

## A Health Maintenance Organization



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



**Serving: Metropolitan Denver, Colorado Area**

**Enrollment area:** You must live in the Service Area to enroll in this Plan.

**Enrollment code:**

**651 Self Only**

**652 Self and Family**

**Service area:** Services from Plan providers are available only in the areas described on page 21.

Authorized for distribution by the:



United States  
Office of  
Personnel  
Management



# Kaiser Foundation Health Plan of Colorado

The Kaiser Foundation Health Plan of Colorado, 2500 South Havana Street, Aurora, Colorado 80014, has entered into a contract (CS 1268) with the Office of Personnel Management (OPM) as authorized by the Federal Employees Health Benefits (FEHB) law, to provide a comprehensive medical plan herein called Kaiser Permanente or the Plan.

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

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

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# Inspector General Advisory: Stop Health Care Fraud!

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

- Call the provider and ask for an explanation – sometimes the problem is a simple error.
- If the provider does not resolve the matter, or if you remain concerned, call your plan at 303/338-3800 and explain the situation.
- If the matter is not resolved after speaking to your plan (and you still suspect fraud has been committed), call or write:

## THE HEALTH CARE FRAUD HOTLINE 202/418-3300

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

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

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## General Information

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### Confidentiality

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

### If you are a new member

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

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

If you are a new member of this Plan, benefits and rates begin on the effective date of your enrollment, as set by your employing office or retirement system. As a member of this Plan, once your enrollment is effective, you will be covered only for services provided or arranged by a Plan doctor except in the case of emergency as described on page 15. If you are confined in a hospital on the effective date, you must notify the Plan so that it may arrange for the transfer of your care to Plan providers. See “If you are hospitalized” on page 4.

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

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## General Information *continued*

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### **If you are hospitalized when you change plans**

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

### **Your responsibility**

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

### **Things to keep in mind**

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

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## General Information *continued*

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- Most Federal annuitants have Medicare Part A. If you do not have Medicare Part A, you may enroll in a Medicare prepaid plan, but you will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether they will provide hospital benefits and, if so, what you will have to pay.
- You may also remain enrolled in this Plan when you join a Medicare prepaid plan.
- Contact your local Social Security Administration (SSA) office for information on local Medicare prepaid plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800/638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. See page 22 for information on the Medicare prepaid plan offered by this Plan.
- Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

### **Coverage after enrollment ends**

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

### **Former spouse coverage**

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

### **Temporary continuation of coverage**

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

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

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

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

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## General Information *continued*

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### Notification and election requirements

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

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

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

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

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

### Conversion to individual coverage

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

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## Facts about this Plan

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

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

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## Facts about this Plan *continued*

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### **Who provides care to Plan members?**

Kaiser Permanente offers comprehensive health care coverage on a prepaid group practice basis at 15 Plan facilities conveniently located throughout the Denver, Colorado metropolitan area and through referral specialists, hospitals and other providers in the community. Health Plan contracts with the Colorado Permanente Medical Group, an independent multi-specialty group of physicians (“Plan doctors”), to provide or arrange all necessary physician care for Plan members. Medical care is provided through doctors, nurse practitioners, physician assistants, and other skilled medical personnel working as medical teams at Kaiser Permanente facilities. Specialists in most major specialties are available as part of the medical teams for consultation and treatment. Other necessary medical services, such as physical therapy, laboratory and X-ray services, are available at Kaiser Permanente facilities. Plan doctors can also arrange any necessary specialty care. Hospital care is provided through the Plan at several local community hospitals. Dental services are provided by Delta Dental Preferred Option Panel Dentists.

### **Role of a primary care doctor**

The first and most important decision each member should make is the selection of a primary care doctor. The decision is important since it is through this doctor that all other health services, particularly those of specialists, are obtained. It is the responsibility of your primary care doctor to obtain any necessary authorizations from the Plan before referring you to a specialist or making arrangements for hospitalization. Services of other Plan providers and non-Plan providers are covered only when there has been a referral by the member’s primary care doctor.

### **Choosing your doctor**

The Plan’s provider directory lists Plan facilities and services available at each facility (generally family practice, pediatricians, internal medicine, and OB/GYN), with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. Directories are updated on a regular basis and are available at the time of enrollment or upon request by calling the Information Center at 303/338-3800. You can also find out if your doctor participates with this Plan by calling this number. If you are interested in receiving care from a specific provider who is listed in the directory, call the provider or call the number listed above to verify that he or she still participates with the Plan and is accepting new patients. Important note: When you enroll in this plan, services (except for emergency benefits) are provided through the Plan’s delivery system; the continued availability and/or participation of any one doctor, hospital, or other provider, cannot be guaranteed.

