



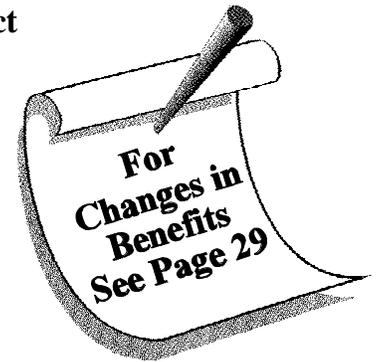
HMO Colorado/HMO Nevada 1999

Independent Licensees of the Blue Cross and Blue Shield Association

A Health Maintenance Organization with a Point-of-Service Product

Serving: Most of Colorado and Nevada

Enrollment in this Plan is limited; see page 10 for requirements.



Colorado area

Enrollment code:	L21	Self Only
	L22	Self and Family

Nevada area

Enrollment code:	VS1	Self Only
	VS2	Self and Family

Visit the OPM Website at <http://www.opm.gov/insure>
and
this Plan's website at <http://www.bcbsco.com>

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**United States
Office of
Personnel
Management**



RI 73-147

HMO Colorado/HMO Nevada

HMO Colorado, Inc. d.b.a. HMO Colorado/HMO Nevada, 700 Broadway, Denver, CO 80273, has entered into a contract (CS 2004) 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 HMO Colorado/HMO Nevada or the Plan.

This brochure is the official statement of benefits on which you can rely. A person enrolled in the Plan is entitled to the benefits stated in this brochure. 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, 1999, and are shown on page **29** of this brochure.

Table of Contents

Inspector General Advisory on Fraud	3
General Information	4-7
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	
Information you have a right to know; 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	8-10
General Limitations	11-12
Important notice; Circumstances beyond Plan control; Other sources of benefits	
General Exclusions	13
Benefits	14-22
Medical and Surgical Benefits; Hospital/Extended Care Benefits; Emergency Benefits; Mental Conditions/Substance Abuse Benefits; Prescription Drug Benefits	
Other Benefits	
Dental care	23
Point of Service Benefits	24
Precertification	25
Non-FEHB Benefits	26
How to Obtain Benefits	27-28
How HMO Colorado/HMO Nevada Changes January 1999	29
Summary of Benefits	31
1999 Rate Information	32

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 303-831-4114 or 1-800-533-5643 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, 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 page 19, or when you self-refer for point of service, or POS, benefits as described on page 24. 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" below.

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.

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.

General Information *continued*

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" above. 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 or POS 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.

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 1-800/638-6833. 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).

See page 26 for information on the Medicare prepaid plan offered by this Plan.

General Information *continued*

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 their 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.

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

General Information *continued*

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.

Certificate of Creditable Coverage

Under Federal law, if you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health plan Coverage from the last FEHB Plan to cover you. This certificate, along with any certificates you receive from other FEHB plans you may have been enrolled in, may reduce or eliminate the length of time a preexisting condition clause can be applied to you by a new non-FEHB insurer. If you do not receive a certificate automatically, you must be given one on request.

Facts about this Plan

This Plan is a health maintenance organization (HMO) that offers a point of service, or POS, product. Whenever you need services, you may choose to obtain them from your primary care physician within the Plan's provider network or go outside the network for treatment. **Within the Plan's network, you are required to select a personal doctor who will provide or arrange for your care** and you will pay minimal amounts for comprehensive benefits. When you choose a non-Plan doctor or other non-Plan provider, you will pay a substantial portion of the charges and the benefits available may be less comprehensive. See page 24 for more information.

Who provides care to Plan members?

HMO Colorado/HMO Nevada is a subsidiary of Blue Cross and Blue Shield of Colorado. In Colorado, the Plan offers a network of multi-specialty medical groups, family practice centers and independently practicing doctors located in Colorado. By requiring that you choose a Plan doctor convenient for you, within a 25-mile radius of where you live, HMO Colorado/HMO Nevada can assure that both routine and emergency health care is provided for you and your family in an efficient and effective manner.

