- A copy of the Plan's reconsideration decision (if the Plan failed to respond, provide instead (a) the date of your request to the Plan or (b) the dates the Plan requested and you provided additional information to the Plan);
- Copies of documents that support your claim, such as doctors' letters, operative reports, bills, medical records, and explanation of benefit (EOB) forms; and
- Your daytime phone number.

Medical documentation received from you or the Plan during the review process becomes a permanent part of the disputed claim file, subject to the provisions of the Freedom of Information Act and the Privacy Act.

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contracts Division 3, P.O. Box 436, Washington, DC 20044.

You (or a person acting on your behalf) may not bring a lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan until you have exhausted the OPM review procedure, established at section 890.105, title 5, Code of Federal Regulations (CFR). If OPM upholds the Plan's decision on your claim, and you decide to bring a lawsuit based on the denial, the lawsuit must be brought no later than December 31 of the third year after the year in which the services or supplies upon which the claim is predicated were provided. Pursuant to section 890.107, title 5, CFR, such a lawsuit must be brought against the Office of Personnel Management in Federal court.

How to Obtain Benefits *continued*

Federal law exclusively governs all claims for relief in a lawsuit that relates to this Plan's benefits or coverage or payments with respect to those benefits. Judicial action on such claims is limited to the record that was before OPM when it rendered its decision affirming the Plan's denial of the benefit. The recovery in such a suit is limited to the amount of benefits in dispute.

Privacy Act statement — If you ask OPM to review a denial of a claim for payment or service, OPM is authorized by chapter 89 of title 5, U.S.C., to use the information collected from you and the Plan to determine if the Plan has acted properly in denying you the payment or service, and the information so collected may be disclosed to you and/or the Plan in support of OPM's decision on the disputed claim.

How Prudential HealthCare HMO - St. Louis Changes January 1997

Do not rely on this page; it is not an official statement of benefits.

Benefit changes

- The transplant benefit includes heart/lung, lung (single and double) and pancreas. Previously, these transplants were not shown as covered.
- Under "Role of a primary care doctor," in "Facts about this Plan," coverage for eye care services has been changed as follows: "All members may see a Plan optometrist or ophthalmologist for all covered eye care services, including one annual eye exam, without a referral from their primary care doctor." Previously, members could only see an ophthalmologist for one annual eye exam without a referral.
- The following is added to the service area: in the State of Missouri; portions of Audrain and Montgomery counties. Please see the front cover of this brochure for zip code listings.
- The following is added to the service area: in the State of Illinois; portions of Calhoun county. Please see the front cover of this brochure for zip code listings.
- The Mental Conditions/Substance Abuse Benefits provision is changed to show that treatment for mental conditions or substance abuse must be authorized by calling 1-800/862-8276. A referral from your primary care doctor is not required. Previously, it was not indicated in the brochure that a referral from your primary care doctor was not required, nor was this phone number included in the brochure.
- "Vision care" under the "Other Benefits" provision is changed as follows: "In addition to the medical and surgical benefits provided for diagnosis and treatment of diseases of the eye, annual eye refractions (to provide a written lens prescription), including contact lens fitting services, may be obtained from Plan providers. **You pay** a \$10 copay per visit. Members may see Plan optometrists and ophthalmologists without a referral from their primary care doctor." Previously, coverage for contact lens fitting services was not included, and members could only see Plan optometrists.
- Under "Limited benefits" in the "Medical and Surgical Benefits" provision, coverage for "**Short-term rehabilitative therapy** (physical, speech and occupational)" is as follows: "It is provided on an inpatient or outpatient basis for up to two months **or 60 visits per calendar year**, per condition if significant improvement can be expected within two months." Previously, coverage was only provided for up to two months per calendar year per condition, and did not include "or 60 visits per calendar year per condition."

Clarifications

- The use of a Plan identification card to obtain benefits after you are no longer enrolled in the Plan is a fraudulent action subject to review by the Inspector General.
- Medical data that does not identify individual members may be disclosed as a result of bona fide medical research or education.
- General Information When a family member is hospitalized on the effective date of an enrollment change and continues to receive benefits under the old plan, benefits under the new plan will begin for other family members on the effective date of the new enrollment.

An enrollee with Self Only coverage who is expecting a baby or the addition of a child may change to a Self and Family enrollment up to 60 days after the birth or addition.