Should you decide to enroll, you will be asked to select a primary care doctor for you and each member of your family and inform your Plan of your selection. You are free to see other Plan doctors if your primary care doctor is not available and to receive care at other Kaiser Permanente facilities. Members may change their doctor selection by notifying the Plan at any time.

In the event a member is receiving services from a Plan doctor who terminates his or her association with the Plan, the Plan will provide payment for covered services until the Plan can make reasonable and medically appropriate provisions for the assumption of such services by another Plan doctor.

### **Referrals for specialty care**

Except in a medical emergency, you must receive a referral from your primary care doctor for a referral before using any other doctor or obtaining special services. Referral to a specialist is given at the primary doctor’s discretion; if specialists or consultants are required beyond those who are Plan doctors, the primary care doctor will make arrangements for appropriate referrals.

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

### **For new members**

If you are already under the care of a specialist who is a Plan participant, you must still obtain a referral from a Plan primary care doctor for the care to be covered by the Plan.

### **Hospital care**

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

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## Facts about this Plan *continued*

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### **Out-of-pocket maximum**

Copayments are required for a few benefits. However, copayments will not be required for the remainder of the calendar year after your out-of-pocket expenses for services provided or arranged by the Plan reach \$1,000 per Self Only enrollment and \$3,000 per Self and Family enrollment. This copayment maximum does not include costs of prescription drugs or dental services.

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

### **Deductible carryover**

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

### **Submit claims promptly**

When you are required to submit a claim to this Plan for covered expenses, submit your claim promptly. The Plan will not pay benefits for claims submitted later than December 31 of the calendar year following the year in which the expense was incurred, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

### **Other considerations**

Plan providers will follow generally accepted medical practice in prescribing any course of treatment. Before you enroll in this Plan, you should determine whether you will be able to accept treatment or procedures that may be recommended by Plan providers.

### **The Plan's service and enrollment areas**

The service area for this Plan, where Plan providers and facilities are located, is the same as the enrollment area listed on page 19 of this brochure (the area in which you must live to enroll in the Plan). You should be aware that benefits for care outside the service area are restricted to emergency care and care received at Kaiser Permanente facilities in the other Kaiser Permanente Regions. See the Plan for further details. The service area is the area within which the Plan's providers are most accessible.

If you or a covered family member move outside the enrollment area, you may enroll in another approved plan. It is not necessary to wait until you move or for the open season to make such a change; contact your employing office or retirement system for information if you are anticipating a move.

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## General Limitations

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### **Important notice**

Although a specific service may be listed as a benefit, it will be covered for you only if, in the judgment of your Plan doctor, it is medically necessary for the prevention, diagnosis, or treatment of your illness or condition. **No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under this Plan or be used in the prosecution or defense of a claim under this Plan.** This brochure is based on text included in the contract between OPM and this Plan and is intended to be a complete statement of benefits available to FEHB members. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control.

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## General Limitations *continued*

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### **Circumstances beyond Plan control**

In the event of major disaster, epidemic, war, riot, civil insurrection, disability of a significant number of Plan providers, complete or partial destruction of facilities, or other circumstances beyond the Plan's control, the Plan will make a good faith effort to provide or arrange for covered services. However, the Plan will not be responsible for any delay or failure in providing service due to lack of available facilities or personnel.

### **Arbitration of claims**

Any claim above \$3,500 for damages for personal injury, mental disturbance or wrongful death arising out of the rendition or failure to render services under this contract must be submitted to binding arbitration.

### **Other sources of benefits**

This section applies when you or your family members are entitled to benefits from a source other than this Plan. You must disclose information about other sources of benefits to the Plan and complete all necessary documents and authorizations requested by the Plan.

#### **Medicare**

If you or a covered family member is enrolled in this Plan and Part A, Part B, or Parts A and B of Medicare, benefits will be coordinated with Medicare according to Medicare's determination of which coverage is primary. Generally, you do not need to take any action after informing the Plan of your or your family member's eligibility for Medicare. Your Plan will provide you with further instructions if a Medicare claim needs to be filed.

#### **Group health insurance and automobile insurance**

This coordination of benefits (double coverage) provision applies when a person covered by this Plan also has, or is entitled to benefits as a result of, any other group health coverage, or is entitled to the payment of medical and hospital costs under no-fault or other automobile insurance that pays benefits without regard to fault. Information about the other coverage must be disclosed to this Plan.