In Nevada, the Plan offers multi-specialty primary medical groups (PMGs) and individual primary care physicians (PCPs). Selecting a group or physician within 25 miles of your residence or work assures routine and emergency health care is available to you and your family.

At the time of enrollment, each member must select a primary care doctor or group from whom all covered non-emergency medical services will be received. Members may select a different primary care doctor or group for each eligible family member.

Information you have a right to know

All carriers in the FEHB Program must provide certain information to you. If you did not receive information about this Plan, you can obtain it by calling the Carrier at 1-800-533-5643 or you may write the Carrier at 700 Broadway, Denver, CO 80273 - You may also contact the Carrier by fax at 303/839-8566.

Information that must be made available to you includes:

- Disenrollment rates for 1997.
- Compliance with State and Federal licensing or certification requirements and the dates met. If noncompliant, the reason for noncompliance.
- Accreditations by recognized accrediting agencies and the dates received.
- Carrier's type of corporate form and years in existence.
- Whether the carrier meets State, Federal and accreditation requirements for fiscal solvency, confidentiality and transfer of medical records.

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 or when you use POS benefits, with the following exception: a woman may see her Plan gynecologist for her annual routine examination without a referral.

Note: Primary care doctors in metropolitan areas of Colorado are associated with specific specialists and hospitals. Please check with your primary care doctor to find out where you may be referred.

Choosing your doctor

The Plan's provider directory lists primary care doctors (generally 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 **Customer Service Department at (303) 831-4114 in the Metropolitan Denver area and (TOLL FREE) 1-800-533-5643 from elsewhere in the state. In Nevada, call 1-800-438-5270.** 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**

Facts about this Plan *continued*

this plan, services (except for emergency benefits or POS 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.

If you enroll, you will be asked to let the Plan know which primary care doctor(s) you've selected for you and each member of your family by sending a selection form to the Plan. 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 his or her patients, or when you choose to use the Plan's POS benefits, you must receive a referral from your primary care doctor before seeing another doctor or obtaining special services. Referral to a participating specialist is given at the primary care doctor's discretion; if non-Plan specialist or consultants are required, the primary care doctor will arrange appropriate referrals.

When you receive a referral from your primary care doctor, you must return to the primary care doctor after the consultation. All follow-up care must be provided or authorized by the primary care doctor. Do not go to the specialist for a second visit unless your primary care doctor has arranged for, and the Plan has issued an authorization for, the referral in advance.

If you have a chronic, complex, or serious medical condition that causes you to see a Plan specialist frequently, your primary care doctor will develop a treatment plan with you and your health plan that allows an adequate number of direct access visits with that specialist. The treatment plan will permit you to visit your specialist without the need to obtain further referrals.

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 to this specialist is now your Plan primary care doctor, you need only call to explain that you are now a Plan member and ask that you be referred 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

Copayments are required for some benefits. However, copayments will not be required for the remainder of the calendar year after your out-of-pocket expenses for services provided or arranged by the Plan reach \$4,400 per Self Only enrollment or \$10,500 per Self and Family enrollment. This copayment maximum does not include costs of prescription drugs. There is a separate out-of-pocket maximum for the charges you pay when you use POS benefits, as described on page 24.

You should maintain accurate records of the copayments made, as it is your responsibility to determine when the copayment maximum is reached. You are assured a predictable maximum in out-of-pocket costs for covered health and medical needs under standard HMO benefits. Copayments are due when service is rendered, except for emergency care.

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*

Experimental or Investigational Determinations

The criteria for determining whether a product or procedure is not experimental or investigational is as follows:

1. *The technology must have final approval from the appropriate government regulatory bodies;*
2. *The scientific evidence must permit conclusions concerning the effect of the technology on health outcomes;*
3. *The technology must improve the net health outcome; which means that the technology's benefit effects on health outcomes should outweigh any harmful effects on health outcomes;*
4. *The technology must be as beneficial as any established alternatives; and*
5. *The research and experimental stage of development must be completed, and the improvement in net health outcome must be attainable outside the investigational settings.*

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 areas

The service area for this Plan, where Plan providers and facilities are located, is described below. Benefits for care outside the service area are limited to emergency services, as described on pages 19-20, and to services covered under Point of Service Benefits, as described on page 24. You may enroll in this Plan if you live (or work) in the service area or (live) in the geographic area described below.

