Mail Handlers Benefit Plan

http://www.mhbp.com

2007

A fee for service plan (high and standard option) and a high deductible health plan (consumer option) with a preferred provider organization

Sponsored by: the National Postal Mail Handlers Union, a Division of LIUNA.

Who may enroll in this Plan: All Federal employees and annuitants who are eligible to enroll in the Federal Employees Health Benefits Program and who are, or become, members or associate members of the National Postal Mail Handlers Union, a division of LIUNA.

For changes in benefits, see page 9.

To become a member or associate member: If you are a non-postal employee/annuitant, you will automatically become an associate member of the National Postal Mail Handlers Union upon enrollment in the Mail Handlers Benefit Plan. There is no membership charge for members of the National Postal Mail Handlers Union, a division of LIUNA.

Membership dues: $42 per year for an associate membership. New associate members will be billed by the Mail Handlers Union for annual dues when the Plan receives notice of enrollment. Continuing associate members will be billed by the Mail Handlers Union for the annual membership.

Enrollment codes for this Plan:

451 High Option - Self Only
452 High Option - Self and Family

454 Standard Option - Self Only
455 Standard Option - Self and Family

481 Consumer Option - Self Only
482 Consumer Option - Self and Family

ACCREDITED
HEALTH UTILIZATION MANAGEMENT

See the 2007 Guide for more information on accreditation

Federal Employees Health Benefits Program

Authorized for distribution by the:

United States
Office of Personnel Management

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

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.

Important Notice from the Mail Handlers Benefit Plan About

Our Prescription Drug Coverage and Medicare

OPM has determined that the Mail Handlers Benefit Plan's prescription drug coverage is, on average, comparable to Medicare Part D prescription drug coverage; thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefits. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and will coordinate benefits with Medicare.

Remember: If you are an annuitant and you terminate your FEHB coverage, you may not re-enroll in the FEHB Program.

Please be advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your premium will go up at least 1% per month for each month you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what most other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may also have to wait until the next Annual Coordinated Election Period (November 15th through December 31st) to enroll in Medicare Part D.

Medicare's Low Income Benefits

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at www.socialsecurity.gov, or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit www.medicare.gov for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

Mail Handlers Benefit Plan Notice of Privacy Practices

We protect the privacy of your protected health information as described in our current Mail Handlers Benefit Plan Notice of Privacy Practices. You can obtain a copy of our Notice by calling us at 1-800-410-7778 or by visiting our Web site: www.mhbp.com.

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Introduction

This brochure describes the benefits of the Mail Handlers Benefit Plan. The National Postal Mail Handlers Union, a division of LIUNA, AFL-CIO has entered into a contract (CS1146) with the United States Office of Personnel Management as authorized by the Federal Employees Health Benefit law. This Plan is underwritten by First Health Life and Health Insurance Company/Cambridge Life Insurance Company. The address for the administrative offices is:

Mail Handlers Benefit Plan
P.O. Box 8402
London, KY 40742

First Health® is a registered trademark of First Health Group Corp., a Coventry Health Care company. All other trademarks are the property of their respective owners.

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2007, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2007, and changes are summarized on pages 9 - 13. 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 the Mail Handlers Benefit Plan.
- 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 fehbwebcomments@opm.gov. You may also write to OPM at the U.S. Office of Personnel Management, Insurance Services Programs, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

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 us at 1-800-410-7778 and explain the situation.

  If we do not resolve the issue:

CALL - THE HEALTH CARE FRAUD HOTLINE

202-418-3300

OR WRITE TO:

United States Office of Personnel Management

Office of the Inspector General Fraud Hotline

1900 E Street NW Room 6400

Washington, DC20415-1100

- Do not maintain as a family member on your policy:

  Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); o

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

Preventing medical mistakes

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

1.Ask questions if you have doubts or concerns.

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

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

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.

- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.

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?

Ø 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.

Ø www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.

Ø 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.

Ø www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.

Ø www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

Ø 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 fee-for-service plan

This Plan is a fee-for-service (FFS) plan. You can choose your own physicians, hospitals, and other health care providers. We give you a choice of enrollment in a High Option, a Standard Option, and a Consumer Option.

We reimburse you or your provider for your covered services, usually based on a percentage of the amount we allow. The type and extent of covered services, and the amount we allow, may be different from other plans. Read brochures carefully.

General features of all Mail Handlers Benefit Plan Options

Preferred Provider Organization (PPO)

Our fee-for-service plan offers services through a PPO. This means that certain hospitals and other health care providers are "preferred providers". When you use our PPO providers, you will receive covered services at reduced cost. The Mail Handlers Benefit Plan is solely responsible for the selection of PPO providers in your area. Contact us at 1-800-410-7778 for the names of PPO providers or to request a PPO directory. You can also go to our Web site at www.mhbp.com. Continued participation of any specific provider cannot be guaranteed. When you phone for an appointment, please remember to verify that the health care professional or facility is still a PPO provider. If your doctor is not currently participating in the provider network, you can nominate him or her to join. Physician nomination forms are available on our Web site, or call us and we'll have a form sent to you. You cannot change plans because of changes to the provider network.

The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. Provider networks may be more extensive in some areas than others. We cannot guarantee the availability of every specialty in all areas. If no PPO provider is available, or you do not use a PPO provider, the regular non-PPO benefits apply. If you receive non-covered services from a PPO provider, the PPO discount will not apply and these services will be excluded from coverage. The nature of the services (such as urgent or emergency situations) does not affect whether benefits are paid as PPO or non-PPO. Services from providers outside the continental United States, Alaska and Hawaii will be considered at the PPO benefit levels.

When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists, may not all be preferred providers. If they are not, they will be paid by this Plan as non-PPO providers.

Managed In-Network Providers

This Plan has a contract with United Behavioral Health to administer our mental health/substance abuse benefits. They have contracts with mental health professionals to provide these services. See Section 5(e).

MultiPlan Participating Providers

This Plan has a contract with MultiPlan. MultiPlan has entered into contracts with non-PPO providers that have agreed to discount their charges. The Plan will consider these providers as participating providers. Covered services at participating MultiPlan providers are considered at the MultiPlan negotiated rate subject to applicable deductibles, copayments and coinsurance. Since MultiPlan providers are not PPO providers, non-PPO benefit levels will apply.

How we pay providers

When you use a PPO provider or facility, our Plan allowance is the negotiated rate for the service. You are not responsible for charges above the negotiated amount.

Non-PPO facilities and providers do not have special agreements with the Plan. Our payment is based on the Plan allowance for covered services. You may be responsible for amounts over the allowance.

If PPO providers are available where you receive care and you do not use them, your out-of-pocket expenses will increase. The Plan will base its allowance on a fee schedule that represents an average of the PPO fee schedules for a particular service in a particular geographic area (see definition of Plan allowance, Section 10, for further details).

When we obtain discounts from MultiPlan participating providers, or through direct negotiations with other non-PPO providers, we pass along your share of the savings.

General features of our High Option

Dental PPOs

This Plan offers access to a network of dentists who have agreed to provide services at a discounted rate. To find a preferred dentist in your area or to ask for information about our dental benefits, call 1-800-410-7778 or visit our Web site at www.mhbp.com.

General features of our Consumer Option

The Consumer Option is a High-Deductible Health Plan (HDHP) and has a higher annual deductible and out-of-pocket maximum limit than other types of FEHB plans.

Preventive care services

PPO Preventive care services are paid as first-dollar coverage. You do not have to meet the annual deductible before you get benefits.

Annual deductible

The annual deductible must be met before Plan benefits are paid for services other than PPO Preventive care services.

Health Savings Account (HSA)

You are eligible for an HSA if you are enrolled in an HDHP, not covered by any other health plan that is not an HDHP (including a spouse's health plan, but does not include specific injury insurance and accident, disability, dental care, vision care, or long-term care coverage), not enrolled in Medicare, not covered by your own or your spouse's flexible spending account (FSA), and are not claimed as a dependent on someone else's tax return.

- You may use the money in your HSA to pay all or a portion of the annual deductible, copayments, coinsurance or any other out-of-pocket costs that meet the IRS definition of a qualified medical expense.
- Distributions from your HSA are tax-free for qualified medical expenses for you, your spouse and your dependents, even if they are not covered by an HDHP.
- You may withdraw money from your HSA for items other than qualified medical expenses, but it will be subject to income tax and, if you are under 65 years old, an additional 10% penalty tax on the amount withdrawn.
- For each month that you are enrolled in an HDHP and eligible for an HSA, the HDHP will pass through (contribute) a portion of the health plan premium to your HSA. In addition, you (the account holder) may contribute your own money to your HSA, up to an allowable amount determined by IRS rules. In addition, your HSA dollars can earn tax-free interest.
- You may allow the contributions in your HSA to grow over time, like a savings account. The HSA is portable – you may take the HSA with you if you leave the Federal government or switch to another plan.

Health Reimbursement Arrangement (HRA)

If you are not eligible for an HSA, or become ineligible to continue an HSA, you are eligible for a Health Reimbursement Arrangement (HRA). Although an HRA is similar to an HSA, there are major differences.

- An HRA does not earn interest.
- An HRA is not portable if you leave the Federal government or switch to another plan.

Catastrophic protection

We protect you against catastrophic out-of-pocket expenses for covered services. Your annual out-of-pocket expenses for covered services from PPO providers, including deductibles, copayments and coinsurance, cannot exceed $5,000 for a Self Only enrollment, or $10,000 for a Self and Family enrollment. For covered services from non-PPO providers your annual out-of-pocket expenses cannot exceed $7,500 for a Self Only enrollment or $15,000 for a Self and Family enrollment.

Health Education resources and management tools

Section 5(i) describes the health education resources and account management tools available to help you manage your health care and your health care dollars.

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.

You can find out about case management, which includes medical practices guidelines, and how we determine if procedures are experimental or investigational.

If you want more information about us, call 1-800-410-7778, or write to: Mail Handlers Benefit Plan, P.O. Box 8402, London, KY 40742. You may also visit our Web site at www.mhbp.com.

Your medical and claims records are confidential

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

Section 2 How we change for 2007

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

Program-wide changes

- In Section 3, under **Covered providers**, Texas is designated as a medically underserved area in 2007. Alaska is no longer designated as a medically underserved area in 2007.

Changes to this Plan

- We added coverage under Children's Preventive care benefits for retinal screening exams for premature infants. See Section 5(a).
- We changed the administration of benefits for rented durable medical equipment in circumstances where the item is not available for purchase and/or when Medicare is the Primary payer and elects to continue renting the item. See Section 5(a)
- We eliminated coverage for massage therapy. See Section 5(a)
- The list of covered transplants has changed. See Section 5(b).
- We added a preauthorization requirement for coverage of surgical treatment of morbid obesity (bariatric surgery), and now limit coverage to one bariatric surgery procedure per member per lifetime. See Section 5(b).
- We added coverage under Mental health/substance abuse benefits for Vagus Nerve Stimulation (VNS) therapy when performed in accordance with FDA guidelines and deemed by the Plan to be medically necessary. Preauthorization for this service is required. See Section 5(e).
- The address for filing prescription drug claims has changed. See Section 7.

Changes to our High Option Only

- Your share of the non-Postal High Option Self Only premium will increase by 9.6%. For High Option Self and Family your share will increase by 10.3%.
- The calendar year deductible for prescription drugs is eliminated. Expenses for prescription drugs will be payable with no deductible, subject to applicable copayments. Previously, the calendar year deductible for prescription drugs was $200 per person, limited to $400 per family.
- The calendar year deductible for medical services is increased to $300 per person ($900 per family) for services from PPO providers and $350 per person ($1,050 per family) for services from non-PPO providers. Previously the deductible was $250 per person ($750 per family) for services from PPO providers and $300 per person ($900 per family) for services from non-PPO providers.
- The calendar year deductible for mental health/substance abuse services is increased to $300 per person ($900 per family) for services from in-network providers and $350 per person ($1,050 per family) for services from out-of-network providers. Previously the deductible was $250 per person ($750 per family) for services from in-network providers and $300 per person ($900 per family) for services from out-of-network providers.
- The waiver of the calendar year deductible for medical services for members who did not meet that deductible in the prior year is eliminated. Previously, the Plan waived $125 of the deductible for members who not meet the deductible in the prior year.
- We added coverage under Preventive Care benefits for one routine physical exam per calendar year for all members age 18 and older when services are received from a PPO Provider. Previously, benefits for routine physical exams were not available.
- We increased coverage of inpatient hospital ancillary services under National Transplant Program (NTP) benefits to 90% of the Plan's allowance. Previously, benefits were payable at 85% of the Plan's allowance.

- We increased the copayments for Preferred (Level 2) and Non-Preferred (Level 3) prescription drugs under the mail order prescription drug program. Copayments are $40 per Preferred (Level 2) drug and $55 per Non-Preferred (Level 3) drug. Previously copayments were $30 per Preferred (Level 2) drug and $45 per Non-Preferred (Level 3) drug.

Changes to our Standard Option Only

- Your share of the non-Postal Standard Option Self Only premium will increase by 5.2%. For Standard Option Self and Family your share will increase by 3.0%.
- The calendar year deductible for prescription drugs is eliminated. Expenses for prescription drugs will be payable with no deductible, subject to applicable copayments. Previously, the calendar year deductible for prescription drugs was $350 per person, limited to $700 per family.
- The calendar year deductible for medical services is increased to $350 per person ($700 per family) for services from PPO providers and $450 per person ($1,125 per family) for services from non-PPO providers. Previously the deductible was $300 per person ($600 per family) for services from PPO providers and $350 per person ($900 per family) for services from non-PPO providers.
- The calendar year deductible for mental health/substance abuse services is increased to $350 per person ($700 per family) for services from in-network providers and $450 per person ($1,125 per family) for services from out-of-network providers. Previously the deductible was $300 per person ($600 per family) for services from in-network providers and $350 per person ($900 per family) for services from out-of-network providers.
- The waiver of the calendar year deductible for medical services for members who did not meet that deductible in the prior year is eliminated. Previously, the Plan waived $150 of the deductible for members who not meet the deductible in the prior year.
- We added coverage under Adult Preventive care benefits for one routine physical exam per calendar year for all Plan members age 18 and older when services are received from a PPO Provider. Previously, benefits for routine physical exams were not available.
- We added coverage under Adult Preventive care benefits for anesthesia and outpatient facility expenses related to covered screening colonoscopy and sigmoidoscopy for colorectal cancer when services are provided by a PPO provider. Previously, benefits for related outpatient facility services were payable under Outpatient hospital benefits, and professional services for anesthesia were payable under Anesthesia benefits, both subject to coinsurance and the calendar year deductible.
- We increased coverage of inpatient hospital ancillary services under National Transplant Program (NTP) to 90% of the Plan's allowance. Previously, benefits were payable at 85% of the Plan's allowance.
- We increased the copayments for Non-Preferred (Level 3) prescription drugs purchased at a network retail pharmacy and for all prescription drugs purchased through our mail order prescription drug program. Copayments are $50 per Non-Preferred (Level 3) drug purchased at a network retail pharmacy and $15 per Generic (Level 1) drug, $45 per Preferred (Level 2) drug and $60 per Non-Preferred (Level 3) drug purchased through mail order. Previously copayments were $45 per Non-Preferred (Level 3) drug purchased at a network retail pharmacy and $10 per Generic (Level 1) drug, $40 per Preferred (Level 2) drug and $55 per Non-Preferred (Level 3) drug purchased through mail order.
- We added coverage under Adult Preventive care benefits for office visits related to covered routine screenings for cholesterol, urinalysis, and chlamydial infection when services are provided by a PPO provider. Previously, benefits were available only for office visits related to covered Pap tests.
- We increased coverage under Children's Preventive care benefits by removing the $100 annual limit for services received from a PPO provider. Benefits are payable at 100% of the Plan's allowance after a $10 copayment with no annual limit.
- We increased Maternity benefits by waiving the calendar year deductible and eliminating the coinsurance for Inpatient hospital and professional obstetrical care services from a PPO provider. Benefits for obstetrical care and for Inpatient hospital services are payable at 100% of the Plan's allowance. Previously, PPO obstetrical care benefits were payable at 90% of the Plan's allowance and subject to the calendar year deductible, and PPO Inpatient hospital ancillary services were payable at 85% of the Plan's allowance.
- The copayment for Chiropractic Care from a PPO provider is increased from $5 per visit to $15 per visit.

- We increased coverage under the Emergency services benefit by waiving the calendar year deductible for emergency services related to accidental injury care provided in a PPO hospital emergency room or urgent care center. Previously, the calendar year deductible applied to these services.

Changes to our Consumer Option Only

- Your share of the non-Postal Consumer Option Self Only premium will decrease by 20.0%. For Consumer Option Self and Family your share will decrease by 20.0%.
- We increased PPO Preventive Care benefits for adults by expanding coverage for an annual routine physical exam to include coverage for a basic metabolic panel and a general health panel. Previously, only the physical exam (including patient history and risk assessment) was covered.
- We added coverage under Adult Preventive Care benefits for anesthesia and outpatient facility expenses related to covered screening colonoscopy and sigmoidoscopy for colorectal cancer when services are provided by a PPO provider. Previously, benefits for related outpatient facility services were payable under Outpatient hospital benefits, and professional services for anesthesia were payable under Anesthesia benefits, both subject to coinsurance and the calendar year deductible.

Section 3 How you get benefits

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 electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-800-410-7778 or write to us at Mail Handlers Benefit Plan, P.O. Box 8402, London, KY 40742. You may also request replacement cards through our Web site: www.mhbp.com.

Where you get covered care

You can get care from any "covered provider" or "covered facility". How much we pay – and you pay – depends on the type of covered provider or facility you use or who bills for the services. If you use PPO providers, you will pay less.

- **Covered providers**

We consider the following to be covered providers when they perform covered services within the scope of their license or certification:

- a licensed doctor of medicine (M.D.)
- a licensed doctor of osteopathy (D.O.)
- a licensed doctor of podiatry (D.P.M.)
- a licensed dentist
- a chiropractor (D.C.)
- a licensed registered physical therapist (R.P.T.)
- a licensed occupational therapist
- a licensed speech therapist
- a clinical psychologist
- a clinical social worker
- an optometrist
- an audiologist
- a respiratory therapist
- an acupuncturist
- a physician's assistant
- a nurse midwife
- a nurse practitioner/clinical specialist
- a nursing school-administered clinic
- a certified registered nurse anesthetist (C.R.N.A)
- a Christian Science practitioner listed in the Christian Science Journal
- a Christian Science nurse listed in the Christian Science Journal.

Medically underserved areas. Note: We cover any licensed medical practitioner for any covered service performed within the scope of that license in states OPM determines are "medically underserved". For 2007, the states are: Alabama, Arizona, Idaho, Kentucky, Louisiana, Mississippi, Missouri, Montana, New Mexico, North Dakota, South Carolina, South Dakota, Texas, West Virginia, and Wyoming.

- **Covered facilities**

Covered facilities include:

Freestanding ambulatory facility. A facility that meets the following criteria:

- has permanent facilities and equipment for the primary purpose of performing surgical and/or renal dialysis procedures on an outpatient basis;
- provides treatment by or under the supervision of doctors and nursing services whenever the patient is in the facility;
- does not provide inpatient accommodations; and is not, other than incidentally, a facility used as an office or clinic for the private practice of a doctor or other professional.

The Plan will apply its outpatient surgical facility benefits only to facilities that have been accredited by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO) or the Accreditation Association for Ambulatory Health Care (AAAHC), or that have Medicare certification as an ASC facility.

Managed In-Network providers. The Plan may approve coverage of providers who are not currently shown as Covered providers, to provide mental health/substance abuse treatment under the managed In-Network benefit. Coverage of these providers is limited to circumstances where the Plan has approved the treatment plan.

Hospital. An institution that is accredited as a hospital under the Hospital Accreditation Program of the Joint Commission on Accreditation of Healthcare Organizations (JCAHO), or any other institution that is operated pursuant to law, under the supervision of a staff of doctors (M.D. or D.O.) and with 24-hour-a-day nursing services, and that is primarily engaged in providing:

- general inpatient acute care and treatment of sick and injured persons through medical, diagnostic, and major surgical facilities, all of which must be provided on its premises or under its control; or
- specialized inpatient acute medical care and treatment of sick or injured persons through medical and diagnostic facilities (including X-ray and laboratory) on its premises or under its control, or through a written agreement with a hospital or with a specialized provider of those facilities; or
- a licensed birthing center.

In no event shall the term “hospital” include any part of a hospital that provides long-term care or sub-acute care, rather than acute care, or a convalescent nursing home, or any institution or part thereof that:

- is used principally as a convalescent facility, rest facility, nursing facility, or facility for the aged; or
- furnishes primarily domiciliary or custodial care, including training in the routines of daily living; or
- is operated as a school; or
- is operated as a residential treatment facility regardless of its State licensure or accreditation status.

Christian Science nursing facility. A facility which is approved by the Commission for the Accreditation of Christian Science Nursing Organizations/Facilities, Inc.

Hospice. A facility that:

- provides primarily inpatient care to terminally ill patients;
- is licensed/certified by the jurisdiction in which it operates;
- is supervised by a staff of doctors (M.D. or D.O.) with at least one such doctor on call 24 hours a day;
- provides 24-hour-a-day nursing services under the direction of a registered nurse (R. N.) and has a full-time administrator; and

- provides an ongoing quality assurance program.

What you must do to get covered care

It depends on the kind of care you want to receive. You can go to any provider you want, but we must approve some care in advance.

- **Transitional care**

Specialty care: If you have a chronic or disabling condition and

- lose access to your specialist because we drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan, or
- lose access to your PPO specialist because we terminate our contract with your specialist, other than for cause,

You may be able to continue seeing your specialist and receiving any PPO benefits 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 and any PPO benefits continue until the end of your postpartum care, even if it is beyond the 90 days.

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service department immediately at 1-800-410-7778. If you are new to the FEHB Program, we will reimburse you for your covered expenses while you are in the hospital beginning on the effective date of your coverage.

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

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

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

How to get approval for…

- **Your hospital stay**

Precertification is the process by which – prior to your inpatient hospital admission – we evaluate the medical necessity of your proposed stay and the number of days required to treat your condition. Unless we are misled by the information given to us, we won't change our decision on medical necessity.

In most cases, your physician or hospital will take care of precertification. Because you are still responsible for ensuring that we are asked to precertify your care, you should always ask your physician or hospital whether they have contacted us.

- **Warning**

We will reduce our benefits for the inpatient hospital stay by $500 if no one contacts us for precertification. If the stay is not medically necessary, we will not pay inpatient hospital benefits.

Any stay greater than 23 hours that results in a hospital admission must be precertified.

- **How to precertify an admission**

You, your representative, your doctor, or your hospital must call us at 1-800-410-7778 at least two working days before admission.

If you have an emergency admission due to a condition that you reasonably believe puts your life in danger or could cause serious damage to bodily function, you, your representative, the doctor, or the hospital must telephone us within two business days following the day of the emergency admission, even if you have been discharged from the hospital.

Provide the following information:

- Enrollee's name and Plan identification number;
- Patient's name, birth date, and phone number;
- Reason for hospitalization, proposed treatment, or surgery;
- Name of hospital or facility;
- Name and phone number of admitting doctor; and
- Number of planned days of confinement.

We will then tell the doctor and/or hospital the number of approved days of confinement for the care of the patient's condition. If the length of stay needs to be extended, follow the procedures below.

- **Maternity care**

You do not need to precertify a maternity admission for a routine delivery. However, if your medical condition requires you to stay more than 48 hours after a vaginal delivery or 96 hours after a cesarean section, then you, your representative, your physician or the hospital must contact us for precertification of additional days. Further, if your baby stays after you are discharged, then you, your representative, your physician or the hospital must contact us for precertification of additional days for your baby.

- **If your hospital stay needs to be extended**

If your hospital stay – including for maternity care – needs to be extended, you, your representative, your doctor or the hospital must contact us for precertification of the additional days.

- **What happens when you do not follow the precertification rules**

If no one contacted us, we will decide whether the hospital stay was medically necessary.

- If we determine that the stay was medically necessary, we will pay the inpatient charges, less the $500 penalty.
- If we determine that it was not medically necessary for you to be an inpatient, we will not pay inpatient hospital benefits. We will pay 70% for covered medical supplies and services that are otherwise payable on an outpatient basis.

If we denied the precertification request, we will not pay room and board inpatient hospital benefits. We will pay 70% for covered medical services and supplies that are otherwise payable on an outpatient basis.

If you remain in the hospital beyond the number of days we approved and you do not get the additional days precertified, then:

- we will pay inpatient benefits for the part of the admission that we determined was medically necessary, but
- we will pay 70% of the covered medical services and supplies otherwise payable on an outpatient basis and will not pay room and board benefits for the part of the admission that was not medically necessary.

- **Exceptions**

You do not need precertification in these cases:

- You are admitted to a hospital outside the United States.
- You have another group health insurance policy that is the primary payer for the hospital stay.

- Your Medicare Part A is the primary payer for the hospital stay. Note: If you exhaust your Medicare hospital benefits and do not want to use your Medicare lifetime reserve days, then we will become the primary payer and you **do** need precertification.
- Your stay is less than 23 hours.

- **Other services**

Some services require precertification or preauthorization.

- We require preauthorization of mental health/substance abuse services under the managed In-Network benefit. See Section 5(e).
- We require preauthorization of certain classes of drugs. See Section 5(f).
- We require preauthorization of transplant services under the National Transplant Program. You or your physician must call 1-800-410-7778 to speak with a transplant case manager prior to your pre-transplant evaluation as a potential candidate for a transplant procedure. See Section 5(b).
- We require preauthorization for surgical treatment of morbid obesity (bariatric surgery).
  See Section 5(b).
- We require preauthorization for Vagus nerve stimulation therapy. See Section 5(e).
- We require precertification when you have Medicare Part B only and it is the primary payer, and an outpatient hospitalization exceeds 23-hours or results in hospital admission.

You should call us at 1-800-410-7778 before scheduling any outpatient procedures; we can help you locate a PPO facility.

Section 4 Your costs for covered services

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

Copayment

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

Example: When you have High or Standard Option and see your PPO physician you pay a copayment of $20 per visit for adult members or $10 per visit for dependent children under age 22.

Note: If the billed amount or the Plan allowance that providers we contract with have agreed to accept as payment in full is less than your copayment, you pay the lower amount.

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 them. Copayments and coinsurance do not count toward any deductible.

High Option and Standard Option

- The High Option calendar year deductible for covered medical services and supplies is $300 per person, limited to $900 per family, for services received from PPO providers, and $350 per person, limited to $1,050 per family, for services received from non-PPO providers. The Standard Option calendar year deductible for covered medical services and supplies is $350 per person, limited to $700 per family, for services received from PPO providers, and $450 per person, limited to $1,125 per family, for services received from non-PPO providers. Whether or not you use PPO providers, your deductible will not exceed the applicable non-PPO amounts. Under a family enrollment, the medical services and supplies deductible is satisfied for all family members when the combined covered expenses applied to the calendar year deductible for all family members reach the respective per family limit.
- The calendar year deductible for covered mental health/substance abuse services under High Option is $300 per person, limited to $900 per family, for services received from managed in-network providers and $350 per person, limited to $1,050 per family, for services received from non-network providers. The calendar year deductible for covered mental health/substance abuse services under Standard Option is $350 per person, limited to $700 per family, for services received from managed in-network providers and $450 per person, limited to $1,125 per family, for services received from non-network providers. Whether or not you use PPO providers, your deductible will not exceed the applicable non-PPO amounts. This deductible is in addition to the medical services deductible. Under a family enrollment, the mental health/substance abuse services deductible is satisfied for all family members when the combined covered expenses applied to the calendar year deductible reach the respective per family limit.

Consumer Option

- The calendar year deductible for covered medical services and supplies, mental health/substance abuse services, and prescription drugs, is $2,000 for a Self Only enrollment and $4,000 for a Self and Family enrollment.

If the billed amount (or the Plan allowance that PPO providers have agreed to accept as payment in full) is less than the remaining portion of your deductible, you pay the lower amount.