When there is double coverage for covered benefits, other than emergency services from non-Plan providers, this Plan will continue to provide its benefits in full, but is entitled to receive payment for the services and supplies provided, to the extent that they are covered by the other coverage, no-fault or other automobile insurance or any other primary plan.

One plan normally pays its benefits in full as the primary payer, and the other plan pays a reduced benefit as the secondary payer. When this Plan is the secondary payer, it will pay the lesser of (1) its benefits in full, or (2) a reduced amount which, when added to the benefits payable by the other coverage, will not exceed reasonable charges. The determination of which health coverage is primary (pays its benefits first) is made according to guidelines provided by the National Association of Insurance Commissioners. When benefits are payable under automobile insurance, including no-fault, the automobile insurer is primary (pays its benefits first) if it is legally obligated to provide benefits for health care expenses without regard to other health benefits coverage the enrollee may have. This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayment from other coverages.

#### **CHAMPUS**

If you are covered by both this Plan and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), this Plan will pay benefits first. As a member of a prepaid plan, special limitations on your CHAMPUS coverage apply; your primary provider must authorize all care. See your CHAMPUS Health Benefits Advisor if you have questions about CHAMPUS coverage.

#### **Medicaid**

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

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## General Limitations *continued*

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### **Workers' compensation**

The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) to be payable under workers' compensation (under section 8103 of title 5, U.S.C.) or by a similar agency under another Federal law. This provision also applies when a third party injury settlement or other similar proceeding provides medical benefits in regard to a claim under workers' compensation or similar laws. If medical benefits provided under such laws are exhausted, this Plan will be financially responsible for services or supplies that are otherwise covered by this Plan. The Plan is entitled to be reimbursed by OWCP (or the similar agency) for services it provided that were later found to be payable by OWCP (or the agency).

### **DVA facilities, DoD facilities, and Indian Health Service**

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from the Plan for certain services and supplies provided to you or a family member to the extent that reimbursement is required under the Federal statutes governing such facilities.

### **Other Government agencies**

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

### **Liability insurance and third party actions**

If a covered person is sick or injured as a result of the act or omission of another person or party, the Plan requires that it be reimbursed for the benefits provided in an amount not to exceed the amount of the recovery, or that it be subrogated to the person's rights to the extent of the benefits received under this Plan, including the right to bring suit in the person's name. If you need more information about subrogation, the plan will provide you with its subrogation procedures.

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## General Exclusions

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

- Care by non-Plan doctors or hospitals except for authorized referrals or emergencies (see *Emergency Benefits*);
- Expenses incurred while not covered by this Plan;
- Services furnished or billed by a provider or facility barred from the FEHB Program;
- Services not required according to accepted standards of medical, dental, or psychiatric practice;
- Procedures, treatments, drugs or devices that are experimental or investigational;
- Procedures, services and supplies related to sex transformations; and
- Procedures, services, drugs and supplies related to abortions except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest.

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# Medical and Surgical Benefits

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## What is covered

A comprehensive range of preventive, diagnostic and treatment services is provided by Plan doctors and other Plan providers. This includes all necessary office visits; **you pay** \$5 per visit, but no additional copay for laboratory tests and X-rays. Within the service area, house calls will be provided if in the judgment of the Plan doctor such care is necessary and appropriate; **you pay** nothing for a doctor's house call or for home visits by nurses and health aides.

The following services are included:

- Preventive care, including well-baby care and periodic check-ups
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor. If enrollment in the Plan is terminated during pregnancy, benefits will not be provided after coverage under the Plan has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment; other care of an infant who requires definitive treatment will be covered only if the infant is covered under a Self and Family enrollment.
- Voluntary sterilization and family planning services
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including test and treatment materials (such as allergy serum)
- Blood, blood products and the administration of blood (no charge)
- Cardiac rehabilitation - covers a Multifit Intervention Program that provides exercise stress testing, exercise prescriptions, home self-monitored exercise and case management by registered nurse and 4 educational sessions in "Cardiac College" to learn about diet, exercise lipids and smoking cessation and on-site monitored exercise.
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints.
- Cornea, heart, heart/lung, kidney, liver, lung (single and double), and simultaneous kidney/pancreas transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Related medical and hospital expenses of the donor are covered.
- Dialysis
- Chemotherapy, radiation therapy, and respiratory therapy
- For homebound members residing in the service area, home health services of doctors, nurses and health aides when prescribed or authorized by your Plan doctor, who will periodically review the program for continuing appropriateness and need. **You pay** nothing.
- Surgical treatment of morbid obesity
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, at no additional cost to you.