In Colorado

Services are available from Plan providers in all counties except Eagle, Gunnison, Hinsdale, Jackson, Ouray, Pitkin, San Juan, and Summit counties. HMO Colorado strives to provide an extensive provider network and has a Network Access Plan available to ensure that the network meets the members needs. You may contact the carrier at 1-800-533-5643 for a copy of this Plan.

In Nevada

Services from Plan providers are available in the following counties: Carson City, Clark, Douglas, Esmeralda, Eureka, Humboldt, Lincoln, Lyon, Nye, Storey, and Washoe counties.

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.

Reciprocity

HMO Colorado/HMO Nevada is part of a national network of Blue Cross and Blue Shield HMOs — HMO-USA and HMO-USA Guest Membership. Through HMO-USA, urgent care can be obtained in areas served by other Blue Cross and Blue Shield HMOs affiliated with HMO-USA. Through the HMO-USA Guest Membership, members become a guest member in another Blue Cross and Blue Shield HMO if they are temporarily assigned for 90 days or more in a geographic area which has another Blue Cross and Blue Shield HMO. Unlike HMO-USA, the Guest Membership allows members to receive covered routine care. If you would like more information about receiving care away from home, please call the Plan's member services department at 1-800-827-6422 in Colorado, or 1-800-438-5270 in Nevada.

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 the official statement of benefits on which you can rely.

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 Medicare Part A and/or Part B, the Plan will coordinate benefits according to Medicare's determination of which coverage is primary. However, this Plan will not cover services, except those for emergencies, unless you use Plan providers (or the services are covered under this Plan's POS benefits). You must tell your Plan that you or your family member is eligible for Medicare. Generally, that is all you will need to do, unless your Plan tells you that you need to file a Medicare claim.

Group health insurance and automobile insurance

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.

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.

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 to this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.

CHAMPUS

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.

Medicaid

If you are covered by both this Plan and Medicaid, this Plan will pay benefits first.

Workers' compensation

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

General Limitations *continued*

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).

DVA facilities, DoD facilities, and Indian Health Service

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.

Other Government agencies

The Plan will not provide benefits for services and supplies paid for directly or indirectly by any other local, State, or Federal Government agency.

Liability insurance and third party actions

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.

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, emergencies (see Emergency Benefits) or eligible self-referred services obtained under Point of Service 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 when part of an office visit. Within the Service Area, house calls will be provided if in the judgement of the Plan doctor such care is necessary and appropriate; you pay nothing for doctors' house calls or for home visits by nurses and health aides. Office visits occurring after-hours or on weekends/holidays require a \$20 copay per visit.

The following services are included:

- Preventive care, including well-baby care and periodic check-ups
- Mammograms for women are covered as follows: for women age 35 through age 39, one mammogram during these five years; and for women age 40 and over, one mammogram per calendar year. In addition to routine screening, mammograms are covered when prescribed by a Plan doctor as medically necessary to diagnose or treat an illness.
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays (copay waived when other services provided)
- Outpatient surgery not performed in a doctor's office; you pay a \$25 copay
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor (you pay the \$100 hospital admission copay). New mothers may, at their option, remain in the hospital up to 48 hours after a regular delivery and up to 96 hours after a caesarean delivery. Inpatient stays will be extended if medically necessary. 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; family planning services, including the fitting of a diaphragm, costs related to inserting and removing a Norplant device, and professional charges related to fitting, inserting or removing an IUD or cervical cap. The cost of the device is included. If such devices are not provided by a Plan provider, benefits are available under the Prescription Drug Benefit in this brochure.
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including test and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints
- Cornea, heart, heart/lung, single lung, double lung, kidney 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. Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer must be preapproved by the Plan's Medical Director and performed in a Plan-approved facility. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Women who undergo mastectomies may, at their option, have their procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- Dialysis

Medical and Surgical Benefits *continued*

- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Home health services of nurses and health aides, including home IV therapy, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need
- Depo Provera injections by the member's primary care physician for the purpose of birth control.
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, at no additional cost to you.

