



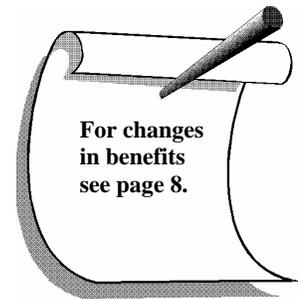
Mercy Health Plans / Premier Health Plans

<http://www.mercyhealthplans.com>

2005

A Health Maintenance Organization with a point of service product

Serving: St. Louis Metro Area (Eastern Missouri Region),
Columbia Metro Area (Central Missouri Region),
Springfield Metro Area (Southwest Missouri Region),
Laredo Metro Area (South Texas Region) and surrounding
counties.



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

Enrollment codes for this Plan:

Missouri Regions

7M1 Self Only

7M2 Self and Family

Texas Regions

HM1 Self Only

HM2 Self and Family



Authorized for distribution by the:



**United States
Office of Personnel Management**

Center for
Retirement and Insurance Services
<http://www.opm.gov/insure>

RI 73-756



UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
WASHINGTON, DC 20415-0001

OFFICE OF THE DIRECTOR

Dear Federal Employees Health Benefits Program Participant:

Welcome to the 2005 Open Season! By continuing to introduce pro-consumer health care ideas, the Office of Personnel Management (OPM) team has given you greater, cost effective choices. This year several national and local health plans are offering new options, strengthening the Federal Employees Health Benefits (FEHB) Program and highlighting once again its unique and distinctive market-oriented features. I remain firm in my belief that you, when fully informed as a Federal subscriber, are in the best position to make the decisions that meet your needs and those of your family. Plan brochures provide information to help subscribers make these fully informed decisions. Please take the time to review the plan's benefits, particularly Section 2, which explains plan changes.

Exciting new features this year give you additional opportunities to save and better manage your hard-earned dollars. For 2005, I am very pleased and enthusiastic about the new High Deductible Health Plans (HDHP) with a Health Savings Account (HSA) or Health Reimbursement Arrangement (HRA) component. This combination of health plan and savings vehicle provides a new opportunity to save and better manage your money. If an HDHP/HSA is not for you and you are not retired, I encourage you to consider a Flexible Spending Account (FSA) for health care. FSAs allow you to reduce your out-of-pocket health care costs by 20 to more than 40 percent by paying for certain health care expenses with tax-free dollars, instead of after-tax dollars.

Since prevention remains a major factor in the cost of health care, last year OPM launched the *HealthierFeds* campaign. Through this effort we are encouraging Federal team members to take greater responsibility for living a healthier lifestyle. The positive effect of a healthier life style brings dividends for you and reduces the demands and costs within the health care system. This campaign embraces four key "actions" that can lead to a healthy America: be physically active every day, eat a nutritious diet, seek out preventative screenings, and make healthy lifestyle choices. Be sure to visit *HealthierFeds* at www.healthierfeds.opm.gov for more details on this important initiative. I also encourage you to visit the Department of Health and Human Services website on Wellness and Safety, www.hhs.gov/safety/index.shtml, which complements and broadens healthier lifestyle resources. The site provides extensive information from health care experts and organizations to support your personal interest in staying healthy.

The FEHB Program offers the Federal team the widest array of cost-effective health care options and the information needed to make the best choice for you and your family. You will find comprehensive health plan information in this brochure, in the 2005 Guide to FEHB Plans, and on the OPM Website at www.opm.gov/insure. I hope you find these resources useful, and thank you once again for your service to the nation.

Sincerely,

A handwritten signature in black ink, appearing to read "Kay C. James".

Kay Coles James
Director



Notice of the United States Office of Personnel Management's Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

By law, the United States Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

OPM **will** use and give out your personal medical information:

- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the General Accounting Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government health care oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.

- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at www.opm.gov/insure on the Web. You may also call 202-606-0745 and ask for OPM's FEHB Program privacy official for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints
United States Office of Personnel Management
P.O. Box 707
Washington, DC 20004-0707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the United States Department of Health and Human Services.

By law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a new notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

Table of Contents

Introduction	3
Plain Language	3
Stop Health Care Fraud!.....	3
Preventing medical mistakes	4
Section 1. Facts about this HMO plan.....	6
We also have Point of Service (POS) benefits	6
How we pay providers.....	6
Your Rights	6
Service Area	7
Section 2. How we change for 2005.....	8
Program-wide changes	8
Changes to this Plan	8
Section 3. How you get care.....	9
Identification cards	9
Where you get covered care	9
• Plan providers	9
• Plan facilities	10
What you must do to get covered care	10
• Primary care.....	10
• Specialty care.....	10
• Hospital care	11
Circumstances beyond our control	12
Services requiring our prior approval.....	12
Section 4. Your costs for covered services.....	14
Copayments	14
Deductible	14
Coinsurance.....	14
Your catastrophic protection out-of-pocket maximum.....	14
Section 5. Benefits – OVERVIEW (<i>See page 8 for how our benefits changed this year and page 75 for a benefits summary.</i>).....	16
Section 5(a) Medical services and supplies provided by physicians and other health care professionals	18
Section 5(b) Surgical and anesthesia services provided by physicians and other health care professionals	30
Section 5(c) Services provided by a hospital or other facility, and ambulance services	35
Section 5(d) Emergency services/accidents	38
Section 5(e) Mental health and substance abuse benefits.....	41
Section 5(f) Prescription drug benefits.....	43
Section 5(g) Special features.....	46
• Flexible benefits option	46
• 24 hour nurse line	46
• Services for deaf and hearing impaired	46
Section 5(h) Dental benefits	47
Section 5(i) Point of Service benefits.....	48
Section 5(j) Non-FEHB benefits available to Plan members	55

Section 6. General exclusions – things we don’t cover	56
Section 7. Filing a claim for covered services	57
Section 8. The disputed claims process	58
Section 9. Coordinating benefits with other coverage	60
When you have other health coverage	60
What is Medicare?	60
• Should I enroll in Medicare?	60
• The Original Medicare Plan (Part A or Part B)	61
• Medicare Advantage	63
TRICARE and CHAMPVA	63
Workers’ Compensation	64
Medicaid	64
When other Government agencies are responsible for your care	64
When others are responsible for injuries	64
Section 10. Definitions of terms we use in this brochure	65
Section 11. FEHB Facts	67
Coverage information	67
• No pre-existing condition limitation	67
• Where you can get information about enrolling in the FEHB Program	67
• Types of coverage available for you and your family	67
• Children’s Equity Act	68
• When benefits and premiums start	68
• When you retire	68
When you lose benefits	68
• When FEHB coverage ends	68
• Spouse equity coverage	69
• Temporary Continuation of Coverage (TCC)	69
• Converting to individual coverage	69
• Getting a Certificate of Group Health Plan Coverage	69
Section 12. Two Federal Programs complement FEHB benefits	70
The Federal Flexible Spending Account Program – <i>FSAFEDS</i>	70
The Federal Long Term Care Insurance Program	73
Index	74
Summary of benefits for the Mercy Health Plans/Premier Health Plans - 2005	75
2005 Rate Information for Mercy Health Plans/Premier Health Plans	77

Introduction

This brochure describes the benefits of Mercy Health Plans/Premier Health Plans under our contract (CS 2834) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Mercy Health Plans/Premier Health Plans administrative offices is:

Mercy Health Plans
14528 South Outer 40
Suite 300
Chesterfield, MO 63017

Premier Health Plans
One Corporate Centre, Suite 200
1949 East Sunshine
Springfield, MO 65804

Mercy Health Plans
5901 McPherson
Suites 1 & 2B
Laredo, TX 78041

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2005, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2005, and changes are summarized on page 8. Rates are shown at the end of this brochure.

Plain Language

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

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means Mercy Health Plans/Premier Health Plans.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans’ brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM’s “Rate Us” feedback area at www.opm.gov/insure or e-mail OPM at fehwebcomments@opm.gov. You may also write to OPM at the U.S. Office of Personnel Management, Insurance Services Programs, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

Stop Health Care Fraud!

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

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

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

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized plan or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.

- Carefully review explanations of benefits (EOBs) that you receive from us.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

Call the provider and ask for an explanation. There may be an error.

If the provider does not resolve the matter, call Mercy Health Plans (Eastern and Central Missouri Regions) at 314-214-8196 or 1-800-327-0763; (Texas Region) at 956-723-7667 or 1-800-617-3433; or Premier Health Plans (Southwest Missouri Region) at 417-836-0402 or 1-800-836-0402 and explain the situation.

If we do not resolve the issue:

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

OR WRITE TO:

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

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

Preventing medical mistakes

An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

1. **Ask questions if you have doubts or concerns.**
 - Ask questions and make sure you understand the answers.
 - Choose a doctor with whom you feel comfortable talking.
 - Take a relative or friend with you to help you ask questions and understand answers.

2. **Keep and bring a list of all the medicines you take.**

- Give your doctor and pharmacist a list of all the medicines that you take, including non-prescription medicines.
- Tell them about any drug allergies you have.
- Ask about side effects and what to avoid while taking the medicine.
- Read the label when you get your medicine, including all warnings.
- Make sure your medicine is what the doctor ordered and know how to use it.
- Ask the pharmacist about your medicine if it looks different than you expected.

3. **Get the results of any test or procedure.**

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

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

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

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

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

Want more information on patient safety?

- www.ahrq.gov/consumer/pathqpack.htm. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- www.talkaboutrx.org/consumer.html. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medicines.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.
- www.quic.gov/report. Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's health care delivery system.

Section 1. Facts about this HMO plan

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

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

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

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

We also have Point of Service (POS) benefits

Our HMO offers POS benefits. This means you can receive covered services from a participating provider without a required referral, or from a non-participating provider. These out-of-network benefits have higher out-of-pocket costs than our in-network benefits.

How we pay providers

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

Your Rights

OPM requires that all FEHB Plans provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB Web site (www.opm.gov/insure) lists the specific types of information that we must make available to you. Some of the required information is listed below.

If you want more information about us, call our Member Services department at:

Mercy Health Plans: (Eastern and Central Missouri Regions) at 314-214-8196 or 1-800-327-0763
Mercy Health Plans: (Texas Region) at 956-723-7667 or 1-800-617-3433
Premier Health Plans: (Southwest Missouri Region) at 417-836-0402 or 1-800-836-0402

or write to:

Mercy Health Plans: 14528 South Outer 40, Suite 300, Chesterfield, MO 63017 (Eastern and Central Missouri Region)
Mercy Health Plans: 5901 McPherson, Suite 1 & 2B, Laredo, TX 78041 (Texas Region)
Premier Health Plans: One Corporate Center, Suite 200, 1949 East Sunshine, Springfield, MO 65804 (Southwest Missouri Region)

You may also contact us by fax at:

(Eastern and Central Missouri Region): 314-214-8102;
(Southwest Missouri Region): 417-836-0457; or
(Texas Region): 956-723-8246.

Visit our Web site at www.mercyhealthplans.com.