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## Medical and Surgical Benefits *continued*

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### Limited benefits

**Oral and maxillofacial surgery** is provided for nondental surgical and hospitalization procedures for congenital defects, such as cleft lip and cleft palate, and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including shortening of the mandible or maxillae for cosmetic purposes, correction of malocclusion, and any dental care involved in treatment of temporomandibular joint (TMJ) pain dysfunction syndrome, except as defined on page 19.

**Reconstructive surgery** will be provided to correct a condition resulting from a functional defect or from an injury or surgery that has produced a major effect on the member's appearance and if the condition can reasonably be expected to be corrected by such surgery, and it occurred on or after the effective date of the member's coverage in any plan under the Federal Employees Health Benefits Program.

**Short-term rehabilitative therapy** (physical, speech and occupational) is provided on an outpatient or inpatient basis when you are confined in a non-acute care bed for up to two months per condition if significant improvement can be expected within two months. If you have not received 30 or more outpatient visits within the two-month period, you may receive up to 30 outpatient visits per therapy per condition. You may receive inpatient therapy as part of a specialized treatment program in a specialized rehabilitation facility for up to two months per condition; **you pay** a \$5 copay per outpatient session and nothing per inpatient session. When you are confined in an acute care bed, rehabilitative therapy is provided as medically necessary; **you pay** nothing. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.

**Intravenous fluids, medications, additives and nutrients** are provided when used or administered in the home when prescribed by a Plan doctor. Coverage is limited to short-term treatments and must be obtained through Plan pharmacies.

**Food supplements and supplies** are provided for individuals who are unable to absorb or digest food when these items are provided in the home and prescribed by a Plan doctor. Included are supplements and supplies for enteral and parenteral nutrition and amino acid modified products for treatment of PKU. Purchases must be made through Plan pharmacies. (Tube feedings are not covered.) **You pay** \$3 per daily supply.

**Diagnosis and treatment of infertility** is covered; **you pay** \$5 per visit. **Artificial insemination** is covered; **you pay** \$5 per visit; cost of donor sperm and donor eggs and services related to their procurement and storage are not covered. Fertility drugs are covered at 50% of charges under the Prescription Drug Benefits. Drugs related to non-covered infertility services are not covered. Other **assisted reproductive technology (ART) procedures** that enable a woman with otherwise untreatable infertility to become pregnant through other artificial conception procedures such as in vitro fertilization and gamete and zygote intrafallopian transfer are not covered.

**External breast prosthesis following mastectomy; orthopedic braces** only when 1) required to support or correct a defect of form or function or a permanently non-functioning or malfunctioning body part, 2) primarily used as an alternative to surgery or to speed recovery following surgery, 3) can withstand repeated use, and 4) in general use before April 1, of the prior year; orthopedic braces for scoliosis. **You pay** 20% of member charges. All other prosthetic devices are not covered.

**Prescribed supplies and accessories** purchased at Plan pharmacies are provided for up to a two-month supply. **You pay** 20% for disposable needles and syringes, diabetic supplies including glucose test tablets and test tape acetone test tablets.

**Members who elect to receive injections of Lupron Depot** rather than undergo surgery for prostate cancer **will pay** 20% of charges for each injection.

**Oxygen used in the home, or in a nursing facility used as a home,** is covered only if the home is located inside the service area. **You pay** 20% of member charges.

**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS**

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## Medical and Surgical Benefits *continued*

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### What is not covered

- Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending school or camp, or travel
- Reversal of voluntary, surgically-induced sterility
- Plastic surgery primarily for cosmetic purposes
- External and internally implanted hearing aids
- Chiropractic services
- Podiatric services
- Lenses following cataract removal
- Durable medical equipment
- Homemaker services
- Foot orthotics
- Long-term rehabilitative therapy
- All eye surgery which includes radial keratotomy that is solely for the purpose of correcting refractive defects
- Transplants listed as covered

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## Hospital/Extended Care Benefits

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### What is covered

#### Hospital care

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

- Semiprivate room accommodations; when a Plan doctor determines it is medically necessary, the doctor may prescribe private accommodations or private duty nursing care
- Specialized care units, such as intensive care or cardiac care units
- Blood, blood products and the administration of blood (no charge)

#### Extended care

The Plan provides a comprehensive range of benefits for up to 100 days per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. **You pay nothing. All necessary services are covered,** including:

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

#### Hospice care

Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care, and family counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.

#### Ambulance service

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

### Limited benefits

#### Inpatient dental procedures

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

#### Acute inpatient detoxification

Hospitalization for medical treatment of substance abuse is limited to emergency care, diagnosis, treatment of medical conditions, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. See page 16 for nonmedical Substance Abuse Benefits.