Limited benefits

Oral and maxillofacial surgery is provided for nondental surgical procedures and hospitalization 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 medical or 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 basis for up to 30 treatment days per condition and on an outpatient basis for up to 30 treatment days per condition if significant improvement can be expected and services are provided within six months of illness or injury onset; you pay a \$10 copay per visit. Speech therapy is limited to treatment of 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.

Osteopathic manipulation is covered for up to six treatments **per year** when performed by the member's primary care physician or a Plan provider. You pay a \$10 copay per visit.

Diagnosis and treatment of infertility is covered; **you pay** a \$10 copay per visit. Artificial insemination is covered as follows: **you pay** a \$10 copay for each of six attempts (one attempt per monthly cycle). After that, **you pay** 50% of charges for each additional attempt. Fertility drugs are not covered. Other assisted reproductive technology (ART) procedures, such as in-vitro fertilization and embryo transfer are not covered. **One ultrasound for infertility — regardless of the number of attempts.**

Supplies, equipment and appliances, including oxygen, are covered; the Plan will pay a total of \$1,000 per member per calendar year, **you pay** all charges thereafter, for the following: oxygen and oxygen equipment, orthopedic appliances, crutches, rental or purchase of durable medical equipment, medical supplies and prostheses when authorized by a primary care doctor.

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
- Surgery primarily for cosmetic purposes
- Hearing aids
- Chiropractic services
- Homemaker services

Medical and Surgical Benefits *continued*

- Foot orthotics
- Blood and blood derivatives not replaced by the member
- Long-term rehabilitative therapy
- Custodial care
- Transplants not listed as covered
- Cardiac rehabilitation
- Genetic counseling and testing
- Services related to refractive keratoplasty (surgery to correct nearsightedness), including radial keratotomy, or any procedure designed to correct farsightedness or astigmatism
- Medical supplies and devices available over-the-counter
- Air conditioners, humidifiers and purifiers, biofeedback equipment, exercise equipment, whirlpools and self-help devices
- Deluxe equipment, such as motor-driven wheelchairs, when standard equipment is determined to be adequate by the Plan
- Cost of repairs that exceed the rental price of a replacement unit

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** a \$100 copay per inpatient admission up to an annual hospital copayment maximum of one copay per Self Only and three per Self and Family enrollment (\$300). (This maximum is separate and in addition to the copayment maximum of \$100/\$300 for mental conditions admissions.) This copay is waived if a member is re-admitted as an inpatient within 72 hours of a discharge for the original diagnosis or complications related to the original diagnosis. **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
- Mastectomies may be performed on an inpatient basis with a 48-hour stay allowed if desired by the patient
- Maternity stays, at the option of the mother, may be up to 48 hours for a regular delivery and up to 96 hours for a caesarean delivery

Extended care

The Plan provides a comprehensive range of benefits for up to 30 days per calendar year 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. Services include inpatient and outpatient care, and family 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. This benefit is limited to an initial period of three months. Should the patient survive past the initial three month period, the Plan will provide up to two additional three month periods, but will not provide more than nine months of hospice care per member.

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 or reasons totally unrelated to the dental procedure; the Plan will cover the hospitalization and costs of services related to the medical condition; costs related to the dental procedures are not covered. Conditions for which hospitalization would be covered include hemophilia and heart disease; the need for anesthesia, by itself, is not such a condition unless anesthesia is needed for a child under specific conditions. You pay a \$100 copay per admission up to annual maximum.