Service Area

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is: MERCY HEALTH PLANS (Eastern and Central Missouri Regions) include these Missouri counties: Audrain, Boone, Callaway, Chariton, Cole, Cooper, Franklin, Gasconade, Howard, Iron, Jefferson, Lincoln, Linn, Macon, Madison, Maries, Miller, Moniteau, Monroe, Montgomery, Morgan, Osage, Pettis, Pike, Ralls, Randolph, Reynolds, Saline, St. Charles, St. Francois, St. Louis, St. Louis City, Warren and Washington. The Illinois counties are: Clinton, Jersey, Macoupin, Madison, Monroe, Randolph and St. Clair.

MERCY HEALTH PLANS (Texas Region) include these Texas counties: Duval, Jim Hogg, Webb and Zapata.

PREMIER HEALTH PLANS (Southwest Missouri Region) include these Missouri counties: Barry, Barton, Benton, Cedar, Christian, Crawford, Dade, Dallas, Dent, Douglas, Greene, Henry, Hickory, Howell, Jasper, Laclede, Lawrence, McDonald, Newton, Oregon, Ozark, Phelps, Polk, Pulaski, Shannon, St. Clair, Stone, Taney, Texas, Vernon, Webster and Wright.

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

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

Section 2. How we change for 2005

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

Program-wide changes

- In Section 9, we revised the Medicare Primary Payer Chart and updated the language regarding Medicare Advantage plans (formerly called Medicare + Choice plans).
- In Section 12, we revised the language regarding the Flexible Spending Account Program - FSAFEDS and the Federal Long Term Care Insurance Program.

Changes to this Plan

- Your share of the non-Postal premium will increase by 18.8% for Self Only or by 20.6% for Self and Family for the (7M) Missouri Regions.
- Your share of the non-Postal premium will decrease by 17.4% for Self Only or 13.4% for Self and Family for the (HM) Texas Regions.
- The address of our Central and Eastern Missouri regions has changed as follows: Mercy Health Plans, 14528 South Outer 40, Suite 300, Chesterfield, MO 63017.

The following services will require prior authorization:

- MRIs
- CT scans
- Home Infusion Intravenous (IV) Services

Please see Sections 3 and 5(i) for details.

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us :

Eastern and Central Missouri Regions: 314-214-8196 or 1-800-327-0763
Southwest Missouri Region: 417-836-0402 or 1-800-836-0402
Texas Region: 956-723-7667 or 1-800-617-3433

Or write to us at:

Eastern and Central Missouri Regions: Mercy Health Plans
14528 South Outer 40, Suite 300
Chesterfield, MO 63017

Southwest Missouri Region: Premier Health Plans
One Corporate Centre, Suite 200
1949 East Sunshine
Springfield, MO 65804

Texas Region: Mercy Health Plans
5901 McPherson
Suites 1 & 2B
Laredo, TX 78041

Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and/or coinsurance, and you will not have to file claims. You can access health care from the point-of-service plan. These services are subject to a calendar year deductible, coinsurance copayments and balance billing. (Balance billing refers to the amount billed by a provider that exceeds the usual, customary and reasonable (UCR) charges allowed for payment by the Plan). Balanced-billed charges are your responsibility along with the annual deductible and coinsurance and do not apply to out-of-pocket maximums. You are responsible for verifying that the required prior approval is given by the Plan for certain procedures. Please contact Member Services for further details. If you use our point-of-service program, you can also get care from non-Plan providers, or from participating providers without a required referral, but it will cost you more.

- **Plan providers**

We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site. Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards. Log on to <http://www.mercyhealthplans.com> and learn more about our physicians. The site features our Physician Directory, so you will be able to find the information you need on our large selection of doctors.

- **Plan facilities**

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

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. If you are enrolled in the Option product, you should select a PCP. This decision is important since your primary care physician provides or arranges for most of your health care. You should ask yourself some questions before you choose your PCP. What is the doctor's specialty? Does the PCP have a subspecialty, such as gastroenterology or pulmonology? Is the doctor's office close to your home, office or school? Are the doctor's office hours convenient for you? We suggest that you call the doctors you are considering so you can conduct your own interview. You will be one step ahead in ensuring your health and the health of your family.

- **Primary care**

Your primary care physician can be a family practitioner, general practitioner, internist, or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist (if needed). Female Members have direct access to an Obstetrician or Gynecologist (OB/GYN).

Members in the Texas Region must select an OB/GYN, on or before open enrollment, to provide health care services within their scope of practice.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

- **Specialty care**

Members covered by Mercy Health Plans' Option product in the Eastern Missouri Region should choose a participating PCP. Once your PCP determines you have a medical condition, which requires specialty consultation, your PCP will provide you with the information needed to see a participating provider. No additional Mercy Health Plans' generated referral number is required. However, the Alton MultiSpecialist Group is an exception to the Option Product. If you receive care within the Alton MultiSpecialist Group, you are still required to select a PCP and obtain Plan approval and the required Plan generated referral number for PCP referrals to a specialist.

Members with Mercy/Premier Health Plans in our Central and Southwest Missouri Regions and Texas Regions are required to select a PCP. Once the PCP determines that the individual requires specialty care, a referral number is obtained from our (or Mercy/Premier Health Plans' designee's/delegate's) utilization management department. This referral number must be obtained in advance of services in order for benefits to be considered.

When you receive a referral from your primary care physician, you must return to the primary care physician after the consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. However, you may see an OB/GYN without a referral. You can access a non-participating OB/GYN under your POS benefit, except for well-woman visits.

When medically necessary, your PCP will arrange for referrals to a specialist. Your primary care physician and specialist will work together to coordinate your total care. If you access specialty care without an understanding of the number of visits and the amount of time approved for treatment, you may be responsible for the entire bill. Your PCP will arrange a standing referral to a specialist or specialists center (if necessary). Your PCP, the Chief Medical Officer and participating specialist will determine the need and parameters of a standing referral. A standing referral is based on a diagnosis of a life-threatening condition or disease; a degenerative and disabling condition or disease; ongoing care from a specialist or required specialized medical care over a prolonged period of time. Your PCP may request standing referrals.

Here are other things you should know about specialty care for all Regions:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your PCP will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).
- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic and disabling condition and lose access to your specialist because we:
 - terminate our contract with your specialist for other than cause; or
 - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
 - reduce our service area and you enroll in another FEHB Plan,

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

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

• **Hospital care**

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

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at

Eastern and Central Missouri Regions:	314-214-8196 or 1-800-327-0763
Southwest Missouri Region:	417-836-0402 or 1-800-836-0402
Texas Region:	956-723-7667 or 1-800-617-3433

If you are new to the FEHB Program, we will arrange for you to receive care.

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

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

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

Circumstances beyond our control

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

Services requiring our prior approval

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

We call this review and approval process prior approval. Your physician must obtain prior approval for services such as:

- Certain medications
- All inpatient hospitalizations
- All skilled nursing facility services
- All rehabilitation facility services
- All infertility services
- Home Health Care
- Home Infusion Intravenous (IV) Services
- Durable Medical Equipment
- PET scans
- MRIs
- CT scans
- TMJ Arthrography
- Computerized axial tomography bone density study
- Radiographic absorptiometry (e.g. photodensitometry)
- Greater than two ultrasounds per pregnancy
- Ultrasound bone density measurement
- Surgical procedures
- Hospice care, inpatient or outpatient
- Routine patient care associated with phase III or IV cancer clinical trials

It is the shared responsibility of both you and your PCP or specialist to assure that referrals are obtained, accurate and current. If a referral is required, you are responsible for verifying the approved date range of the referral, number of visits and types of services that have been authorized. When you choose to receive

services from a participating provider without a prior referral from your chosen primary care physician, the specialists will request that you be responsible for payment of the services. When this occurs, you may be responsible for the charges. If required, a referral must be obtained prior to receiving certain services.

It is your responsibility to verify that the required prior approval has been given by the Plan for out-of-network services. If prior approval is not given, eligible charges will be subject to the non-compliance reduction and the amount of the reduction will not apply toward your out-of-pocket maximum or deductible. See Section 5(i).

Section 4. Your costs for covered services

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

Copayments

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

Example: When you see your primary care physician you pay a copayment of \$10 per office visit and when you go in the hospital, you pay \$0 per admission.

Deductible

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. Copayments do not count toward any deductible.

In **Missouri Regions**, you are required to pay a \$500 deductible per member per calendar year and \$1,000 deductible per family per calendar year for out-of-network benefits. Your cost is 30% coinsurance after the deductible. This deductible applies to Point of Service (POS) benefits only. The catastrophic protection out-of-pocket maximum per member is \$3,500 (including the deductible) and \$7,000 per family (including deductible). Please refer to Section 5(i) for additional information.

In the **Texas Region**, you are required to pay a \$1,000 deductible per member per calendar year and a \$2,000 deductible per family per calendar year for out-of-network benefits. This deductible applies to POS benefits only. Your cost is 40% coinsurance after the deductible. There is an unlimited out-of-pocket maximum for members and their families in the Texas Region. Please refer to Section 5(i) for additional information.

Note: If you change plans during open season, you do not have to start a new deductible under your old plan between January 1 and the effective date of your new plan. If you change plans at another time during the year, you must begin a new deductible under your new plan.

And, if you change options in this Plan during the year, we will credit the amount of covered expenses already applied toward the deductible of your old option to the deductible of your new option.

Coinsurance

Coinsurance is the percentage of our negotiated fee that you must pay for your care. Coinsurance doesn't begin until you meet your deductible.

Example: You pay 50% of our allowance for in-network Infertility services.

Your catastrophic protection out-of-pocket maximum

In **Missouri Regions**, after your copayments and/or coinsurance for in-network services total \$2,200 per person or \$6,600 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, copayments or coinsurance for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments or coinsurance for these services:

- *Chiropractic Care*
- *Infertility Services*
- *Outpatient Prescription Drugs*

In the **Texas Region**, after your copayments and/or coinsurance for in-network services total \$1,000 per person or \$2,000 per family enrollment in any calendar year, you do not have to pay any more for covered services.

Out of Network

In **Missouri Regions**, after your deductible, coinsurance and/or copayments for out-of-network services total \$3,500 (including deductible) per person or \$7,000 (including deductible) per family, you do not have to pay any more for covered services.

In the **Texas Region**, members and their families have unlimited out-of-pocket maximums.

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

Section 5. Benefits – OVERVIEW

(See page 8 for how our benefits changed this year and page 75 for a benefits summary.)

NOTE: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at

Mercy Health Plans (Eastern and Central Missouri Regions): (314) 214-8196 or 1-800-327-0763

Premier Health Plans (Southwest Missouri Regions): (417) 836-0402 or 1-800-836-0402

Mercy Health Plans (Texas Region): (956) 723-7667 or 1-800-617-3433

or at our Web site at www.mercyhealthplans.com.