Example: If the billed amount is $100, the provider has agreed to accept $80, and you have not paid any amount toward your calendar year deductible, you must pay $80. We will apply $80 toward your deductible. We will begin paying benefits once the remaining portion of your calendar year deductible has been satisfied.

Note: If you change plans or plan options during Open Season and the effective date of your new plan or plan option is after January 1 of the next year, you do not have to start a new deductible under your old plan or plan option between January 1 and the effective date of your new plan or plan option. 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.

If you change plans during the year, you must begin a new deductible under your new plan.

Coinsurance

High Option and Standard Option

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

Example: You pay 30% of our allowance for non-PPO office visits.

Consumer Option

Coinsurance is the percentage of our allowance that you must pay under Traditional Health Coverage. Coinsurance does not begin until you meet your deductible.

Example: You pay 40% of our allowance for non-PPO office visits.

If your provider routinely waives your cost

If your provider routinely waives (does not require you to pay) your copayments, deductibles, or coinsurance, the provider is misstating the fee and may be violating the law. In this case, when we calculate our share, we will reduce the provider's fee by the amount waived.

For example, if your physician ordinarily charges $100 for a covered service but routinely waives your 30% coinsurance (High Option or Standard Option), the actual charge is $70. We will pay $49 (70% of the actual charge of $70).

To help keep your coinsurance out-of-pocket costs to a minimum, we encourage you to call us at1-800-410-7778 or visit our Web site at www.mhbp.com for assistance locating PPO providers whenever possible.

Waivers

In some instances, a provider may ask you to sign a "waiver" prior to receiving care. This waiver may state that you accept responsibility for the total charge for any care that is not covered by your health plan. If you sign such a waiver, whether you are responsible for the total charge depends on the content of the contracts that the Plan has with its providers. If you are asked to sign this type of waiver, please be aware that, if benefits are denied for the services, you could be legally liable for the related expenses. If you would like more information about waivers, please contact us at 1-800-410-7778.

Differences between our allowance and the bill

High Option and Standard Option: Our "Plan allowance" is the amount we use to calculate our payment for covered services. Fee-for-service plans arrive at their allowances in different ways, so their allowances vary. For more information about how we determine our Plan allowance, see the definition of Plan allowance in Section 10.

Often, the provider's bill is more than a fee-for-service plan's allowance. Whether or not you have to pay the difference between our allowance and the bill will depend on the provider you use.

- **PPO providers** agree to limit what they will bill you. Because of that, when you use a preferred provider, your share of covered charges consists only of your deductible and coinsurance or copayment. Here is an example: You see a PPO physician for an office visit who charges $150, but our allowance is $100. You are only responsible for your coinsurance. That is, you pay just $20 of our $100 allowance for an adult office visit. Because of the agreement, your PPO physician will not bill you for the $50 difference between our allowance and his/her bill.
- **Non-PPO providers**, on the other hand, have no agreement to limit what they will bill you. When you use a non-PPO provider, you will pay your deductible and coinsurance – **plus** any difference between our allowance and charges on the bill. Here is an example: You see a non-PPO physician who charges $150 and our allowance is again $100. Because you've met your deductible, you are responsible for your coinsurance, so you pay 30% of our $100 allowance ($30). Plus, because there is no agreement between the non-PPO physician and us, he can bill you for the $50 difference between our allowance and his bill. For details on how we determine the Plan allowance, please see Section 10.

MultiPlan providers agree to limit what they can collect from you. You will still have to pay your deductible and coinsurance. These providers agree to write off the difference between billed charges and the discount amount.

The following table illustrates the examples of how much you have to pay out-of-pocket for services from a PPO physician vs. a non-PPO physician. The table uses our example of a service for which the physician charges $150 and our allowance is $100. The table shows the amount you pay under High Option if you have met your calendar year deductible.

EXAMPLE	**PPO physician**	**Non-PPO physician**
Physician's charge	$150	$150
Our allowance	We set it at: $100	We set it at: $100
We pay	$80	70% of our allowance: $70
You owe:	Copayment: $20	30% of our allowance: $30
+ Difference up to charge?	No: $0	Yes: $50
TOTAL YOU PAY	$20	$80

Consumer Option:

- **PPO providers** agree to accept our Plan allowance so if you use a PPO Provider, you never have to worry about paying the difference between the Plan's allowance and the billed amount for covered services.
- **Non-PPO Providers**: If you use a non-PPO provider, you will have to pay the difference between the Plan allowance and the billed amount. If you have an HSA, you can choose to use funds from your HSA to pay these amounts, or you can pay them out-of-pocket. If you have an HRA, we will withdraw the amount from your HRA if funds are available. After you have exhausted your HSA or HRA, you will be responsible for paying your remaining deductible and also copayments and coinsurance under the Traditional Health Coverage.

Note: We encourage you to use PPO providers because it will make the amounts in your HSA or HRA last longer.

Your catastrophic protection out-of-pocket maximum for coinsurance

High Option and Standard Option:

For those services with coinsurance (excluding mental health and substance abuse care), we pay 100% of the Plan allowance for the remainder of the calendar year after your coinsurance expenses total these amounts:

- $4,500 for services of PPO providers/facilities under the High and Standard Options
- $9,000 for services of PPO and non-PPO providers/facilities, combined, under the High and Standard Options.

For mental health and substance abuse benefits, we pay 100% of the Plan allowance for the remainder of the calendar year after your coinsurance expenses total:

- $4,500 for services of In-network providers/facilities under the High and Standard Options.

Note: Your out-of-pocket maximum does not apply to these benefits and you must continue to pay applicable copayments and coinsurance for these expenses:

- Skilled nursing care
- Prescriptions drugs
- Any out-of-network mental health and substance abuse care
- Hospice
- Dental services
- Rehabilitative and alternative therapies

Note: The following cannot be counted toward out-of-pocket expenses:

- Deductibles
- Copayments
- Expenses incurred under prescription drug benefits
- Expenses in excess of the Plan allowance or maximum benefit limitations
- Any out-of-network expenses for mental health and substance abuse care
- Amounts you pay for non-compliance with this Plan's cost containment requirements
- Coinsurance for skilled nursing care
- Non-covered services and supplies
- Coinsurance for alternative and rehabilitative therapy

Consumer Option:

PPO benefit: Your catastrophic out-of-pocket maximum is $5,000 per person ($10,000 per family) when you use PPO providers/facilities and pharmacies. Only eligible expenses for network providers count toward this limit.

Out of pocket expenses for purposes of this benefit are:

- Your annual deductible and the in-network copayments that you pay under the Traditional Health Coverage

The following cannot be included in the accumulation of out-of-pocket expenses:

- Expenses in excess of the Plan's allowance or maximum benefit limitations, or expenses not covered under the Traditional Health Coverage
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements

Non-PPO benefit: Your catastrophic out-of-pocket maximum is $7,500 per person ($15,000 per family) when you use non-PPO providers/facilities. Eligible expenses for network providers also count toward this limit. Your eligible out-of-pocket expenses will not exceed this amount whether or not you use network providers.

Out of pocket expenses for purposes of this benefit are:

- The copayments you pay for in-network inpatient and outpatient hospital charges, surgical, medical, maternity, emergency services and prescription drugs under the Traditional Health Coverage
- Your annual deductible and the 40% you pay for out-of-network inpatient and outpatient hospital charges, surgical, medical, maternity, emergency services and prescription drugs under the Traditional Health Coverage

The following cannot be included in the accumulation of out-of-pocket expenses:

- Expenses in excess of the Plan's allowance or maximum benefit limitations, or expenses not covered under the Traditional Health Coverage
- Expenses for out-of-network mental health or substance abuse care
- Amounts you pay for non-compliance with this Plan's cost containment requirements
- Coinsurance for skilled nursing care
- Coinsurance for alternative and rehabilitative therapy

Carryover

If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Note: If you change options in this Plan during the year, we will credit the amount of covered expenses already accumulated toward the catastrophic out-of-pocket limit of your old option to the catastrophic protection limit of your new option.

If you change plans during the year, you must meet the catastrophic protection out-of-pocket maximum of your new plan in full before catastrophic protection benefits begin.

If we overpay you

We will make diligent efforts to recover benefit payments we made in error but in good faith. We may reduce subsequent benefit payments to offset overpayments.

When Government facilities bill us

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow.

When you are age 65 or over and do not have Medicare

Under the FEHB law, we must limit our payments for **inpatient hospital care** and **physician care** to those benefits you would be entitled to if you had Medicare. And, your physician and hospital must follow Medicare rules and cannot bill you for more than they could bill you if you had Medicare. You and the FEHB benefit from these payment limits. Outpatient hospital and non-physician based care is not covered by this law; regular Plan benefits apply. The following chart has more information about the limits.

If you…

- are age 65 or over, and
- do not have Medicare Part A, Part B, or both; and
- have this Plan as an annuitant or as a former spouse, **or** as a family member of an annuitant or former spouse; and
- are not employed in a position that gives FEHB coverage. (Your employing office can tell you if this applies.)

Then, for your inpatient hospital care,

- the law requires us to base our payment on an amount - the "equivalent Medicare amount" - set by Medicare's rules for what Medicare would pay, not on the actual charge;
- you are responsible for your applicable deductibles, coinsurance, or copayments you owe under this Plan;
- you are not responsible for any charges greater than the equivalent Medicare amount; we will show that amount on the explanation of benefits (EOB) form that we send you; and
- the law prohibits a hospital from collecting more than the Medicare equivalent amount.

And, for your physician care, the law requires us to base our payment and your coinsurance on…

- an amount set by Medicare and called the "Medicare approved amount," or
- the actual charge if it is lower than the Medicare approved amount.

If your physician...	Then you are responsible for...
Participates with Medicare or accepts Medicare assignment for the claim and is a member of our PPO network,	your deductibles, coinsurance, and copayments;
Participates with Medicare and is **not** in our PPO network,	your deductibles, coinsurance, copayments, and any balance up to the Medicare approved amount;
Does not participate with Medicare,	your deductibles, coinsurance, copayments, and any balance up to 115% of the Medicare approved amount

It is generally to your financial advantage to use a physician who participates with Medicare. Such physicians are permitted to collect only up to the Medicare approved amount.

Our explanation of benefits (EOB) form will tell you how much the physician or hospital can collect from you. If your physician or hospital tries to collect more than allowed by law, ask the physician or hospital to reduce the charges. If you have paid more than allowed, ask for a refund. If you need further assistance, call us at 1-800-410-7778.

When you have the Original Medicare Plan (Part A, Part B, or both)

We limit our payment to an amount that supplements the benefits that Medicare would pay under Medicare Part A (Hospital insurance) and Medicare Part B (Medical insurance), regardless of whether Medicare pays. Note: We pay our regular benefits for emergency services to an institutional provider, such as a hospital, that does not participate with Medicare and is not reimbursed by Medicare.

We use the Department of Veterans Affairs (VA) Medicare-equivalent Remittance Advice (MRA) when the statement is submitted to determine our payment for covered services provided to you if Medicare is Primary, when Medicare does not pay the VA facility.

If you are covered by Medicare Part B and it is primary, your out-of-pocket costs for services that both Medicare Part B and we cover depend on whether your physician accepts Medicare assignment for the claim.

High Option and Standard Option

When Medicare is primary, all or part of your Plan deductibles, copayments and coinsurance will be waived as indicated below:

- When Medicare Part A is primary, we will waive applicable per-admission copayments and coinsurance for inpatient hospital benefits, inpatient mental health/ substance abuse benefits and nursing benefits.
- When Medicare Part B is primary, we will waive applicable deductibles, copayments and coinsurance for surgical and medical services billed by physicians, durable medical equipment, orthopedic and prosthetic appliances, ambulance services and outpatient mental health/substance abuse services.

Note: We will not waive the copayment and coinsurance for retail or mail order prescription drugs.

Consumer Option

- We will not waive any deductibles, copayments or coinsurance when you have Medicare Part A and/or B as your primary payer.
- If your physician accepts Medicare assignment, then you pay nothing if you have unused credit available under your HRA to pay the difference between the Medicare approved amount and Medicare's payment. After your HRA is exhausted and your deductible has been met, you pay either the difference between the Medicare approved amount and Medicare's payment or your copayment amount, whichever is less.

It is important to know that a physician who does not accept Medicare assignment may not bill you for more than 115% of the amount Medicare bases its payment on, called the "limiting charge." The Medicare Summary Notice (MSN) that Medicare will send you will have more information about the limiting charge. If your physician tries to collect more than allowed by law, ask the physician to reduce the charges. If the physician does not, report the physician to the Medicare carrier that sent you the MSN form. Call us if you need further assistance.

Please see Section 9, *Coordinating benefits with other coverage,* for more information about how we coordinate benefits with Medicare.

High Option and Standard Option Benefits

This plan offers both a High and Standard Option. Both benefit packages are described in Section 5. Make sure that you review the benefits that are available under the option in which you are enrolled.

The High Option and Standard Option Section 5 is divided into subsections. Please read the important things you should keep in mind at the beginning of the subsections. Also read the *General exclusions* in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at 1-800-410-7778 or at our Web site at www.mhbp.com.

See pages 9 - 13 for how our benefits changed this year. Pages 142 - 144 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: $350 per person ($700 per family) for Standard Option PPO services and $450 per person ($1,125 per family) for Standard Option non-PPO services; and $300 per person ($900 per family) for High Option PPO services and $350 per person ($1,050 per family) for High Option non-PPO services. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay After the calendar year deductible...	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Diagnostic and treatment services	**Standard Option**	**High Option**
Professional services of physicians • In physician's office (this includes evaluation and management services related to chemotherapy, hemodialysis and radiation therapy) • At home • In an urgent care center • Office medical consultations • Second surgical opinions provided in a physician's office	PPO: $20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)	PPO: $20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)
Christian Science practitioners	Same as above	Same as above
Same-day services performed and billed in conjunction with the office visit (except allergy shots, rabies shots or routine immunizations)	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Professional services of physicians during a hospital stay Note: Outpatient cancer treatment (chemotherapy, X-rays, or radiation therapy) and dialysis services are paid under Section 5(a) *Treatment therapies*.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered:	*All charges*	*All charges*

Diagnostic and treatment services - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Diagnostic and treatment services (cont.)	**Standard Option**	**High Option**
• *Routine physical checkups and related tests, except those covered under preventive care* • *Thermography and related visits* • *Chelation therapy and related services provided in an outpatient setting* • *Orthoptic visits and related services* • *Telephone consultations*	*All charges*	*All charges*
Lab, X-ray and other diagnostic tests	**Standard Option**	**High Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount Note: If your PPO provider uses a non-PPO lab or radiologist, we will pay non-PPO benefits for any lab and X-ray charges.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount Note: If your PPO provider uses a non-PPO lab or radiologist, we will pay non-PPO benefits for any lab and X-ray charges.
Lab Savings Program You can use this voluntary program for covered lab tests. You show your Mail Handlers Benefit Plan identification card and ask your doctor to send your lab order to Quest Diagnostics. As long as Quest Diagnostics does the testing and bills us directly, you will not have to file any claims. To find a location near you, call 1-800-377-7220, or visit our Web site at www.mhbp.com.	Nothing (No deductible) Note: This benefit applies to expenses for lab tests only. Related expenses for services provided by a physician are subject to applicable copayments and coinsurance.	Nothing (No deductible) Note: This benefit applies to expenses for lab tests only. Related expenses for services provided by a physician are subject to applicable copayments and coinsurance.
Not covered: • *Handling and administrative charges* • *Routine lab services except as covered under Preventive care* • *Professional fees for automated tests*	*All charges*	*All charges*
Preventive care, adult	**Standard Option**	**High Option**
Routine physical examination – one per calendar year for members age 18 and older, limited to: • Patient history and risk assessment • Basic metabolic panel • General health panel Note: Please contact us to obtain information on the specific tests covered under this benefit.	PPO: $20 copayment per office visit (No deductible) Non-PPO: All charges	PPO: $15 copayment per office visit (No deductible) Non-PPO: All charges
Routine screenings, limited to: • Mammogram for women age 35 and older:	PPO: Nothing (No deductible)	PPO: 10 % of the Plan's allowance

Preventive care, adult - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Preventive care, adult (cont.)	**Standard Option**	**High Option**
- From age 35 to 39 – one during this five year period - From age 40 to 64 – one every calendar year - At age 65 and older – one every two consecutive calendar years • Pap test – one per calendar year for women age 18 and older • Prostate Specific Antigen (PSA) test – one per calendar year for men age 40 and older • Colorectal Cancer Screening, including - Fecal occult blood (stool) test — one per calendar year for members age 40 and older - Screening sigmoidoscopy — one every two consecutive calendar years for members age 50 and older - Colonoscopy – one every 10 years for members age 50 and older • Blood Cholesterol – one per calendar year for all members • Urinalysis – one per calendar year for all members • Chlamydial infection screening • Osteoporosis screening (bone density study) one every two consecutive calendar years for members age 60 and older • Abdominal aortic aneurysm screening – one per lifetime for men age 65 to 75	PPO: Nothing (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount Note: Expenses for anesthesia and outpatient facility services related to covered colorectal cancer screening are covered under this benefit.	PPO: 10 % of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount Note: Expenses for anesthesia and outpatient facility services related to covered colorectal cancer screening are covered under Sections 5(b) and 5(c).
Routine office visits related to covered routine screenings	PPO: $20 copayment per office visit (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: All charges Non-PPO: All charges
Routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC), provided during an office visit	PPO: $20 copayment per office visit for adults (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)	PPO: $20 copayment per office visit for adults (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)
Not covered: *Routine physical checkups and related tests except those listed above.*	*All charges*	*All charges*

Benefit Description	You pay After the calendar year deductible...	
Preventive care, children	**Standard Option**	**High Option**
Routine childhood immunizations recommended by the American Academy of Pediatrics for members under age 22	PPO: Nothing (No deductible) Non-PPO: The difference between our allowance and the billed amount (No deductible)	PPO: Nothing (No deductible) Non-PPO: The difference between our allowance and the billed amount (No deductible)
Well-child office visits to a doctor for covered dependents up to age 18 Note: This benefit covers the office visit only, not any related services.	PPO: $10 copayment per office visit (No deductible) Non-PPO: All charges after the Plan has paid $75 per child per calendar year (No deductible)	PPO: $10 copayment per office visit (No deductible); all charges after the Plan has paid $100 per child per calendar year Non-PPO: All charges after the Plan has paid $75 per child per calendar year (No deductible)
Routine Screenings, limited to: • Blood cholesterol – one per calendar year for all members • Urinalysis – one per calendar year for all members	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Retinal screening exam for low birth weight premature infants as recommended by the American Academy of Pediatrics	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: *Routine testing not specifically listed as covered*	*All charges*	*All charges*
Maternity care	**Standard Option**	**High Option**
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Anesthesia • Postnatal care Note: Here are some things to keep in mind: • You do not need to precertify your admission for a normal delivery. See *How to get approval for...* in Section 3 for other circumstances, such as extended stays for you or your baby.	PPO: Nothing (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: Nothing (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount

Maternity care - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Maternity care (cont.)	**Standard Option**	**High Option**
• You may remain in the hospital/birthing center up to 48 hours after a regular delivery and 96 hours after a cesarean delivery (you do not need to precertify the normal length of stay). We will cover an extended stay for you or your baby if medically necessary, but you, your representative, your doctor, or your hospital must precertify the extended stay. See *How to get approval for...* in Section 3 for other circumstances. • 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 if we cover the infant under a Self and Family enrollment. • We pay hospitalization and surgeon services (delivery and newborn circumcision) the same as for illness and injury. See Hospital benefits (Section 5(c)) and Surgery benefits (Section 5(b)). • The initial newborn exam is payable under this benefit. • Newborn charges incurred as a result of illness, are considered expenses of the child, not the mother, and are subject to a separate precertification and separate coinsurance and/or copayments. • Maternity benefits will be paid at the termination of pregnancy.	PPO: Nothing (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: Nothing (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • Standby doctors • Home uterine monitoring devices • Services provided to the newborn if the infant is not covered under a self and family enrollment	*All charges*	*All charges*
Family Planning	**Standard Option**	**High Option**
Voluntary family planning services, limited to: • Voluntary sterilization (See Surgical procedures, Section 5(b)) • Surgically implanted contraceptives (See Surgical procedures, Section 5(b)) • Intrauterine devices (IUDs)	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
• Injectable contraceptive drugs (such as Depo-Provera) Note: We cover the related office visit under Section 5(a) *Diagnostic and treatment services.* Note: We cover oral contraceptive drugs under the prescription drug benefit, Section 5(f).	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered:	*All charges*	*All charges*

Family Planning - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Family Planning (cont.)	**Standard Option**	**High Option**
• *Reversal of voluntary surgical sterilization* • *Preimplantation genetic diagnosis (PGD)* • *Genetic counseling*	*All charges*	*All charges*
Infertility services	**Standard Option**	**High Option**
Diagnosis and treatment of infertility, except as shown in *Not covered.* Note: Certain prescription drugs for the treatment of infertility are covered under Prescription drug benefits. Call the Plan for a list of drugs that are covered for this service.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Infertility services after voluntary sterilization* • *Assisted reproductive technology (ART) procedures, such as:* - *artificial insemination* - *in vitro fertilization* - *embryo transfer and gamete intra-fallopian transfer (GIFT)* - *intravaginal insemination (IVI)* - *intracervical insemination (ICI)* - *intrauterine insemination (IUI)* • *Services and supplies related to ART procedures* • *Cost of donor sperm or egg* • *Sperm bank storage fees*	*All charges*	*All charges*
Allergy care	**Standard Option**	**High Option**
Testing, including materials	PPO: $20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible); and 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies)	PPO: $20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible); and 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies)

Allergy care - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Allergy care (cont.)	**Standard Option**	**High Option**
	Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services performed during the visit (calendar year deductible applies)	Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services performed during the visit (calendar year deductible applies)
Allergy serum	PPO: $5 copayment (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)	PPO: $5 copayment (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)
Allergy injections (not including the serum)	PPO: $5 copayment per visit (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)	PPO: $5 copayment per visit (No deductible) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (No deductible)
Not covered: *Any services or supplies considered by the National Institute of Health and the National Institute of Allergy and Infectious Disease to be not effective to diagnose allergies and/or not effective in preventing an allergy reaction*	*All charges*	*All charges*
Treatment therapies	**Standard Option**	**High Option**
• Chemotherapy and radiation therapy for treatment of cancer. Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under *Organ/tissue transplants*, Section 5(b). • Hyperbaric oxygen therapy • Treatment room	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount

Treatment therapies - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Treatment therapies (cont.)	**Standard Option**	**High Option**
• Observation room Note: These therapies (excluding the related office visits) are covered under this benefit when billed by the outpatient department of a hospital, clinic or a physician's office. Pharmacy charges for chemotherapy drugs (including prescription drugs to treat the side effects of chemotherapy) are covered under *Prescription drug benefits*, Section 5(f).	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
• Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/infusion therapy • Respiratory therapy • Inhalation therapy • Growth hormone therapy Note: Call us at 1-800-410-7778 for details about coverage and information about IV/infusion therapy, respiratory therapy and inhalation therapy PPO providers. Note: These therapies (excluding the related office visits) are covered under this benefit when performed on an outpatient basis. Pharmacy charges for related drugs and medicines, including growth hormones, are covered under *Prescription drug benefits*, Section 5(f).	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Rabies shots and related services	Nothing	Nothing
Not covered: • *Chelation therapy and related services, except if the covered services and supplies are provided during a precertified inpatient admission* • *Chemotherapy supported by a bone marrow transplant or with stem cell support for any diagnosis not listed as covered under Section 5(b)* • *Topical hyperbaric oxygen therapy*	*All charges*	*All charges*
Rehabilitative therapies	**Standard Option**	**High Option**
Outpatient physical therapy, speech therapy, and occupational therapy Note: The annual $2,000 combined rehabilitative, chiropractic and alternative therapies maximum includes all covered services and supplies billed for these therapies. Note: For the purposes of this benefit, services and supplies provided by a doctor of osteopathy (D.O.) are included in the $2,000 benefit maximum. Note: Medically necessary outpatient physical or occupational therapy provided in a skilled nursing facility (SNF) is covered under this benefit if you are not confined in the SNF.	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum

Rehabilitative therapies - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Rehabilitative therapies (cont.)	**Standard Option**	**High Option**
	Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum	Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum
Not covered: • *Charges billed after the Plan has paid the annual $2,000 rehabilitative, chiropractic and alternative treatment therapies maximum* • *Exercise programs* • *Outpatient pulmonary rehabilitation* • *Outpatient cardiac rehabilitation programs* • *Massage therapy*	*All charges*	*All charges*
Hearing services (testing, treatment, and supplies)	**Standard Option**	**High Option**
One hearing aid per ear and related services are covered only when the hearing loss was caused by an accidental injury. The hearing aid must be purchased within 120 days of the accident and the patient must be covered by the Plan at the time of purchase. Note: The calendar year deductible applies.	All charges over $200 for one hearing aid per ear	All charges over $200 for one hearing aid per ear
Testing (non-routine) Note: The calendar year deductible applies.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: *Routine hearing testing, hearing aids, and related services when the hearing loss is not directly related to an accidental injury*	*All charges*	*All charges*
Vision services (testing, treatment, and supplies)	**Standard Option**	**High Option**
One pair of eyeglasses or contact lenses to correct an impairment directly caused by an accidental ocular injury or intraocular surgery (such as for cataracts). The eyeglasses or contact lenses must be purchased within one year of the injury or surgery and the patient must be covered by the Plan at the time of purchase. Note: The calendar year deductible applies.	All charges over $50 for one set of eyeglasses or $100 for contact lenses (including examination)	All charges over $50 for one set of eyeglasses or $100 for contact lenses (including examination)
Not covered:	*All charges*	*All charges*

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

Benefit Description	You pay After the calendar year deductible...	
Vision services (testing, treatment, and supplies) (cont.)	**Standard Option**	**High Option**
• *Routine eye exams and related office visits* • *Eyeglasses, contact lenses and examinations not directly related to an ocular injury or intraocular surgery* • *Eye exercises* • *Refractions* • *Radial keratotomy including laser keratotomy and other refractive surgery*	*All charges*	*All charges*
Foot care	**Standard Option**	**High Option**
We pay the professional services for routine foot care for established diabetics. We also pay for medically necessary surgeries under the Surgery benefit. See Section 5(b).	PPO: $20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible); 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services performed during the visit (calendar year deductible applies)	PPO: $20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible); 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services performed during the visit (calendar year deductible applies)
Not covered: *Cutting, trimming and removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except for the established diagnosis of diabetes*	*All charges*	*All charges*
Orthopedic and prosthetic devices	**Standard Option**	**High Option**
Orthopedic and prosthetic devices (see Definitions, Section 10) when recommended by an MD or DO, including: • Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy	PPO: 10% of the Plan's allowance Non-PPO: 10% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 10% of the Plan's allowance and any difference between our allowance and the billed amount