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. Benefits for detoxification services (usually limited to three to five days) do not include rehabilitation or long term care. You pay a \$100 copay per admission up to annual maximum. See page 21 for nonmedical substance abuse benefits.

Hospital/Extended Care Benefits *continued*

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 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 the Plan may determine are medical emergencies — what they all have in common is the need for quick action.

Urgent care: Situations that are not life threatening but require prompt medical attention to prevent serious deterioration in the health of an individual.

Emergencies within the service area

If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency 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 notified timely.

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.

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.

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 \$20 per urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, inpatient services are subject to the hospital admission copay of \$100 and the emergency care copay is waived.

Emergencies outside the service area

Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If a Plan doctor believes care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

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 \$20 per urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, inpatient services are subject to the hospital admission copay of \$100 and the emergency care copay is waived.

What is covered

- 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

- 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

Emergency Benefits *continued*

Filing claims for non-Plan providers

- Medical and hospital costs resulting from a normal full-term delivery of a baby outside the Service Area

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.

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 page 27.

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 per visit for each covered visit — all charges thereafter. Outpatient visit maximums do not apply to members receiving treatment for the following diagnoses: schizophrenia, schizo-affective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, panic disorder, attention deficit disorder or Gilles de la Tourette's syndrome.

Inpatient care

Up to 45 days of hospitalization each calendar year; you pay \$100 per admission, up to the mental conditions hospital copayment maximum of \$100 per Self Only and \$300 per Self and Family enrollment, for covered days - all charges thereafter. (This copayment maximum is separate from and in addition to the \$100/\$300 copayment maximum for other hospital admissions.) The hospital copay will be waived if a member is re-admitted as an inpatient within 72 hours of a discharge with the original diagnosis or complications related to the original diagnosis. Inpatient day limitations do not apply to members receiving treatment for the following diagnoses: schizophrenia, schizo-affective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, panic disorder, attention deficit disorder, or Gilles de la Tourette's syndrome.

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 when 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 and, to the extent shown below, the services necessary for diagnosis and treatment.

Outpatient care

Up to 20 visits to a Plan provider each calendar year; **you pay** a \$10 copay per visit for visits one through five and a \$25 copay per visit for visits six through twenty.

Inpatient care

Up to two 28-day substance abuse rehabilitation (intermediate care) programs per member per lifetime in an alcohol detoxification or rehabilitation center approved by the Plan; you pay nothing during the benefit period - all charges thereafter.

What is not covered

- Treatment that is not authorized by a Plan doctor.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS TO RECEIVE STANDARD HMO BENEFITS.

Prescription Drug Benefits

What is covered

Prescription drugs prescribed by a Plan or referral doctor, listed on the Plan's drug formulary, and obtained at a Plan pharmacy will be dispensed for up to a 34-day supply. You pay a \$5 copay per prescription or refill for formulary drugs. If a formulary generic equivalent drug is available to the pharmacy and either the covered member or provider requests the brand name equivalent drug, the member will be responsible for paying the copay plus the cost difference between the brand name and generic drugs. Emergency prescriptions are reimbursable at 100% of charges minus the copay. Non-formulary drugs may be covered only when the prescribing physician submits documentation of medical necessity and receives approval from the Plan prior to the member obtaining the drug.

HMO Colorado administers a drug formulary, which is developed by our Pharmacy and Therapeutics (P&T) committee. The P&T committee is comprised of physicians and pharmacists, and meets quarterly to evaluate drugs for formulary consideration. Formulary exceptions are handled on a case-by-case basis. Providers may request coverage of non-formulary drugs by presenting evidence of medical necessity for the use of the non-formulary drug. The medical director or pharmacy direction makes the determination of non-formulary coverage exceptions based on the evidence provided by the prescriber.