Section 5(a) Medical services and supplies provided by physicians and other health care professionals.....	18
Diagnostic and treatment services.....	18
Lab, X-ray and other diagnostic tests.....	19
Preventive care, adult.....	19
Preventive care, children.....	20
Maternity care.....	21
Family planning.....	21
Infertility services.....	22
Allergy care.....	22
Treatment therapies.....	23
Physical and occupational therapies.....	23
Speech therapy.....	24
Hearing services (testing, treatment, and supplies).....	24
Vision services (testing, treatment, and supplies).....	25
Foot care.....	25
Orthopedic and prosthetic devices.....	26
Durable medical equipment (DME).....	27
Home health services.....	28
Chiropractic.....	29
Alternative treatments.....	29
Educational classes and programs.....	29
Section 5(b) Surgical and anesthesia services provided by physicians and other health care professionals.....	30
Surgical procedures.....	30
Reconstructive surgery.....	31
Oral and maxillofacial surgery.....	32
Organ/tissue transplants.....	33
Anesthesia.....	34
Section 5(c) Services provided by a hospital or other facility, and ambulance services.....	35
Inpatient hospital.....	35
Outpatient hospital or ambulatory surgical center.....	36
Extended care benefits/Skilled nursing care facility benefits.....	36
Hospice care.....	37
Ambulance.....	37
Section 5(d) Emergency services/accidents.....	38
Emergency within our service area.....	39
Emergency outside our service area.....	39
Ambulance.....	40
Section 5(e) Mental health and substance abuse benefits.....	41
Mental health and substance abuse benefits.....	41

Section 5(f) Prescription drug benefits43
 Covered medications and supplies 44

Section 5(g) Special features 46
 Flexible benefits option..... 46
 24 hour nurse line 46
 Services for deaf and hearing impaired..... 46

Section 5(h) Dental benefits..... 47
 Accidental injury benefit..... 47
 Dental benefits 47

Section 5(i) Point of Service benefits 48

Section 5(j) Non-FEHB benefits available to Plan members..... 55

Summary of benefits for the Mercy Health Plans/Premier Health Plans - 2005 75

2005 Rate Information for Mercy Health Plans/Premier Health Plans 77

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

Here are some important things you should keep in mind about these benefits:

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- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no in-network calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **Your physician must get pre-authorization for some in-network services and supplies. Please see Section 3.**
- **POS out-of-network services are subject to a calendar year deductible. You must get preauthorization before any service is rendered out-of-network. POS benefits and services are limited. Please see Section 3 & 5(i) for details.**

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Benefit Description	You pay
Diagnostic and treatment services	
Professional services of physicians <ul style="list-style-type: none"> • In physician's office 	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician \$10 per visit to a specialist</p>
Professional services of physicians <ul style="list-style-type: none"> • In an urgent care center • During a hospital stay • In a skilled nursing facility • Office medical consultations • Second surgical opinion 	<p>\$25 per visit</p> <p>Nothing</p> <p>Nothing</p> <p>For office medical consultations and second surgical opinion, copays are the following:</p> <p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician \$10 per visit to a specialist</p>

Diagnostic and treatment services – continued on next page

Diagnostic and treatment services <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <p><i>Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending camp or travel</i></p>	<p><i>All charges</i></p>
Lab, X-ray and other diagnostic tests	
<p>Tests, such as:</p> <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine Mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG 	<p>Nothing</p>
Preventive care, adult	
<p>Routine screenings, such as:</p> <ul style="list-style-type: none"> • Total Blood Cholesterol – once every three years • Colorectal Cancer Screening, including <ul style="list-style-type: none"> – Fecal occult blood test – Sigmoidoscopy, screening – every five years starting at age 50 – Double contrast barium enema – every five years starting at age 50 – Colonoscopy screening – every ten years starting at age 50 • Hearing and vision screening • Blood pressure testing • Complete Blood Count (CBC) 	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<p>Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician \$10 per visit to a specialist</p>

Preventive care, adult – continued on next page

Preventive care, adult <i>(continued)</i>	You pay
Routine pap test Note: The office visit is covered if pap test is received on the same day; see <i>Diagnosis and Treatment</i> , above.	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> • From age 35 through 39, one during this five year period • From age 40 and older, one every calendar year 	Nothing
Routine immunizations, limited to: <ul style="list-style-type: none"> • Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) • Influenza vaccine, annually • Pneumococcal vaccine, age 65 and older 	Nothing
<i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i>	<i>All charges.</i>
Preventive care, children	
<ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics 	Nothing
<ul style="list-style-type: none"> • Well-child care charges for routine examinations, immunizations and care (up to age 22) • Examinations, such as: <ul style="list-style-type: none"> – Eye exams through age 17 to determine the need for vision correction – Ear exams through age 17 to determine the need for hearing correction – Examinations done on the day of immunizations (up to age 22) 	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>

Maternity care	You pay
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see page 12 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. Circumcision is covered under surgical benefits. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b). 	<p><u>Missouri Region</u></p> <p>One time \$20 Copayment for all office visits associated with prenatal care during a single pregnancy.</p> <p><u>Texas Region</u></p> <p>One time \$10 Copayment for all office visits associated with prenatal care during a single pregnancy.</p>
<p><i>Not covered: Routine sonograms to determine fetal age, size or sex.</i></p>	<p><i>All charges.</i></p>
Family planning	
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted contraceptives (such as Norplant) • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> • <i>Genetic counseling.</i> 	<p><i>All charges.</i></p>

Infertility services	You pay
<p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> • Artificial insemination: <ul style="list-style-type: none"> – <i>intra</i>vaginal insemination (IVI) – <i>intra</i>cervical insemination (ICI) – <i>intra</i>uterine insemination (IUI) <p>Note: Prior Authorization is required for these services. Please see Section 3.</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician for the diagnosis of infertility</p> <p>\$20 per visit to a specialist for the diagnosis of infertility</p> <p>50% Coinsurance of the Plan allowance for the treatment of infertility.</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician for the diagnosis of infertility</p> <p>\$10 per visit to a specialist for the diagnosis of infertility</p> <p>50% Coinsurance of the Plan allowance for the treatment of infertility.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Assisted reproductive technology (ART) procedures, such as: <ul style="list-style-type: none"> – <i>in vitro</i> fertilization – <i>embryo</i> transfer, <i>gamete intra-fallopian transfer (GIFT)</i> and <i>zygote intra-fallopian transfer (ZIFT)</i> – <i>Zygote transfer</i> • Services and supplies related to excluded ART procedures • Cost of donor sperm • Cost of donor egg • Fees for preparation and storage of sperm and embryos • Fertility drugs • Infertility services after voluntary sterilization 	<p><i>All charges.</i></p>
Allergy care	
<p>Testing and treatment</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician</p> <p>\$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician</p> <p>\$10 per visit to a specialist</p>
<p>Allergy injection</p>	<p>Nothing</p>
<p>Allergy serum</p>	<p>Nothing</p>
<p><i>Not covered: Provocative food testing and sublingual allergy desensitization</i></p>	<p><i>All charges.</i></p>

Treatment therapies	You pay
<ul style="list-style-type: none"> • Chemotherapy and radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 33.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Coverage is provided for routine patient care costs incurred as a result of phase III or IV of clinical trials undertaken for the purposes of the prevention, early detection, or treatment of cancer. This coverage includes coverage for drugs and devices approved by the United States Food and Drug Administration (FDA) regardless of whether the FDA has approved the drug or device for the patient's particular condition. The clinical trials must be approved or funded by certain entities such as the National Institutes of Health Cooperative or an equivalent entity. The clinical trial treatment is not covered. Routine patient care associated with phase III or IV cancer clinical trials require prior authorization. • Growth hormone therapy (GHT) <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: Before we cover GHT, there are certain guidelines to be performed and documented. There are separate guidelines for children and adults. We will ask you to submit information that establishes that the GHT is medically necessary for that child or adult. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3.</p>	<p><u>Missouri Region</u></p> <p>\$20 per office visit \$20 per outpatient visit</p> <p><u>Texas Region</u></p> <p>\$10 per office visit \$10 per outpatient visit</p> <p>All other services covered at no additional charge.</p>
<p><i>Not covered: Treatments that have no proven clinical benefit for your condition.</i></p>	<p><i>All charges.</i></p>
Physical and occupational therapies	
<p>60 visits per calendar year for the services of each of the following:</p> <ul style="list-style-type: none"> • qualified physical therapists and • occupational therapists <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p> <ul style="list-style-type: none"> • Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to 36 sessions per condition. 	<p><u>Missouri Region</u></p> <p>\$20 per office visit \$20 per outpatient visit</p> <p><u>Texas Region</u></p> <p>\$10 per office visit \$10 per outpatient visit</p> <p>Nothing per visit during covered inpatient admission</p>

Physical and occupational therapies – continued on next page

Physical and occupational therapies <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Long-term rehabilitative therapy • Exercise programs • Neuro-rehabilitation • Work hardening programs or developmental educational therapy 	<p><i>All charges.</i></p>
Speech therapy	
<p>60 visits per calendar year.</p>	<p><u>Missouri Region</u> \$20 per office visit \$20 per outpatient visit</p> <p><u>Texas Region</u> \$10 per office visit \$10 per outpatient visit</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Therapies that are not considered medically necessary by the Plan 	<p><i>All charges.</i></p>
Hearing services (testing, treatment, and supplies)	
<ul style="list-style-type: none"> • First hearing aid and testing only when necessitated by accidental injury • Hearing testing for children through age 17 (see <i>Preventive care, children</i>) 	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • All other hearing testing • Hearing aids, testing and examinations for them 	<p><i>All charges.</i></p>

Vision services (testing, treatment, and supplies)	You pay
<p>Diagnosis and treatment of diseases of eye, annual eye refractions (to provide a written lens prescription for eyeglasses or contact lenses) may be obtained from Plan providers.</p> <p>One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)</p>	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eyeglasses or contact lenses, except as described above</i> • <i>Eye exercises and orthoptics</i> • <i>Radial keratotomy and other refractive surgery</i> 	<p><i>All charges.</i></p>
Foot care	
<ul style="list-style-type: none"> • Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes. • See Orthopedic and prosthetic devices for information on podiatric shoe inserts. 	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cutting trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i> • <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery</i> 	<p><i>All charges.</i></p>

Orthopedic and prosthetic devices	You pay
<ul style="list-style-type: none"> • Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See 5(b) for coverage of the surgery to insert the device. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. 	20% Coinsurance
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>orthopedic and corrective shoes</i> • <i>arch supports</i> • <i>foot orthotics (except those authorized by the Plan)</i> • <i>heel pads and heel cups</i> • <i>lumbosacral supports</i> • <i>corsets, trusses, elastic stockings, support hose, and other supportive devices</i> • <i>prosthetic replacements provided less than 3 years after the last one we covered</i> • <i>electrical continence aids, anal or urethral</i> • <i>implants for cosmetic or psychologic reasons</i> • <i>other dental appliances</i> • <i>replacement of cataract lenses necessary after cataract surgery</i> • <i>remote control devices</i> • <i>devices employing robotics</i> • <i>all mechanical organs</i> • <i>investigational or obsolete devices and supplies</i> • <i>computer assisted devices</i> • <i>prosthetic devices to restore sexual function (i.e. penile implants)</i> 	<i>All charges.</i>

Durable medical equipment (DME)	You pay
<p>Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> • casts, splints, surgical supplies and appliances, catheters and ileostomy supplies; • purchase of a truss, brace or support; • oxygen and the equipment necessary for its administration; • mechanical equipment required for the treatment of a chronic or acute respiratory illness or failure, such as asthmatic equipment; • ambulatory dialysis; • wheelchairs; • hospital-type bed; • crutches; • walkers; • blood glucose monitors; and • insulin pumps. <p>Note: Call us at: (Eastern and Central Missouri Regions): 314-214-8196 or 1-800-327-0763 (Southwest Missouri Regions): 417-836-0402 or 1-800-836-0402 (Texas Region): 956-723-7667 or 1-800-617-3433</p> <p>as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	<p>Nothing</p>