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Orthopedic and prosthetic devices (cont.)	**Standard Option**	**High Option**
• Internal prosthetic devices, including cochlear implants, if billed by other than a hospital. Insertion of an implanted device is covered under the Surgery benefit; see Section 5(b). Note: Call us at 1-800-410-7778 for details about coverage and information about orthopedic and prosthetic PPO providers. Note: We will only cover the cost of a standard item. Coverage for specialty items such as bionics is limited to the cost of the standard item.	PPO: 10% of the Plan's allowance Non-PPO: 10% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 10% of the Plan's allowance and any difference between our allowance and the billed amount
Not Covered: • *Orthopedic and corrective shoes unless attached to a brace* • *Arch supports, heel pads and heel cups* • *Foot orthotics and related office visits* • *Lumbosacral supports, corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Prosthetic replacements provided less than 3 years after the last one we covered unless a replacement is needed for medical reasons* • *Penile prosthetics* • *Customization or personalization beyond what is necessary for proper fitting and adjustment of the items*	*All charges*	*All charges*
Durable medical equipment (DME)	**Standard Option**	**High Option**
Durable medical equipment (DME) is equipment and supplies that: 1. Are prescribed by your attending physician (i.e., the physician who is treating your illness or injury); 2. Are medically necessary; 3. Are primarily and customarily used only for a medical purpose; 4. Are generally useful only to a person with an illness or injury; 5. Are designed for prolonged use; and 6. Serve a specific therapeutic purpose in the treatment of an illness or injury. We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment, such as: • Oxygen and oxygen equipment; • Dialysis equipment; • Wheelchairs; • Hospital beds;	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Durable medical equipment (DME) (cont.)	**Standard Option**	**High Option**
• Ostomy supplies (including supplies purchased at a pharmacy). For items that are available for purchase we will limit our benefit for the rental of durable medical equipment to an amount no greater than what we would have paid if the equipment had been purchased. For coordination of benefits purposes, when we are the secondary payer, we will limit our allowance for rental charges to the amount we would have paid for the purchase of the equipment, except when the primary payer is Medicare Part B and Medicare elects to continue renting the item. Note: Call us at 1-800-410-7778 for details about coverage and information about durable medical equipment PPO providers. Any equipment billed by rehabilitative therapists or alternative medicine providers is covered under that benefit and subject to the combined annual maximum. Note: For those members who have Medicare Part B as their primary payer, diabetic supplies will be covered under this benefit. Note: See *Treatment therapy* for coverage of hyperbaric oxygen therapy. Note: We will only cover the cost of standard equipment. Coverage for specialty items such as all terrain wheelchairs is limited to the cost of the standard equipment.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Equipment replacements provided less than 3 years after the last one we covered* • *Charges for service contracts for purchased or rented equipment* • *Safety, hygiene, convenience and exercise equipment* • *Household or vehicle modifications including seat, chair or van lifts; computer switchboard* • *Communication equipment including computer "story boards," "light talkers," and enhanced vision systems* • *Air conditioners, air purifiers, humidifiers, ultraviolet lighting (except for the treatment of psoriasis)* • *Wigs or hair pieces* • *Motorized scooters, lifts, ramps, prone standers and other items that do not meet the DME definition* • *Dental appliances used to treat sleep apnea and/or temporomandibular joint dysfunction* • *Charges for educational/instructional advice on how to use the durable medical equipment*	*All charges*	*All charges*

Durable medical equipment (DME) - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Durable medical equipment (DME) (cont.)	**Standard Option**	**High Option**
• *All rental charges above the purchase price or charges in excess of the secondary payer amount when we are the secondary payer, except as noted under covered Durable medical equipment* • *Customization or personalization of equipment* • *Blood pressure monitors* • *Enuresis alarms*	*All charges*	*All charges*
Home health services - nursing services	**Standard Option**	**High Option**
A registered nurse (R.N.) or licensed practical nurse (L.P.N.) is covered for outpatient services when: • Prescribed by your attending physician (i.e., the physician who is treating your illness or injury) for outpatient services; • The physician indicates the length of time the services are needed; and • The physician identifies the specific professional skills required by the patient and the medical necessity for skilled services. Note: Services of a Christian Science Nurse are covered under this benefit.	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $700 annual maximum Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $700 annual maximum	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $700 annual maximum Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $700 annual maximum
Not covered: • *Inpatient private duty nursing* • *Nursing care requested by, or for the convenience of, the patient or the patient's family;* • *Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication* • *All charges after the Plan has paid $700 for covered nursing services*	*All charges*	*All charges*
Chiropractic	**Standard Option**	**High Option**
Chiropractic care • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application Note: The annual $2,000 combined rehabilitative, chiropractic and alternative treatment therapies maximum includes all covered services and supplies billed for these therapies.	PPO: $15 copayment per visit and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum (No deductible)	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum (No deductible)

Chiropractic - continued on next page

Benefit Description	You pay After the calendar year deductible...	
Chiropractic (cont.)	**Standard Option**	**High Option**
	Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum (No deductible).	Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum (No deductible).
Alternative treatments	**Standard Option**	**High Option**
Acupuncture Note: The annual $2,000 combined rehabilitative, chiropractic and alternative treatment therapies maximum includes all covered services and supplies billed for these therapies.	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum	PPO: 10% of the Plan's allowance and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum
Not covered: • *Naturopathic and homeopathic services* • *Chelation therapy and related services, except if the covered services and supplies are provided during a precertified inpatient hospitalization* • *Thermography, biofeedback and related visits* • *Massage therapy* • *Charges after the$2,000 combined rehabilitative, chiropractic therapies and alternative treatments annual maximum has been paid by the Plan* *Note: Services of certain alternative treatment providers may be covered in medically underserved areas — see Covered providers, Section 3.*	*All charges*	*All charges*

Benefit Description	You pay After the calendar year deductible...	
Educational classes and programs	**Standard Option**	**High Option**
Smoking Cessation – Up to $100 for one smoking cessation program per member per lifetime Note: All benefits are paid directly to you. Smoking deterrents are covered under the Prescription drug benefit. See Section 5(f).	All charges over $100 (No deductible)	All charges over $100 (No deductible)
Not covered: • *Self help or self management programs such as diabetic self management* • *Charges for educational/instructional advice on how to use durable medical equipment* • *Programs for nocturnal enuresis*	*All charges*	*All charges*

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is: $350 per person ($700 per family) for Standard Option PPO services and $450 per person ($1,125 per family) for Standard Option non-PPO services; and $300 per person ($900 per family) for High Option PPO services and $350 per person ($1,050 per family) for High Option non-PPO services. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. 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.).
- **PLEASE REMEMBER THAT ANY SURGICAL SERVICES THAT REQUIRE AN INPATIENT ADMISSION MUST BE PRECERTIFIED**. Please refer to the precertification information shown in Section 3.

Benefit Description	You Pay After the calendar year deductible…	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Surgical procedures	**Standard Option**	**High Option**
A comprehensive range of services, such as: • Operative procedures (performed by the primary surgeon); • Treatment of fractures, including casting; • Normal pre- and post-operative care by the surgeon; • Endoscopy procedures (diagnostic and surgical); • Biopsy procedures; • Electroconvulsive therapy; • Removal of tumors and cysts; • Correction of congenital anomalies (see *Reconstructive surgery*); • Insertion of internal prosthetic devices. (See Section 5 (a) – *Orthopedic and prosthetic devices* for device coverage information); • Voluntary sterilization; • Surgically implanted contraceptives and intrauterine devices (IUDs); • Treatment of burns; • Correction of amblyopia & strabismus.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount

Surgical procedures - continued on next page

Benefit Description	You Pay After the calendar year deductible…	
Surgical procedures (cont.)	**Standard Option**	**High Option**
Surgical treatment of morbid obesity (bariatric surgery) – a diagnosed condition in which the body mass index is 40 or greater, or 35 or greater with co-morbidities such as diabetes, coronary artery disease, hypertension, hyperlipidemia, obstructive sleep apnea, pulmonary hypertension, weight-related degenerative joint disease, or lower extremity venous or lymphatic obstruction – when: • Morbid obesity has persisted for at least 3 years • There is no treatable metabolic cause for the obesity • Member has participated in a 3-month physician-supervised weight loss program that included dietary therapy, physical activity and behavior therapy within the past 6 months and has failed to lose weight • A psychological evaluation has been completed and member has been recommended for bariatric surgery • Member is age 18 or older Call us at 1-800-410-7778 or visit our web site at www.mhbp.com for additional information about surgical treatment of morbid obesity. Note: Coverage is limited to one surgical treatment for morbid obesity per member per lifetime. Note: Preauthorization for surgical treatment of morbid obesity is required. Call us at 1-800-410-7778.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
When multiple or bilateral surgical procedures are performed during the same operative session by the same surgeon, the Plan's benefit is determined as follows: • For the primary procedure: - PPO: the Plan's full allowance, or - Non-PPO: the Plan's full allowance • For the secondary procedure and any other subsequent procedures: - PPO: one-half of the Plan's allowance, or - Non-PPO: one-half of the Plan's allowance	PPO: 10% of the Plan's allowance for the individual procedure Non-PPO: 30% of the Plan's allowance for the individual procedure and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance for the individual procedure Non-PPO: 30% of the Plan's allowance for the individual procedure and any difference between our allowance and the billed amount
Co-surgeons When the surgery requires two surgeons with different skills to perform the surgery, the Plan's allowance for each surgeon is 62.5% of what it would pay a single surgeon for the same procedure(s).	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Assistant surgeons	PPO: Nothing Non-PPO: The difference between our allowance and the billed amount	PPO: Nothing Non-PPO: The difference between our allowance and the billed amount

Surgical procedures - continued on next page

Benefit Description	You Pay After the calendar year deductible…	
Surgical procedures (cont.)	**Standard Option**	**High Option**
Assistant surgical services provided by a qualified surgeon (M.D.) when medically necessary to assist the primary surgeon. When a surgery requires an assistant surgeon, the Plan's allowance for the assistant surgeon is 16% of the allowance for the surgery.	PPO: Nothing Non-PPO: The difference between our allowance and the billed amount	PPO: Nothing Non-PPO: The difference between our allowance and the billed amount
Not covered: • *Multiple or bilateral surgical procedures performed through the same incision that are "incidental" to the primary surgery. That is, the procedure would not add time or complexity to patient care. We do not pay extra for incidental procedures.* • *Reversal of voluntary sterilization* • *Services of a standby surgeon* • *Routine treatment of conditions of the foot except for services rendered to established diabetics* • *Cosmetic surgery (See definition under Reconstructive surgery, Not covered)* • *Radial keratotomy, laser and other refractive surgery* • *Assistant surgeon services from a non-physician provider, such as a Physician Assistant (P.A.), Certified Registered Nurse First Assistant (C.R.N.F.A.) and a Certified Surgical Technologist (C.S.T.)*	*All charges*	*All charges*
Reconstructive surgery	**Standard Option**	**High Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - The condition produces a major effect on the member's appearance, and - The condition can reasonably be expected to be corrected by such surgery. • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: - Surgery to produce a symmetrical appearance of breasts - Treatment of any physical complications, such as lymphedemas (See Section 5(a) *Orthopedic and prosthetic devices* for coverage of breast prostheses and surgical bras and replacements.)	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount

Reconstructive surgery - continued on next page

Benefit Description	You Pay After the calendar year deductible…	
Reconstructive surgery (cont.)	**Standard Option**	**High Option**
Note: If you need a mastectomy, you may choose to have this procedure performed on an inpatient basis and remain in the hospital for up to 48 hours after the procedure.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *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 or caused by illness* • *Surgery related to sex transformations or sexual dysfunction*	*All charges*	*All charges*
Oral and maxillofacial surgery	**Standard Option**	**High Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of impacted teeth that are not completely erupted (bony, partial bony, and soft tissue impactions); • Removal of stones from salivary ducts; • Excision of leukoplakia, tori or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; • Temporomandibular joint dysfunction surgery; • Other surgical procedures that do not involve the teeth or their supporting structures. Note: The related hospitalization (inpatient and outpatient) is covered if medically necessary. See Section 5(c).	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Oral/dental implants and transplants;* • *Procedures that involve the teeth or their supporting structures, such as the periodontal membrane, gingiva, and alveolar bone (these procedures may be considered as covered dental procedures under the High Option Dental benefit);* • *Conservative treatment of temporomandibular joint dysfunction (TMJ);* • *Dental/oral surgical splints and stents.*	*All charges*	*All charges*

Organ/tissue transplants

National Transplant Program – The Plan participates in a National Transplant Program. Because transplantation is a highly specialized area, not all PPO hospitals are part of the National Transplant Program. **To qualify for this program, you or your physician must call us at 1-800-410-7778 as soon as the possibility of a transplant is discussed**. When you call, you will be given information about the program, including a list of participating facilities. To receive the highest level of benefits, you must choose one facility within the special network of transplant facilities. Transplant-related services must be received at the facility you choose in order to be covered under the National Transplant Program benefit. All transplant admissions must be precertified.

Travel Benefit - the Plan may approve reasonable travel, lodging and meal expenses (if the recipient lives more than 50 miles from the facility) up to $10,000 per transplant for the recipient and one companion (two companions if the recipient is a minor) and your organ donor, if applicable. For more information, contact us at 1-800-410-7778 before scheduling your pre-transplant evaluation.

Donor Coverage - we cover related medical and hospital expenses of the donor for the initial transplant confinement when we cover the recipient if these expenses are not covered under any other health plan.

Benefit Limitation - The maximum benefit for any organ/tissue transplant(s) is:

- National Transplant Program: $1,000,000 per occurrence, which includes the following transplant-related expenses: pre-transplant evaluation, inpatient and outpatient hospital care, professional fees and donor expenses. To use the National Transplant Program, this must be your primary plan for payment of benefits.
- PPO and Non-PPO: $200,000 per occurrence for PPO services or $100,000 per occurrence for non-PPO services. These benefit maximums include all transplant-related expenses from the date of the transplant procedure until the date of discharge from the hospital following the procedure.

Expenses related to complications arising during the transplant admission are considered part of the same occurrence. Outpatient prescription drugs and approved travel expenses related to the transplant are not subject to the transplant maximums. See Section 5(c) for coverage of transplant-related services provided by a hospital.

Note: Benefits will be paid at the PPO or Non-PPO level of benefits if no National Transplant Program provider is available.

Note: We cover related medical and hospital expenses of the donor for the initial transplant confinement when we cover the recipient if these expenses are not covered under any other health plan.

Note: Chemotherapy, when supported by a bone marrow transplant or autologous stem cell support, is covered only for the specific diagnoses listed.

Note: Donor Leukocyte Infusion (DLI, sometimes referred to as a "boost" to a past bone marrow transplant) is covered under Section 5(a) and Section 5(c).

Benefit description	You pay After the calendar year deductible...	
Organ/tissue transplants	**Standard Option**	**High Option**
Solid organ transplants are limited to: • Cornea • Heart • Heart/lung • Kidney • Liver • Pancreas* • Kidney/Pancreas • Lung: single, double, lobar • Intestinal transplants - small intestine - small intestine with the liver	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.

Organ/tissue transplants - continued on next page

Benefit description	You pay After the calendar year deductible...	
Organ/tissue transplants (cont.)	**Standard Option**	**High Option**
- small intestine with multiple organs such as the liver, stomach, and pancreas Note: Corneal transplants are not part of the National Transplant Program. Benefits will be paid as described under *Surgical procedures*, Section 5(b). *Note: Pancreas (only) transplants are covered for insulin dependent (or Type 1) diabetes mellitus when exogenous treatment with insulin is deemed ineffective by the Plan.	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.
Blood or marrow stem cell transplants, limited to (the medical necessity limitation is considered satisfied if the patient meets the staging description): • Allogeneic (donor) transplants for: - chronic myelogenous leukemia - acute lymphocytic or non-lymphocytic leukemia - severe or very severe aplastic anemia - severe combined immuno-deficiency disease - phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - advanced Hodgkin's lymphoma - advanced non-Hodgkin's lymphomas • Autologous (self) bone marrow transplants (autologous stem cell and peripheral stem cell support) for: - acute lymphocytic or non-lymphocytic leukemia - advanced Hodgkin's lymphoma - advanced non-Hodgkin's lymphomas - advanced neuroblastoma - testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors - breast cancer - multiple myeloma - epithelial ovarian cancer • Autologous tandem bone marrow transplants for recurrent testicular and other germ cell tumors	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.
Blood or marrow stem cell transplants in randomized and controlled Phase III clinical trialsfor the treatment of cancer that are sanctioned by the National Cancer Institute (NCI), limited to: • Allogeneic (donor) transplants for: - chronic lymphocytic leukemia	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000.	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000.

Organ/tissue transplants - continued on next page

Benefit description	You pay After the calendar year deductible...	
Organ/tissue transplants (cont.)	**Standard Option**	**High Option**
- early stage (indolent or non-advanced) small cell lymphocytic lymphoma - multiple myeloma - advanced neuroblastoma - advanced myelodysplastic syndromes (e.g, DeNovo, secondary, high dose) not previously treated - infantile malignant osteoporosis - mucolipidosis (e.g., adrenoleukodystrophy) - mucopolysaccharidosis (e.g., Hurler's syndrome, Maroteaux-Lamy syndrome variants) - chronic and juvenile myelomonocytic leukemia • Nonmyeloablative allogeneic transplants for: - acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - advanced forms of myelodysplastic syndromes - advanced Hodgkins lymphoma - advanced non-Hodgkins lymphoma - breast cancer - chronic lymphocytic leukemia - chronic myelogenous leukemia - colon cancer - early stage (indolent or non-advanced) small cell lymphocytic lymphoma - multiple myeloma - myeloproliferative disorders - non-small cell lung cancer - ovarian cancer - prostate cancer - renal cell carcinoma - sarcomas • Autologous transplants for: - chronic lymphocytic leukemia - chronic myelogenous leukemia - early stage (indolent or non-advanced) small cell lymphocytic lymphoma - multiple sclerosis - systemic lupus erythematosis - systemic sclerosis - amyloidosis (single)	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.	National Transplant Program: 10% of the Plan's allowance and all charges over $1,000,000. PPO: 15% of the Plan's allowance and all charges over $200,000. Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount. All charges over $100,000.
Not covered:	*All charges*	*All charges*

Organ/tissue transplants - continued on next page

Benefit description	You pay After the calendar year deductible...	
Organ/tissue transplants (cont.)	**Standard Option**	**High Option**
• *Expenses for services or supplies specifically excluded by the Plan, unless part of a treatment plan approved through the National Transplant Program* • *Donor screening tests and donor search expenses except those performed on the actual donor or those approved through the National Transplant Program* • *Travel, lodging and meal expenses not approved by the Plan* • *Services and supplies for or related to transplants not listed as covered. Related services or supplies include administration of chemotherapy when supported by transplant procedures.*	*All charges*	*All charges*
Anesthesia	**Standard Option**	**High Option**
Professional services for the administration of anesthesia in hospital and out of hospital	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount Note: If your PPO provider uses a non-PPO anesthesiologist, we will pay non-PPO benefits for any anesthesia charges.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount Note: If your PPO provider uses a non-PPO anesthesiologist, we will pay non-PPO benefits for any anesthesia charges.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In this Section, unlike Sections 5(a) and 5(b), the calendar year deductible applies to only a few benefits. We added "(calendar year deductible applies)". If applicable, the calendar year deductible is $350 per person ($700 per family) for Standard Option PPO services and $450 per person ($1,125 per family) for Standard Option non-PPO services; and $300 per person ($900 per family) for High Option PPO services and $350 per person ($1,050 per family) for High Option non-PPO services.
- The non-PPO benefits the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply. To help keep your out-of-pocket costs for coinsurance to a minimum, we encourage you to contact us for direction to PPO providers whenever possible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i. e., physicians, etc.) are in Section 5(a) or Section 5(b).
- Note: When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists may not all be preferred providers.
- YOU MUST GET PRECERTIFICATION OF HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY. Please refer to the precertification information shown in Section 3.

Benefit Description	You pay	
Note: The calendar year deductible applies ONLY when we say below: "(calendar year deductible applies)".		
Inpatient hospital	**Standard Option**	**High Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations, including birthing centers; • general nursing care; and • meals and special diets. Note: We only cover a private room when you must be isolated to prevent contagion. Otherwise, our benefit will be based on the hospital's average charge for semiprivate accommodations. Note: Hospitals billing an all-inclusive rate will be prorated between room and board and ancillary charges.	PPO: Nothing Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: Nothing Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Other hospital services and supplies (ancillary services), such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Pathology tests	National Transplant Program: $200 copayment per admission and 10% of the Plan's allowance	National Transplant Program: $100 copayment per admission and 10% of the Plan's allowance

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**Standard Option**	**High Option**
• Diagnostic laboratory tests and X-rays • Blood or blood plasma • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Autologous blood donations • Internal prosthesis Note: We base our payment on whether the facility or a health care professional bills for the services or supplies. For example, when the hospital bills for its anesthetists' services, we pay Hospital benefits and when the anesthetist bills, we pay under Section 5(b). Note: The maximum benefit for any organ/tissue transplant (s) as described in Section 5(b) *Organ/tissue transplants* is: • National Transplant Program: $1,000,000 per occurrence, which includes the following transplant-related expenses: pre-transplant evaluation, inpatient and outpatient hospital care, professional fees and donor expenses. To use the National Transplant Program, this must be your primary plan for payment of benefits. • PPO and Non-PPO: $200,000 per occurrence for PPO services or $100,000 per occurrence for non-PPO services. These benefit maximums include all transplant-related expenses from the date of the transplant procedure until the date of discharge from the hospital following the procedure. Expenses related to complications arising during the transplant admission are considered part of the same occurrence. Outpatient prescription drugs and approved travel expenses related to the transplant are not subject to the transplant maximums. See Section 5(b) for transplant-related professional services. Note: To use the National Transplant Program, this must be your primary plan for payment of benefits. Note: Chemotherapy, when supported by a bone marrow transplant or autologous stem cell support is covered only for the specific diagnoses listed in Section 5(b) *Organ/tissue transplants*. Note: The Plan pays Inpatient Hospital Benefits as shown above in connection with dental procedures only when a non-dental physical impairment exists that makes hospitalization necessary to safeguard the health of the patient. Note: Benefits for admission to Christian Science nursing facilities are limited to $30,000 per person per calendar year.	National Transplant Program: $200 copayment per admission and 10% of the Plan's allowance PPO: $200 copayment per admission and 15% of the Plan's allowance Note: For inpatient hospital care related to maternity, including care at birthing facilities, we waive the per-admission copayment and the coinsurance and pay for covered services in full for care provided by a PPO facility. Non-PPO: $400 copayment per admission plus 30% of the Plan's allowance and any difference between our allowance and the billed amount	National Transplant Program: $100 copayment per admission and 10% of the Plan's allowance PPO: $100 copayment per admission and 15% of the Plan's allowance Non-PPO: $300 copayment per admission plus 30% of the Plan's allowance and any difference between our allowance and the billed amount

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**Standard Option**	**High Option**
Not covered: • *A hospital admission, or portion thereof, that is not medically necessary (see definition), including an admission for medical services that did not require the acute hospital inpatient (overnight) setting, but could have been provided in a doctor's office, outpatient department of a hospital, or some other setting without adversely affecting the patient's condition or the quality of medical care rendered* • *Hospital admissions for medical rehabilitation unless the admission is to an approved acute inpatient rehabilitation facility and the patient can actively participate in a minimum of 3 hours of acute inpatient rehabilitation to include any combination of the following therapies: physical, occupational, speech, respiratory therapy per day* • *Custodial care; see Section 10 Definitions* • *Non-covered facilities, such as nursing homes, subacute care facilities, extended care facilities, schools, domiciliaries and rest homes* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private inpatient nursing care* • *Institutions that do not meet the definition of covered hospitals* • *All charges after the Plan has paid $30,000 for services provided by a Christian Science nursing facility*	*All charges*	*All charges*
Outpatient hospital or ambulatory surgical center	**Standard Option**	**High Option**
Services and supplies, such as: • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Blood and blood plasma, if not donated or replaced, and other biologicals, including administration • Dressings, casts, and sterile tray services • Medical supplies, including anesthesia and oxygen • Anesthetics and anesthesia services Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. Note: If the stay is greater than 23 hours and you are admitted, you need to precertify the admission.	PPO: 10% of the Plan's allowance (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (calendar year deductible applies)	PPO: 10% of the Plan's allowance (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (calendar year deductible applies)

Outpatient hospital or ambulatory surgical center - continued on next page

Benefit Description	You pay	
Outpatient hospital or ambulatory surgical center (cont.)	**Standard Option**	**High Option**
Note: For services billed by a surgeon or anesthetist, see Section 5(b). For services related to an accidental injury or medical emergency, see Section 5(d).	PPO: 10% of the Plan's allowance (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (calendar year deductible applies)	PPO: 10% of the Plan's allowance (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount (calendar year deductible applies)
Not covered: *Surgical facility charges billed by entities that are not accredited by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO) or the Accreditation Association for Ambulatory Health Care (AAAHC), or which do not have Medicare certification as an ASC facility.*	*All charges*	*All charges*
Extended care benefits/Skilled nursing care facility benefits	**Standard Option**	**High Option**
No benefit	*All charges*	*All charges*
Hospice care	**Standard Option**	**High Option**
Hospice is a coordinated program of maintenance and supportive care for the terminally ill provided by a medically supervised team under the direction of a Plan-approved independent hospice administration. We pay $5,000 per lifetime for any combination of inpatient and outpatient services. If you use a PPO provider, your out-of-pocket expenses will be reduced.	PPO: All charges after the Plan has paid $5,000 Non-PPO: All charges after the Plan has paid $5,000	PPO: All charges after the Plan has paid $5,000 Non-PPO: All charges after the Plan has paid $5,000
Not covered: • *Independent nursing, and homemaker services* • *Charges above $5,000*	*All charges*	*All charges*
Ambulance	**Standard Option**	**High Option**
Local professional ambulance service when medically appropriate to the nearest hospital where treated and from that hospital to or from the next nearest hospital or medical facility if necessary treatment is not available at the first hospital. Services must be related to a covered inpatient hospitalization, a medical emergency, or associated with covered hospice care. Air ambulance to the nearest hospital where treatment is available and only if there is no emergency ground transportation available or suitable and the patient's condition requires immediate evacuation.	PPO: 10% of the Plan's allowance (calendar year deductible applies) Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount (calendar year deductible applies)	PPO: 10% of the Plan's allowance (calendar year deductible applies) Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount (calendar year deductible applies)
Not covered: *Transportation to other than a hospital, hospice or urgent care medical facility*	*All charges*	*All charges*

Section 5(d) Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- These benefits are payable instead of any other benefit under this Plan for emergency treatment of accidental injuries and medical emergencies.
- The calendar year deductible is: $350 per person ($700 per family) for Standard Option PPO services and $450 per person ($1,125 per family) for Standard Option non-PPO services; and $300 per person ($900 per family) for High Option PPO services and $350 per person ($1,050 per family) for High Option non-PPO services. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When no PPO provider is available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is an accidental injury? An accidental injury is a bodily injury sustained through external and accidental means, such as broken bones, animal bites, poisonings and injuries to sound natural teeth. Masticating (chewing) incidents are not considered to be accidental injuries.

What is a medical emergency? A medical emergency is the sudden and unexpected onset of a condition requiring immediate medical care. The severity of the condition, as revealed by the doctor's diagnosis, must be such as would normally require emergency care. Medical emergencies include heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respiration, convulsions and such other acute conditions as may be determined by the Plan to be medical emergencies.