Maintenance drugs by mail: You may receive up to a 90-day supply of maintenance drugs through the mail by using the Plan's Managed Prescription Mail Service Program. You pay one copay for a 30-day supply and two copays for either a 60-day or 90-day supply. For more information on how to receive maintenance drugs by mail, call the Plan's Customer Service Department at (303)-831/4114 in the metropolitan Denver area and 1-800-533/5643 elsewhere in the state. In Nevada, call 1-800-438/5270.

Covered medications and accessories include:

- Drugs for which a prescription is required by Federal law.
- Insulin, disposable needles and syringes, and blood glucose test strips and supplies.
- Prescription oral contraceptives and contraceptive devices purchased from a plan pharmacy.
- Intravenous fluids and medication for home use, covered implantable drugs and some injectable drugs are covered under Medical and Surgical Benefits.

Limited Benefit

- Drugs to treat sexual dysfunction are limited. Contact the plan for dose limits. You pay \$5 copay up to the dosage limits and all charges above that.

What is not covered

- Drugs not listed in the Plan's formulary. Exceptions to this exclusion may be provided by HMO Colorado upon receipt of documentation of medical necessity from the prescribing provider.
- Drugs available without a prescription or for which there is a marketed non-prescription equivalent available.
- Drugs obtained at a non-Plan pharmacy except for emergencies.
- Nutritional substances.
- Medical supplies such as dressings and antiseptics.
- Therapeutic devices or appliances, such as support garments.
- Fertility drugs.
- Drugs for cosmetic purposes.
- Drugs to enhance athletic performance.
- Drugs to aid in smoking cessation.
- Appetite suppressants.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS TO RECEIVE STANDARD HMO BENEFITS.

Other Benefits

Dental care

What is covered

This Plan provides the following program of dental services through participating Plan dentists. The emphasis is on prevention, with preventive and diagnostic dental services provided with no copayment.

The following dental services are provided by participating Plan dentists. **You pay** nothing up to annual benefit allowance of \$750.

DIAGNOSTIC

Initial Oral Examination
(at six month intervals)

Periodic oral examination
(at six month intervals)

Emergency oral examination
(during regular office hours)

Full mouth X-rays
(one per year if necessary)

Panoramic X-ray
(one per year if necessary)

Intra-oral periapical X-ray(s)

Bitewing X-ray(s)
(at six month intervals)

PREVENTIVE

Prophylaxis (cleaning)

Fluoride treatment (to age 19)
(at six month intervals)

Oral hygiene instructions

Consultation

Accidental injury benefit

Restorative services and supplies necessary to promptly repair, but not replace, sound natural teeth are covered when care is rendered within 72 hours of the accident. The need for these services must result from an accidental injury, not biting or chewing, occurring while the member is covered under the FEHB Program. You pay a \$50 copay per visit.

What is not covered

- Other dental services not shown as covered
- Dental care received later than 72 hours after an accident.

Point of Service Benefits

Facts about Point of Service

At your option, you may choose to obtain benefits covered by this Plan from any doctor or hospital whenever you need care, except for the benefits listed below under "What is not covered." **Benefits not covered under Point of Service Benefits must either be received from or arranged by Plan doctors to be covered.** When you obtain covered non-emergency medical treatment from a non-Plan doctor without a referral from a Plan doctor, you are subject to the deductibles, coinsurance and maximum benefit stated below.

Provider choices

Participating Provider - A provider who has an agreement with Blue Cross and Blue Shield of Colorado/Nevada (BCBSCONV) to accept as payment in full the Plan's payment plus the member's deductible, copayment and penalty amounts, if any. When a participating provider is used, the member does not file a claim form.

Nonparticipating Provider - Providers and facilities that do not have an agreement with BCBSCONV. Members are responsible for paying all billed charges to the non-Plan provider, including any amount greater than the Plan's maximum allowable fee. Members must pay applicable deductibles, coinsurance, and penalty amounts. Members may have to file their own claim forms.

To receive a Participating Provider Directory, call the Plan's Customer Service Department at 1-800-533-5643 in Colorado or 1-800-438-5270 in Nevada.