Durable medical equipment – continued on next page

Durable medical equipment (<i>continued</i>)	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Motorized wheel chairs</i> • <i>augmentative communication devices (i.e., computer assisted speech devices, speech teaching machines, telephones, TDD equipment, etc.)</i> • <i>automated travel devices (i.e., motor scooters, etc.)</i> • <i>chair lifts and other transfer devices</i> • <i>devices that are primarily non-medical in nature or used primarily for comfort (i.e., foam pads, maternity belts, heating pads, etc.)</i> • <i>elevators</i> • <i>equipment designed to alter the environment (i.e., air filters, humidifiers, dehumidifiers, air conditioners, lighting, etc.)</i> • <i>exercise equipment</i> • <i>hygienic items (i.e., shower chairs, raised toilet seats, sauna baths, incontinence supplies, etc.)</i> • <i>massage devices</i> • <i>overhead tables</i> • <i>whirlpools, whirlpool pumps, hot tubs, and related items</i> • <i>telephone alert systems</i> 	<p><i>All charges.</i></p>
Home health services	
<ul style="list-style-type: none"> • Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications. 	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication</i> • <i>Nursing care requested by, or for the convenience of, the patient or the patient's family</i> • <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative</i> • <i>Private duty nursing or nursing assistants</i> 	<p><i>All charges.</i></p>

Chiropractic	You pay
<ul style="list-style-type: none"> • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application 	<p><u>Missouri Region</u> \$20 per office visit</p> <p><u>Texas Region</u> \$10 per office visit</p> <p>Referrals are required for Central Missouri Region and Texas Region.</p>
<p><i>Not covered:</i></p> <p><i>Services for examination and/or treatment of strictly non-neuromusculoskeletal disorders.</i></p>	<p><i>All charges.</i></p>
Alternative treatments	
<p>Acupuncture – by a doctor of medicine or osteopathy for: anesthesia, pain relief</p>	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Biofeedback • Birth Coaches (other prenatal/parenting education classes) • Homeopathy • Hypnotherapy • Massage Therapy • Naturopathic services (i.e., herbal therapy, etc.) 	<p><i>All charges.</i></p>
Educational classes and programs	
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> • Smoking Cessation – Up to \$100 for one smoking cessation program per member per year, including all related expenses such as drugs. Smoking Cessation drugs are covered through the Prescription drug benefit. See Section 5(f). (Smoking Cessation programs not available in the Texas Region.) • Diabetes self management 	<p>\$25 copayment per program per year.</p> <p>Will vary with the type of services required</p>

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

Here are some important things you should keep in mind about these benefits:

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- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **Your physician must get pre-authorization for some in-network services. Please see Section 3.**
- **POS out-of-network services are subject to a calendar year deductible. You must get preauthorization before any service is rendered out-of-network. POS benefits and services are limited. Please see Sections 3 & 5(i) for details.**

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Benefit Description	You pay
<p>Surgical procedures</p> <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see reconstructive surgery) • Surgical treatment of morbid obesity -- a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over • Insertion of internal prosthetic devices. See 5(a) – Orthopedic and prosthetic devices for device coverage information. • Voluntary sterilization (e.g., Tubal Ligation, Vasectomy) • Treatment of burns <p>Note: Generally, we pay for internal prosthesis (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit if performed in a primary care physician’s office</p> <p>\$20 per visit if performed in a specialist’s office</p> <p>Nothing for inpatient or outpatient surgery</p> <p><u>Texas Region</u></p> <p>\$10 per visit if performed in a primary care physician’s office</p> <p>\$10 per visit if performed in a specialist’s office</p> <p>Nothing for inpatient or outpatient surgery</p>

Surgical procedures – continued on next page

Surgical procedures <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Routine treatment of conditions of the foot; see Foot care</i> 	<p><i>All charges.</i></p>
<p>Reconstructive surgery</p> <ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> – the condition produced a major effect on the member’s appearance and – the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes. • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> – surgery to produce a symmetrical appearance on the other breast; – treatment of any physical complications, such as lymphedemas; – breast prostheses and surgical bras and replacements (see Prosthetic devices) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit if performed in a primary care physician’s office</p> <p>\$20 per visit if performed in a specialist’s office</p> <p>Nothing for inpatient or outpatient surgery</p> <p><u>Texas Region</u></p> <p>\$10 per visit if performed in a primary care physician’s office</p> <p>\$10 per visit if performed in a specialist’s office</p> <p>Nothing for inpatient or outpatient surgery</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to sex transformation</i> • <i>Removal of tattoo</i> • <i>Hair transplant for baldness, lipectomy (operation for removal of adipose tissue (fat) from the abdomen or other part of the body) – unless required by a sickness condition.</i> • <i>Augmentation of mammoplasty (operation for augmentation of the breasts) for cosmetic reasons.</i> 	<p><i>All charges.</i></p>

Oral and maxillofacial surgery	You pay
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures. <p>NOTICE OF NETWORK ACCESS AND AVAILABILITY</p> <p>We require that your Primary Care Physician (PCP) obtain referrals for covered oral surgery services from us. If your PCP determines that you require a referral to an oral surgeon and there is not a participating provider within a reasonable distance from your home or workplace, we will arrange for a referral to an appropriate provider. Your copayment will be the same as if you obtained services from a provider within the Mercy network.</p>	<p><u>Missouri Region</u></p> <p>\$10 per visit if performed in a primary care physician’s office</p> <p>\$20 per visit if performed in a specialist’s office</p> <p>Nothing for inpatient or outpatient surgery</p> <p><u>Texas Region</u></p> <p>\$10 per visit if performed in a primary care physician’s office</p> <p>\$10 per visit if performed in a specialist’s office</p> <p>Nothing for inpatient or outpatient surgery</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Enabling procedures for implants, as well as placement, maintenance, restoration, and removal of dental implants</i> • <i>Oral implants and transplants</i> • <i>Any prosthetic superstructure fabricated upon a dental implant</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> 	<p><i>All charges.</i></p>

Organ/tissue transplants	You pay
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single – Double • Pancreas • 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 • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas <p>Limited Benefits – Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a National Cancer Institute – or National Institutes of Health-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan’s medical director in accordance with the Plan’s protocols. Payments are limited to the allowed amount at a participating transplant facility.</p> <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i> • <i>Implants of artificial organs</i> • <i>Transplants not listed as covered</i> 	<p><i>All charges.</i></p>

Anesthesia	You pay
Professional services provided in – <ul style="list-style-type: none"> • Office 	<p><u>Missouri Region</u> \$20 per office visit</p> <p><u>Texas Region</u> \$10 per office visit</p>
<ul style="list-style-type: none"> • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgery center 	<p>Nothing</p> <p>Nothing</p> <p>Nothing</p> <p>Nothing</p>

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

Here are some important things you should keep in mind about these benefits:

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- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no in-network calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Sections 5(a) or (b).
- **Your Physician must get preauthorization for all hospital stays and some in-network services. Please refer to Section 3 to be sure which services require preauthorization.**
- **POS out-of-network services are subject to a calendar year deductible. You must get preauthorization before any service is rendered out-of-network. POS benefits and services are limited. Please see Sections 3 & 5(i) for details.**

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Benefit Description	You pay
<p>Inpatient hospital</p> <p>Room and board, such as</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. <p>Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.</p>	<p>Nothing</p>
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home. 	<p>Nothing</p>

Inpatient hospital - continued on next page.

Inpatient hospital <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Custodial care • Non-covered facilities, such as nursing homes, schools • Personal comfort items, such as telephone, television, barber services, guest meals and beds • Private nursing care 	<p><i>All charges.</i></p>
Outpatient hospital or ambulatory surgical center	
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	<p>Nothing</p>
<p><i>Not covered: Blood and blood derivatives not replaced by the member</i></p>	<p><i>All charges.</i></p>
Extended care benefits/Skilled nursing care facility benefits	
<p>Skilled nursing facility (SNF):</p> <p>Medically Necessary room and board, services and supplies, including medications provided under the direction of a Participating Physician in a Participating Skilled Nursing Facility for the care and treatment of an Injury or Illness which would otherwise require inpatient confinement in a Hospital. Coverage for up to a maximum of one-hundred twenty (120) days per calendar year.</p>	<p>Nothing</p>
<p><i>Not covered: Custodial care, which is care designed to assist with activities of daily living such as bathing, exercising, moving a patient, cooking, cleaning, etc. and involves non-medical personnel. For an institutionalized individual, custodial care includes room and board, non-skilled care, or such other care that is provided to an individual who cannot reasonably be expected to live outside an institution. Rest care, respite care, and home care provided by a family member (including a spouse, sibling, child, or parent of the member) is also considered custodial care.</i></p>	<p><i>All charges.</i></p>

Hospice care	You pay
<p>Services provided either on an inpatient or an outpatient basis, based on approved acceptable medical practices, when approved in advance by the Plan's Chief Medical Officer or designee.</p> <p>This benefit is available once per lifetime for terminally ill person with a life expectancy of less than six months.</p>	Nothing
<p><i>Not covered: Independent nursing, homemaker services, services received out-of-network</i></p>	<i>All charges.</i>
Ambulance	
<ul style="list-style-type: none"> Local professional ambulance service when medically appropriate 	Nothing

Section 5(d) Emergency services/accidents

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Here are some important things to keep in mind about these benefits:

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

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What is a medical emergency?

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

What to do in case of emergency:

Emergencies within our service area: If you are in an emergent or urgent situation, if possible call your Plan physician immediately. If the emergency is so urgent that failure to get immediate medical attention could be life threatening or cause serious harm, go immediately to the nearest emergency facility. Once an urgent or life-threatening situation has been brought under control, you will need to call your Plan physician as soon as reasonably possible, so that any continued care can be arranged and authorized. If you do not report emergency treatment, as soon as reasonably possible thereafter, care may not be covered.

If you need to be hospitalized in a non-Plan facility, the Plan must be notified on the first working day following your admission, unless it is not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and 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.

Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition. To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Emergencies outside our service area: If you require health care services, present your I.D. card to the physician or hospital caring for you and identify yourself as a Mercy Health Plans or Premier Health Plans member. If you need to be hospitalized, call Member Services as soon as possible. Member Services will notify your Plan physician and arrange to have your medical records shared with the attending physician. Arrangements will be made for you to be transferred to the care of a Plan doctor and hospital when it is medically appropriate. Your Plan physician will coordinate all follow-up care upon return to the area.

If follow-up care is required outside the area, you must contact your Plan physician to receive authorization for the continued care. To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers. The Plan pays reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.

Benefit Description	You pay
Emergency within our service area	
<ul style="list-style-type: none"> Emergency care at a doctor's office 	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<ul style="list-style-type: none"> Emergency care at an urgent care center 	\$25 per office visit
<ul style="list-style-type: none"> Emergency care as an outpatient or inpatient at a hospital, including doctors' services 	<p><u>Missouri Region</u> \$75 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting</p> <p><u>Texas Region</u> \$50 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting</p>
<i>Not covered: Elective care or non-emergency care</i>	<i>All charges.</i>
Emergency outside our service area	
<ul style="list-style-type: none"> Emergency care at a doctor's office 	<p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<ul style="list-style-type: none"> Emergency care at an urgent care center 	\$25 per office visit

Emergency outside our service area - continued on next page.