Benefit Description	You pay After the calendar year deductible…	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Accidental injury	**Standard Option**	**High Option**
If you receive outpatient care for your accidental injury in a hospital emergency room, we cover: • Non-surgical physician services and supplies • Related outpatient hospital services • Observation room • Surgery Note: We pay Hospital benefits if you are admitted. See Section 5(c). Note: Repair of sound natural teeth due to an accidental injury is covered under this benefit. The services and supplies must be provided within one year of the accident and the patient must be a member of the Plan at the time services were rendered. Masticating (chewing) incidents are not considered to be accidental injuries.	PPO: $150 copayment per occurrence (No deductible) (if admitted to the hospital, copayment is waived) Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount
If you receive outpatient care for your accidental injury in an urgent care center, we cover: • Non-surgical physician services and supplies	PPO: $50 copayment per occurrence (No deductible)	PPO: 10% of the Plan's allowance

Accidental injury - continued on next page

Benefit Description	You pay After the calendar year deductible…	
Accidental injury (cont.)	**Standard Option**	**High Option**
• Surgery Note: Repair of sound natural teeth due to an accidental injury is covered under this benefit. The services and supplies must be provided within one year of the accident and the patient must be a member of the Plan at the time services were rendered. Masticating (chewing) incidents are not considered to be accidental injuries.	PPO: $50 copayment per occurrence (No deductible) Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount
Non-surgical physician services provided in a doctor's office for your accidental injury	PPO: $20 copayment per office visit for adults (No deductible), $10 copayment per office visit for dependent children under age 22 (No deductible); and 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services (calendar year deductible applies)	PPO: $20 copayment per office visit for adults (No deductible), $10 copayment per office visit for dependent children under age 22 (No deductible); and 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services (calendar year deductible applies)
Medical emergency	**Standard Option**	**High Option**
If you receive outpatient care for your medical emergency in a hospital emergency room, we cover: • Non-surgical physician services and supplies • Related outpatient hospital services • Observation room • Surgery Note: We pay Hospital benefits if you are admitted. See Section 5(c).	PPO: $150 copayment per occurrence (if admitted to the hospital, copayment is waived) Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount
If you receive outpatient care for your medical emergency in an urgent care center, we cover: • Non-surgical physician services and supplies • Surgery	PPO: $50 copayment per occurrence Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of thePlan's allowance and any difference between our allowance and the billed amount

Medical emergency - continued on next page

Benefit Description	You pay After the calendar year deductible…	
Medical emergency (cont.)	**Standard Option**	**High Option**
Non-surgical physician services provided in a doctor's office for your medical emergency.	PPO: $20 copayment per office visit for adults (No deductible), $10 copayment per office visit for dependent children under age 22 (No deductible); and 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services (calendar year deductible applies)	PPO: $20 copayment per office visit for adults (No deductible), $10 copayment per office visit for dependent children under age 22 (No deductible); and 10% of the Plan's allowance for other services performed during the visit (calendar year deductible applies) Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount per office visit (No deductible); 30% of the Plan's allowance and any difference between our allowance and the billed amount for other services (calendar year deductible applies)
Ambulance	**Standard Option**	**High Option**
Local professional ambulance service when medically appropriate to the nearest hospital where treated and from that hospital to or from the next nearest hospital or medical facility if necessary treatment is not available at the first hospital. Services must be related to a covered inpatient hospitalization, a medical emergency, or associated with covered hospice care. Air ambulance to the nearest hospital where treatment is available and only if there is no emergency ground transportation available or suitable and the patient's condition warrants immediate evacuation.	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan's allowance Non-PPO: 30% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: *Transportation to other than a hospital, hospice or urgent care medical facility*	*All charges*	*All charges*

Section 5(e) Mental health and substance abuse benefits

You may choose to get care In-Network or Out-of-Network. When you receive In-Network care, you must get our approval for services and follow a treatment plan we approve. If you do, cost-sharing and limitations for In-Network mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions. **If In-Network care is not authorized, Out-of-Network benefits will be paid.**

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 and/or clinically appropriate.
- The Mental health and substance abuse benefits calendar year deductible is $350 per person ($700 per family) for Standard Option Managed In-network services and $450 per person ($1,125 per family) for Standard Option non-Network services; and $300 per person ($900 per family) for High Option Managed In-Network services and $350 per person ($1,050 per family) for High Option non-Network services. The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply. This calendar year deductible is in addition to the calendar year deductible for medical services.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits descriptions below.

In-Network mental health and substance abuse benefits are below, then Out-of-Network benefits begin on page 58.

Benefits description	You pay After the calendar year deductible…	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Managed In-Network benefits	**Standard Option**	**High Option**
All diagnostic and treatment services contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Managed In-Network 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.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
• Outpatient professional services, including individual or group therapy by providers approved by the Managed In-Network vendor. This may include services provided by a Licensed Professional Counselor or Licensed Marital Family Therapist • Medication management	$20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible)	$20 copayment per office visit for adults (No deductible); $10 copayment per office visit for dependent children under age 22 (No deductible)
• Inpatient professional services	10% of the Plan's allowance	10% of the Plan's allowance
• Electroshock therapy and laboratory procedures • Diagnostic tests including psychological testing	10% of the Plan's allowance	10% of the Plan's allowance

Managed In-Network benefits - continued on next page

Benefits description	You pay After the calendar year deductible…	
Managed In-Network benefits (cont.)	**Standard Option**	**High Option**
• Services provided by a hospital or other inpatient facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment	$200 copayment per admission, nothing for room and board and 15% of the Plan's allowance for hospital ancillary services (No deductible)	$100 copayment per admission, nothing for room and board and 15% of the Plan's allowance for hospital ancillary services (No deductible)
Not covered: Services we have not approved. *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.*	*All charges*	*All charges*

Benefits for surgical treatment of mental health/substance abuse conditions are available only for Vagus Nerve Stimulation therapy (VNS) when preauthorized as part of a treatment plan that we approve. For services billed by a surgeon or anesthetist, see Section 5(b). For services provided by the outpatient department of a hospital or ambulatory surgical center, see Section 5(c).

Preauthorization	To be eligible to receive Managed In-Network mental health and substance abuse benefits you must obtain a treatment plan and follow all of the following network authorization processes: Call the Plan at 1-800-410-7778 to be referred to the Managed Network vendor. If you do not call, you will receive Out-of-Network benefits.
Network limitation	If you do not obtain an approved treatment plan, we will provide only Out-of-Network benefits.

Benefits description	You pay After the calendar year deductible…	
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.		
Out-of-Network benefits for services and supplies provided by Out-of-Network providers or services and supplies provided by us	**Standard Option**	**High Option**
Outpatient professional services to treat mental health/ substance abuse Note: One day in partial hospitalization/day treatment program is considered as one outpatient visit.	30% of the Plan's allowance for up to 20 visits and any difference between our allowance and the billed amount; all charges after 20 visits.	30% of the Plan's allowance for up to 20 visits and any difference between our allowance and the billed amount; all charges after 20 visits.
Inpatient professional services to treat mental health/ substance abuse	30% of the Plan's allowance after the mental health/ substance abuse calendar year deductible, and any difference between our allowance and the billed amount	30% of the Plan's allowance after the mental health/ substance abuse calendar year deductible, and any difference between our allowance and the billed amount

Out-of-Network benefits for services and supplies provided by Out-of-Network providers or services and supplies provided by us - continued on next page

Benefits description	You pay After the calendar year deductible…	
Out-of-Network benefits for services and supplies provided by Out-of-Network providers or services and supplies provided by us (cont.)	**Standard Option**	**High Option**
Electroshock therapy, diagnostic tests and laboratory procedures	30% of the Plan's allowance after the mental health/ substance abuse calendar year deductible, and any difference between our allowance and the billed amount	30% of the Plan's allowance after the mental health/ substance abuse calendar year deductible, and any difference between our allowance and the billed amount
Inpatient care to treat mental health includes ward or semiprivate accommodations and other hospital charges	$400 copayment per admission and 30% of charges for up to 45 days per calendar year; all charges after the covered 45 days.	$300 copayment per admission and 30% of charges for up to 45 days per calendar year; all charges after the covered 45 days.
Inpatient care to treat substance abuse includes room and board and ancillary charges for confinements in a treatment facility for rehabilitative treatment of alcoholism or substance abuse	$400 copayment per admission and 30% of charges for up to 45 days per calendar year; all charges after the covered 45 days.	$300 copayment per admission and 30% of charges for up to 45 days per calendar year; all charges after the covered 45 days.
Not covered Out-of-Network: • *Services, that in the Plan's judgment, are not medically necessary* • *Services by pastoral, marital, drug/alcohol and other counselors* • *Treatment for learning disabilities and mental retardation* • *Services rendered or billed by schools, residential treatment centers or halfway houses or members of their staffs*	*All charges*	*All charges*

Benefits for surgical treatment of mental health/substance abuse conditions are available only for Vagus Nerve Stimulation therapy (VNS) when preauthorized as part of a treatment plan that we approve. For services billed by a surgeon or anesthetist, see Section 5(b). For services provided by the outpatient department of a hospital or ambulatory surgical center, see Section 5(c).

Precertification The medical necessity of your **admission** to a hospital or other covered facility must be precertified for you to receive these Out-of-Network benefits. Emergency admissions must be reported within two business days following the day of admission even if you have been discharged. Otherwise, the benefits payable will be reduced by $500. See Section 3 for details.

See these sections of the brochure for more valuable information about these benefits:

- Section 4, *Your costs for covered services*, for information about your catastrophic protection out-of-pocket maximum for Managed In-Network benefits.
- Section 7, *Filing a claim for covered services*, for information about submitting out-of-network claims.

Section 5(f) Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on page 61.
- 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.
- There is no calendar year deductible for prescription drugs.
- Be sure to read Section 4, *Your costs for covered services,* for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

Who can write your prescription? A physician or other covered provider acting within the scope of their license.

Where you can obtain them. You may fill the prescription at a First Health Rx participating pharmacy, a non-network pharmacy, or by mail for certain drugs. We pay a higher level of benefits when you use a network pharmacy.

- **Network pharmacy** – Present your Plan identification card at a network pharmacy to purchase prescription drugs. You must have the pharmacy file the claim electronically for you in order to receive the network pharmacy level benefit. Call 1-800-410-7778 or check the electronic directory via www.mhbp.com to locate the nearest network pharmacy.
- **Non-Network pharmacy** – You may purchase prescriptions at pharmacies that are not part of our network. You pay the full cost and must file a claim for reimbursement. See Section 7, *Filing a claim for covered services.*
- **Mail order** – To obtain more information about the mail order drug program, order refills, check order status and request additional mail service envelopes and claim forms, or to ask questions about eligibility, copayments or other issues, call the Plan at 1-800-410-7778 or visit our Web site at www.mhbp.com.

We administer an open formulary. We administer a Formulary Management Program designed to control costs for you and the Plan. The formulary is updated periodically and includes all FDA-approved drugs that have been placed in tiers based on their clinical effectiveness, safety and cost. The tiers or categories include:

- **Generic Drug Category** includes primarily generic drugs;
- **Preferred Drug Category** includes preferred brand name drugs;
- **Non-Preferred Drug Category** includes non-preferred brand name drugs.

Occasionally, drugs may change from one category to another category during the year; this can affect your copayment amount. We will attempt to notify you when this occurs.

Please note: Information about the program and a copy of the formulary was included with your identification card. When you need a prescription, share the formulary with your provider and request a Generic or Preferred category drug if possible. By choosing Generic or Preferred category drugs, you may decrease your out-of-pocket expenses. While all currently FDA-approved drugs are included on the formulary list, we may have restrictions on certain drugs, including but not limited to, quantity limits, age limits, dosage limits and preauthorization. To request a copy of our current formulary, call us at 1-800-410-7778 or visit our Web site, www.mhbp.com.

Why use generic drugs? A generic drug is the chemical equivalent to a brand name drug, yet it costs much less. Choosing generic drugs rather than brand name drugs can reduce your out-of-pocket expenses. The U.S. Food and Drug Administration sets quality standards for generic drugs to ensure that these drugs meet the same standards of quality and strength as brand name drugs. They must contain the same active ingredients, be equivalent in strength and dosage, and meet the same standards for safety, purity and effectiveness as the original brand name product.

There are dispensing limitations. All prescriptions will be limited to a 30-day supply for retail and a 90-day supply for mail order. Also, in most cases, refills cannot be obtained until 75% of the drug has been used. Occasionally, as part of regular review, we may recommend that the use of a drug is appropriate only with limits on its quantity, total dose, duration of therapy, age, gender or specific diagnoses. Since the prescription does not usually explain the reason your provider prescribed a medication, we may implement any of these limits and/or require preauthorization to confirm the intent of the prescriber.

Specialty drugs, including biotech drugs, require special handling and close monitoring, and are used to treat chronic complex conditions including, but not limited to: hemophilia, immune deficiency, growth hormone deficiencies, multiple sclerosis, Crohn's disease, hepatitis C, HIV, hormonal disorders, rheumatoid arthritis and pulmonary disorders. These drugs require preauthorization to determine medical necessity and appropriate utilization. In addition to specialty drugs, we require preauthorization for certain classes of drugs, including, but not limited to: growth hormones; replacement enzymes; physical adjuncts; immunomodulators; drugs used to treat Attention Deficit Disorder and narcolepsy; oncologic agents; endothelin receptor antagonists; neuromuscular blocking agents; and monoclonal antibodies to IGE. Call us at 1-800-410-7778 if you have any questions regarding preauthorization, quantity limits, or other issues.

We can accommodate your drug refill requests when you are called to active military duty or in the case of a declared emergency. You can call us while you are in the pharmacy or in advance at 1-800-410-7778 to request the accommodation.

The Plan conducts Drug Utilization Review (DUR). When you fill your prescription at a network pharmacy or through the mail-order program, we and/or the pharmacist may electronically access information about prior prescriptions, checking for harmful drug interactions, drug duplication, excessive use and the frequency of refills. DUR helps protect against potentially dangerous drug interactions or inappropriate use. When appropriate, your pharmacist(s) and/or First HealthÒ Rx may contact your physician(s) to discuss an alternative drug or treatment option, prescription drug compliance, and the best and most cost-effective use of services. In addition, we may perform a periodic review of prescriptions to help ensure your safety and to provide health education and support. Upon review, we may contact you or your provider(s) to discuss your current medical situation and may offer assistance in coordinating care and treatment. For more information about this program, call us at 1-800-410-7778.

When you do have to file a claim. If you purchase prescriptions at a non-network pharmacy, mail your prescription receipts to: The Mail Handlers Benefit Plan, Prescription Drug Claims, P.O. Box 8404, London, KY 40742. Receipts must include the prescription number, name of drug, date, prescribing doctor’s name, charge, name and address of drugstore and NDC number (included on the bill).

Benefits for all prescription drugs will be determined based on the fill date for the prescription.

Note: All drugs may not be available through the mail order program. Some of the drug classes that may not be available are: narcotics, hospital solutions and certain drugs such as antipsychotic agents and AIDS therapies and other drugs for which state or federal laws or medical judgment limit the dispensing amount to less than 90 days. In addition, some injectables may not be available through mail-order services. However, these excluded drugs are covered under the retail prescription drug program. For questions about the mail-order prescription drug program or to inquire about specific drugs or medications, please call 1-800-410-7778.

This Plan has two levels of reimbursement for retail prescription drug claims. One is for prescriptions filled at a network pharmacy for claims filed by the pharmacy or for prescriptions filled at a foreign pharmacy while you are living outside the United States. The second is for prescriptions filled at a non-network pharmacy or other vendor, or when you reside in the United States and choose to submit a paper claim. It is in your best interest to have your prescription filled at a network pharmacy that files your claims. If your claim is not filed by a network pharmacy and you do not live overseas, your reimbursement will be reduced to 50% of the allowable charges. Remember to show your Mail Handlers Benefit Plan ID card with the First Health Rx logo to receive increased benefits and the convenience of having your claims filed for you.

Benefits Description	You pay	
Note: The calendar year deductible does not apply to benefits in this section		
Covered medications and supplies	**Standard Option**	**High Option**
You may purchase the following medications and supplies prescribed by a physician from either a pharmacy or by mail (for certain prescription drugs): • Drugs and medicines that by Federal law of the United States require a doctor's written prescription, including chemotherapy and drugs used to treat the side effects of chemotherapy • Disposable needles and syringes, and alcohol swabs (if purchased at a pharmacy) • Insulin and related testing material • Oral contraceptive (Implants and implant insertions are covered under Surgical benefits, Section 5(b)) • Diaphragms • Smoking deterrents, including over-the-counter smoking deterrents For questions about the prescription drug program, or to obtain a copy of our current formulary, please call us at 1-800-410-7778 or visit our Web site at www.mhbp.com.	Network pharmacies or prescriptions filled by foreign pharmacies: $10 per Generic drug/$30 per Preferred brand name drug/ $50 per Non-Preferred brand name drug Non-network pharmacies/ Paper claims for prescriptions filled at a network pharmacy: 50% of the Plan's allowance for the prescription and any difference between our allowance and the billed amount Mail Order: $15 per Generic drug/$45 per Preferred brand name drug/$60 per Non-Preferred brand name drug Medicare retail and mail order: Benefits will be paid as described above.	Network pharmacies or prescriptions filled by foreign pharmacies: $10 per Generic drug/$25 per Preferred brand name drug / $40 per Non-Preferred brand name drug Non-network pharmacies/ Paper claims for prescriptions filled at a network pharmacy: 50% of the Plan's allowance for the prescription and any difference between our allowance and the billed amount Mail Order: $10 per Generic drug/$40 per Preferred brand name drug/$55 per Non-Preferred brand name drug Medicare retail and mail order: Benefits will be paid as described above.
Not covered: • *Drugs and supplies for cosmetic purposes* • *Prescriptions written by a non-covered provider* • *Vitamins, nutrients and food supplements that do not require a physician's prescription, even if a physician prescribes or administers them* • *Total parenteral nutrition (TPN) products and related services* • *Nonprescription drugs or medicines other than over-the-counter smoking deterrents* • *Anorexiants or weight loss medications* • *Erectile dysfunction drugs* • *Drugs and supplies when another insurance plan or payer provides benefits, regardless of actual payment, for these services/supplies except Medicare Part D covered drugs and supplies and Medicare Part B covered diabetic supplies and oncology drugs* • *Any amount in excess of the cost of the generic drug when a generic is available and the physician has not specified that the pharmacist dispense the brand name drug*	*All charges*	*All charges*

Section 5(g) Special features

Special feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • 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.(unless circumstances change). You may request an extension of the time period, but regular benefits will resume if we do not approve your request.
Round-the-clock member support	We provide integrated health benefit services including a national PPO network, clinical management services, a national transplant program, a care support program with round-the-clock benefits support, pharmacy network and plan administration. A brief description of the specialized maternity and care support programs are included below. If you have questions about any of the programs, your benefits or would like general health information, call us at 1-800-410-7778, 24 hours a day, 7 days a week.
Specialized Maternity Program	The specialized maternity program is a voluntary service designed to assist you during your pregnancy by identifying high-risk pregnancies to promote positive outcomes for the mother and baby and to assist in coordinating cost-effective care. To access the program, call us at 1-800-410-7778 during your first trimester. A nurse case manager will ask questions about your general health and medical history. If appropriate, a case manager will follow your case, inform you about specialists and/or facilities when applicable, and coordinate communication among you and the health care providers involved in your care.
Care Support Program	Care Support is a voluntary program designed to help you manage a chronic condition successfully with outpatient treatment and avoid unnecessary emergency care or inpatient admissions. Examples of illnesses that may be managed through this program are diabetes, asthma and high-risk pregnancies. A case manager will work closely with you to provide you with educational information about your condition, treatment plan or medication support. As always, your final treatment plan will be decided between you and your physician. If you have a chronic condition and would like more information, or if you have questions about your current treatment, call us at 1-800-410-7778.

Section 5(h) Dental benefits for High Option only

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- There is no deductible for High Option Dental Benefits.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- High Option pays actual charges up to the amounts specified in the schedule of dental allowances for covered dental procedures, up to a maximum benefit of $800 per person and $1,600 per family per calendar year.
- For covered dental procedures not shown, the Plan will pay, subject to the limits provided, amounts consistent with procedures which are shown.
- Dental PPO – The Plan offers access to a network of dentists who have agreed to provide services at a discounted rate. If you use a PPO dentist, you only pay the difference between the network rate and the Plan benefit. To locate a PPO dentist in your area or for information about the Plan's benefits, call 1-800-410-7778 or visit the Plan's Web site www.mhbp.com.
- The Plan is unable to return dental X-rays. Remind your dentist not to submit X-rays.
- If in the construction of a denture or any prosthetic dental appliance, the patient and the dentist decide on personalized restoration or to employ special techniques as opposed to standard procedures, the benefit provided will be limited to the amount payable for the standard procedures.
- Charges for crowns, bridges, and dentures are usually incurred when they are ordered. The Plan pays benefits to cover such charges even if the enrollee later rejects the denture or appliance.

Note: We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. Inpatient hospitalizations must be precertified by the Plan. See Section 5(c) for inpatient hospital benefits.

The following is a partial list of dental plan benefit amounts.

High Option dental benefits

Service	We pay (scheduled a-llowance)	You pay
Diagnostic		
• Periodic oral examination (limit one per year)	$ 7.50	All charges above Plan benefit
• X-rays, intraoral, complete series including bitewings (limit one per year)	$ 22.00	All charges above Plan benefit
• X-rays, intraoral, periapical — first film	$ 3.25	All charges above Plan benefit
• X-rays, intraoral, periapical — each additional film	$ 2.25	

		All charges above Plan benefit
• X-rays, intraoral, occlusal film	$ 7.50	All charges above Plan benefit
• X-rays, bitewing, single film	$ 2.75	All charges above Plan benefit
• X-rays, posterior-anterior or lateral skull and facial bone survey	$ 13.00	All charges above Plan benefit
• X-rays, panoramic film	$ 22.00	All charges above Plan benefit
Preventive (dollar amount shown is limit per calendar year)		
• Prophylaxis, adult (age 13 and over)	$ 14.25	All charges above Plan benefit
• Prophylaxis, child (through age 12)	$ 12.00	All charges above Plan benefit
• Fluoride application, topical, adult	$ 7.50	All charges above Plan benefit
• Fluoride application, topical, child	$ 7.50	All charges above Plan benefit
• Sealant, per tooth	$ 7.50	All charges above Plan benefit
• Space maintainer, fixed, unilateral (limited to age 18 and under)	$ 34.00	All charges above Plan benefit
Restorative (includes liners, bases and local anesthesia)		
• One surface, permanent	$ 13.00	All charges above Plan benefit
• Two surfaces, permanent	$ 20.75	All charges above Plan benefit
• Three surfaces, permanent	$27.50	All charges above Plan benefit
• Reinforcement pins, each pin	$ 8.25	

		All charges above Plan benefit
Endodontics (includes local anesthesia		
• Pulp cap, direct	$ 16.50	All charges above Plan benefit
• Root canal therapy, one canal	$96.75	All charges above Plan benefit
• Root canal therapy, two canals	$ 136.25	All charges above Plan benefit
• Root canal therapy, three canals	$178.00	All charges above Plan benefit
• Apicoectomy	$ 55.00	All charges above Plan benefit
Periodontics (includes local anesthesia)		
• Provisional splinting	$ 81.25	All charges above Plan benefit
• Periodontal scaling and root planning (per quadrant)	$ 13.00	All charges above Plan benefit
• Periodontal maintenance procedures	$ 13.00	All charges above Plan benefit
Crown and Bridge (includes local anesthesia)		
• Inlay, metallic, one surface	$ 68.00	All charges above Plan benefit
• Crown, resin (laboratory)	$ 108.75	All charges above Plan benefit
• Crown, resin with high noble metal	$ 178.00	All charges above Plan benefit
• Crown, porcelain with ceramic substrate	$ 136.25	All charges above Plan benefit
• Crown, porcelain fused to high noble metal	$ 178.00	All charges above Plan benefit

• Crown, porcelain fused to noble metal	$ 178.00	All charges above Plan benefit
• Crown, full cast, high noble metal	$ 149.50	All charges above Plan benefit
• Core Buildup, including any pins	$ 27.50	All charges above Plan benefit
• Recement crown	$ 27.50	All charges above Plan benefit
• Cast post and core, in addition to crown	$ 68.00	All charges above Plan benefit
• Prefabricated post and core, in addition to crown	$ 34.00	All charges above Plan benefit
• Crown repair	$ 13.00	All charges above Plan benefit
Pontics (includes local anesthesia)		
• Cast high noble metal	$ 82.50	All charges above Plan benefit
• Porcelain fused to high noble metal	$ 136.25	All charges above Plan benefit
Dentures (Prosthetics)		
• Complete denture, maxillary (including necessary adjustments within 6 months)	$ 239.75	All charges above Plan benefit
• Complete denture, mandibular (including necessary adjustments within 6 months)	$ 239.75	All charges above Plan benefit
• Immediate denture, maxillary	$ 272.50	All charges above Plan benefit
• Immediate denture, mandibular	$ 272.50	All charges above Plan benefit
• Partial denture, maxillary, resin base	$ 217.75	All charges above Plan benefit
• Repair, complete denture, base	$ 20.75	

		All charges above Plan benefit
• Repair, complete denture, repair or replace teeth (each tooth)	$ 9.75	All charges above Plan benefit
• Repair, partial denture, repair or replace clasp	$ 40.50	All charges above Plan benefit
• Repair, partial denture, repair or replace teeth (each tooth)	$ 13.00	All charges above Plan benefit
• Add tooth, partial denture	$ 34.00	All charges above Plan benefit
• Add clasp, partial denture	$ 40.50	All charges above Plan benefit
• Rebase, complete denture, maxillary	$ 68.00	All charges above Plan benefit
Oral Surgery (includes local anesthesia)		
• Gingivectomy or gingivoplasty (per quadrant)	$ 102.50	All charges above Plan benefit
• Osseous surgery, including flap entry and closure (per quadrant)	$ 137.50	All charges above Plan benefit
• Extraction, erupted tooth or exposed root (elevation and/or forceps removal)	$ 15.00	All charges above Plan benefit
• Surgical extraction of erupted tooth	$ 23.00	All charges above Plan benefit
• Biopsy of oral hard tissue	$ 34.00	All charges above Plan benefit
• Alveoloplasty in conjunction with extraction (per quadrant)	$ 44.00	All charges above Plan benefit
• Removal of odontogenic cyst or tumor/lesion, up to 1.25 cm	$ 66.00	All charges above Plan benefit
• Incision and drainage of abscess, intraoral soft tissue	$ 13.00	All charges above Plan benefit

• Frenulectomy (frenectomy or frenotomy), separate procedure	$ 61.50	All charges above Plan benefit
Miscellaneous services		
• Palliative treatment of dental pain, minor procedure	$ 7.50	All charges above Plan benefit
• General anesthesia – first 30 minutes	$ 8.75	All charges above Plan benefit
• General anesthesia – each additional 15 minutes	$ 4.38	All charges above Plan benefit
• Consultation by other than attending dentist	$ 20.75	All charges above Plan benefit

Note: For services rendered due to accidental injury to sound natural teeth, see Section 5(d).

What is not covered:

- *Charges related to orthodontia*
- *Oral hygiene instruction*
- *Denture replacements (if benefits were provided by this Plan within the last five years)*
- *Temporary dental services*
- *Dental/oral surgical splinting*
- *Dental implants or related surgical services*
- *Orthotics, splints, stents and other occlusal appliances used to treat temporomandibular joint dysfunction and/or sleep apnea*
- *Conservative treatment of temporomandibular joint dysfunction (TMJ)*

Consumer Option Benefits

This Plan offers a High-Deductible Health Plan (HDHP) called Consumer Option. The Consumer Option benefit package is described in this section. Make sure that you review the benefits that are available under the benefit product in which you are enrolled.

Consumer Option Section 5, which describes the Consumer Option benefits, 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, claim filing advice, or more information about your Consumer Option benefits, contact us at 1-800-694-9901 or visit our Web site at www.mhbp.com.

See pages 9 - 13 for how our benefits change this year and page 146 for a benefits summary.

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Section 5 Consumer Option Overview

Our Consumer Option provides comprehensive coverage for high-cost medical events and a tax-advantaged way to help you build savings for future medical expenses. The Plan gives you greater control over how you use your health care benefits.

When you enroll in the MHBP Consumer Option, we establish either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA) for you. We automatically pass through a portion of the total health plan premium to your HSA or HRA based upon your eligibility.

With this plan, PPO Preventive care is covered in full for the listed services. As you receive other non-preventive covered medical care, you must meet the Plan's deductible before we pay Traditional medical coverage benefits. You can choose to use funds available in your HSA to make payments toward the deductible or you can pay toward the deductible entirely out-of-pocket, allowing your savings to continue to grow.

The MHBP Consumer Option includes five key components: PPO preventive care; traditional medical coverage that is subject to the deductible; savings; catastrophic protection for out-of-pocket expenses; and health education resources and account management tools.

care that is subject to the deductible; savings; catastrophic protection for out-of-pocket expenses; and health education resources and account management tools.

- **PPO Preventive care** — Consumer Option covers preventive care services such as periodic health evaluations (e. g., annual physicals), screening services (e.g., mammograms), routine well-child care, child and adult immunizations, and disease management programs. These services are covered at 100% if you use a PPO provider and are fully described in Section 5 *PPO Preventive care. You do not have to meet the deductible to receive these benefits.* Non-PPO preventive care is not covered.

- **Traditional medical care** — After you have paid the Plan's deductible, we pay benefits under Traditional medical coverage described in Section 5. You pay a copayment for PPO services and 40% coinsurance for non-PPO services.

  Covered services include:

  - Medical services and supplies provided by physicians and other health care professionals
  - Surgical and anesthesia services provided by physicians and other health care professionals
  - Hospital services, other facility or ambulance services
  - Emergency services/accidents
  - Mental health and substance abuse benefits
  - Prescription drug benefits

- **Savings** — Health Savings Accounts or Health Reimbursement Arrangements provide a means to help you pay out-of-pocket expenses (see page 74 for more details).