Annuitants and former spouses with FEHB coverage, and who are covered by Medicare Part B, may join a Medicare prepaid plan if they do not have Medicare Part A, but they will probably have to pay for hospital coverage. They may also remain enrolled under an FEHB plan when they enroll in a Medicare prepaid plan.

Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

How Prudential HealthCare HMO - St. Louis Changes January 1997 *continued*

Temporary continuation of coverage (TCC) for employees or family members who lose eligibility for FEHB coverage includes one free 31-day extension of coverage and may include a second. How these are coordinated has been clarified; notification and election requirements have also been clarified.

"Conversion to individual coverage" does not require evidence of good health and the plan is not permitted to impose a waiting period or limit coverage for preexisting conditions; benefits and rates under the individual contract may differ from those under the FEHB Program.

- Procedures, services, drugs and supplies related to abortions are excluded 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.
- The benefit "Non-experimental implants" is now termed "The insertion of internal prosthetic devices."

Other changes

- The Plan's name has changed from PruCare of St. Louis to Prudential HealthCare HMO - St. Louis.
- Enrollees who change their FEHB enrollments using Employee Express may call the Employee Express HELP number to obtain a letter confirming that change if their ID cards do not arrive by the effective date of the enrollment change.
- The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) or an equivalent agency to be payable under workers' compensation or similar Federal or State law. The Plan is entitled to be reimbursed by OWCP or the equivalent agency for services it provided that were later found to be payable by OWCP or the agency.
- The paragraph on "Liability insurance and third party actions" under "General Limitations", has been revised to explain this Plan's procedures and policies for obtaining reimbursement from a member who has recovered benefits from a third party (also known as subrogation of benefits).
- Disputed claims If your claim for payment or services is denied by the Plan, and you decide to ask OPM to review that denial, you must first ask the Plan to reconsider their decision. You must now request their reconsideration within six months of the denial (previously, you had one year to do this). This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.

Providers, legal counsel, and other interested parties may act as your representative in pursuing payment of a disputed claim only with your written consent. Any lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan must be brought against the Office of Personnel Management in Federal court and only after you have exhausted the OPM review procedure.

Summary of Benefits for Prudential HealthCare HMO - St. Louis - 1997

Do not rely on this chart alone. All benefits are provided in full unless otherwise indicated subject to the limitations and exclusions set forth in the brochure. This chart merely summarizes certain important expenses covered by the Plan. If you wish to enroll or change your enrollment in this Plan, be sure to indicate the correct enrollment code on your enrollment form (codes appear on the cover of this brochure). **ALL SERVICES COVERED UNDER THIS PLAN, WITH THE EXCEPTION OF EMERGENCY CARE, ARE COVERED ONLY WHEN PROVIDED OR ARRANGED BY PLAN DOCTORS.**

	Benefits	Plan pays/provides	Page
Inpatient care	Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. You pay nothing	12
	Extended care	All necessary services, for up to 100 days per period of care. You pay nothing	12
	Mental conditions	Diagnosis and treatment of acute psychiatric conditions for up to 30 days of inpatient care per year. You pay \$90 per day	14
	Substance Abuse	Up to 60 days per year in a substance abuse treatment program. You pay \$90 per day	14
Outpatient care		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$10 copay per office visit; \$10 per house call by a doctor.....	10-11
	Home health care	All necessary visits by nurses and health aides. You pay nothing	10-11
	Mental conditions	Up to 20 outpatient visits per year. You pay a \$10 copay per visit.....	14
	Substance abuse	Up to 60 outpatient visits per year. You pay a \$10 copay per visit.....	14
Emergency care		Reasonable charges for services and supplies required because of a medical emergency. You pay a \$50 copay to the hospital for each emergency room visit or \$10 per urgent care center visit and any charges for services that are not covered by this Plan.....	12-13
Prescription drugs		Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay a \$5 (generic) or \$10 (brand name) copay per prescription unit or refill.....	14-15
Dental care		Accidental injury benefit; you pay a \$10 copay.....	15-16
Vision care		One annual eye refraction, including contact lens fitting. You pay a \$10 copay per visit.....	15-16
Out-of-pocket maximum		Your out-of-pocket expenses for benefits under this Plan are limited to the stated copayments required for a few benefits.....	7