Emergency outside our service area <i>(continued)</i>	You pay
<ul style="list-style-type: none"> Emergency care as an outpatient or inpatient at a hospital, including doctors' services 	<p><u>Missouri Region</u></p> <p>\$75 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting</p> <p><u>Texas Region</u></p> <p>\$50 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Elective care or non-emergency care</i> <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> 	<p><i>All charges.</i></p>
Ambulance	
<p>Professional ambulance service when medically appropriate.</p> <p>Note: See 5(c) for non-emergency service.</p>	<p>Nothing</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Air ambulance (unless Medically necessary)</i> <i>Air ambulance transportation out of a foreign country is not covered under any circumstances</i> 	<p><i>All charges.</i></p>

Section 5(e) Mental health and substance abuse benefits

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When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for Plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

Here are some important things to keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no in-network calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- A deductible applies to out-of-network Mental Health and Substance Abuse benefits only in the Texas Region Point of Service (POS) plan. There are no POS benefits in the Missouri Regions. Please refer to Section 5(i) for details.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

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Benefit Description	You pay
Mental health and substance abuse benefits	
<p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illnesses or conditions.</p>
<ul style="list-style-type: none"> • Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management 	<p><u>Missouri Region</u></p> <p>\$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u></p> <p>\$10 per visit to your primary care physician \$10 per visit to a specialist</p>
<ul style="list-style-type: none"> • Diagnostic tests 	<p>Nothing</p>

Mental health and substance abuse benefits – continued on next page.

Mental health and substance abuse benefits <i>(continued)</i>	You pay
<ul style="list-style-type: none"> • Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment 	Nothing
<p><i>Not covered: Services we have not approved.</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<i>All charges.</i>

Preauthorization

To be eligible to receive these benefits you must obtain a treatment plan and follow all of the following authorization processes:

You must obtain services from Participating Providers. These services must be authorized in advance by the Plan by calling the Mental Health and Substance Abuse Member Assistance Hotline (MH/SA Hotline) for assistance.

(Eastern and Central Missouri): (314) 729-4600 or 1-800-413-8008

(Southwest Missouri): (417) 836-0402 or 1-800-836-0402

(Texas): 1-800-413-8008

Limitation

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

Section 5(f) Prescription drug benefits

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Here are some important things to keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- There are a handful of medications that require prior authorizations. Your Plan physician has a listing of the specific drugs.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician must write the prescription.
- **Where you can obtain them.** You must fill your prescription at a Plan pharmacy, except in the case of a medical emergency. You have access to over 15,000 pharmacies nationwide. Also, you are covered under the mail service pharmacy benefit. This benefit allows you to obtain covered maintenance prescriptions used to treat chronic or long-term health conditions (such as high blood pressure or diabetes) through the Walgreen's Healthcare Plus mail service pharmacy.
- **We use a formulary.** Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a thirty (30) day supply at a Plan Pharmacy. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. A "formulary" is a list of drugs approved for use by your physician in connection with specific conditions. We cover non-formulary drugs prescribed by a Plan doctor.

If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from a formulary list. This list of name brand drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug brochure, call us at:

(Eastern and Central Missouri Regions): (314) 214-8196 or 1-800-327-0763

(Southwest Missouri Region): (417) 836-0402 or 1-800-836-0402

(Texas Region): (956) 723-7667 or 1-800-617-3433

You may also view the formulary by visiting our Web site at www.mercyhealthplans.com.

- **These are the dispensing limitations.** Prescription drugs will be dispensed for up to a thirty-(30) day supply. Prescriptions filled through the Walgreen's Healthcare Plus mail service pharmacy, is limited up to a ninety-(90) day supply. If a mail order is placed more than two weeks before the refill date, the order may be returned unfilled with a request to resubmit them at a later date.
 - **A generic equivalent will be dispensed if it is available,** unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written (DAW) for the name brand drug, you have to pay the appropriate copay plus the difference in cost between the name brand drug and the generic.
 - **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name; the name brand is the name under which the manufacturer advertises and sells a drug. Under federal law, generic and name brand drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you – and us – less than a name brand prescription.
 - **When you have to file a claim.** If you use a participating pharmacy you will not have to file a claim. However, if you receive emergency services out-of-network and purchase prescriptions, you must contact member services for reimbursement.
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Benefit Description	You pay
<p>Covered medications and supplies</p> <p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> • Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not covered</i>. • Disposable needles and syringes needed to inject covered prescribed medication • Diabetic supplies, including insulin syringes needles, glucose test tablets and test tape, Benedict’s solution or equivalent, glucose monitors and acetone test tablets • Drugs for sexual dysfunction (see Section 3 – Services requiring our prior approval) • Insulin; a copay charge applies to each vial • Contraceptive drugs and devices <p><u>Missouri Region</u></p> <p>You are entitled to receive prescription drugs included on the formulary at the time a written prescription is actually filled by a participating pharmacy. You will pay a \$10 Copayment for Formulary generic drugs, \$20 Copayment for Formulary brand name drugs and \$35 Copayment for non-formulary approved drugs. If a brand name drug is dispensed when a generic alternative is available and your physician has not specified Dispense as Written (DAW) for the brand name drug, you pay the appropriate Copayment plus the difference in cost of the brand name drug and the generic drug.</p> <p><u>Texas Region</u></p> <p>You are entitled to receive prescription drugs included on the formulary at the time a written prescription is actually filled by a participating pharmacy. You will pay a Copayment of \$7 for Formulary generic drugs, \$12 Copayment for Formulary brand name drugs and \$25 Copayment for non-formulary approved drugs. If a brand name drug is dispensed when a generic alternative is available and your physician has not specified Dispense as Written (DAW) for the brand name drug, you pay the appropriate Copayment plus the difference in cost of the brand name drug and the generic drug.</p>	<p><u>Missouri Region</u></p> <p>\$10 Copayment for generic drugs on Formulary \$20 Copayment for Formulary brand name drugs \$35 Copayment for Non-formulary approved drugs 2 Copayments for a 90-day supply for mail-order</p> <p><u>Texas Region</u></p> <p>\$7 Copayment for generic drugs on Formulary \$12 Copayment for Formulary brand name drugs \$25 Copayment for Non-formulary approved drugs 2 Copayments for a 90-day supply for mail-order</p>

Covered medications and supplies – continued on next page

Covered medications and supplies <i>(continued)</i>	You pay
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs available without a prescription or for which there is a nonprescription equivalent available</i> • <i>Prescriptions dispensed by other than a Plan pharmacy, except in the case of a medical emergency</i> • <i>Vitamins and nutritional substances that can be purchased without a prescription</i> • <i>Medical supplies such as dressing and antiseptics</i> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Drugs to enhance athletic performance</i> • <i>Appetite suppressants and other drugs taken for the purpose of weight loss</i> • <i>Drugs which have not been approved by the FDA</i> • <i>Fertility drugs</i> 	<p><i>All charges.</i></p>

Section 5(g) Special features

Feature	Description
Flexible benefits option	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. • Alternative benefits are subject to our ongoing review. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
24 hour nurse line (not available in Texas)	<p>For any of your health concerns, 24 hours a day, 7 days a week, you may call: (Eastern and Central Missouri): 800-811-1187; or (Southwest Missouri): 417-888-8888 or 800-909-TEAM (8326) and talk with a registered nurse who will discuss treatment options and answer your health questions.</p>
Services for deaf and hearing impaired	<p>Mercy Health Plans/Premier Health Plans offers a TDD Line:</p> <ul style="list-style-type: none"> • Mercy Health Plans (Eastern and Central Missouri Region) at 314-214-8299 or 800-698-4807 • Mercy Health Plans (Texas Region) at 877-206-7903 • Premier Health Plans (Southwest Missouri Regions) at 417-837-0249 or 800-446-1468

Section 5(h) Dental benefits

Here are some important things to keep in mind about these benefits:

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- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary
- Plan dentists must provide or arrange your care.
- We have no in-network calendar year deductible.
- We cover hospitalization for dental procedures only when a nondental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5 (c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **POS out-of-network services are subject to a calendar year deductible. You must get preauthorization before any service is rendered out-of-network. POS benefits and services are limited. Please see Sections 3 & 5(i) for details.**

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Accidental injury benefit	You pay
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. All services in connection with this benefit must be provided within six (6) months from the date of the Accidental Injury.	20% Coinsurance
Emergency care for trauma to sound, natural teeth shall be treated as any other emergency medical condition in that if you are unable to get to a participating facility for treatment, we will cover services rendered at a non-participating facility. This coverage is limited to acute care received within forty-eight (48) hours of an accident.	See section 5(d), Emergency Services/Accidents, for your cost sharing responsibilities.
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Dental implants</i> • <i>Orthodontic braces</i> 	<i>All charges.</i>

Dental benefits

We have provided for dental care at affordable prices for you and your eligible dependent(s) through CAREington dental network. A list of participating dentists is provided with the provider directory. Following are significant points of the program:

- No claim forms to file. You pay only the copay shown in the CAREington schedule of benefits at the time of service.
- To receive significant savings from a participating dentist, merely show your CAREington membership card at each visit and you will receive the discount.
- CAREington only contracts with dentists who meet their credentialing criteria and must continue to meet the high standards of quality established.
- You can contact CAREington at (800) 290-0523 or www.careington.com.

Section 5(i) Point of Service benefits

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Here are some important things to keep in mind about these benefits:

- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works.
- POS out-of-network services are subject to a calendar year deductible. You must get preauthorization before any service is rendered out-of-network. POS benefits and services are limited. Please see Sections 3 & 5(i) for details.

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Facts about this Plan's POS option

At your option, you may choose to obtain benefits covered by this Plan from non-Plan doctors and hospitals whenever you need care, except for the benefits listed below under “What is not covered.” Benefits not covered under Point of Service 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.

What is covered

Benefits Subject to the Plan allowance, precertification required for all services and supplies.		
	Missouri Regions	Texas Region
<u>PLAN MAXIMUMS</u>		
Medical Benefit Maximum Per Person (While Covered)	\$2,500,000	Unlimited
Calendar Year Deductible-Person (Family)	\$500 \$1,000	\$1,000 \$2,000
Calendar Year Out-of-Pocket Maximum-Family	\$3,500 per Person --Includes Deductible \$7,000	Unlimited
<u>MEDICAL SERVICES</u>		
Services and Supplies	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Surgery performed in a Physician's Office	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Allergy Services <ul style="list-style-type: none"> – Office Visits – Injections/Treatment – Allergy serum 	30% Coinsurance After Deductible 30% Coinsurance After Deductible 30% Coinsurance After Deductible	40% Coinsurance After Deductible 40% Coinsurance After Deductible 40% Coinsurance After Deductible
Lab and X-ray	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Maternity (includes prenatal, delivery, and postnatal care)	30% Coinsurance After Deductible	40% Coinsurance After Deductible

Benefits Subject to the Plan allowance, precertification required for all services and supplies.