Health Savings Accounts (HSA)

By law, health savings accounts are available to members who are not enrolled in Medicare, cannot be claimed as a dependent on someone else's tax return, are not covered under their own, or their spouse's FSA, have not received VA benefits within the last three months, or do not have another health plan other than another high-deductible health plan. In 2007, for each month you are eligible for an HSA premium pass through, we will contribute to your HSA $83.33 per month for a Self Only enrollment or $166.66 per month for a Self and Family enrollment. In addition to our monthly contribution, you have the option to make additional tax-free contributions to your HSA, so long as total contributions do not exceed the limit established by law, which is $1,000 for a Self Only enrollment or $2,000 for a Self and Family enrollment. See maximum contribution information under *Contributions/credits*, Section 5 Savings. You can use funds in your HSA to help pay your Plan deductible. You own your HSA, so the funds can go with you if you happen to change plans or employment.

Federal tax tip: There are tax advantages to fully funding your HSA as quickly as possible. Your HSA contribution payments are fully deductible on your Federal tax return. By fully funding your HSA early in the year, you have the flexibility of paying medical expenses from tax-free HSA dollars or after-tax out-of-pocket dollars. If you don't deplete your HSA and you allow the contributions and the tax-free interest to accumulate, your HSA grows more quickly for future expenses.

HSA features include:

- Your HSA is administered by JPMorgan Chase Bank
- Your contributions to the HSA are tax deductible
- Your HSA earns tax-free interest
- You can make tax-free withdrawals for qualified medical expenses for you, your spouse and dependents (see IRS Publication 502 for a complete list of eligible expenses)
- Your unused HSA funds and interest accumulate from year to year
- It's portable – the HSA is owned by you and is yours to keep, even when you leave Federal employment or retire
- When you need it, funds up to the actual HSA balance are available

Important consideration if you want to participate in a Health Care Flexible Spending Account: If you are enrolled in the MHBP Consumer Option with a Health Savings Account (HSA) and start or become covered by a health care flexible spending account (such as FSAFEDS offers – see Section 12), the MHBP Consumer Option cannot continue to contribute to your HSA. Instead, when you inform us of your coverage in an FSA, we will establish an HRA for you.

Health Reimbursement Arrangements (HRA)

If you aren't eligible for an HSA, for example you are enrolled in Medicare or have another health plan, we will establish and administer an HRA instead. You must notify us that you are not eligible for an HSA. In 2007, we will give you an HRA credit of $1,000 per year for a Self Only enrollment and $2,000 for a Self and Family enrollment. You can use funds in your HRA to help pay your health plan deductible and/or for certain expenses that don't count toward the deductible.

HRA Features include:

- Your HRA is administered by the Mail Handlers Benefit Plan
- Your entire HRA credit (prorated from your effective date to the end of the plan year) is available from your effective date of enrollment
- Tax-free credit can be used to pay for qualified medical expenses for you and any individuals covered by this Plan
- Unused credits carry over from year to year

- HRA credit does not earn interest
- HRA credit is forfeited if you leave Federal employment or switch health insurance plans
- An HRA does not affect your ability to participate in an FSAFEDS Health Care Flexible Spending Account (HCFSA). However, you must meet FSAFEDS eligibility requirements. See *Who is eligible to enroll?* in Section 12 under The Federal Flexible Spending Account Program – *FSAFEDS*.

- **Catastrophic protection for out-of-pocket expenses**

When you use network providers, your maximum for out-of-pocket expenses (deductibles, coinsurance and copayments) for covered services is limited to $5,000 for a Self Only enrollment or $10,000 for a Self and Family enrollment. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses once you reach your out-of-pocket maximum (such as expenses in excess of the Plan's allowance or benefit maximum). Refer to Section 4 *Your catastrophic protection out-of-pocket maximum*, and Consumer Option Section 5 *Traditional medical care* for more details.

- **Health education resources and account management tools**

Consumer Option Section 5(i) describes the health education resources and account management tools available to help you manage your health care and your health care dollars.

Section 5 Savings – HSAs and HRAs

Feature Comparison	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)
Administrator	We will establish an HSA for you with JPMorgan Chase Bank, this Plan's fiduciary (an administrator, trustee or custodian as defined by Federal tax code and approved by IRS). JPMorgan Chase Bank 270 Park Avenue New York, NY 10017-2070 212-270-6000	MHBP is the administrator for your HRA: Mail Handlers Benefit Plan P.O. Box 8402 London, KY 40742 1-800-694-9901
Fees	Set-up fee is paid by the MHBP.	None.
Eligibility	You must: • Enroll in the MHBP Consumer Option • Have no other health insurance coverage (does not apply to specific injury, accident, disability, dental, vision or long-term care coverage) • Not be enrolled in Medicare Part A and/or Part B • Not be claimed as a dependent on someone else's Federal tax return • Not have received VA benefits in the last three months • Not be covered by your own, or someone else's Health Care Flexible Spending Account (HCFSA) • Complete and return all banking paperwork Eligibility for contributions is determined on the first day of the month following your effective date of enrollment and will be prorated for length of enrollment.	You must enroll in the MHBP Consumer Option. Eligibility is determined on the first day of the month following your effective date of enrollment and will be prorated for length of enrollment.
Funding	If you are eligible for HSA contributions, a portion of your monthly health plan premium is deposited to your HSA each month. Premium pass through contributions are based on the effective date of your enrollment in this Plan.	Eligibility for the annual credit will be determined on the first day of the month and will be prorated for length of enrollment. The entire amount of your HRA will be available to you upon your enrollment.
• **Self Only enrollment**	For 2007, a monthly premium pass through of $83.33 will be made by this Plan directly into your HSA each month.	For 2007, your HRA annual credit is $1,000 (prorated for length of enrollment).
• **Self and Family enrollment**	For 2007, a monthly premium pass through of $166.66 will be made by this Plan directly into your HSA each month.	For 2007, your HRA annual credit is $2,000 (prorated for length of enrollment).

Contributions/credits	• The maximum that can be contributed to your HSA is an annual combination of the Plan's premium pass through and enrollee contribution funds, which when combined, do not exceed the amount of the deductible. This amount is reduced by 1/12 for any month you were ineligible to contribute to an HSA. • For each month you are eligible for HSA contributions, if you choose to contribute to your HSA: The maximum allowable contribution is a combination of employee and employer funds, up to the amount of the deductible of $2,000 for Self Only or $4,000 for Self and Family. To determine the maximum allowable contribution, take the amount of your deductible divided by 12, times the number of months enrolled in this Plan. Subtract the amount the Plan will contribute to your account for the year from the maximum allowable contribution to determine the amount you may contribute. • You may roll over funds you have in other HSAs to this Plan's HSA (rollover funds do not affect your annual maximum contribution under this Plan). • HSAs can earn tax-free interest (does not affect your annual maximum contribution). • Catch-up contributions are discussed on page 78.	• The full HRA credit will be available, subject to proration, on the effective date of enrollment. The HRA does not earn interest.
• **Self Only enrollment**	You may make an annual maximum contribution of up to $1,000.	You cannot contribute to the HRA.
• **Self and Family enrollment**	You may make an annual maximum contribution of up to $2,000.	You cannot contribute to the HRA.
Access funds	You can access your HSA by the following methods: • Debit card • Manual HSA distribution form	For qualified medical expenses under this Plan, you or your provider will be automatically reimbursed when claims are submitted to the MHBP Consumer Option. For expenses not covered by this Plan, such as orthodontia, you can request a reimbursement form by phone or obtain one on-line at www.mhbp.com.

Distributions/withdrawals • **Medical expenses**	You can pay the out-of-pocket medical expenses for yourself, your spouse or your dependents (even if they are not covered by this Plan) from the funds available in your HSA. See IRS Publication 502 for a complete list of eligible expenses. (http://www.irs.gov/pub/irs-pdf/p502.pdf).	The available credit in your HRA will be used to pay the out-of-pocket expenses for qualified medical expenses for individuals covered under this Plan. Non-reimbursed qualified medical expenses are allowable if they occur after the effective date of your enrollment in this Plan. See Availability of funds below for information on when funds are available in the HRA. See IRS Publication 502 for a list of eligible expenses. (http://www.irs.gov/pub/irs-pdf/p502.pdf). Over-the-counter drugs and Medicare premiums are also reimbursable. Most other types of medical insurance premiums are not reimbursable.
• **Non-medical expenses**	If you are under age 65, withdrawal of funds for non-medical expenses will create a 10% income tax penalty in addition to any other income taxes you may owe on the withdrawn funds. When you turn age 65, distributions can be used for any reason without being subject to the 10% penalty, however they will be subject to ordinary income tax.	Distributions will not be made for anything other than non-reimbursed qualified medical expenses, except that Medicare premiums are reimbursable.
Availability of funds	Funds are not available for withdrawal until all the following steps are completed: • Your enrollment in this Plan is effective (effective date is determined by your agency in accord with the event permitting the enrollment change). • MHBP receives record of your enrollment. • JPMorgan Chase Bank sends you HSA paperwork for you to complete, and receives the completed paperwork back from you. • MHBP initially establishes your HSA account with JPMorgan Chase Bank by providing information it must furnish and by contributing the minimum amount required to establish an HSA. After JPMorgan Chase Bank receives the completed paperwork from you and opens your account, you can withdraw funds for expenses incurred on or after the date the HSA was initially established.	The entire amount of your HRA will be available to you upon your enrollment in this Plan.
Account owner	FEHB enrollee	MHBP

Portability	You own your HSA and can take it with you when you leave Federal employment, change health plans or retire. If you do not enroll in another HDHP, you can no longer contribute to your HSA.	If you retire and remain in the MHBP Consumer Option, you may continue to use and accumulate credits in your HRA. If you terminate Federal employment or change health plans, only eligible expenses incurred while covered under the MHBP Consumer Option will be eligible for reimbursement subject to timely filing requirements. Unused funds are forfeited.
Annual rollover	Yes, accumulates without a maximum cap.	Yes, accumulates without a maximum cap.

If you have an HSA

- **Contributions**

  All contributions are aggregated and cannot exceed the annual maximum contribution. You may contribute your own money to your account through payroll deductions (if available), or you may make lump sum contributions at any time, in any amount not to exceed the annual maximum limit. If you contribute, you can claim the amount contributed for the year as a tax deduction when you file your income taxes. You receive tax advantages in any case. You have until April 15 of the following year to make HSA contributions for the current year.

  IRS contribution rules reduce the total annual maximum contribution if you are not eligible for this Plan during the whole month. For instance, if your enrollment in this Plan was effective after January 1, 2007, you would need to deduct 1/12 of the annual maximum contribution. Contact us at 1-800-694-9901 for more details.

- **Catch-up contributions**

  If you are age 55 or older, the IRS permits you to make additional "catch-up" contributions to your HSA. In 2007, you may contribute up to $800 in "catch-up" contributions. Catch-up contributions in later years increase up to a maximum of $1,000 in 2009 and beyond. Contributions must stop once an individual is enrolled in Medicare. Additional details are available on the U. S. Department of the Treasury Web site at www.ustreas.gov/offices/public-affairs/hsa/.

- **If you die**

  If you do not have a named beneficiary, if you are married, it becomes your spouse's HSA; otherwise, it becomes part of your taxable estate.

- **Qualified expenses**

  You can pay for "qualified medical expenses," as defined by IRS Code 213(d). These expenses include, but are not limited to, medical plan deductibles, diagnostic services covered by your plan, long-term care premiums, health insurance premiums if you are receiving Federal unemployment compensation, over-the-counter drugs, LASIK surgery, and some nursing services.

  When you enroll in Medicare, you can use the account to pay Medicare premiums or to purchase any health insurance other than a Medigap policy. You may not, however, continue to make contributions to your HSA once you have enrolled in Medicare.

  For a detailed list of IRS-allowable expenses, request a copy of IRS Publication 502 by calling 1-800-829-3676, or visit the IRS Web site at www.irs.gov and click on "Forms and Publications." Note: Although over-the-counter drugs are not listed in the publication, they are reimbursable from your HSA. Also, insurance premiums are reimbursable under limited circumstances.

- **Non-qualified expenses**

  You may withdraw money from your HSA for items other than qualified health expenses, but it will be subject to income tax and if you are under 65 years old, an additional 10% penalty tax on the amount withdrawn.

- **Tracking your HSA balance**

  You will receive a monthly statement that shows contributions and withdrawals, and interest earned on your account. In addition, you will receive an Explanation of Payment statement when you withdraw money from your HSA.

- **Minimum reimbursements from your HSA**

  You can request reimbursement in any amount.

If you have an HRA

- **Why an HRA is established**

If you don't qualify for an HSA when you enroll in this Plan, or later become ineligible for an HSA, we will establish an HRA for you. If you are enrolled in Medicare, you are ineligible for an HSA and we will establish an HRA for you. You must tell us if you become ineligible to contribute to an HSA.

- **How an HRA differs**

Please review the chart beginning on page 74 which details the differences between an HRA and an HSA. The major differences are:

- You cannot make contributions to an HRA
- Funds are forfeited if you leave this Plan
- An HRA does not earn interest, and
- HRAs can only pay for qualified medical expenses, such as deductibles, copayments, and coinsurance expenses, for individuals covered by this Plan.

Section 5 Preventive care

Important things you should keep in mind about these benefits:

- Under the Consumer Option, we pay 100% for the preventive care services listed in this Section as long as you use a PPO provider. Non-PPO preventive care is not covered. For all other covered expenses, please see pages 82 - 114 – Traditional medical coverage.
- The Consumer Option calendar year deductible does not apply to PPO preventive care 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.

Benefits Description	You pay
Preventive care, adult	**Consumer Option**
Routine physical examination – one per calendar year for members age 18 and older, limited to: • Patient history and risk assessment • Basic metabolic panel • General health panel Note: Please contact us to obtain information on the specific tests covered under this benefit.	Nothing
Routine screenings, limited to: • Mammogram for women age 35 and older: - From age 35 to 39 – one during this five year period - From age 40 to 64 – one every calendar year - At age 65 and older – one every two consecutive calendar years • Pap smear – one per calendar year for women age 18 and older Note: The office visit is covered if Pap test is received on the same day. • Prostate Specific Antigen (PSA) test – one per calendar year for men age 40 and older • Colorectal cancer screenings: - Fecal occult blood (stool) test - one per calendar year for members age 40 and older - Screening sigmoidoscopy – one every two consecutive calendar years for members age 50 and older - Colonoscopy – one every 10 years for members age 50 and older Note: Expenses for related anesthesia and outpatient facility services are covered under this benefit. • Blood Cholesterol – one per calendar year for all members • Urinalysis – one per calendar year for all members • Chlamydial infection screening • Osteoporosis screening (bone density study) one every two consecutive calendar years for members age 60 and older • Abdominal aortic aneurysm screening – one per lifetime for men age 65 to 75	Nothing

Preventive care, adult - continued on next page

Benefits Description	You pay
Preventive care, adult (cont.)	**Consumer Option**
• Smoking cessation treatment – up to $100 for one smoking cessation program per member per lifetime. Note: All benefits are paid directly to you. Smoking deterrents are covered under the Prescription drug benefit. See Section 5(f). • Routine immunizations endorsed by the Centers for Disease Control and prevention, provided during an office visit	Nothing
Not covered: *Routine physical checkups and related tests except those listed above*	*All charges*
Preventive care, children	**Consumer Option**
Routine childhood immunizations recommended by the American Academy of Pediatrics for members under age 22	Nothing
Well-child office visits to a doctor for covered dependents up to age 18. Note: This benefit covers the office visit only, not any related services.	Nothing
Routine screenings, limited to: • Blood cholesterol – one per calendar year for all members • Urinalysis – one per calendar year for all members	Nothing
Retinal screening exam for low birth weight premature infants as recommended by the American Academy of Pediatrics	Nothing
Not covered: *Routine testing not specifically listed as covered*	*All charges*

Traditional medical coverage subject to the deductible

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- PPO preventive care is covered at 100% (see page 80) and is not subject to the calendar year deductible. Non-PPO preventive care is not covered.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits under Traditional medical coverage. You must pay your deductible before Traditional medical coverage begins.
- Under Traditional medical coverage, you are responsible for your copayments, coinsurance and amounts in excess of the Plan's allowance for covered medical expenses.
- You are protected by an annual catastrophic maximum on out-of-pocket expenses for covered services. After your copayments, coinsurance and deductible total $5,000 per person or $10,000 per family in any calendar year for services from PPO providers ($7,500 per person or $15,000 per family for non-PPO providers), you do not have to pay any more for covered services. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses once you reach your out-of-pocket maximum (such as expenses in excess of the Plan's benefit maximum, or, if you use non-PPO providers, amounts in excess of the Plan's allowance).
- The Consumer Option provides coverage for both PPO and non-PPO providers. The non-PPO benefits are the regular benefits under the Traditional medical coverage. PPO benefits apply only when you use a PPO provider. When a PPO provider is not available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benfits Description	You pay After the calendar year deductible…
Deductible before Traditional medical coverage begins	**Consumer Option**
The deductible applies to all benefits under Traditional medical coverage. When you receive covered services from PPO providers, you are responsible for paying the allowable charges until you meet the deductible.	100% of allowable charges until you meet the deductible of $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment.
After you meet the deductible, we pay the allowable charge (less your copayment or coinsurance) until you meet the annual catastrophic out-of-pocket maximum.	PPO: After you meet the deductible, you pay the indicated copayments or coinsurance for covered services. You may choose to pay the copayments or coinsurance from your HSA, or you can pay for them out-of-pocket. If you have an HRA, we will withdraw the amount from your HRA if funds are available.

Deductible before Traditional medical coverage begins - continued on next page

Benfits Description	You pay After the calendar year deductible…
Deductible before Traditional medical coverage begins (cont.)	**Consumer Option**
	Non-PPO: After you meet the deductible, you pay the indicated coinsurance based on our Plan's allowance and any difference between our allowance and the billed amount. You may choose to pay the copayments or coinsurance from your HSA, or you can pay for them out-of-pocket. If you have an HRA, we will withdraw the amount from your HRA if funds are available.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Under your Traditional medical coverage for covered medical expenses, you are responsible for your copayments for PPO services and for coinsurance and amounts in excess of the Plan's allowance for non-PPO services.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When a PPO provider is not available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefits Description	You pay After the calendar year deductible…
Diagnostic and treatment services	**Consumer Option**
Professional services of physicians • In physician's office (this includes evaluation and management services related to chemotherapy, hemodialysis and radiation therapy) • At home • In an urgent care center • Office medical consultations • Second surgical opinions provided in a physician's office	PPO: $15 copayment per visit, including testing performed and billed in conjunction with the visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Professional services of physicians during a hospital stay	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Lab, X-ray and other diagnostic tests	**Consumer Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine Mammograms • CAT Scans/MRI • Ultrasound • Electrocardiogram and EEG	PPO: $15 copayment per visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount Note: If your PPO provider uses a non-PPO lab or radiologist, we will pay non-PPO benefits for any lab and X-ray charges.

Lab, X-ray and other diagnostic tests - continued on next page

Benefits Description	You pay After the calendar year deductible…
Lab, X-ray and other diagnostic tests (cont.)	**Consumer Option**
Lab Savings Program You can use this voluntary program for covered lab tests. You show your Mail Handlers Benefit Plan identification card and ask your doctor to send your lab order to Quest Diagnostics. As long as Quest Diagnostics does the testing and bills us directly, you will not have to file any claims. To find a location near you, call 1-800-377-7220, or visit our Web site at www.mhbp.com.	Nothing Note: This benefit applies to expenses for lab tests only. Related expenses for services provided by a physician are subject to applicable copayments and coinsurance.
Not covered: • *Handling and administrative charges* • *Routine lab services except as covered under Preventive care* • *Professional fees for automated tests*	*All charges*
Maternity care	**Consumer Option**
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Anesthesia • Postnatal care Note: Here are some things to keep in mind: • You do not need to precertify your admission for a normal delivery; see *How to get approval for...* in Section 3 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital/birthing center up to 48 hours after a regular delivery and 96 hours after a cesarean delivery (you do not need to precertify the normal length of stay). We will cover an extended stay for you or your baby if medically necessary, but you, your representative, your doctor, or your hospital must precertify the extended stay. See *How to get approval for...* in Section 3 for other circumstances. • 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 if we cover the infant under a Self and Family enrollment. • We pay hospitalization and surgeon services (delivery and newborn circumcision) the same as for illness and injury. See *Inpatient hospital*, Section 5(c), and *Surgical procedures*, Section 5(b). • Newborn charges incurred as a result of illness, are considered expenses of the child, not the mother, and are subject to a separate precertification and separate coinsurance and/or copayments. • Maternity benefits will be paid at the termination of pregnancy.	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Standby doctors* • *Home uterine monitoring devices* • *Services provided to the newborn if the infant is not covered under a self and family enrollment*	*All charges*

Benefits Description	You pay After the calendar year deductible…
Family planning	**Consumer Option**
Voluntary family planning services, limited to: • Voluntary sterilization (See *Surgical procedures* Section 5(b)) • Surgically implanted contraceptives (See *Surgical procedures*, Section 5(b)) • Intrauterine devices (IUDs) • Injectable contraceptive drugs (such as Depo-Provera) Note: We cover the related office visit under *Diagnostic and treatment services,* Section 5(a). Note: We cover oral contraceptive drugs in Section 5(f).	PPO: $15 copayment per office visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Reversal of voluntary surgical sterilization* • *Preimplantation genetic diagnosis (PGD)* • *Genetic counseling*	*All charges*
Infertility services	**Consumer Option**
Diagnosis and treatment of infertility, except as shown in *Not covered.* Note: Certain prescription drugs for the treatment of infertility are covered under Prescription drug benefits. Call the Plan for a list of drugs that are covered for this service, or go to www.mhbp.com for a link to the list.	PPO: $15 copayment per office visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
• *Not covered:* • *Infertility services after voluntary sterilization* • *Assisted reproductive technology (ART) procedures, such as:* - *artificial insemination* - *in vitro fertilization* - *embryo transfer and gamete intra-fallopian transfer (GIFT)* - *intravaginal insemination (IVI)* - *intracervical insemination (ICI)* - *intrauterine insemination (IUI)* • *Services and supplies related to ART procedures* • *Cost of donor sperm or egg* • *Sperm bank storage fees*	*All charges*
Allergy care	**Consumer Option**
Testing and treatment, including materials	PPO: $15 copayment per visit, including testing performed and billed in conjunction with the visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Allergy serum	PPO: $15 copayment

Allergy care - continued on next page

Benefits Description	You pay After the calendar year deductible…
Allergy care (cont.)	**Consumer Option**
	Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Allergy injections (not including allergy serum)	PPO: $15 copayment per visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: *Any services or supplies considered by the National Institute of Health and the National Institute of Allergy and Infectious Disease to be not effective to diagnose allergies and/or not effective in preventing an allergy reaction*	*All charges*
Treatment therapies	**Consumer Option**
• Chemotherapy and radiation therapy for treatment of cancer Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under *Organ/tissue transplants*, Section 5(b). • Hyperbaric oxygen therapy • Treatment room • Observation room Note: These therapies (excluding the related office visits) are covered under this benefit when billed by the outpatient department of a hospital, clinic or a physician's office. Pharmacy charges for chemotherapy drugs (including prescription drugs to treat the side effects of chemotherapy) are covered under *Prescription drug benefits*, Section 5(f).	PPO: $15 copayment per visit for services provided in a physician's office or clinic; $25 copayment per outpatient hospital visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
• Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/infusion therapy • Respiratory therapy • Inhalation therapy • Growth hormone therapy Note: Call us at 1-800-694-9901 for details about coverage and information about IV/infusion therapy, respiratory therapy and inhalation therapy PPO providers. Note: These therapies (excluding the related office visits) are covered under this benefit when performed on an outpatient basis. Pharmacy charges for related drugs and medicines, including growth hormones, are covered under *Prescription drug benefits*, Section 5(f).	PPO: $15 copayment per office, clinic or home visit; $25 copayment per outpatient hospital visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Rabies shots and related services	PPO: $15 copayment per office visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered:	*All charges*

Treatment therapies - continued on next page

Benefits Description	You pay After the calendar year deductible…
Treatment therapies (cont.)	**Consumer Option**
• *Chelation therapy and related services, except if the covered services and supplies are provided during a precertified inpatient admission* • *Chemotherapy supported by a bone marrow transplant or with stem cell support for any diagnosis not listed as covered under Section 5(b)* • *Topical hyperbaric oxygen therapy*	*All charges*
Rehabilitative therapies	**Consumer Option**
Outpatient physical therapy, speech therapy, and occupational therapy Note: The annual $2,000 combined rehabilitative, chiropractic and alternative therapies maximum includes all covered services and supplies billed for these therapies. Note: For the purposes of this benefit, services and supplies provided by a doctor of osteopathy (D.O.) are included in the $2,000 benefit maximum. Note: Medically necessary outpatient physical or occupational therapy provided in a skilled nursing facility (SNF) is covered under this benefit if you are not confined in the SNF.	PPO: $15 copayment per visit and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum
Not covered: • *Charges billed after the Plan has paid the annual $2,000 rehabilitative, chiropractic and alternative treatment therapies maximum* • *Exercise programs* • *Outpatient pulmonary rehabilitation* • *Outpatient cardiac rehabilitation programs* • *Massage therapy*	*All charges*
Hearing services (testing, treatment, and supplies)	**Consumer Option**
One hearing aid per ear and related services are covered only when the hearing loss was caused by accidental injury. The hearing aid must be purchased within 120 days of the accident and the patient must be covered by the Plan at the time of purchase.	PPO: $15 copayment per visit and all charges over $200 for one hearing aid per ear Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $200 for one hearing aid per ear
Testing (non-routine)	PPO: $15 copayment per visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: *Routine hearing tests, hearing aids, and related services when the hearing loss is not directly related to an accidental injury*	*All charges*

Benefits Description	You pay After the calendar year deductible…
Vision services (testing, treatment, and supplies)	**Consumer Option**
One pair of eyeglasses or contact lenses to correct an impairment directly caused by an accidental ocular injury or intraocular surgery (such as for cataracts). The eyeglasses or contact lenses must be purchased within one year of the injury or surgery and the patient must be covered by the Plan at the time of purchase.	PPO: All charges over $50 for one set of eyeglasses or $100 for contact lenses (including examination) Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $50 for eyeglasses and $100 for contact lenses (including examination)
Not covered: • *Routine eye exams and related office visits* • *Eyeglasses, contact lenses and examinations not directly related to an ocular injury or intraocular surgery* • *Eye exercises* • *Refractions* • *Radial keratotomy including laser keratotomy and other refractive surgery*	*All charges*
Foot care	**Consumer Option**
We pay the professional services for routine foot care for established diabetics. We also pay for medically necessary surgeries under the surgery benefit (See Section 5(b)).	PPO: $15 copayment per office visit Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not Covered: *Cutting, trimming and removal of corns, calluses or the free edge of toenails, and similar routine treatment of conditions of the foot except for the established diagnosis of diabetes*	*All charges*
Orthopedic and prosthetic devices	**Consumer Option**
Orthopedic and prosthetic devices (see Definitions – Section 10) when recommended by an MD or DO, including: • Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy • Internal prosthetic devices (including cochlear implants) if billed by other than a hospital. Insertion of an implanted device is covered under the Surgery benefit; see Section 5(b). Note: Call us at 1-800-694-9901 for details about coverage and information about orthopedic and prosthetic PPO providers. Note: We will only cover the cost of a standard item. Coverage for specialty items such as bionics is limited to the cost of the standard item.	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not Covered: • *Orthopedic and corrective shoes unless attached to a brace* • *Arch supports, heel pads and heel cups*	*All charges*