What is covered

Covered services are paid after you have satisfied the calendar year deductible of \$250 per Self Only enrollment and \$500 per Self and Family enrollment. After the deductible is met, the Plan will pay 70 percent of the first \$2,500 of the maximum allowable fee per Self Only enrollment or the first \$5,000 of the maximum allowable fee per Self and Family enrollment and 100 percent of the maximum allowable fee thereafter.

Precertification

Precertification ensures that benefits are provided for medically necessary care. The precertification process must be completed (and the deductible must be satisfied) for you to receive full POS benefits for: all non-emergency admissions, rehabilitative services, durable medical equipment and home health care. Please note: Failure by you to precertify these services from a non-participating provider will result in an additional obligation of 20 percent (for a total of 50 percent) coinsurance on the part of the member.

To precertify services, you must call the Plan's Health Services Department at 1-800-526-4662 in Colorado, Mountain Time, and 1-800-626-4666 in Nevada, Pacific Time, between the hours of 8 a.m and 4:30 p.m.

Coinsurance

The member pays 30 percent of the maximum allowable fee and all charges above the maximum allowable fee (except where noted).

Maximum Benefit

Covered POS services are limited to \$1,000,000 per member per lifetime.

What is not covered

The POS Benefit does not cover: ambulance service, inpatient and outpatient mental conditions and substance abuse, hospice care, diagnosis and treatment of infertility, organ transplants, skilled nursing facility care and preventive care services except an annual gynecological examination.

How to obtain benefits

Participating Blue Cross and Blue Shield of Colorado/Nevada providers will file your claims. Non-participating providers may not file your claims. Submit claims promptly to: HMO Colorado, Inc., 700 Broadway, Suite 612, Denver, CO 80273.

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, point of service maximum benefits or out-of-pocket maximums. These benefits are not subject to the FEHB disputed claims procedures.

Medicare prepaid plan enrollment:

This Plan offers Medicare recipients in Colorado the opportunity to enroll in the Plan through Medicare without payment of an FEHB premium. As indicated on page 6, 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 this Medicare prepaid plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether the 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. Contact us at 303/831-3000 for information on the Medicare prepaid plan and the cost of that enrollment.

If you are Medicare eligible and interested in enrolling in a Medicare HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan call 303/831-3000 for information on the benefits available under the Medicare HMO.

The above Medicare Product is not available from this Plan in Nevada.

Added values for Colorado and Nevada FEP enrollees:

HMO Colorado/HMO Nevada has contracted with Cole Vision to provide a large network where you may obtain a discounted vision exam and other services such as frames and lenses at a substantial discount. This replaces the exam once every two years and allows you to obtain routine exams whenever you wish. Of course if you need eye treatment because of a medical condition you should obtain a referral from your PCP just as you have in the past.

HealthAdvantage is an educational and self-help program to assist you in management of your own health conditions. A 24-hour "800" number is available, providing round-the-clock health information and counseling from an RN. **You will receive the number with your enrollment information.**

Added values for Colorado FEP enrollees only:

A voluntary comprehensive dental program is available which provides coverage in addition to the benefits shown on page 23 of this brochure. Coverage is available for certain oral surgery, endodontics, restorative, periodontal and prosthodontic services. There is a separate annual premium you must pay if you choose to take this additional coverage.

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 Customer Service Office at 303/831-4114 or 1-800-533-5643 or you may write to the Plan at 700 Broadway, Denver, CO 80273. You may also contact the Plan by fax at 303/839-8566. In Nevada call 1-800-438-5270 or write to the Plan at P.O. Box 173690, Denver, CO 80217. You may also contact the Plan by fax at 303/839-8566.

Disputed claims review

Plan reconsideration

If a claim for payment or services is denied by the Plan, you must ask the Plan, in writing and 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.

How to Obtain Benefits *continued*

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 IV, 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.

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 HMO Colorado/HMO Nevada Changes January 1999

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

Program-wide changes

Several changes have been made to comply with the President's mandate to implement the recommendations of the Patient Bill of Rights.