	Missouri Regions	Texas Region
<u>INPATIENT HOSPITAL SERVICES</u>	30% Coinsurance After Deductible	40% Coinsurance After Deductible
<u>OUTPATIENT SERVICES</u>		
Emergency Care	\$75 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting	\$50 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care
Non-Emergency Services		
– Outpatient Surgery	30% Coinsurance After Deductible	40% Coinsurance After Deductible
– Outpatient Hospital Procedures	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Urgent Care	\$25 Copayment per visit	\$25 Copayment per visit
Outpatient Rehabilitative Therapy Services: Physical and Occupational Speech	30% Coinsurance After Deductible (Max. of up to 60 visits per calendar year)	40% Coinsurance After Deductible (Max. of up to 60 visits per calendar year)
<u>MISCELLANEOUS COVERED SERVICES</u>		
Home Health Agency Services (includes intravenous fluids and medications)	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Skilled Nursing Facility Services	30% Coinsurance After Deductible (Max. of up to 120 days per calendar year)	40% Coinsurance After Deductible (Max. of up to 120 days per calendar year)
Ambulance	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Prosthetic Equipment	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Chemotherapy, radiation therapy and inhalation therapy	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Hemodialysis and Dialysis services	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Durable Medical Equipment and Supplies	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Diabetes Services	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Transplant Services	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Family Planning Services	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Infertility Services	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Accidental Dental	30% Coinsurance After Deductible	40% Coinsurance After Deductible
Hospice Services	Covered In-Mercy Network Only	Covered In-Mercy Network Only

Benefits Subject to the Plan allowance, precertification required for all services and supplies.		
	Missouri Regions	Texas Region
Alcoholism/Chemical Dependency – Inpatient – Outpatient	Covered In-Mercy Network Only Covered In-Mercy Network Only	40% Coinsurance After Deductible 40% Coinsurance After Deductible
Mental Health – Inpatient – Outpatient	Covered In-Mercy Network Only Covered In-Mercy Network Only	40% Coinsurance After Deductible 40% Coinsurance After Deductible
Routine Immunizations	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Preventive care, including well-baby/child care and periodic check-ups	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Mammography	Covered In-Mercy Network Only	40% Coinsurance After Deductible
Outpatient Prescription Drug – Generic – Brand Name – Mail-Order	Covered in PCS Network Only Covered in PCS Network Only Covered in PCS Network Only	Covered in PCS Network Only Covered in PCS Network Only Covered in PCS Network Only

When you seek services from a Non-Plan Provider and/or fail to follow pre-established guidelines, reimbursement for HMO Covered Services will be made for "Covered Services". You will be required to share a larger part of the "Eligible Charges" by satisfying the annual Deductible and paying the required coinsurance. Preventive care or "well care" is not covered (**Missouri Members only**), along with other benefit limitations described herein. Finally, when health care is received from a Non-Plan Provider, you will be responsible for submitting a completed claim form along with an itemized bill.

"Covered Services" means only the medical care, services and supplies rendered under the following conditions: (a) prescribed by a Physician for the therapeutic treatment of injury, illness or pregnancy; (b) deemed Medically Necessary and appropriate in type, level, setting, and length of service by the Plan; (c) rendered in accordance with generally accepted medical practice and professionally recognized standards; (d) not considered to be experimental, investigational, or which are performed for research purposes.

Plan Allowance means the usual, customary and reasonable (UCR) Rate for Covered Services rendered by a Provider reduced by any Non-compliance Reduction.

In order to receive certain benefits, you are required to comply with the specific pre-certification requirements described in connection with the Utilization Management Program as outlined. You are responsible for making sure the Plan is contacted before services are rendered. Failure to comply with the requirement of the Utilization Management Program described will result in a reduction in the Benefits Payable.

Services do not need to be obtained within the service area to be eligible for coverage under POS.

Precertification

For pre-certification of services call:

(Eastern and Central Missouri Regions): (314) 214-8196 or 1-800-327-0763

(Southwest Missouri Region): (417) 836-0402 or 1-800-836-0402

(Texas Region): (956) 723-7667 or 1-800-617-3433

You must obtain authorization before any service is rendered. It is your responsibility to verify that the required pre-certifications have been given by the Plan for coverage. This is called pre-certification. If pre-certification is not given, or you fail to comply with the requirements, eligible charges will be subject to the Non-compliance reduction. Non-compliance reduction means the charges considered for payment are reduced as a result of your failure to comply with the pre-certification. These eligible charges will not be used to meet a deductible or out-of-pocket maximum.

In the **Missouri Regions**, Services Subject to Pre-Certification Review and Non-compliance Reduction

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| 1. Inpatient Hospitalization. | 50% Reduction in Eligible Charges. |
| 2. Outpatient surgical procedures. | 50% Reduction in Eligible Charges (the Reduction applies to both the facility and the professional charges). |
| 3. Health Services provided during Confinement. | 50% Reduction in Eligible Charges (the Reduction applies to both facility and professional charges). |
| 4. Home health care including Home Infusion Intravenous (IV) Services. | 50% Reduction in Eligible Charges. |
| 5. MRI, RAST tests and CAT scans. | 50% Reduction in Eligible Charges. |
| 6. Prosthetics. | 100% Reduction in Eligible Charges;
No Benefit Payable. |
| 7. Durable Medical Equipment. | 100% Reduction in Eligible Charges;
No Benefit Payable. |
| 8. Physical Therapy, Occupational Therapy and Speech Therapy. | 100% Reduction in Eligible Charges;
No Benefit Payable. |
| 9. Orthotics | 100% Reduction in Eligible Charges;
No Benefit Payable. |
| 10. Skilled Nursing | 100% Reduction in Eligible Charges;
No Benefit Payable. |
| 11. Inpatient Rehabilitation | 50% Reduction in Eligible Charges. |

Note: It is your responsibility to verify that the required certification has been given by the Plan. If certification is not given, or you fail to comply with the requirements stated in this Section, Eligible Charges will be subject to the Non-compliance Reduction and the amount of the reduction will not apply toward your Out-of-Pocket Maximum or Deductible.

Also, you are required to notify the Plan three (3) days in advance of any hospital admission for a non-emergency. If it is not possible to notify the Plan, you must obtain pre-certification review as soon as reasonably practical prior to the provisions of the service and in no event less than one (1) business day prior to the service. If you fail to comply with the pre-certification requirements, there is a 50% reduction of eligible charges for non-compliance.

Care rendered in connection with a Pregnancy will be treated as an exception to the three (3) day prior notice requirement. The Pre-certification Review requirement will be treated as satisfied if you notify us no later than the fifth month of Pregnancy and you notify us within one (1) business day after admission to the Hospital for delivery.

In the **Texas Region**, precertification is required for the following services:

- Inpatient confinement, including inpatient confinement for maternity care; and
- Maternity Care
- Transplant Services

You or your designated representative must notify the Plan to precertify the admission, maternity care or transplant, as the case may be, prior to receiving any of the services or supplies associated with that admission, maternity care, or transplant.

To initiate the precertification process, call us at the telephone number listed on your identification card. This call must be made as follows:

- For a non-emergency inpatient confinement, the call must be made at least seven (7) days prior to any planned admission into a Hospital.
- For an inpatient confinement due to a Medical Emergency, the call must be made within two (2) working days after the time of the admission or as soon thereafter as reasonably possible; and
- For maternity care, the call must be made within twenty-four (24) hours after the birth or as soon thereafter as possible.

You may request a review of the Precertification decision as described in this brochure. (See Section 8, The Disputed Claims Process)

FAILURE TO PRECERTIFY WILL RESULT IN A 50% REDUCTION OF POS BENEFITS.

The additional percentage or dollar amount of the UCR, which would be payable as a penalty for failure to obtain precertification under this section is not a covered expense, and will not be applied to the Deductible or the maximum out-of-pocket limit, if any.

Deductible

"Deductible" means the amount of Eligible Charges payable by you or your family before benefits are payable. No Benefit is payable for any part of Eligible Charges used to meet a Deductible.

In the **Missouri Regions**, you will pay a \$500 deductible per person per calendar year and \$1,000 deductible per family per calendar year.

In the **Texas Region**, you will pay a \$1,000 deductible per person per calendar year and \$2,000 deductible per family per calendar year.

Coinsurance

"Coinsurance" means your share of the cost of Eligible Charges stated as a percentage up to the Out-of-Pocket Maximum.

In the **Missouri Regions**, you are responsible for 30% coinsurance after the deductible.

The out-of-pocket maximum per person is \$3,500 (including the deductible) and \$7,000 per family (including deductible). The lifetime maximum benefit is \$2,500,000 per person. Your out-of-pocket expenses under POS do not qualify for the Plan's in-network out-of-pocket maximum.

In the **Texas Region**, you and your family have unlimited out-of-pocket maximums, as well as an unlimited lifetime maximum benefit. Your out-of-pocket expenses under POS do not qualify for the Plan's in-network out-of-pocket maximum.

You are responsible for a 40% coinsurance after the deductible.

When you use a non-participating provider and fail to follow pre-certified guidelines, you are responsible for sharing a larger part of the cost for the services. The benefit when a non-participating hospital is used is shown in the POS outline of benefits. The Plan will pay a participating hospital in full even though the POS benefit (and non-Plan doctor) are being used. The hospital charge, sometimes called facility charge, does not cover any charges for doctor's services.

True emergency care is always payable as a Plan in-network benefit.

Charges by a Provider in excess of the UCR Rate will not be covered by us and will not be counted toward your Deductible or maximum out-of-pocket limit, if any.

Maximum benefit

The maximum limit is \$2,500,000 lifetime maximum per person in **Missouri Regions**.

In the **Texas Region**, you have unlimited lifetime maximums.

Hospital/extended care

In the **Missouri Regions**, you are responsible for 30% coinsurance after the deductible.

In the **Texas Region**, you are responsible for a 40% coinsurance after the deductible.

Emergency benefits

Missouri Regions: You will pay \$75 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting.

Texas Region: You will pay a \$50 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care setting.

What is not covered

The following are not covered under the POS benefit in the **Missouri Regions**:

- Chemotherapy, radiation therapy and inhalation therapy
- Family Planning Services
- Hospice Services
- Eye and ear examinations to determine the need for vision and hearing correction
- Alcoholism and drug abuse services, including but not limited to diagnosis and medical treatment and services.
- Prescription drugs other than drugs provided by a hospital to a member as an inpatient
- Chiropractic services
- Hemodialysis and dialysis services
- Preventative care, including well-child care and immunizations and periodic checkups
- Services for treatment of mental or nervous disorders.
- Mammography services
- Promotion of conception including, but not limited to, treatment of impotency or infertility, in vitro fertilization, embryo transplantation, reproductive therapy, artificial insemination, or reversal of voluntarily induced sterility.
- Smoking cessation services
- Any organ transplant surgery or procedures, including services rendered on behalf of an organ recipient or an organ donor.
- Charges in excess of the Plan Allowance for the service provided as determined by us, or any charges which exceed a calendar year maximum, or other benefit maximum.
- Any types of services, supplies or treatment not specifically provided for herein.