Orthopedic and prosthetic devices - continued on next page

Benefits Description	You pay After the calendar year deductible…
Orthopedic and prosthetic devices (cont.)	**Consumer Option**
• *Foot orthotics and related office visits* • *Lumbosacral supports, corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Prosthetic replacements provided less than 3 years after the last one we covered unless a replacement is needed for medical reasons* • *Penile prosthetics* • *Customization or personalization beyond what is necessary for proper fitting and adjustment of the items*	*All charges*
Durable medical equipment (DME)	**Consumer Option**
Durable medical equipment (DME) is equipment and supplies that: 1. Are prescribed by your attending physician (i.e., the physician who is treating your illness or injury); 2. Are medically necessary; 3. Are primarily and customarily used only for a medical purpose; 4. Are generally useful only to a person with an illness or injury; 5. Are designed for prolonged use; and 6. Serve a specific therapeutic purpose in the treatment of an illness or injury. We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment, such as: • Oxygen and oxygen equipment • Dialysis equipment • Wheelchairs • Hospital beds • Ostomy supplies (including supplies purchased at a pharmacy) For items that are available for purchase we will limit our benefit for the rental of durable medical equipment to an amount no greater than what we would have paid if the equipment had been purchased. For coordination of benefits purposes, when we are the secondary payer, we will limit our allowance for rental charges to the amount we would have paid for the purchase of the equipment, except when the primary payer is Medicare Part B and Medicare elects to continue renting the item. Note: Call us at 1-800-694-9901 for details about coverage and information about durable medical equipment PPO providers. Any equipment billed by rehabilitative therapists or alternative medicine providers is covered under that benefit and subject to the combined annual maximum. Note: For those HRA members who have Medicare Part B as their primary payer, diabetic supplies will be covered under this benefit. Note: See *Treatment therapies* for coverage of hyperbaric oxygen therapy. Note: We will only cover the cost of standard equipment. Coverage for specialty items such as all terrain wheelchairs is limited to the cost of the standard equipment.	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount

Durable medical equipment (DME) - continued on next page

Benefits Description	You pay After the calendar year deductible…
Durable medical equipment (DME) (cont.)	**Consumer Option**
Not covered: • *Equipment replacements provided less than 3 years after the last one we covered* • *Charges for service contracts for purchased or rented equipment* • *Safety, hygiene, convenience and exercise equipment* • *Household or vehicle modifications including seat, chair or van lifts; computer switchboard* • *Communication equipment including computer "story boards," "light talkers," and enhanced vision systems* • *Air conditioners, air purifiers, humidifiers, ultraviolet lighting (except for the treatment of psoriasis)* • *Wigs or hair pieces* • *Motorized scooters, lifts, ramps, prone standers and other items that do not meet the DME definition* • *Dental appliances used to treat sleep apnea and/or temporomandibular joint dysfunction* • *Charges for educational/instructional advice on how to use the durable medical equipment* • *All rental charges above the purchase price or charges in excess of the secondary payer amount when we are the secondary payer except as noted under covered Durable medical equipment* • *Customization or personalization of equipment* • *Blood pressure monitors* • *Enuresis alarms*	*All charges*
Home health services (nursing services)	**Consumer Option**
A registered nurse (R.N.) or licensed practical nurse (L.P.N.) is covered for outpatient services when: • Prescribed by your attending physician (i.e., the physician who is treating your illness or injury) for outpatient services; • The physician indicates the length of time the services are needed; and • The physician identifies the specific professional skills required by the patient and the medical necessity for skilled services. Note: Services of a Christian Science Nurse are covered under this benefit.	PPO: $15 copayment per visit and all charges after the Plan has paid the $700 annual maximum Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $700 annual maximum
Not covered: • *Inpatient private duty nursing* • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication* • *All charges after the Plan has paid $700 for covered nursing services*	*All charges*

Benefits Description	You pay After the calendar year deductible…
Chiropractic	**Consumer Option**
Chiropractic care • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application Note: The annual $2,000 combined rehabilitative, chiropractic and alternative treatment therapies maximum includes all covered services and supplies billed for these therapies.	PPO: $15 copayment per visit and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum
Alternative treatments	**Consumer Option**
Acupuncture Note: The annual $2,000 combined rehabilitative, chiropractic and alternative treatment therapies maximum includes all covered services and supplies billed for these therapies.	PPO: $15 copayment per visit and all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the Plan has paid the $2,000 combined rehabilitative, chiropractic and alternative treatment therapy maximum
Not covered: • *Naturopathic and homeopathic services* • *Chelation therapy and related services, except if the covered services and supplies are provided during a precertified inpatient hospitalization* • *Thermography, biofeedback and related visits* • *Massage therapy* • *Charges after the$2,000 combined rehabilitative, chiropractic therapies and alternative treatments annual maximum has been paid by the Plan* *Note: Services of certain alternative treatment providers may be covered in medically underserved areas – see Covered providers, Section 3.*	*All charges*
Educational classes and programs	**Consumer Option**
Smoking Cessation – Up to $100 for one smoking cessation program per member per lifetime Note: All benefits are paid directly to you. Smoking deterrents are covered under the *Prescription drug benefit*. See Section 5(f).	All charges over $100
Not covered: • *Self help or self management programs such as diabetic self management*	*All charges*

Educational classes and programs - continued on next page

Benefits Description	You pay After the calendar year deductible…
Educational classes and programs (cont.)	**Consumer Option**
• *Charges for educational/instructional advice on how to use durable medical equipment* • *Programs for nocturnal enuresis*	*All charges*

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Under your Traditional medical coverage for covered medical expenses, you are responsible for your copayments for PPO services and for coinsurance and amounts in excess of the Plan's allowance for non-PPO services.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When a PPO provider is not available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. 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.).
- PLEASE REMEMBER THAT ANY SURGICAL SERVICES THAT REQUIRE AN INPATIENT ADMISSION MUST BE PRECERTIFIED. Please refer to the precertification information shown in Section 3.

Benefits Description	You pay After the calendar year deductible…
Surgical procedures	**Consumer Option**
A comprehensive range of services, such as: • Operative procedures (performed by the primary surgeon) • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Endoscopy procedures (diagnostic and surgical) • Biopsy procedures • Electroconvulsive therapy • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Insertion of internal prosthetic devices (See Section 5(a) *Orthopedic and prosthetic devices* for device coverage information) • Voluntary sterilization • Surgically implanted contraceptives and intrauterine devices (IUDs) • Treatment of burns • Correction of amblyopia & strabismus	PPO: Nothing for physician services performed inpatient or outpatient hospital/ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount

Surgical procedures - continued on next page

Benefits Description	You pay After the calendar year deductible…
Surgical procedures (cont.)	**Consumer Option**
Surgical treatment of morbid obesity – a diagnosed condition in which the body mass index is 40 or greater, or 35 or greater with co-morbidities such as diabetes, coronary artery disease, hypertension, hyperlipidemia, obstructive sleep apnea, pulmonary hypertension, weight-related degenerative joint disease, or lower extremity venous or lymphatic obstruction – when: • Morbid obesity has persisted for at least 3 years • There is no treatable metabolic cause for the obesity • Member has participated in a 3-month physician-supervised weight loss program that included dietary therapy, physical activity and behavior therapy within the past 6 months and has failed to lose weight • A psychological evaluation has been completed and member has been recommended for bariatric surgery • Member is age 18 or older Call us at 1-800-694-9901 for additional information about surgical treatment of morbid obesity. Note: Coverage is limited to one surgical treatment for morbid obesity per member per lifetime. Note: Preauthorization for surgical treatment of morbid obesity is required. Call us at 1-800-410-7778.	PPO: Nothing for physician services performed inpatient or outpatient hospital/ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
When multiple or bilateral surgical procedures performed during the same operative session add time or complexity to patient care, our benefits are: • For the primary procedure: - PPO: the Plan's full allowance, or - Non-PPO: the Plan's full allowance • For the secondary procedure and any other subsequent procedures: - PPO: one-half of the Plan's allowance, or - Non-PPO: one-half of the Plan's allowance	PPO: Nothing for physician services performed inpatient or outpatient hospital/ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Co-surgeons When the surgery requires two surgeons with different skills to perform the surgery, the Plan's allowance for each surgeon is 62.5% of what it would pay a single surgeon for the same procedure(s).	PPO: Nothing for physician services performed inpatient or outpatient hospital/ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Assistant surgeons Assistant surgical services provided by a qualified surgeon (M.D.) when medically necessary to assist the primary surgeon. When a surgery requires an assistant surgeon, the Plan's allowance for the assistant surgeon is 16% of the allowance for the surgery.	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered:	*All charges*

Surgical procedures - continued on next page

Benefits Description	You pay After the calendar year deductible…
Surgical procedures (cont.)	**Consumer Option**
• *Multiple or bilateral surgical procedures performed through the same incision that are "incidental" to the primary surgery. That is, the procedure would not add time or complexity to patient care. We do not pay extra for incidental procedures.* • *Reversal of voluntary sterilization* • *Services of a standby surgeon* • *Routine treatment of conditions of the foot except for services rendered to established diabetics* • *Cosmetic surgery (See definition under Reconstructive surgery, Not covered)* • *Radial keratotomy, laser and other refractive surgery* • *Assistant surgeon services from a non-physician provider, such as a Physician Assistant (P.A.), Certified Registered Nurse First Assistant (C.R.N.F.A.) and a Certified Surgical Technologist (C.S.T.)*	*All charges*
Reconstructive surgery	**Consumer Option**
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - The condition produces a major effect on the member's appearance, and - The condition can reasonably be expected to be corrected by such surgery. • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes • All stages of breast reconstruction surgery following a mastectomy, such as: - Surgery to produce a symmetrical appearance of breasts; - Treatment of any physical complications, such as lymphedemas (See *Prosthetic devices* for coverage of breast prostheses and surgical bras and replacements.) Note: If you need a mastectomy, you may choose to have this procedure performed on an inpatient basis and remain in the hospital for up to 48 hours after the procedure.	PPO: Nothing for physician services performed inpatient or outpatient hospital/ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *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 or caused by illness* • *Surgery related to sex transformations or sexual dysfunction*	*All charges*

Benefits Description	You pay After the calendar year deductible…
Oral and maxillofacial surgery	**Consumer Option**
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones • Surgical correction of cleft lip, cleft palate or severe functional malocclusion • Removal of impacted teeth that are not completely erupted (bony, partial bony, and soft tissue impactions) • Removal of stones from salivary ducts • Excision of leukoplakia, tori or malignancies • Excision of cysts and incision of abscesses when done as independent procedures • Temporomandibular joint dysfunction surgery • Other surgical procedures that do not involve the teeth or their supporting structures Note: The related hospitalization (inpatient and outpatient) is covered if medically necessary. See Section 5(c).	PPO: Nothing for physician services performed inpatient or outpatient hospital/ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Oral/dental implants and transplants* • *Procedures that involve the teeth or their supporting structures, such as the periodontal membrane, gingiva, and alveolar bone* • *Conservative treatment of temporomandibular joint dysfunction (TMJ)* • *Dental/oral surgical splints and stents*	*All charges*

Organ/tissue transplants

National Transplant Program – The Plan participates in a National Transplant Program. Because transplantation is a highly specialized area, not all PPO hospitals are part of the National Transplant Program. **To qualify for this program, you or your physician must call us at 1-800-694-9901as soon as the possibility of a transplant is discussed**. When you call, you will be given information about the program, including a list of participating facilities. To receive the highest level of benefits, you must choose one facility within the special network of transplant facilities. Transplant-related services must be received at the facility you choose in order to be covered under the National Transplant Program benefit. All transplant admissions must be precertified.

Travel Benefit - the Plan may approve reasonable travel, lodging and meal expenses (if the recipient lives more than 50 miles from the facility) up to $10,000 per transplant for the recipient and one companion (two companions if the recipient is a minor) and your organ donor, if applicable. For more information, contact us at 1-800-694-9901 before scheduling your pre-transplant evaluation.

Donor Coverage - we cover related medical and hospital expenses of the donor for the initial transplant confinement when we cover the recipient if these expenses are not covered under any other health plan.

Benefit Limitation - The maximum benefit for any organ/tissue transplant(s) is:

- National Transplant Program: $1,000,000 per occurrence, which includes the following transplant-related expenses: pre-transplant evaluation, inpatient and outpatient hospital care, professional fees and donor expenses. To use the National Transplant Program, this must be your primary plan for payment of benefits. Expenses related to complications arising during the transplant admission are considered part of the same occurrence.

- PPO and Non-PPO: $200,000 per occurrence for PPO services or $100,000 per occurrence for non-PPO services. These benefit maximums include all transplant-related expenses from the date of the transplant procedure until the date of discharge from the hospital following the procedure.

Expenses related to complications arising during the transplant admission are considered part of the same occurrence. Outpatient prescription drugs and approved travel expenses related to the transplant are not subject to the transplant maximums. See Section 5(c) for coverage of transplant-related services provided by a hospital.

Note: Benefits will be paid at the PPO or Non-PPO level of benefits if no National Transplant Program provider is available.

Note: We cover related medical and hospital expenses of the donor for the initial transplant confinement when we cover the recipient. If these expenses are not covered under any other health plan, benefits are paid as described above.

Note: Chemotherapy, when supported by a bone marrow transplant or autologous stem cell support, is covered only for the specific diagnoses listed.

Note: Donor Leukocyte Infusion (DLI, sometimes referred to as a "boost" to a past bone marrow transplant) is covered under Section 5(a) and Section 5(c).

Benefits description	You pay After the calendar year deductible...
Organ/tissue transplants	**Consumer Option**
Solid organ transplants, limited to: • Cornea • Heart • Heart/lung • Kidney • Liver • Pancreas* • Kidney/Pancreas • Lung: single, double, lobar • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas Note: Corneal transplants are not part of the National Transplant Program. Benefits will be paid as described under *Surgical procedures*. *Note: Pancreas (only) transplants are covered for insulin dependent (or Type 1) diabetes mellitus when exogenous treatment with insulin is deemed ineffective by the Plan.	National Transplant Program: Nothing for inpatient services; and all charges over $1,000,000 PPO: Nothing for inpatient services; and all charges over $200,000 Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $100,000
Blood or marrow stem cell transplants, limited to (the medical necessity limitation is considered satisfied if the patient meets the staging description): • Allogeneic (donor) transplants for: - chronic myelogenous leukemia - acute lymphocytic or non-lymphocytic leukemia - severe or very severe aplastic anemia - severe combined immuno-deficiency disease - phagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - advanced Hodgkin's lymphoma	National Transplant Program: Nothing for inpatient services; and all charges over $1,000,000 PPO: Nothing for inpatient services; and all charges over $200,000 Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $100,000

Organ/tissue transplants - continued on next page

Benefits description	You pay After the calendar year deductible...
Organ/tissue transplants (cont.)	**Consumer Option**
- advanced non-Hodgkin's lymphomas • Autologous (self) bone marrow transplants (autologous stem cell and peripheral stem cell support) for: - acute lymphocytic or non-lymphocytic leukemia - advanced Hodgkin's lymphoma - advanced non-Hodgkin's lymphomas - advanced neuroblastoma - testicular, mediastinal, retroperitoneal, and ovarian germ cell tumors - breast cancer - multiple myeloma - epithelial ovarian cancer • Autologous tandem bone marrow transplants for recurrent testicular and other germ cell tumors	National Transplant Program: Nothing for inpatient services; and all charges over $1,000,000 PPO: Nothing for inpatient services; and all charges over $200,000 Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $100,000
Blood or marrow stem cell transplants in randomized and controlled Phase III clinical trialsfor the treatment of cancer that are sanctioned by the National Cancer Institute (NCI), limited to: • Allogeneic (donor) transplants for: - chronic lymphocytic leukemia - early stage (indolent or non-advanced) small cell lymphocytic lymphoma - multiple myeloma - advanced neuroblastoma - advanced myelodysplastic syndromes (e.g, DeNovo, secondary, high dose) not previously treated - infantile malignant osteoporosis - mucolipidosis (e.g., adrenoleukodystrophy) - mucopolysaccharidosis (e.g., Hurler's syndrome, Maroteaux-Lamy syndrome variants) - chronic and juvenile myelomonocytic leukemia • Nonmyeloablative allogeneic transplants for: - acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - advanced forms of myelodysplastic syndromes - advanced Hodgkins lymphoma - advanced non-Hodgkins lymphoma - breast cancer - chronic lymphocytic leukemia - chronic myelogenous leukemia - colon cancer - early stage (indolent or non-advanced) small cell lymphocytic lymphoma - multiple myeloma - myeloproliferative disorders	National Transplant Program: Nothing for inpatient services; and all charges over $1,000,000 PPO: Nothing for inpatient services; and all charges over $200,000 Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $100,000

Organ/tissue transplants - continued on next page

Benefits description	You pay After the calendar year deductible...
Organ/tissue transplants (cont.)	**Consumer Option**
- non-small cell lung cancer - ovarian cancer - prostate cancer - renal cell carcinoma - sarcomas • Autologous transplants for: - chronic lymphocytic leukemia - chronic myelogenous leukemia - early stage (indolent or non-advanced) small cell lymphocytic lymphoma - multiple sclerosis - systemic lupus erythematosis - systemic sclerosis - amyloidosis (single)	National Transplant Program: Nothing for inpatient services; and all charges over $1,000,000 PPO: Nothing for inpatient services; and all charges over $200,000 Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges over $100,000
Not covered: • *Expenses for services or supplies specifically excluded by the Plan, unless part of a treatment plan approved through the National Transplant Program* • *Donor screening tests and donor search expenses except those performed on the actual donor or those approved through the National Transplant Program* • *Travel, lodging and meal expenses not approved by the Plan·* • *Services and supplies for or related to transplants not listed as covered. Related services or supplies include administration of chemotherapy when supported by transplant procedures.*	*All charges*
Anesthesia	**Consumer Option**
Professional services for the administration of anesthesia in hospital and out of hospital	PPO: Nothing for services performed on an inpatient basis or outpatient hospital / ASC; $15 copayment when performed in a physician's office Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount Note: If your PPO provider uses a non-PPO anesthesiologist, we will pay non-PPO benefits for any anesthesia charges.

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

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Under your Traditional medical coverage for covered medical expenses, you are responsible for your copayments for PPO services and for coinsurance and amounts in excess of the Plan's allowance for non-PPO services.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When a PPO provider is not available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i. e., physicians, etc.) are in Section 5(a) or Section 5(b).
- Note: When you use a PPO hospital, keep in mind that the professionals who provide services to you in the hospital, such as radiologists, emergency room physicians, anesthesiologists, and pathologists may not all be preferred providers.
- YOU MUST GET PRECERTIFICATION OF HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A MINIMUM $500 PENALTY. Please refer to the precertification information shown in Section 3.

Benefits Description	You pay After the calendar year deductible...
Inpatient hospital	**Consumer Option**
Room and board, such as • Ward, semiprivate, or intensive care accommodations, including birthing centers • General nursing care • Meals and special diets Note: We only cover a private room when you must be isolated to prevent contagion. Otherwise, our benefit will be based on the hospital's average charge for semiprivate accommodations. Note: Hospitals billing an all-inclusive rate will be prorated between room and board and ancillary charges.	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Other hospital services and supplies (ancillary services), such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Pathology tests	PPO: $75 copayment per day, up to a maximum of $750 per admission Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount

Inpatient hospital - continued on next page

Benefits Description	You pay After the calendar year deductible...
Inpatient hospital (cont.)	**Consumer Option**
• Diagnostic laboratory tests and X-rays • Blood or blood plasma • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Autologous blood donations • Internal prosthesis Note: We base payment on whether the facility or a health care professional bills for the services or supplies. For example, when the hospital bills for its anesthetists' services, we pay Hospital benefits and when the anesthetist bills, we pay under Section 5(b). Note: The maximum benefit for any organ/tissue transplant(s) as described in *Organ/tissue transplants*, Section 5(b) is: • National Transplant Program: $1,000,000 per occurrence, which includes the following transplant-related expenses: pre-transplant evaluation, inpatient and outpatient hospital care, professional fees and donor expenses. To use the National Transplant Program, this must be your primary plan for payment of benefits. • PPO and Non-PPO: $200,000 per occurrence for PPO services or $100,000 per occurrence for non-PPO services. These benefit maximums include all transplant-related expenses from the date of the transplant procedure until the date of discharge from the hospital following the procedure. Expenses related to complications arising during the transplant admission are considered part of the same occurrence. Outpatient prescription drugs and approved travel expenses related to the transplant are not subject to the transplant maximums. See Section 5(b) for transplant-related professional services. Note: To use the National Transplant Program, this must be your primary plan for payment of benefits. Note: Chemotherapy, when supported by a bone marrow transplant or autologous stem cell support is covered only for the specific diagnoses listed under *Organ/tissue transplants*, Section 5(b). Note: The Plan pays Inpatient Hospital Benefits as shown above in connection with dental procedures only when a non-dental physical impairment exists that makes hospitalization necessary to safeguard the health of the patient. Note: Benefits for admission to Christian Science nursing facilities are limited to $30,000 per person per calendar year.	PPO: $75 copayment per day, up to a maximum of $750 per admission Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *A hospital admission, or portion thereof, that is not medically necessary (see definition), including an admission for medical services that did not require the acute hospital inpatient (overnight) setting, but could have been provided in a doctor's office, outpatient department of a hospital, or some other setting without adversely affecting the patient's condition or the quality of medical care rendered*	*All charges*

Inpatient hospital - continued on next page

Benefits Description	You pay After the calendar year deductible...
Inpatient hospital (cont.)	**Consumer Option**
• *Hospital admissions for medical rehabilitation unless the admission is to an approved acute inpatient rehabilitation facility and the patient can actively participate in a minimum of 3 hours of acute inpatient rehabilitation to include any combination of the following therapies: physical, occupational, speech, respiratory therapy per day* • *Custodial care; see Section 10: Definitions* • *Non-covered facilities, such as nursing homes, subacute care facilities, extended care facilities, schools, domiciliaries and rest homes* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private inpatient nursing care* • *Institutions that do not meet the definition of covered hospitals* • *All charges after the Plan has paid $30,000 for services provided by a Christian Science nursing facility*	*All charges*
Outpatient hospital, freestanding ambulatory surgical center or clinic	**Consumer Option**
Services and supplies, such as: • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Blood and blood plasma, if not donated or replaced, and other biologicals, including administration • Dressings, casts, and sterile tray services • Medical supplies, including anesthesia and oxygen • Anesthetics and anesthesia services 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. Note: If the stay is greater than 23 hours and you are admitted, you need to precertify the admission. Note: For services billed by a surgeon or anesthetist, see Section 5(b). For services related to an accidental injury or medical emergency, see Section 5(d).	PPO: $25 copayment per occurrence for non-surgical related services; $150 copayment per occurrence for outpatient surgery Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: *Surgical facility charges billed by entities that are not accredited by the Joint Commission on the Accreditation of Healthcare Organizations (JCAHO) or the Accreditation Association for Ambulatory Health Care (AAAHC), or which do not have Medicare certification as an ASC facility.*	*All charges*

Benefits Description	You pay After the calendar year deductible...
Extended care benefits/Skilled nursing care facility benefits	**Consumer Option**
No benefit	*All charges*
Hospice care	**Consumer Option**
Hospice is a coordinated program of maintenance and supportive care for the terminally ill provided by a medically supervised team under the direction of a Plan-approved independent hospice administration. We pay $5,000 per lifetime for any combination of inpatient and outpatient services. If you use a PPO provider, your out-of-pocket expenses will be reduced.	PPO: $25 copayment per outpatient visit; $75 per day up to a maximum of $750 per admission for inpatient services; all charges after the plan has paid $5,000 Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount; all charges after the plan has paid $5,000
Not covered: • *Independent nursing, and homemaker services* • *Charges above $5,000*	*All charges*
Ambulance	**Consumer Option**
Local professional ambulance service when medically appropriate to the first hospital where treated and from that hospital to the next nearest hospital or medical facility if necessary treatment is not available at the first hospital. Services must be related to a covered inpatient hospitalization, a medical emergency, or associated with covered hospice care. Air ambulance to the nearest hospital where treatment is available and only if there is no emergency ground transportation available or suitable and the patient's condition requires immediate evacuation.	PPO: Nothing Non-PPO: 40% of thePlan's allowance and any difference between our allowance and the billed amount
Not covered: *Transportation to other than a hospital or urgent care medical facility*	*All charges*

Section 5(d) Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- These benefits are payable instead of any other benefits under this Plan for emergency treatment of accidental injuries and medical emergencies.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Under your Traditional medical coverage for covered medical expenses, you are responsible for your copayments for PPO services and for coinsurance and amounts in excess of the Plan's allowance for non-PPO services.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When a PPO provider is not available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

What is an accidental injury? An accidental injury is a bodily injury sustained through external and accidental means, such as broken bones, animal bites, poisonings and injuries to sound natural teeth. Masticating (chewing) incidents are not considered to be accidental injuries.

What is a medical emergency? A medical emergency is the sudden and unexpected onset of a condition requiring immediate medical care. The severity of the condition, as revealed by the doctor's diagnosis, must be such as would normally require emergency care. Medical emergencies include heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respiration, convulsions and such other acute conditions as may be determined by the Plan to be medical emergencies.

Benefits Description	You pay After the calendar year deductible…
Accidental injury/Medical emergency	**Consumer Option**
If you receive outpatient care for your accidental injury or medical emergency in a hospital emergency room or urgent care center, we cover: • Non-surgical physician services and supplies • Related outpatient hospital services • Observation room • Surgery Note: We pay inpatient hospital benefits if you are admitted. Note: Repair of sound natural teeth due to an accidental injury is covered under this benefit. The services and supplies must be provided within one year of the accident and the patient must be a member of the Plan at the time the services were rendered. Masticating (chewing) incidents are not considered to be accidental injuries.	PPO: $50 copayment per occurrence (if admitted to the hospital, copayment is waived) Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Non-surgical physician services provided in a doctor's office for your accidental injury or medical emergency.	PPO: $15 copayment per visit

Accidental injury/Medical emergency - continued on next page

Benefits Description	You pay After the calendar year deductible…
Accidental injury/Medical emergency (cont.)	**Consumer Option**
	Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Ambulance	**Consumer Option**
Local professional ambulance service when medically appropriate to the first hospital where treated and from that hospital to the next nearest hospital or medical facility if necessary treatment is not available at the first hospital. Services must be related to a covered inpatient hospitalization, a medical emergency, or associated with covered hospice care. Air ambulance to the nearest hospital where treatment is available and only if there is no emergency ground transportation available or suitable and the patient's condition requires immediate evacuation.	PPO: Nothing Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount
Not covered: • *Transportation to other than a hospital or urgent care medical facility*	*All charges*

Section 5(e) Mental health and substance abuse benefits

You may choose to get care In-Network or Out-of-Network. When you receive In-Network care, you must get our approval for services and follow a treatment plan we approve. If you do, cost-sharing and limitations for In-Network mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions. If In-Network care is not authorized, Out-of-Network benefits will be paid.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- These benefits are payable instead of any other benefits under this Plan for services related to treatment of mental health/substance abuse.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Under your Traditional medical coverage for covered medical expenses, you are responsible for your copayments for In-Network services and for coinsurance and amounts in excess of the Plan's allowance for Out-of-Network services.
- The Out-of-Network benefits are the regular benefits of this Plan. In-Network benefits apply only when you use a Network provider. When a Network provider is not available, Out-of-Network benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits descriptions below.

In-Network mental health and substance abuse benefits are below, then Out-of-Network benefits begin on page 109.

Benefits Description	You pay After the calendar year deductible…
In-Network benefits	**Consumer Option**
All diagnostic and treatment services contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Managed In-Network 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.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions
• Outpatient professional services, including individual or group therapy by providers approved by us. This may include services provided by a Licensed Professional Counselor or Licensed Marital Family Therapist. • Medication management	$15 copayment per visit
• Outpatient diagnostic tests including psychological testing and laboratory procedures	$15 copayment per visit
• Inpatient professional services	Nothing

In-Network benefits - continued on next page

Benefits Description	You pay After the calendar year deductible…
In-Network benefits (cont.)	**Consumer Option**
• Electroshock therapy	Nothing
• Services provided by a hospital or other inpatient facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment	$75 copayment per day, up to a maximum of $750 per admission
Not covered: Services we have not approved. *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.*	*All charges*

Benefits for surgical treatment of mental health/substance abuse conditions are available only for Vagus Nerve Stimulation therapy (VNS) when preauthorized as part of a treatment plan that we approve. For services billed by a surgeon or anesthetist, see Section 5(b). For services provided by the outpatient department of a hospital or ambulatory surgical center, see Section 5(c).