- Women may see their Plan gynecologist for their annual routine examination without a referral from their primary care doctor (see page 8).
- If you have a chronic, complex, or serious medical condition that causes you to frequently see a Plan specialist, your primary care doctor will develop a treatment plan with you and your health plan that allows an adequate number of direct access visits with that specialist, without the need to obtain further referrals (see page 9 for details).
- A medical emergency is defined as 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 (see pages 19-20).

The medical management of certain mental conditions will be covered under this Plan's Medical and Surgical Benefits provisions. Related drug costs will be covered under this Plan's Prescription Drug Benefits, and any costs for psychological testing or psychotherapy will be covered under this Plan's Mental Conditions Benefits. Office visits for the medical aspects of treatment do not count toward the 20 outpatient Mental Conditions visit limit.

Changes to this plan

- Prescription Drug Benefits section has been changed to reflect formulary versus non-formulary benefits. Please refer to page 22 for complete details on benefit changes.
- Coverage of drugs for sexual dysfunction are shown under the Prescription Drug benefit.
- Dental anesthesia for children is covered if the child is very young, disabled, or medically compromised (see page 17).
- The non-participating facility allowance maximum has been removed and services received from such a facility will be allowed as a non-participating provider (see page 24).

Summary of Benefits for HMO Colorado/HMO Nevada — 1999

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, AND SERVICES AVAILABLE AS POS BENEFITS, 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 a \$100 copay per admission up to an annual hospital copay maximum of \$100 per Self Only and \$300 per Self and Family enrollment. 17-18	
	Extended care	All necessary services for up to 30 days per year. You pay nothing	17
	Mental conditions	Diagnosis and treatment of acute psychiatric conditions for up to 45 days of inpatient care per year. You pay a \$100 copay per admission up to an annual mental conditions hospital copay maximum of \$100 per Self Only and \$300 per Self and Family enrollment; this copayment maximum is separate from, and in addition to, the annual hospital copay maximum	21
	Substance abuse	Two 28-day treatment programs per lifetime. You pay nothing	21
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; nothing per house call by a doctor	14-16
	Home health care	All necessary visits by nurses and health aides. You pay nothing	15
	Mental conditions	Up to 20 outpatient visits per year. You pay \$10 copay per visit	21
	Substance abuse	Counseling visits with Plan providers. You pay a \$10 copay per visit for visits 1-5 and a \$25 copay for visits 6 - 20	21
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 and any charges for services that are not covered by this Plan	19-20
Prescription drugs		Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay a \$5 copay per prescription unit or refill plus the difference in cost if a name brand drug is prescribed when a generic is available	22
Dental care		Accidental injury benefits; you pay a \$50 copay per visit. Diagnostic and preventive dental care; you pay nothing up to \$750 annual Plan benefit per person	23
Vision care		No current benefit	
Out-of-pocket maximum		Copayments are required for a few benefits; however the Plan has set a maximum of \$4,400 per Self Only or \$10,500 per Self and Family enrollment per calendar year for total copays you must pay for services covered by the Plan. This copay maximum does not include the cost of prescription drugs	9

1999 Rate Information for HMO Colorado/HMO Nevada

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

Postal rates apply to most career U.S. Postal Service employees, but do not apply to non-career Postal employees, Postal retirees, certain special Postal employment categories or associate members of any Postal employee organization. If you are in a special Postal employment category, refer to the FEHB Guide for that category.

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share

Most of Colorado

Self Only	L21	\$62.57	\$20.86	\$135.58	\$45.19	\$74.04	\$9.39
Self and Family	L22	\$156.44	\$52.14	\$338.94	\$112.98	\$183.29	\$25.29

Most of Nevada

Self Only	VS1	\$70.60	\$23.53	\$152.96	\$50.99	\$83.54	\$10.59
Self and Family	VS2	\$160.39	\$64.46	\$347.51	\$139.67	\$183.29	\$41.56