The following are not covered under the POS benefit in the **Texas Region**:

- HMO benefits received for the same service
- Hospice care
- Outpatient prescription drugs
- Hearing aids, including fitting
- If a Member is admitted to a Hospital on a Friday or Saturday and such admission is not Medically Necessary, hospital charges incurred on the day of admission and on the following day, if a Saturday, are not covered.
- Services provided by your spouse, parent, child, grandparent, brother, sister or parent-in-law
- Chiropractic Services
- Smoking Cessation

How to obtain benefits

- Please see Section 7, Filing a Claim for Covered Services.
- If a claim is denied, you may obtain a review of the denial through the disputed claims process in Section 8.

Section 5(j) Non-FEHB benefits available to Plan members

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

Wellness Programs

The following wellness programs are available at the Plan's participating hospitals. Program fees may apply. Members are encouraged to contact the participating hospital nearest you for more information.

- Health Screenings
- Fitness and Weight Management
- Health Education
- Support/Therapy Groups
- Parenting Classes
- Birth/Baby Care Programs
- Children's Health Programs
- Senior Programs

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

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition** and we agree, as discussed under Services requiring our prior approval on page 12.

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies for in-network plan benefits (see Emergency Benefits);
- Educational Services;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services provided by a first degree relative;
- Devices provided in connection with treatment to restore sexual function (i.e. penile implants);
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to gender transformations;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services, drugs, or supplies you receive while you are not enrolled in this Plan; or
- Service, drugs, or supplies you receive without charge while in active military service.

Section 7. Filing a claim for covered services

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

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

Medical, hospital and drug benefits

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

(Eastern and Central Missouri Regions): 314-214-8196 or 1-800-327-0763

(Southwest Missouri Region): 417-836-0402 or 1-800-836-0402

(Texas Region): 956-723-7667 or 1-800-617-3433

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

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

Submit your claims to: Mercy Health Plans/Premier Health Plans
P.O. Box 4568
Springfield, MO 65808-4568

Deadline for filing your claim

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

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization/prior approval:

Step	Description
1	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ol style="list-style-type: none">Write to us within 6 months from the date of our decision; andSend your request to us at: Mercy Health Plans, 14528 South Outer 40, Suite 300, Chesterfield, MO 63017 (Eastern and Central MO) Mercy Health Plans, 5901 McPherson, Suites 1 & 2B, Laredo TX 78041 (Texas) Premier Health Plans, One Corporate Centre, Suite 200, 1949 East Sunshine, Springfield, MO 65804 (Southwest MO) <ol style="list-style-type: none">Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andInclude copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	<p>We have 30 days from the date we receive your request to:</p> <ol style="list-style-type: none">Pay the claim (or, if applicable, arrange for the health care provider to give you the care); orWrite to you and maintain our denial – go to step 4; orAsk you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	<p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>
4	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none">90 days after the date of our letter upholding our initial decision; or120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or120 days after we asked for additional information. <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 2, 1900 E Street, NW, Washington, DC 20415-3620.</p>

The disputed claims process *(continued)*

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.

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

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

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

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

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

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

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

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

a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at:

(Eastern and Central Missouri Regions): 314-214-8196 or 1-800-327-0763

(Southwest Missouri Region): 417-836-0402 or 1-800-836-0402

(Texas Region): 957-723-7667 or 1-800-617-3433

and we will expedite our review; or

b) We denied your initial request for care or preauthorization/prior approval, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
- You may call OPM's Health Insurance Group 2 at 202/606-3818 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

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

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

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

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

What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age or older.
- Some people with disabilities under 65 years of age.
- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has two parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

• Should I enroll in Medicare?

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

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

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

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

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

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share. Some things are not covered under Original Medicare, such as most prescription drugs (but coverage through private prescription drug plans will be available starting in 2006).

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. Your care must continue to be authorized by your Plan PCP. We will not waive any of our copayments, coinsurance, or deductibles.

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

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at:

Eastern and Central Missouri Regions: 314-214-8196 or 1-800-327-0763

Southwest Missouri Region: 417-836-0402 or 1-800-836-0402

Texas Region: 956-723-7667 or 1-800-617-3433

or visit our Web site at www.mercyhealthplans.com.

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

Medicare always makes the final determination as to whether they are the primary payer. The following chart illustrates whether Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

Primary Payer Chart		
A. When you - or your covered spouse - are age 65 or over and have Medicare and you...	The primary payer for the individual with Medicare is...	
	Medicare	This Plan
1) Have FEHB coverage on your own as an active employee or through your spouse who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #1 above	✓	
4) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and ... You have FEHB coverage on your own or through your spouse who is also an active employee		✓
You have FEHB coverage through your spouse who is an annuitant	✓	
5) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #1 above	✓	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty	✓*	
B. When you or a covered family member...		
1) Have Medicare solely based on end stage renal disease (ESRD) and... • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and... • This Plan was the primary payer before eligibility due to ESRD		✓ for 30-month coordination period
• Medicare was the primary payer before eligibility due to ESRD	✓	
C. When either you or a covered family member are eligible for Medicare solely due to disability and you...		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
D. When you are covered under the FEHB Spouse Equity provision as a former spouse		
	✓	

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

- **Medicare Advantage**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs) in some areas of the country. In most Medicare Advantage plans, you can only go to doctors, specialists, or hospitals that are part of the plan. Medicare Advantage plans provide all the benefits that Original Medicare covers. Some cover extras, like prescription drugs. To learn more about enrolling in a Medicare Advantage plan, contact Medicare at 1-800-MEDICARE (1-800-633-4227) or at www.medicare.gov.

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

This Plan and our Medicare Advantage plan: You may enroll in our Medicare Advantage plan and also remain enrolled in our FEHB plan. In this case, we do not waive cost-sharing for your FEHB coverage.

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

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

TRICARE and CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

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

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

Section 10. Definitions of terms we use in this brochure

Calendar year	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 14.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 14.
Covered services	Care we provide benefits for, as described in this brochure.
Custodial care	Assistance with activities of daily living (bathing, dressing, eating, etc.). Custodial care that lasts 90 days or more is sometimes known as Long Term Care.
Deductible	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 14.
Experimental or investigational services	<p>“Experimental or Investigational Services” means medical, surgical, diagnostic, psychiatric, substance abuse or other health care services, technologies, supplies, treatments, procedures, drug therapies or devices that, at the time we make a determination regarding coverage in a particular case, are determined to be any of the following:</p> <ul style="list-style-type: none">• Not approved by the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and not identified in the American Hospital Formulary Service or the United States Pharmacopoeia Dispensing Information as appropriate for the proposed use.• Subject to review and approval by any institutional review board for the proposed use.• The subject of an ongoing clinical trial that meets the definition of a Phase 1, 2 or 3 clinical trial set forth in the FDA regulations, regardless of whether the trial is actually subject to FDA oversight. <p>If you have a life-threatening sickness or condition (one which is likely to cause death within one year of the request for treatment) we may, in our discretion, determine that an Experimental or Investigational Service meets the definition of a Covered Service for that sickness or condition. For this to take place, we must determine that the procedure or treatment is promising, but unproven, and that the service uses a specific research protocol that meets standards equivalent to those defined by the National Institutes of Health.</p>
Group health coverage	Any plan on an insured or uninsured basis which provides medical or dental benefits or services: (a) group coverage, (b) services plan contracts, (c) coverage under any trustee plans, welfare plans or employee benefit organization plans, or (d) benefits under Medicare.
Medical necessity	Medically necessary health care services are (1) medically appropriate and necessary to meet the basic health needs of the Member; (2) rendered in the most efficient manner and appropriate setting for the Covered Service; (3) consistent in type, frequency and duration of treatment with scientifically-based guidelines of national medical, research, or health care coverage organizations or governmental agencies that are accepted by the Plan; (4) consistent with the diagnosis of the conditions; (5) of demonstrated medical value and (6) are not a part of or associated with the scholastic education or vocational training of the patient. Medically Necessary does not include care that is provided primarily for the convenience of the Member or a Health Provider, or care that is rendered more frequently than that accepted as medically appropriate by the medical profession. While some health care services are medically acceptable, they may not be medically necessary.

Plan allowance

The Plan's determination of charges for medical care, services and supplies that do not exceed the fees and prices generally approved for cases of comparable nature and severity at the time and place. The Plan will use the following guidelines for determining usual, customary and reasonable (UCR):

- a. The usual fee frequently charged by the provider for a service or supply;
- b. The widely accepted rate of fees charges in the same area by the health professionals of like training and experience; and
- c. Unusual circumstances or complication requiring additional time, skill and experience in connection with the provided services or supply.

Us/We

Us and we refer to Mercy Health Plans/Premier Health Plans.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB Facts

Coverage information

- **No pre-existing condition limitation**

We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.

- **Where you can get information about enrolling in the FEHB Program**

See www.opm.gov/insure. Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Employees Health Benefits Plans*, brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

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

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

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

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

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

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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

- **Children’s Equity Act**

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

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

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

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

- **When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2005 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan’s 2004 benefits until the effective date of your coverage with your new plan. Annuitants’ coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

- **When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as Temporary Continuation of Coverage (TCC).

When you lose benefits

- **When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

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

- **Spouse equity coverage**

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse’s enrollment. This is the case even when the court has ordered your former spouse to provide health coverage to you. But, you may be eligible for your own FEHB coverage under the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse’s employing or retirement office to get RI 70-5, the *Guide To Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices. You can also download the guide from OPM’s Web site, www.opm.gov/insure.

- **Temporary Continuation of Coverage (TCC)**

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn 22 or marry, etc.

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

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

- **Converting to individual coverage**

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

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

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

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

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

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

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

Section 12. Two Federal Programs complement FEHB benefits

Important information

OPM wants to make sure you are aware of two Federal programs that complement the FEHB Program. First, the **Federal Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** helps cover long term care costs, which are not covered under the FEHB.

The Federal Flexible Spending Account Program – *FSAFEDS*

• What is an FSA?

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%.*

There are two types of FSAs offered by FSAFEDS:

Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone you claim on your Federal Income Tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal Income Tax return, even if you don't have self and family health benefits coverage. *Note:* The IRS has a broader definition of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum annual amount that can be allotted for the HCFSA is \$4,000. *Note:* The Federal workforce includes a number of employees married to each other. If each spouse/employee is eligible for FEHB coverage, both may enroll for a HCFSA up to the maximum of \$4,000 each (\$8,000 total). Both are covered under each other's HCFSA. The minimum annual amount is \$250.

Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you, and your spouse, if married, can work, look for work, or attend school full-time.
- Qualifying dependents for this account include your dependent children under age 13, or any person of any age whom you claim as a dependent on your Federal Income Tax return (and who is mentally or physically incapable of self care).
- The maximum annual amount that can be allotted for the DCFSA is \$5,000. The minimum annual amount is \$250. *Note:* The IRS limits contributions to a DCFSA. For single taxpayers and taxpayers filing a joint return, the maximum is \$5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is \$2,500 per year. The limit includes any child care subsidy you may receive.

• Enroll during Open Season

You **must make an election** to enroll in an FSA during the 2005 FEHB Open Season. Even if you enrolled during 2004, you must make a new election to continue participating in 2005. Enrollment is easy!

- **Online:** visit www.FSAFEDS.com and click on **Enroll**.
- **Telephone:** call an FSAFEDS Benefits Counselor toll-free number at 1-877-FSAFEDS (372-3337), Monday through Friday, from 9 a.m. until 9 p.m., Eastern Time. TTY: 1-800-952-0450.