Preauthorization	To be eligible to receive In-Network mental health and substance abuse benefits you must follow your treatment plan and the following network authorization process: Call the Plan at 1-800-694-9901 to be referred to the Managed Network vendor. If you do not call, you will receive Out-of-Network benefits.
Network limitation	If you do not obtain an approved treatment plan, we will provide only Out-of-Network benefits.

Benefits description	You pay After the calendar year deductible...
Out-of-network benefits	**Consumer Option**
Outpatient professional services to treat mental health/substance abuse Note: One day in partial hospitalization/day treatment program is considered as one outpatient visit.	40% of the Plan's allowance for up to 20 visits and any difference between our allowance and the billed amount; all charges after 20 visits.
Inpatient professional services to treat mental health/substance abuse	40% of the Plan's allowance and any difference between our allowance and the billed amount
Electroshock therapy, diagnostic tests and laboratory procedures	40% of the Plan's allowance and any difference between our allowance and the billed amount
Inpatient care to treat mental health includes ward or semiprivate accommodations and other hospital charges	40% of the Plan's allowance and any difference between our allowance and the billed amount for up to 45 days per calendar year; all charges for services rendered after the covered 45 days.
Inpatient care to treat substance abuse includes room and board and ancillary charges for confinements in a treatment facility for rehabilitative treatment of alcoholism or substance abuse	40% of the Plan's allowance and any difference between our allowance and the billed amount for up to 45 days per calendar year; all charges for services rendered after the covered 45 days.

Out-of-network benefits - continued on next page

Benefits description	You pay After the calendar year deductible...
Out-of-network benefits (cont.)	**Consumer Option**
Not covered out-of-network: • *Services, that in the Plan's judgment, are not medically necessary* • *Services by pastoral, marital, drug/alcohol and other counselors* • *Treatment for learning disabilities and mental retardation* • *Services rendered or billed by schools, licensed residential treatment centers or halfway houses or members of their staffs*	*All charges*

Benefits for surgical treatment of mental health/substance abuse conditions are available only for Vagus Nerve Stimulation therapy (VNS) when preauthorized as part of a treatment plan that we approve. For services billed by a surgeon or anesthetist, see Section 5(b). For services provided by the outpatient department of a hospital or ambulatory surgical center, see Section 5(c).

Lifetime maximum	Out-of-Network inpatient care for the treatment of alcoholism and drug abuse is limited to one treatment program (28-day maximum) per lifetime.
Precertification	The medical necessity of your admission to a hospital or other covered facility must be precertified for you to receive these Out-of-Network benefits. Emergency admissions must be reported within two business days following the day of admission even if you have been discharged. Otherwise, the benefits payable will be reduced by $500. See Section 3 for details.

See these sections of the brochure for more valuable information about these benefits:

- Section 4, *Your costs for covered services*, for information about out-of-pocket maximum for In-Network benefits.
- Section 7, *Filing a claim for covered services*, for information about submitting Out-of-Network claims

Section 5(f) Prescription drug benefits

Important things to keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on page 112.
- 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.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Prescription drug benefits are available only when you obtain your covered medications from a Network retail pharmacy or the Mail Order drug program.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

There are important features about your prescription drug program you should be aware of. These include:

Who can write your prescription? A physician or other covered provider acting within the scope of their license.

Where can you obtain them? You may fill the prescription at a First HealthÒ Rx participating pharmacy ("network" or "network pharmacy"), a non-network pharmacy or by mail for certain drugs. We pay a higher level of benefits when you use a network pharmacy.

- **Network pharmacy** – Present your Plan identification card at a network pharmacy to purchase prescription drugs. You must have the pharmacy file the claim electronically for you in order to receive the network pharmacy level benefit. Call 1-800-694-9901 or check the electronic directory via www.mhbp.com to locate the nearest network pharmacy.
- **Non-network pharmacy** – Not covered, except for prescriptions provided by Veterans Administration (VA), Department of Defense (DoD), and Indian Health Service (IHS) facilities.
- **Mail order** – To obtain more information about the mail order drug program, order refills, check order status and request additional mail services envelopes and claim forms, or to ask questions about eligibility, copayments or other issues, call the Plan at 1-800-694-9901 or visit our Web site at www.mhbp.com.

We administer an open formulary. We administer a Formulary Management Program designed to control costs for you and the Plan. The formulary is updated periodically and includes all FDA-approved drugs that have been placed in tiers based on their clinical effectiveness, safety and cost. The tiers or categories include:

- **Generic** Drug Category includes primarily generic drugs;
- **Preferred** Drug Category includes preferred brand-name drugs;
- **Non-preferred** Drug Category includes non-preferred brand-name drugs.

Occasionally, drugs may change from one category to another category during the year; this can affect your copayment amount. We will attempt to notify you when this occurs.

Please note: Information about the program and a copy of the formulary was included with your identification card. When you need a prescription, share the formulary with your provider and request a Generic or Preferred category drug if possible. By choosing Generic or Preferred category drugs, you may decrease your out-of-pocket expenses. While all currently FDA-approved drugs are included on the formulary, we may have restrictions on certain drugs, including but not limited to, quantity limits, age limits, dosage limits and preauthorization. To request a copy of our current formulary, call us at 1-800-694-9901 or visit our Web site, www.mhbp.com.

Why use generic drugs? A generic drug is the chemical equivalent to a brand name drug, yet it costs much less. Choosing generic drugs rather than brand name drugs can reduce your out-of-pocket expenses. The U.S. Food and Drug Administration sets quality standards for generic drugs to ensure that these drugs meet the same standards of quality and strength as brand name drugs. They must contain the same active ingredients, be equivalent in strength and dosage, and meet the same standards for safety, purity and effectiveness as the original brand name product.

There are dispensing limitations. All prescriptions will be limited to a 30-day supply for retail and a 90-day supply for mail order. Also, in most cases, refills cannot be obtained until 75% of the drug has been used. Occasionally, as part of regular review, we may recommend that the use of a drug is appropriate only with limits on its quantity, total dose, duration of therapy, age, gender or specific diagnoses. Since the prescription does not usually explain the reason your provider prescribed a medication, we may implement any of these limits and/or require preauthorization to confirm the intent of the prescriber.

Specialty drugs, including biotech drugs, require special handling and close monitoring and are used to treat chronic complex conditions including, but not limited to: hemophilia, immune deficiency, growth hormone deficiencies, multiple sclerosis, Crohn's disease, hepatitis C, HIV, hormonal disorders, rheumatoid arthritis and pulmonary disorders. These drugs require preauthorization to determine medical necessity and appropriate utilization. In addition to specialty drugs, we require preauthorization for certain classes of drugs, including, but not limited to: growth hormones; replacement enzymes; physical adjuncts; immunomodulators; drugs used to treat Attention Deficit Disorder and narcolepsy; oncologic agents; endothelin receptor antagonists; neuromuscular blocking agents; and monoclonal antibodies to IGE. Call us at 1-800-694-9901 if you have any questions regarding preauthorization, quantity limits, or other issues.

We can accommodate your drug refill requests when you are called to active military duty or in the case of a declared emergency. You can call us while you are in the pharmacy or in advance at 1-800-694-9901 to request the accommodation.

The Plan conducts Drug Utilization Review (DUR). When you fill your prescription at a network pharmacy or through the mail-order program, we and/or the pharmacist may electronically access information about prior prescriptions, checking for harmful drug interactions, drug duplication, excessive use and the frequency of refills. DUR helps protect against potentially dangerous drug interactions or inappropriate use. When appropriate, your pharmacist(s) and/or First HealthÒ Rx may contact your physician(s) to discuss an alternative drug or treatment option, prescription drug compliance, and the best and most cost-effective use of services. In addition, we may perform a periodic review of prescriptions to help ensure your safety and to provide health education and support. Upon review, we may contact you or your provider(s) to discuss your current medical situation and may offer assistance in coordinating care and treatment. For more information about this program, call us at 1-800-694-9901.

When you have to file a claim. If you purchase prescriptions at a network pharmacy and your forget your ID card or the pharmacy is unable to file your claim electronically, mail your prescription receipts to: The Mail Handlers Benefit Plan, Prescription Drug Claims, P.O. Box 8404, London, KY 40742. Receipts must include the prescription number, name of drug, date, prescribing doctor’s name, charge, name and address of drugstore and NDC number (included on the bill).

Benefits for all prescription drugs will be determined based on the fill date for the prescription.

Note: All drugs may not be available through the mail order program. Some of the drug classes that may not be available are: narcotics, hospital solutions and certain drugs such as antipsychotic agents and AIDS therapies and other drugs for which state or federal laws or medical judgment limit the dispensing amount to less than 90 days. In addition, some injectables may not be available through mail-order services. However, these excluded drugs are covered under the retail prescription drug program. For questions about the mail-order prescription drug program or to inquire about specific drugs or medications, please call 1-800-694-9901.

This plan has two levels of reimbursement for prescription drug claims. One is for prescriptions filled at a network pharmacy for claims filed by the pharmacy or for prescriptions filled at a foreign pharmacy while you are living outside the United States. The second is for prescriptions filled when you reside in the United States and choose to submit a paper claim. It is in your best interest to have your prescription filled at a network pharmacy that files your claims. If your claim is not filed by a network pharmacy and you do not live overseas, your reimbursement will be reduced to 50% of the allowable charges. Remember to show your Mail Handlers Benefit Plan ID card with the First HealthÒ Rx logo to receive increased benefits and the convenience of having your claims filed for you.

Benefits Description	You pay After the calendar year deductible…
Covered medications and supplies	**Consumer Option**
You may purchase the following medications and supplies prescribed by a physician from either a pharmacy or by mail (for certain prescription drugs): • Drugs and medicines that by Federal law of the United States require a doctor's written prescription, including chemotherapy and drugs used to treat the side effects of chemotherapy. • Disposable needles and syringes, and alcohol swabs (if purchased at a pharmacy) • Insulin and related testing material • Oral contraceptives (Implants and implant insertions are covered under Surgical Benefits) • Diaphragms • Smoking deterrents, including over-the-counter smoking deterrents For questions about the prescription drug program, or to obtain a copy of our current formulary, please call 1-800-694-9901 or visit our Web site at www.mhbp.com.	Network pharmacies or prescriptions filled by foreign pharmacies: $10 per Generic drug/ $25 per Preferred brand name drug/$40 per Non-Preferred brand name drug; for prescriptions or refills up to a 30-day supply. Non-network pharmacies: not covered. Note: Benefits for services billed by VA, DoD and IHS facilities will be paid at 60% of the Plan's allowance Mail Order: $20 per Generic drug/$50 per Preferred brand name drug/$80 per Non-Preferred brand name drug; for prescriptions or refills up to a 90 day supply. Medicare retail and mail order: Benefits will be paid as described above.
Not covered: • *Drugs and supplies for cosmetic purposes* • *Prescriptions written by a non-covered provider* • *Vitamins, nutrients and food supplements that do not require a physician's prescription, even if a physician prescribes or administers them* • *Total parenteral nutrition (TPN) products and related services* • *Nonprescription drugs and medicines other than over-the-counter smoking deterrents* • *Anorexiants or weight loss medications* • *Erectile dysfunction drugs* • *Drugs and supplies when another insurance plan or payer provides benefits, regardless of actual payment, for these services/supplies except Medicare Part D covered drugs and supplies and Medicare Part B covered diabetic supplies and oncology drugs* • *Any amount in excess of the cost of the generic drug when a generic is available and the physician has not specified that the pharmacist dispense the brand name drug*	*All charges*

Section 5(g) Special features

Special feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • 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.
Round-the-clock member support	You may call our toll-free number at 1-800-694-9901, at any time, day or night, to: initiate the certification or notification process; obtain assistance in locating network providers; obtain general health care information; or have your questions about health care issues answered. A nurse will provide you with information about your condition, self-care and, if necessary, suggest the names of network providers from whom you may seek health care. This 24/7 service is a benefit to you, allowing you to be informed about your health care options. There is no penalty for not using it. This service is not meant to replace physician care. If you require medical care, please be sure to see your physician or practitioner.
Care Support Program	Care Support is a voluntary program designed to help you manage a chronic condition successfully with outpatient treatment and avoid unnecessary emergency care or inpatient admissions. Examples of illnesses that may be managed through this program are diabetes, asthma and high-risk pregnancies. A case manager will work closely with you to provide you with educational information about your condition, treatment plan or medication support. As always, your final treatment plan will be decided between you and your physician. If you have a chronic condition and would like more information, or if you have questions about your current treatment, call us at 1-800-694-9901.

Section 5(h) Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The deductible is $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. The family deductible can be satisfied by one or more family members. The deductible applies to all benefits in this section.
- After you have satisfied your deductible, coverage begins for Traditional medical services.
- Under your Traditional medical coverage for covered medical expenses, you are responsible for your copayments for PPO services and for coinsurance and amounts in excess of the Plan's allowance for non-PPO services.
- The non-PPO benefits are the regular benefits of this Plan. PPO benefits apply only when you use a PPO provider. When a PPO provider is not available, non-PPO benefits apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works, with special sections for members who are age 65 or over. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

Note: We cover hospitalization for dental procedures only when a non-dental impairment exists which makes hospitalization necessary to safeguard the health of the patient. We do not cover the dental procedure. See Section 5(c) for Inpatient hospital benefits.

Benefits description	You pay After the calendar year deductible...
Accidental injury benefit	**Consumer Option**
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.	See Section 5(d)
Dental benefits	**Consumer Option**
We have no other dental benefits	All charges

Section 5(i) Health education resources and account management tools

Special features	Description
Health education resources	The Mail Handlers Benefit Plan takes the health and safety of its members seriously. Visit www.mhbp.com and select Health Education for online resources which include: • Take Charge of your Health and Wellness: Link to articles covering disease prevention, nutrition and fitness, home care, safety and more • 1-Minute Health Check: Members can take a brief introductory quiz and link to related topics • The Medical Library: Link to articles about treatment options, common symptoms and their causes and child development • Health Risk Assessment: Members can assess their overall health profile using a comprehensive evaluation tool • Patient safety information
Account management tools	For each HSA and HRA account holder, we maintain a complete claims payment history online through our web site: www.mhbp.com Your balance will also be shown on your explanation of benefits (EOB) form. You will receive an EOB each time we process a claim. If you have an **HSA,** • You will receive a monthly statement from JPMorgan Chase Bank outlining your transactional account balance and activity for the month. • You will receive a quarterly statement from JPMorgan Chase Bank outlining your investment account balance and interest earned. • You may also access your account on-line through www.mhbp.com. • Members may also contact Member Services to review account transactions and balances and where appropriate, be connected with JPMorgan Chase Bank to receive information on additional services, such as reporting lost or stolen cards, receiving advice on investment options or making changes to investment options. If you have an **HRA,** • Your HRA balance will be available through www.mhbp.com. • Your balance will also be shown on your EOB form.
Consumer choice information	As a member of MHBP Consumer Option, you may choose any health care provider. However, you will receive discounts when you see a PPO provider and when you use a First Health® Rx network pharmacy. Directories are available online at www.mhbp.com.

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.

The MHBP Supplemental Dental and Vision Plans

Two programs are available to ALL Federal and Postal employees and annuitants eligible for FEHBP and their family members. Help plug the gaps in your FEHBP coverage with comprehensive benefits at affordable group rates. They're brought to you by the Mail Handlers Benefit Plan, but you don't have to be an MHBP member to get them. A single annual $42 Mail Handlers Benefit Plan associate membership fee makes the MHBP Supplemental Dental and Vision Plans available to you.

Enroll in either plan – or both – any time! The sooner you enroll, the sooner your coverage starts!

The MHBP Supplemental Dental Plan – the dental care benefits you need at affordable group rates

All FEHBP members are eligible for this comprehensive and flexible dental coverage at affordable group rates. Benefits increase after your first and second years of enrollment, and you don't have to wait until Open Season to enroll. From the start, you can receive benefits up to $1,000 per person every year, and $3,000 per family. With over 95,000 PPO locations to choose from, and the convenience of automatic claims filing, it's easy, too! So joining right now pays off.

Summary of MHBP Supplemental Dental Plan PPO Benefits*

Benefit Category (Examples)	**Calendar Year Deductible** $50 per person up to $150 per family	**1st Year** 1st – 12th month of coverage	**2nd Year** 13th – 24th month of coverage	**3rd Year** 25th month of coverage and later
Preventive Care (Exams, cleanings and bitewing x-rays)	No deductible	100%	100%	100%
Basic Services (Fillings, extractions and other x-rays)	Deductible applies	70%	80%	80%
Major Services (Root canals, crowns and bridges)	Deductible applies	Benefits begin in 2nd Year	50%	50%
Orthodontics Up to $1,000 per person per lifetime for dependents up to age 18.	Deductible applies	Benefits begin in 3rd Year	Benefits begin in 3rd Year	50%

*Non-PPO Benefits are also available and are slightly lower. Refer to certificate of insurance for details.

The MHBP Supplemental Vision Plan - For wellness care, annual exams, eyeglasses, contacts and more

Summary of MHBP Supplemental Vision Plan PPO Benefits

Benefit Category	**Frequency** (based on calendar year)	**Copayment**	**Coverage from a VSP Network Doctor**
Exam	12 months	$10	Covered in full
Lenses*	12 months	$10 (applies to lenses and frame)	Single vision, lined bifocal and lined trifocal lenses covered in full
Frame*	24 months	$10 (applies to lenses and frame)	Frame of your choice covered up to $100
Contact lenses*	12 months	None	$100 allowance

*You may choose either glasses or contact lenses

When you use VSP's nationwide network:

- Discounted rates for laser vision correction
- Access to the nation's largest network of eyecare doctors — VSP — with no claim forms required
- Out-of-network benefits too

Get all the details on both plans at www.mhbp.com**, and enroll too! Or call toll-free: 1-800-254-0227.**

HearPO hearing care and hearing aid discount program provides Plan enrollees and eligible family members substantial savings from the following leading manufacturers: GN ReSound, Siemens, Unitron, Phonak, Rexton, and Electone.

Your benefits include:

- Access to over 280 hearing aid choices starting as low as $549 per aid
- Analog and digital products available from industry leading manufacturers
- Savings on all styles of hearing instruments including completely in the canal, in the ear, and behind the ear
- Savings on all levels of technology, including the newest programmable and digital instruments
- Access to more than 1,800 HearPO credentialed locations across the United States
- Discounts on hearing aid repairs
- A 60-day trial period with a money-back guarantee and no restocking fees
- Comprehensive follow-up services at no charge for one year
- Free demonstrations of the latest available technologies
- Testing performed by licensed hearing care professionals

To assure you of the highest quality care, the HearPO network is comprised exclusively of licensed audiologists and Board Certified hearing instrument specialists. These caring, experienced providers are ready to help you with your hearing health needs.

To access your hearing benefit from the HearPO Network, or for a listing of HearPO providers in your area, call HearPO at **1-888-HEARING (1-888-432-7464).** Please remember to identify yourself as an MHBP member.

Vision Care Program: Save up to 40% with your EyeMed Vision Care discount program. Members are eligible for discounts on exams, glasses and contact lenses at thousands of providers nationwide. Members have access to over 24,000 providers including optometrists, ophthalmologists, opticians and leading optical retailers such as: LensCrafters, participating Pearle Vision and Sears Optical locations, Target Optical, JCPenney Optical and many independents. For more information concerning the program or to locate a participating provider, visit the Plan's Web site, www.mhbp.com, or call **1-866-559-5252.**

Laser Vision Correction: EyeMed and LCA-Vision have arranged to provide this benefit to all EyeMed members through one of the largest laser networks available, the US Laser Network. Members are entitled to 15% off the retail price or 5% off the promotional price of LASIK or PRK procedures, whichever is the greater discount. Simply call 1-877-5LASER6 to begin the process.

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 we determine it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.

We do not cover the following:

- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice in the United States;
- Experimental or investigational procedures, treatments, drugs or devices;
- 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 for which there would be no charge if the covered individual had no health insurance coverage;
- Services, drugs, or supplies related to sex transformations, sexual dysfunction or sexual inadequacy, penile prosthesis;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services, drugs, or supplies you receive without charge while in active military service;
- Services and supplies furnished by household members or immediate relatives, such as spouse, parents, grandparents, children, brothers or sisters by blood, marriage or adoption;
- Services and supplies furnished or billed by a non-covered facility, except that medically necessary prescription drugs are covered;
- Services, drugs and supplies associated with care that is not covered, though they may be covered otherwise (e.g., Inpatient Hospital Benefits are not payable for non-covered cosmetic surgery);
- Any portion of a provider's fee or charge ordinarily due from the enrollee but that has been waived. If a provider routinely waives (does not require the enrollee to pay) a deductible, copayment or coinsurance, the Plan will calculate the actual provider fee or charge by reducing the fee or charge by the amount waived;
- Charges which the enrollee or Plan has no legal obligation to pay, such as excess charges for an annuitant age 65 or older who is not covered by Medicare Parts A and/or B (see page 25), doctor's charges exceeding the amount specified by the Department of Health & Human Services when benefits are payable under Medicare (limiting charge, see page 27), or State premium taxes however applied;
- Services, drugs and supplies for weight control or treatment of obesity, except surgery for documented morbid obesity;
- Educational, recreational or milieu therapy, whether in or out of the hospital;
- Services and supplies for cosmetic purposes, except as provided under Surgical Benefits/Reconstructive Surgery;
- Biofeedback;
- Massage therapy;
- Cardiac rehabilitation;
- Pulmonary rehabilitation;
- Eyeglasses, contact lenses and hearing aids (air or bone conduction, etc.), except as provided under Section 5(a);
- Orthotics, splints, stents and appliances used to treat temporomandibular joint dysfunction and/or sleep apnea;
- Custodial care (see definition) or domiciliary care;
- Travel, even if prescribed by a doctor, except as provided under the National Transplant Program or Ambulance benefit;

- Handling Charges/Administrative Charges or late charges, including interest, billed by providers of care;
- Charges for medical records not requested by us;
- Fees for missed appointments; and
- Services and/or supplies not listed as covered in this brochure.

Section 7 Filing a claim for covered services

How to claim benefits

To obtain claim forms, claims filing advice or answers about our benefits, contact us at 1-800-410-7778, or at our Web site at www.mhbp.com.

In most cases, providers and facilities file claims for you. Your physician must file on the form HCFA-1500, Health Insurance Claim Form. Your facility will file on the UB-92 form. All claims should be completed in ink or type that is readable by an optic scanner. For claims questions and assistance, call us at 1-800-410-7778.

When you must file a claim – such as for services you received overseas or when another group health plan is primary – submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Name of patient and relationship to enrollee;
- Plan identification number of the enrollee;
- Name, address and provider or employer tax identification of person or firm providing the service or supply;
- Dates that services or supplies were furnished;
- Diagnosis;
- Type of each service or supply; and
- The charge for each service or supply.

Note: Canceled checks, cash register receipts, or balance due statements are not acceptable substitutes for itemized bills.

In addition:

- You must send a copy of the explanation of benefits (EOB) form you received from any primary payer (such as the Medicare Summary Notice (MSN)) with your claim.
- Bills for home nursing care must show that the nurse is a registered or licensed practical nurse.
- Claims for rental or purchase of durable medical equipment; private duty nursing; and physical, occupational, and speech therapy require a written statement from the physician specifying the medical necessity for the service or supply and the length of time needed.
- Claims for overseas (foreign) services should include an English translation. For inpatient hospital services, the exchange rate will be based on the date of admission. For all other services, we will apply the exchange rate for the date the services were rendered.
- Overseas providers (those outside the continental United States, Alaska and Hawaii) will be paid at the PPO level of benefits for covered services.
- All foreign claim payments will be made directly to the enrollee except for services rendered to beneficiaries of the United States Department of Defense third party collection program.
- Canceled checks, cash register receipts, or balance due statements are not acceptable.

Medical and Dental claims

After completing a claim form and attaching proper documentation, send medical and dental claims to:

The Mail Handlers Benefit Plan
Medical and Dental Claims
P.O. Box 8402
London, KY 40742

Prescription drug claims

Claims for prescription drugs and supplies that are not ordered through the mail order prescription drug program or not purchased from and electronically filed with a participating First HealthÒ Rx network pharmacy must include receipts that show the prescription number, NDC number (included on the bill), name of drug or supply, prescribing physician's name, date, charge and name and address of the pharmacy.

After completing a claim form and attaching proper documentation send prescription claims to:

The Mail Handlers Benefit Plan
Prescription Drug Claims
P.O. Box 8404
London, KY 40742

Note: Do not include any medical or dental claims with your claims for drug benefits.

If all the required information is not included on the claim, the claim may be delayed or denied.

Records

Keep a separate record of the medical expenses of each covered family member as deductibles and maximum allowances apply separately to each person. Save copies of all medical bills, including those you accumulate to satisfy a deductible. In most instances they will serve as evidence of your claim. We will not provide year-end statements.

Deadline for filing your claim

Send us all 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. Once we pay benefits, there is a three-year limitation on the re-issuance of uncashed checks.

Note: You are responsible to ensure that your claims are filed in a timely manner. Check with your provider of care about their policies regarding filing of claims.

Direct Payment to hospital or provider of care

Claims that are submitted by the hospital will be paid directly to the hospital (with the exception of foreign claims). You may authorize direct payment to any other provider of care by signing the assignment of benefits section on the claim form, or by using the assignment form furnished by the provider of care. The provider of care's Tax Identification Number must accompany the claim. The Plan reserves the right to make payment directly to you, and to decline to honor the assignment of payment of any health benefits claim to any person or party.

Claims submitted by PPO hospitals and medical providers will be paid directly to the hospital or provider.

Note: Benefits for services provided at Department of Defense, Veterans Administration or Indian Health Service facilities will be paid directly to the facility.

When we need more information

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

The Plan, its medical staff and/or an independent medical review, determines whether services, supplies and charges meet the coverage requirements of the Plan (subject to the disputed claims procedure described in Section 8, *The disputed claims process*). We are entitled to obtain medical or other information — including an independent medical examination — that we feel is necessary to determine whether a service or supply is covered.

Section 8 The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization/prior approval required by Section 3. Disagreements between you and JPMorgan Chase Bank regarding the administration of your HSA, and between you and the Plan regarding the administration of your HRA, are not subject to the disputed claims process.

1 Ask us in writing to reconsider our initial decision. You must:

a) Write to us within 6 months from the date of our decision; and

b) Send your request to us at: The Mail Handlers Benefit Plan, P.O. Box 8402, London, KY 40742; and

c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and

d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.

2 We have 30 days from the date we receive your request to:

a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or

b) Write to you and maintain our denial - go to step 4; or

c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.

3 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.

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.

We will write to you with our decision.

4 If you do not agree with our decision, you may ask OPM to review it.

You must write to OPM within

- 90 days after the date of our letter upholding our initial decision; or
- 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or
- 120 days after we asked for additional information.

Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group II, 1900 E Street, NW, Washington, DC 20415-3620.

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.

5 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 xxx 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 II 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 any other health plan or have automobile insurance that pays health care expenses without regard to fault. This is called "double coverage".

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

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

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance. The combined payment from both plans may be less than (but will not exceed) the entire amount billed by the provider.

The provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given to this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.

Please see Section 4, *Your costs for covered services*, for more information about how we pay claims.

What is Medicare?

Medicare is a Health Insurance program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We do not offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans. See *Medicare Advantage (Part C)*.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare's Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about our prescription drug coverage and Medicare. This notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

- **Should I enroll in Medicare?**

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

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

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

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare Advantage is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

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

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care.

Claims process when you have the Original Medicare Plan – You will probably not need to file a claim form when you have both our Plan and the Original Medicare Plan.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 1-800-410-7778 or see our Web site at www.mhbp.com.

We waive some costs if the Original Medicare Plan is your primary payer – We will waive some out-of-pocket costs as follows:

High Option and Standard Option

We limit our payment to an amount that supplements the benefits that Medicare would pay under Part A (Hospital insurance) and Part B (Medical Insurance), regardless of whether Medicare pays. Note: We pay our regular benefits for emergency services to an institutional provider, such as a hospital, that does not participate with Medicare and is not reimbursed by Medicare.

If you are covered by Medicare Part B and it is primary, your out-of-pocket costs for services both we and Medicare Part B cover depend on whether your physician accepts Medicare assignment for the claim.

When Original Medicare is primary, all or part of your Plan deductibles, copayments and coinsurance will be waived as indicated below:

- When Medicare Part A is primary, the Plan will waive applicable per-admission copayments and coinsurance for inpatient hospital benefits, inpatient mental health/substance abuse benefits and nursing benefits.
- When Medicare Part B is primary, the Plan will waive applicable deductibles, copayments and coinsurance for surgical and medical services billed by physicians, durable medical equipment, orthopedic and prosthetic appliances, ambulance services and outpatient mental health/substance abuse services.

Note: The Plan will not waive the copayments and coinsurance for retail or mail order prescription drugs.

Consumer Option

- If your physician accepts Medicare assignment, then you pay nothing if you have unused credit available under your HRA to pay the difference between the Medicare approved amount and Medicare's payment. After your HRA is exhausted and your deductible has been met, you pay either the difference between the Medicare approved amount and Medicare's payment or your copayment amount, whichever is less.

Note: The Plan will not waive any deductibles, copayments or coinsurance when you have Medicare Part A and/or B as your primary payer.

- **Private contract with your physician**

A physician may ask you to sign a private contract agreeing that you can be billed directly for services ordinarily covered by Original Medicare. Should you sign an agreement, Medicare will not pay any portion of the charges, and we will not increase our payment. We will still limit our payment to the amount we would have paid after Original Medicare's payment. You may be responsible for paying the difference between the billed amount and the amount we paid. We will not waive any deductibles, coinsurance or copayments when paying these claims.

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about 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 another plan's Medicare Advantage plan: You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area, 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 Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

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

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

When we are the primary payer, we process the claim first. If you enroll in Medicare Part D and we are the secondary payer, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

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

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

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

TRICARE and CHAMPVA

TRICARE is the health care program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. If TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs. If you are enrolled in the Uniformed Services Family Health Plan, the Mail Handlers Benefit Plan is primary.

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

If you suffer injuries in an accident or become ill because of another person's act or omission, and you later receive compensation for the injuries or illness from that person or your own or other insurance, you are required to reimburse us out of that compensation for any benefits we paid on your behalf or, if applicable, to you, your heirs, estate, administrators, successors, or assignees. This is known as our right of reimbursement, and is also sometimes referred to as subrogation.

You will have this obligation to reimburse us even if the compensation you receive is not sufficient to compensate you fully for all of the damages which resulted from the injuries or illness. In other words, we are entitled to be reimbursed for those benefit payments even if you are not "made whole" for all of your damages by the compensation you receive. Our right of reimbursement is also not subject to reduction for attorney's fees under the "common fund" doctrine without our written consent. In short, we are entitled to be reimbursed for 100% of the benefits we pay on account of the injuries or illness unless we agree in writing to accept a lesser amount.

We enforce this right of reimbursement by asserting a priority lien against any and all compensation you receive by court order or out-of-court settlement, without regard to how it is characterized, for example as "pain and suffering." You must cooperate with our enforcement of our right of reimbursement by:

- telling us promptly whenever you have filed a claim for compensation resulting from an accidental injury or illness;
- accepting our lien for the full amount of the benefits we have paid;
- agreeing to assign any proceeds from third party claims or your own insurance to us if we ask you to do so;
- keeping us advised of the claim's status;
- advising us of any settlement or court order;
- and promptly reimbursing us out of any recovery received to the full extent of our right of reimbursement.

You must also sign a Reimbursement Agreement for this purpose when asked to do so. We will not pay benefits until this Agreement is signed. Our right to full reimbursement applies even to benefits we paid before learning of a potential recovery, and before asking you to sign a Reimbursement Agreement; it also applies to any benefits payable on covered expenses incurred but not submitted for payment to us or processed by us before the date of a settlement or court order. Failure to cooperate with these obligations may result in the temporary suspension of your benefits and/or offsetting of future benefits.

If you would like more information about the subrogation process and how it works, please call our Third Party Recovery Services unit at 301-610-0919.

Section 10 Definitions of terms we use in this brochure

Accidental injury

A bodily injury sustained through external and accidental means, such as broken bones, animal bites, poisonings and injuries to sound natural teeth. Masticating (chewing) incidents are not considered to be accidental injuries.

Admission

The period from entry (admission) into a hospital or other covered facility until discharge. In counting days of inpatient care, the date of entry and the date of discharge are counted as the same day.

Assignment

An authorization by an enrollee or spouse for the Plan to issue payment of benefits directly to the provider. The Plan reserves the right to pay the member directly for all covered services.

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 19.

Congenital anomaly

A condition existing at or from birth which is a significant deviation from the common form or norm. For purposes of this Plan, congenital anomalies include protruding ear deformities, cleft lips, cleft palates, birthmarks, webbed fingers or toes, and other conditions that the Plan may determine to be congenital anomalies. In no event will the term congenital anomaly include conditions relating to teeth or intraoral structures supporting the teeth.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 17.

Covered services

Services we provide benefits for, as described in this brochure.

Custodial care

The Plan determines what services are custodial in nature. Custodial care that lasts 90 days or more is sometimes known as Long term care. For instance, the following are considered custodial services:

- Help in walking; getting in and out of bed; bathing; eating (including help with tube feeding or gastrostomy) exercising and dressing;
- Homemaking services such as making meals or special diets;
- Moving the patient;
- Acting as companion or sitter;
- Supervising medication when it can be self administered; or·
- Services that anyone with minimal instruction can do, such as taking a temperature, recording pulse, respiration or administration and monitoring of feeding systems.

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 17.

Experimental or investigational services

A drug, device, or biological product is experimental or investigational if the drug, device, or biological product cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA) and approval for marketing has not been given at the time it is furnished. Approval means all forms of acceptance by the FDA.

A medical treatment or procedure, or a drug, device, or biological product is experimental or investigational if 1) reliable evidence shows that it is the subject of ongoing phase I, II, or III clinical trial or under study to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis; or 2) reliable evidence shows that the consensus of opinion among experts regarding the drug, device, or biological product or medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis.

Reliable evidence shall mean only published reports and articles in the authoritative medical and scientific literature; the written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device, biological product, or medical treatment or procedure; or the written informed consent used by the treating facility or by another facility studying substantially the same drug, device, biological product, or medical treatment or procedure.

If you wish additional information concerning the experimental/investigational determination process, please contact the Plan.

Group health coverage

Health care coverage that a member is eligible for because of employment, by membership in, or connection with, a particular organization or group that provides payment for hospital, medical, or other health care services or supplies, or that pays a specific amount for each day or period of hospitalization if the specified amount exceeds $200 per day, including extension of any of these benefits through COBRA.

Hospice care program

A formal program directed by a doctor to help care for a terminally ill person. The services may be provided through either a centrally-administered, medically-directed, and nurse-coordinated program that provides primarily home care services 24 hours a day, seven days a week by a hospice team that reduces or abates mental and physical distress and meets the special stresses of a terminal illness, dying and bereavement, or through confinement in a hospice care program. The hospice team must include a doctor and a nurse (R.N.) and also may include a social worker, clergyman/counselor, volunteer, clinical psychologist, physical therapist, or occupational therapist.

Incurred

An expense is incurred on the date a service or supply is rendered or received unless otherwise noted in this brochure.

Medical emergency

The sudden and unexpected onset of a condition requiring immediate medical care. The severity of the condition, as revealed by the doctor's diagnosis, must be such as would normally require emergency care. Medical emergencies include heart attacks, cardiovascular accidents, poisonings, loss of consciousness or respiration, convulsions and such other acute conditions as may be determined by the Plan to be medical emergencies.

Medical necessity

Services, drugs, supplies, or equipment provided by a hospital or covered provider of health care services that the Plan determines:

1. are appropriate to diagnose or treat the patient's condition, illness, or injury;
2. are consistent with standards of good medical practice in the United States;
3. are not primarily for the personal comfort or convenience of the patient, the family, or the provider;
4. are not a part of or associated with the scholastic education or vocational training of the patient; and
5. in the case of inpatient care, cannot be provided safely on an outpatient basis.

The fact that a covered provider has prescribed, recommended, or approved a service, supply, drug or equipment does not, in itself, make it medically necessary.

Mental health/substance abuse

Conditions and diseases listed in the most recent edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) as psychoses, neurotic disorders or personality disorders; other nonpsychotic mental disorders listed in the ICD, to be determined by the Plan; or disorders listed in the ICD requiring treatment for abuse of or dependence upon substances such as alcohol, narcotics or hallucinogens.

Morbid obesity

morbidities such as diabetes, coronary artery disease, hypertension, hyperlipidemia, obstructive sleep apnea, pulmonary hypertension, weight-related degenerative joint disease, or lower extremity venous or lymphatic obstruction. Eligible members must be age 18 or older.

Orthopedic appliance

Any fitted external device used to support, align, prevent, or correct deformities, or to restore or improve function.

Plan allowance

Our Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Fee-for-service plans determine their allowances in different ways. We determine our allowance as follows:

PPO allowance: an amount that we negotiate with each provider or provider group who participates in our network. For these PPO allowances, the PPO provider has agreed to accept the negotiated reduction and you are not responsible for the discounted amount. In these instances, the benefit we pay plus any applicable deductible, copayment or coinsurance you are responsible for, equals payment in full.

Managed In-Network allowance: a negotiated amount the mental health/substance abuse provider has agreed to accept as the negotiated reduction and you are not responsible for the discounted amount. In these instances, the benefit we pay plus any applicable deductible, copayment or coinsurance you are responsible for, equals payment in full.

Non-PPO allowance: the amount the Plan will consider for services provided by non-PPO or non-Managed In-Network providers. Non-PPO allowances are determined as follows:

If you receive care in an area that has a fully developed PPO network (one in which you have adequate access to a network provider), but you do not use a PPO network provider the Plan's allowance will be reduced to a rate that the Plan would have paid had you used a PPO provider. This non-PPO allowance is based upon a fee schedule that represents an average of the PPO fee schedules for a particular service in a particular geographic area. In industry terms, this is called a "blended" fee schedule. Member out-of-pocket costs resulting from application of the blended rate fee schedule will be limited to $5,000 per occurrence, not including applicable copayments or coinsurance, for inpatient and outpatient hospital and ambulatory surgical facility services and a separate $5,000 per occurrence, not including applicable copayments or coinsurance, for surgical fees. We encourage you to call us before scheduling any outpatient hospital services and/or surgery.

Note: For those members who do not have adequate access to a network provider (in terms of distance from where you receive care to a network provider) or those members receiving emergency care, the Plan's non-PPO allowance will be based on the reasonable and customary charge (as described below), not the "blended" fee schedule.

If you receive care in an area that does not have a fully developed network, and use a non-PPO provider, the non-PPO allowance is the reasonable and customary allowance for your medical or mental health/substance abuse services based on the reasonable and customary charge. This is generally the lesser of either (a) the usual charge made by the provider for the service or supply in the absence of insurance or, (b) the charge that the Plan determines to be in the 80th percentile of the prevailing charges made for the service or supply in the geographic area in which it is furnished. The prevailing charge data is collected by the Plan's underwriter. For certain services, exceptions to the general method of determining reasonable and customary may exist including the use of NCCI.

	If you receive services from a MultiPlan participating provider, the Plan's allowance will be the amount that the provider has negotiated and agreed to accept for the services and or supplies. Benefits will be paid at non-PPO benefit levels, subject to the applicable deductibles and copayments. For more information, see *Differences between our allowance and the bill* in Section 4.
Prosthetic appliance	An artificial substitute for a missing body part such as an arm, eye, or leg. This appliance may be used for a functional or cosmetic reason, or both.
Routine services	Services that are not related to any specific illness, injury, set of symptoms or maternity care.
Scooters	A power-operated vehicle (chair or cart) with a base that may extend beyond the edge of the seat, a tiller-type control mechanism which is usually center mounted and an adjustable seat that may or may not swivel.
Sound Natural Tooth	A tooth that is whole or properly restored (restoration with amalgams only); is without impairment, periodontal or other conditions; and is not in need of the treatment provided for any reason other than an accidental injury. For purposes of this Plan, a tooth previously restored with a crown, inlay, onlay, or porcelain restoration, or treated by endodontics, is not considered a sound natural tooth.
Us/We	Us and We refer to the Mail Handlers Benefit Plan.
You	You refers to the enrollee and each covered family member.

Coverage information

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure/health for enrollment information as well as:

- Information on the FEHB Program and plans available to you
- A health plan comparison tool
- A list of agencies who participate in Employee Express
- A link to Employee Express
- Information on and links to other electronic enrollment systems

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

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

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

Types of coverage available for you and your family

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

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

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

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

Children's Equity Act

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the 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 2007 benefits of your old plan or option. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2006 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

When you retire

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

When you lose benefits

When FEHB coverage ends

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

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

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

Upon divorce

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

Temporary Continuation of Coverage (TCC)

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

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

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

Converting to individual coverage

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

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

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

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

Getting a Certificate of Group Health Plan Coverage

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

For more information, get OPM pamphlet RI 79-27, *Temporary Continuation of Coverage (TCC) under the FEHB Program.* See also the FEHB Web site 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 Three Federal Programs complement FEHB benefits

Important information

OPM wants to be sure you are aware of three Federal programs that complement the FEHB Program.

First, the **Federal Long Term Care Insurance Program (FLTCIP)** helps cover long term care costs, which are not covered under the FEHB Program.

Second, the **Federal Flexible Spending Account Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket.

Third, the new **Federal Employees Dental and Vision Insurance Program (FEDVIP)**, offers a variety of dental plans and vision plans to anyone who is eligible to enroll in the Federal Employees Health Benefits Program. Under **FEDVIP** you may choose self only, self plus one, or self and family coverage for yourself and any qualified dependents. Premiums are on an enrollee-pays-all basis.

The Federal Long Term Care Insurance Program – *FLTCIP*

It's important protection

Why should you consider applying for coverage under the **Federal Long Term Care Insurance Program(FLTCIP)**?

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive to perform activities of daily living – such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** 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 request an Information Kit and application**

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

The Federal Flexible Spending Account Program – *FSAFEDS*

What is an FSA?

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses.

There are three types of FSAs offered by FSAFEDS: Each type has a minimum annual election of $250 and a maximum election of $5,000 per year.

- **Health Care FSA (HCFSA)** – Pays for eligible health care expenses for you and your dependents which are not covered by FEHBP coverage or other insurance.
- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High-Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your dependents which are not covered or reimbursed by FEHBP or FEDVIP coverage or other insurance.
- **Dependent Care FSA (DCFSA)** – Pays for eligible dependent care expenses that allow you (and your spouse, if married) to work, look for work (as long as you have earned income for the year), or attend school full-time.

What expenses can I pay with an FSAFEDS account?

For the HCFSA and LEN HCFSA – Health plan copayments, deductibles, over-the-counter medications and products, sunscreen, eyeglasses, contacts, other vision and dental expenses (but not insurance premiums).

For the LEX HCFSA – Dental and vision care expenses (but not insurance premiums)

For the DCFSA – daycare expenses (including summer camp) for your child(ren) under age 13, dependent care expenses for dependents unable to care for themselves

AND MUCH MORE! Visit www.FSAFEDS.com

Who is eligible to enroll?

Most Federal employees in the Executive branch and many in non-Executive branch agencies are eligible. For specifics on eligibility, visit www.FSAFEDS.com or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern time. TTY: 1-800-952-0450.

When can I enroll?

If you wish to participate, you must make an election to enroll each year by visiting www.FSAFEDS.com or calling the number above during the FEHB Open Season or within 60 days of employment (for new employees).

Even if you enrolled for 2006, you must make a new election to continue participating in 2007. Enrollment DOES NOT carry over from year to year.

Who is SHPS?

SHPS is the Third Party Administrator hired by OPM to manage the FSAFEDS Program. SHPS is responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is BENEFEDS?

BENEFEDS is the name of the voluntary benefits portal hired by OPM to work with the FSAFEDS Program to set up payroll deductions for FSAFEDS allotments.

The Federal Empolyees Dental and Vision Insurance Program – *FEDVIP*

Important Information

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is a new program, separate and different from the FEHB Program, established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004.

OPM has contracted with several insurance carriers to make supplemental dental and vision benefits available to eligible Federal and USPS employees, annuitants, and their eligible family members.

Dental insurance

Dental plans will provide a comprehensive range of services, including the following:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.

- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with a 24-month waiting period

Please review the dental plans' benefits material for detailed information on the benefits covered, cost-sharing requirements, and preferred provider listings.

Vision insurance

Vision plans will provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on lasik surgery may also be available.

Please review the vision plans' benefits material for detailed information on the benefits covered, cost-sharing requirements, and preferred provider listings

What plans are available?

You can find a comparison of the plans available and their premiums on the OPM website at www.opm.gov/insure/dentalvision. This site also provides links to each plan's website, where you can view detailed information about benefits and preferred providers.

Premiums

The premiums will vary by plan and by enrollment type (self, self plus one, or self and family). There is no government contribution to the premiums. If you are an active employee, your premiums will be taken from your salary on a pre-tax basis when your salary is sufficient to make the premium withholding. If you are an annuitant, premiums will be withheld from your monthly annuity check when your annuity is sufficient. Pre-tax premiums are not available to annuitants. For information on each plan's specific premiums, visit www.opm.gov/insure/dentalvision.

Who is eligible to enroll?

Federal and Postal Service employees eligible for FEHB coverage (whether or not enrolled) and annuitants (regardless of FEHB status) are eligible to enroll in a dental plan and/or a vision plan.

Enrollment types available

- Self-only, which covers only the enrolled employee or annuitant;
- Self plus one, which covers the enrolled employee or annuitant plus one eligible family member specified by the enrollee; and
- Self and family, which covers the enrolled employee or annuitant and all eligible family members.

Which family members are eligible to enroll?

Eligible family members include your spouse, unmarried dependent children under age 22, and unmarried dependent children age 22 or over incapable of self-support because of a mental or physical disability that existed before age 22.

When can I enroll?

Eligible employees and annuitants can enroll in a dental and/or vision plan during this open season -- November 13 to December 11, 2006. You can enroll, disenroll, or change your enrollment during subsequent annual open seasons, or because of a qualified life event. New employees will have 60 days from their first eligibility date to enroll.

How do I enroll?

You enroll on the Internet at www.BENEFEDS.com. BENEFEDS is a secure enrollment website sponsored by OPM where you enter your name, personal information like address and Social Security Number, the agency you work for (or retirement plan that pays your annuity), and the dental and/or vision plan you select. For those without access to a computer, call 1-877-888- FEDS (TTY number, 1-877-TTY-5680). If you do not have access to a computer or a phone, contact your employing office or retirement system for guidance on how to enroll.

You cannot enroll in a FEDVIP plan using the Health Benefits Election Form (SF 2809) or through an agency self-service system, such as Employee Express, MyPay, or Employee Personal Page. However, those sites may provide a link to BENEFEDS.

When will coverage be effective?

The new program will be effective December 31, 2006. Coverage for those who enroll during this year's open season (November 13 – December 11, 2006) will be effective December 31, 2006. Coverage for any other enrollments will be effective on/or after December 31, 2006.

How does this coverage work with my FEHB plan's dental or vision coverage?

Some FEHB plans already cover some dental and vision services. When you are covered by more than one health/dental plan, federal law permits your insurers to follow a procedure called "coordination of benefits" to determine how much each should pay when you have a claim. The goal is to make sure that the combined payments of all plans do not add up to more than your covered expenses.

Coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information will reduce your out-of-pocket cost.

Summary of benefits for the High Option of the Mail Handlers Benefit Plan - 2007

Do not rely on this chart alone. All benefits 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.

Below, an asterisk (*) means the item is subject to the calendar year medical deductible of $300 per person (PPO)/$350 per person (Non-PPO). And, after we pay, you generally pay any difference between our allowance and the billed amount if you use a Non-PPO physician or other health care professional.

High Option Benefits	You pay	Page
Medical services provided by physicians		26
Diagnostic and treatment services provided in the office	PPO: $20 copayment per office visit for adults; $10 copayment per office visit for dependent children under age 22; $5 copayment for allergy injections; 10%* of the Plan's allowance for diagnostic X-rays, laboratory services and other professional services Non-PPO: 30% of the Plan's allowance per office visit; 30%* of the Plan's allowance for diagnostic X-rays, laboratory services and other professional services	
Services provided by a hospital		49
• Inpatient	PPO: $100 copayment per admission; 15% of the Plan's allowance for hospital ancillary services (No deductible) Non-PPO: $300 copayment per admission; 30% of covered charges and any difference between our allowance and the billed amount (No deductible)	
• Outpatient	PPO: 10%* of the Plan's allowance Non-PPO: 30%* of the Plan's allowance and any difference between our allowance and the billed amount	
Emergency benefits		53
• Accidental injury/Medical emergency	Regular benefits	
Mental health and substance abuse treatment Note: This benefit has a separate calendar year deductible.	In-Network: Regular cost sharing Out-of-Network: Benefits are limited	56
Prescription drugs	Network Retail electronic: $10 per Generic drug /$25 per Preferred brand name drug/$40 per Non-Preferred brand name drug Network Retail paper: 50% of the Plan's allowance	59

	Non-Network Retail: 50% of the Plan's allowance Mail Order: $10 per Generic drug; $40 per Preferred brand name drug; $55 per Non-Preferred brand name drug	
Dental care	All charges above amount stated in dental schedule	63
Protection against catastrophic costs (out-of-pocket maximum) There is a separate out-of-pocket maximum for Managed In-Network mental health and substance abuse treatment services that must be met for this benefit to apply. This benefit does not apply to mental health and substance abuse treatment services provided by out-of-network providers.	Nothing after your covered expenses total $4,500 per calendar year for PPO providers/ facilities. When you use a combination of PPO and non-PPO providers, your covered out-of-pocket expenses will not exceed $9,000. Some costs do not count toward this protection.	21

Summary of benefits for the Standard Option of the Mail Handlers Benefit Plan - 2007

Do not rely on this chart alone. All benefits 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.

Below, an asterisk (*) means the item is subject to the calendar year medical deductible of $350 per person (PPO)/$450 per person (Non-PPO). And, after we pay, you generally pay any difference between our allowance and the billed amount if you use a Non-PPO physician or other health care professional.

Standard Option Benefits	You pay	Page
Medical services provided by physicians		26
Diagnostic and treatment services provided in the office	PPO: $20 copayment per office visit for adults; $10 copayment per office visit for dependent children under age 22; $5 copayment for allergy injections; 10%* of the Plan's allowance for diagnostic X-rays, laboratory services and other professional services Non-PPO: 30% of the Plan's allowance per office visit; 30%* of the Plan's allowance for diagnostic X-rays, laboratory services and other professional services	
Services provided by a hospital		49
• Inpatient	PPO: $200 copayment per admission; 15% of the Plan's allowance for hospital ancillary services (No deductible) Non-PPO: $400 copayment per admission; 30% of covered charges and any difference between our allowance and the billed amount (No deductible)	
• Outpatient	PPO: 10%* of the Plan's allowance Non-PPO: 30%* of the Plan's allowance and any difference between our allowance and the billed amount	
Emergency benefits		53
• Accidental injury	PPO: $150 copayment per occurrence for care received in a hospital emergency room; $50 copayment per occurrence for care received in an urgent care center Non-PPO: 30%* of the Plan's allowance and any difference between our allowance and the billed amount	

• Medical emergency	PPO: $150 copayment per occurrence for care received in a hospital emergency room*; $50 copayment per occurrence for care received in an urgent care center* Non-PPO: 30%* of the Plan's allowance and any difference between our allowance and the billed amount	
Mental health and substance abuse treatment Note: This benefit has a separate calendar year deductible.	In-Network: Regular cost sharing Out-of-Network: Benefits are limited	56
Prescription drugs	Network Retail electronic: $10 per Generic drug /$30 per Preferred brand name drug/$50 per Non-Preferred brand name drug Network Retail paper: 50% of the Plan's allowance Non-Network Retail: 50% of the Plan's allowance Mail Order: $15 per Generic drug; $45 per Preferred brand name drug; $60 per Non-Preferred brand name drug	
Dental care	No benefit	
Special features	Flexible Benefits Option; Round-the-clock Member Support; Specialized Maternity Program; Care Support Program	62
Protection against catastrophic costs (out-of-pocket maximum) There is a separate out-of-pocket maximum for Managed In-Network mental health and substance abuse treatment services that must be met for this benefit to apply. This benefit does not apply to mental health and substance abuse treatment services provided by out-of-network providers.	Nothing after your covered expenses total $4,500 per calendar year for PPO providers/ facilities. When you use a combination of PPO and non-PPO providers, your covered out-of-pocket expenses will not exceed $9,000. Some costs do not count toward this protection	21

Summary of benefits for the Consumer Option of the Mail Handlers Benefit Plan - 2007

Do not rely on this chart alone. All benefits 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.

In 2007, for each month you are eligible for the HSA, the Plan will deposit $83.33 per month for a Self Only enrollment or $166.66 per month for a Self and Family enrollment to your HSA. If you are not eligible for an HSA, the Plan will establish an HRA for you.

Traditional medical coverage (other than PPO preventive care) is subject to the Consumer Option calendar year deductible of $2,000 for a Self Only enrollment or $4,000 for a Self and Family enrollment. You can choose to use the funds in your HSA to pay your deductible, or you can pay your deductible out-of-pocket. If you have an HRA, we will withdraw the amount from your HRA if funds are available. After you meet the deductible, you pay the indicated copayments or coinsurance for covered services up to the annual catastrophic protection maximum for out-of-pocket expenses. And, after we pay, you generally pay any difference between our allowance and the billed amount if you use an out-of-network provider.

Consumer Option Benefits	You pay	Page
PPO Preventive care (see specific services)	PPO: Nothing (No deductible) Non-PPO: All charges	80
Medical services provided by physicians		84
Diagnostic and treatment services provided in the office	PPO: $15 copayment per office visit; $15 copayment for allergy injections; $15 copayment for diagnostic X-rays, laboratory services and other professional services; nothing for Inpatient surgery, maternity and hospital visits Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount	
Services provided by a hospital		101
• Inpatient	PPO: $75 copayment per day, up to maximum of $750 per admission Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount	
• Outpatient	PPO: $25 copayment per occurrence for outpatient hospital services; $150 copayment per occurrence for outpatient surgery Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount	
Emergency benefits		105
• Accidental injury/Medical emergency	PPO: $50 copayment per occurrence (waived if admitted) Non-PPO: 40% of the Plan's allowance and any difference between our allowance and the billed amount	

Mental health and substance abuse treatment	In-Network: Regular cost sharing Out-of-Network: Benefits are limited	107
Prescription drugs	Network Retail electronic: $10 per Generic drug/$25 per Preferred brand name drug /$40 per Non-Preferred brand name drug Mail Order: $20 per Generic drug; $50 per Preferred brand name drug; $80 per Non-Preferred brand name drug Non-Network Retail/Mail Order: Not covered	110
Dental care	No benefit	114
Special features	Flexible Benefits Option; Round the clock member support; Care Support Program	113
Protection against catastrophic costs (out-of-pocket maximum)**:**	PPO: Nothing after your covered expenses total $5,000 per person ($10,000 per family) per calendar year for PPO providers/facilities Non-PPO: Nothing after your covered expenses total $7,500 per person ($15,000 per family) per calendar year for Non-PPO providers/facilities Some costs do not count toward this protection.	21

2007 Rate Information for the Mail Handlers Benefit Plan

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

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

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

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
High Option Self Only	451	141.92	172.06	307.49	372.80	167.54	146.44
High Option Self and Family	452	321.89	340.36	697.43	737.45	380.01	282.24
Standard Option Self Only	454	141.92	48.68	307.49	105.48	167.54	23.06
Standard Option Self and Family	455	319.19	106.39	691.57	230.52	377.70	47.88
HDHP Option Self Only	481	101.42	33.80	219.74	73.24	120.01	15.21
HDHP Option Self and Family	482	229.82	76.60	497.93	165.98	271.95	34.47