What is SHPS?

SHPS is a third-party administrator hired by OPM to manage the FSAFEDS Program. SHPS is the largest FSA administrator in the nation and is responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you’re not enrolled in FEHB – you can choose to participate in either, or both, of the FSAs. *However, if you enroll in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA), you are not eligible to participate in an HCFSA.*

Almost all Federal employees are eligible to enroll for a DCFSA. The only exception is intermittent (also called “when actually employed” [WAE]) employees expected to work fewer than 180 days during the year.

Note: FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers have signed on to participate. Under IRS law, FSAs are not available to annuitants. Also, the U.S. Postal Service and the Judicial Branch, among others, have their own plans with slightly different rules. However, the advantages of having an FSA are the same regardless of the agency for which you work.

• How much should I contribute to my FSA?

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits an FSA provides, the IRS places strict guidelines on how the money can be used. Under current IRS tax rules, you are required to forfeit any money for which you did not incur an eligible expense under your FSA account(s) during the Plan Year. This is known as the “Use-it-or-Lose-it” rule. You will have until April 30, following the end of the Plan Year to submit claims for your eligible expenses incurred from January 1 through December 31. For example if you enroll in FSAFEDS for the 2005 Plan Year, you will have until April 30, 2006, to submit claims for eligible expenses.

The FSAFEDS Calculator at www.FSAFEDS.com will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

• What can my HCFSA pay for?

Every FEHB plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on page 75-76 and detailed throughout this brochure. Your HCFSA will reimburse you when those costs are for qualified medical care that you, your spouse and/or your dependents receive that is NOT covered or reimbursed by this FEHB Plan or any other coverage that you have.

Under this Plan, typical out-of-pocket expenses include: copayments for physician’s office visits, coinsurance for Infertility services or treatment, coinsurance for orthopedic and prosthetic devices, eyeglasses and contact lenses, orthodontics (braces), and vision correction surgery.

The IRS governs expenses reimbursable by a HCFSA. See Publication 502 for a comprehensive list of tax-deductible medical expenses. **Note: While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes.** Publication 502 can be found on the IRS Web site at <http://www.irs.gov/pub/irs-pdf/p502.pdf>. The FSAFEDS Web site also has a comprehensive list of eligible expenses at www.FSAFEDS.com/fsafeds/eligibleexpenses.asp. If you do not see your service or expense listed, please call an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

• Tax savings with an FSA

An FSA lets you allot money for eligible expenses *before* your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will be less. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

Annual Tax Savings Example	With FSA	Without FSA
If your taxable income is:	\$50,000	\$50,000
And you deposit this amount into an FSA:	\$2,000	-\$0-
Your taxable income is now:	\$48,000	\$50,000
Subtract Federal & Social Security taxes:	\$13,807	\$14,383
If you spend after-tax dollars for expenses:	-\$0-	\$2,000
Your real spendable income is:	\$34,193	\$33,617
Your tax savings:	\$576	-\$0-

Note: This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon the retirement system in which you are enrolled (CSRS or FERS), your state of residence, and your individual tax situation. In this example, the individual received \$2,000 in services for \$1,424 - a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You *cannot* claim expenses on your Federal Income Tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

- **Health care expenses**

The HCFSA is Federal Income Tax-free from the first dollar. In addition, you may be reimbursed from your HCFSA at any time during the year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal Income Tax return. Using the example shown above, only health care expenses exceeding \$3,750 (7.5% of \$50,000) would be eligible to be deducted on your Federal Income Tax return. In addition, money set aside through an HCFSA is also exempt from FICA taxes. This exemption is not available on your Federal Income Tax return.

- **Dependent care expenses**

The DCFSA generally allows many families to save more than they would with the Federal tax credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit www.FSAFEDS.com and download the Dependent Care Tax Credit Worksheet from the Forms and Literature page to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything to participate in FSAFEDS?**

No. Section 1127 of the National Defense Authorization Act (Public Law 108-136) requires agencies that offer FSAFEDS to employees to cover the administrative fee(s) on behalf of their employees. However, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance by the end of the Plan Year, resulting in the forfeiture of funds remaining in your account (the IRS "use-it-or-lose-it" rule).

- **Contact us**

To learn more or to enroll, please visit the **FSAFEDS Web site** at www.FSAFEDS.com, or contact SHPS directly via email or by phone. FSAFEDS Benefits Counselors are available Monday through Friday, from 9:00 a.m. until 9:00 p.m. Eastern Time.

- E-mail: FSAFEDS@shps.net
- Telephone: 1-877-FSAFEDS (1-877-372-3337)
- TTY: 1-800-952-0450

The Federal Long Term Care Insurance Program

- **It's important protection** Why should you consider applying for coverage under the Federal Long Term Care Insurance Program (FLTCIP)?

- **FEHB plans do not cover the cost of long term care.** Also called “custodial care,” long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** In order to qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.
- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.

- **To find out more and to request an application**

Call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit www.ltcfeds.com.

Index

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

Accidental injury	24, 31, 47	Eyeglasses	25	Orthopedic devices.....	26
Allergy tests.....	22	Family planning.....	21	Out-of-pocket expenses.....	60
Allogeneic (donor) bone marrow transplant.....	33	Fecal occult blood test.....	19	Oxygen.....	27, 28, 35, 36
Alternative treatments.....	29	Fraud	3, 4	Pap test.....	19, 20
Ambulance.....	35, 37, 40	General exclusions	56	Physical examination	19
Anesthesia	5, 29, 30	Hearing services	24	Physical therapy	23
Autologous bone marrow transplant.....	23, 33	Home health services.....	28	Physician	30
Biopsy.....	30	Hospice care	37	Point of Service (POS).....	48, 76
Blood and blood plasma	36	Hospital . 4, 5, 6, 10, 11, 30, 31, 33, 35, 36, 39, 40, 42, 47, 48, 57, 61, 63, 64, 75		Precertification	48, 51, 59
Casts	27, 35, 36	Immunizations.....	6, 20	Prescription drugs	23, 57, 63, 75
Catastrophic protection out-of-pocket maximum	14, 55, 76	Infertility	22	Preventive care, adult.....	19
Changes for 2005.....	8	Inpatient hospital benefits.....	57	Preventive care, children.....	20
Chemotherapy	23, 53	Insulin.....	27, 44	Preventive services.....	6
Chiropractic.....	29	Magnetic Resonance Imagings (MRIs) ..	19	Prior approval.....	12, 59
Cholesterol tests.....	19	Mail Order Prescription Drugs	43, 44	Prosthetic devices.....	26, 30
Circumcision	21	Mammograms	19	Psychologist	41
Claims.....	9, 57, 58, 62, 68, 70	Maternity benefits	21, 28, 35, 48	Radiation therapy	23, 53
Coinsurance.....	6, 9, 48, 57, 63, 65, 71	Medicaid.....	64	Room and board.....	35
Colorectal cancer screening.....	19	Medically necessary 18, 21, 23, 30, 35, 38, 41, 43, 47, 48, 56		Second surgical opinion.....	18
Congenital anomalies	30, 31	Medicare.....	41, 60, 62	Skilled nursing facility care.....	11, 18
Contraceptive drugs and devices	21, 44	Medicare Advantage	63	Smoking cessation.....	29, 53, 54
Covered charges	61	Original	61, 63	Social worker	41
Covered providers	9	Members		Speech therapy	24
Covered services.....	14	Associate.....	77	Splints	27, 35
Crutches.....	27	Family	67	Sterilization procedures.....	21, 30
Deductible . 6, 9, 12, 14, 15, 18, 30, 35, 38, 41, 47, 48, 51, 52, 53, 55, 57, 63, 71		Plan	9, 55	Subrogation	64
Definitions ... 18, 30, 35, 38, 41, 43, 47, 48, 65, 75		Mental Health/Substance Abuse Benefits		Substance abuse	41, 42, 75
Dental care.....	47, 75	41	Surgery.....	5, 21, 23, 26
Diagnostic services	18, 35, 41, 75	Newborn care	21	Anesthesia.....	36
Disputed claims review	46	Non-FEHB benefits.....	55	Oral	32
Donor expenses	22, 33	Nurse		Outpatient	36
Dressings	35, 36	Licensed Practical Nurse (LPN).....	28	Reconstructive	30, 31
Durable medical equipment	27	Nurse Anesthetist (NA).....	35	Syringes	44
Educational classes and programs	29	Registered Nurse.....	46	Temporary Continuation of Coverage (TCC).....	68
Effective date of enrollment	9, 11, 67	Obstetrical care.....	21	Transplants.....	23, 33
Emergency.....	6, 38, 39, 48, 56, 57, 75	Occupational therapy.....	23	Treatment therapies.....	23
Experimental or investigational.....	56, 65	Ocular injury	25	Vision care	25, 76
		Office visits	6, 14	Wheelchairs.....	27
		Oral and maxillofacial surgical.....	32	Workers Compensation	64
				X-rays.....	19, 35, 36

Summary of benefits for the Mercy Health Plans/Premier Health Plans - 2005

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

Benefits	You pay	Page
Medical services provided by physicians: <ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	<u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist <u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist	18
Services provided by a hospital: <ul style="list-style-type: none"> • Inpatient..... • Outpatient 	Nothing Nothing	35 36
Emergency benefits <ul style="list-style-type: none"> • In-area..... • Out-of-area 	<u>Missouri Region</u> \$75 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care <u>Texas Region</u> \$50 per visit, except Copayment charge will be waived if you are admitted to an observation, outpatient surgery, outpatient procedure or inpatient care	39
Mental health and substance abuse treatment	Regular cost sharing	41-42
Prescription drugs	<u>Missouri Region</u> \$10/\$20/\$35 Copayment <u>Texas Region</u> \$7/\$12/\$25 Copayment	44
Dental care	Discounted fee schedule	47

Vision care	<p>One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as cataracts)</p> <p><u>Missouri Region</u> \$10 per visit to your primary care physician \$20 per visit to a specialist</p> <p><u>Texas Region</u> \$10 per visit to your primary care physician \$10 per visit to a specialist</p>	25
Special features: <ul style="list-style-type: none"> • Flexible benefits option • 24 hour nurse line (not available in Texas) • Services for deaf and hearing impaired 		46
Point of Service benefits – Yes		48
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum)	Nothing after \$2,200/Self Only or \$6,600/Family (Missouri Regions) or \$1,000/Self Only or \$2,000/Family (Texas Region) enrollment per year. Some costs do not count toward this protection	14-15

2005 Rate Information for Mercy Health Plans/Premier Health Plans

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

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable FEHB Guide.

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

Missouri Regions (see page 7 for service area)

Self Only	7M1	\$131.08	\$85.69	\$284.01	\$185.66	\$154.74	\$62.03
Self and Family	7M2	\$298.23	\$170.00	\$646.17	\$368.33	\$352.08	\$116.15

Texas Region (see page 7 for service area)

Self Only	HM1	\$130.58	\$43.53	\$282.93	\$94.31	\$154.52	\$19.59
Self and Family	HM2	\$298.23	\$137.06	\$646.17	\$296.96	\$352.08	\$83.21