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## **Hospital/Extended Care Benefits** *continued*

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### **What is not covered**

- Personal comfort items, such as telephone and television
- Custodial care, rest cures, domiciliary or convalescent care
- Private duty nursing

**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS**

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## Emergency Benefits

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### What is a medical emergency?

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

### Emergencies within the service area

If you are in an emergency situation, please call the Emergency Care Center at 303/861-3434. The Emergency Care Center is open 24 hours a day, 7 days a week to respond to your emergencies. In extreme emergencies, if you are unable to contact the Emergency Care Center, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours. It is your responsibility to ensure that the Plan has been timely notified.

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

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

### Plan pays...

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

### You pay...

**You pay** \$50 for emergency services received from non-Plan providers and facilities. If you are hospitalized, the copayment is waived.

### Emergencies outside the service area

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

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

### Plan pays...

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

### You pay...

Copayments which would have been required if the care had been rendered by the Plan.

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## Emergency Benefits *continued*

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### **What is covered**

- Emergency care at a doctor's office or an urgent care center
- Emergency care as an outpatient or inpatient at a hospital, including doctors' services
- Ambulance service if approved by the Plan

### **What is not covered**

- Elective care or non emergency care
- Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area
- Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area

### **Filing claims for non-Plan providers**

With your authorization, the Plan will pay benefits directly to the providers of your emergency care upon receipt of their claims. Physician claims should be submitted on the HCFA 1500 claim form. If you are required to pay for the services, submit itemized bills and your receipts to the Plan along with an explanation of the services and the identification information from your ID card.

Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on page 23.

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# Mental Conditions/Substance Abuse Benefits

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## Mental Conditions

### What is covered

To the extent shown below, the Plan provides the following services necessary for the diagnosis and treatment of psychiatric conditions, including treatment of mental illness or disorders:

- Diagnostic evaluation
- Psychological testing
- Diagnosis and treatment of eating disorders
- Psychiatric treatment (including individual and group therapy)
- Hospitalization (including inpatient professional services)
- Day or night care (up to 90 sessions per calendar year less two sessions for each inpatient day), including drug and outpatient therapy

### Outpatient care

Up to 20 outpatient visits to Plan doctors, consultants or other psychiatric personnel each calendar year; **you pay** nothing per visit for each covered visit. **You pay** \$25 copay for each authorized outpatient visit, starting with the 21st visit.

Visits to plan doctors primarily for evaluation and maintenance of drugs associated with treatment of a psychiatric condition will be provided at no charge and without limit.

### Eating disorders

Coverage is provided for a 12 week outpatient psychiatric intervention program to treat bulimia and anorexia. **You pay** nothing

### Inpatient care

Up to 45 days of hospitalization each calendar year; **you pay** nothing for first 45 days – all charges thereafter.

### What is not covered

- Care for psychiatric conditions that in the professional judgment of Plan doctors are not responsive to therapeutic management
- Psychiatric evaluation or therapy on court order or as a condition of parole or probation, unless determined by a Plan doctor to be necessary and appropriate
- Psychological testing when not medically necessary to determine the appropriate treatment of a short-term psychiatric condition

## Substance Abuse

### What is covered

This Plan provides medical and hospital services such as acute detoxification services for the medical, non-psychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition. If psychiatric services are necessary, they are provided in conjunction with the mental conditions benefits shown above. In addition, the Plan provides:

### Outpatient care

- Counseling for diagnosis and referral through chemical dependency treatment services. **You pay** nothing.
- Determination of the need for and referral to a specialized facility. **You pay** nothing.
- All necessary rehabilitative care. There is no benefit maximum for care received from Plan providers; **you pay** 20% of charges for covered services. The Plan pays a benefit maximum of \$1,300 per member in any 12-month period for care received from a community program when referred by a Plan provider; **you pay** 20% of charges for covered services and all charges over the benefit maximum. Benefits will be paid by the Plan only if you complete the program.

### Inpatient care

- All necessary rehabilitative care. The Plan pays a benefit maximum of \$7,000 per member in any 12-month period. **You pay** 20% of charges for covered services and all charges over the benefit maximum. Benefits will be paid by the Plan only if you complete the program.
- Up to two treatments in a facility which provides a non-medical detoxification program paid by the Plan at a benefit maximum of \$500 per treatment per member in any 12-month period. **You pay** charges over the benefit maximum.

### What is not covered

- Treatment that is not authorized by a Plan doctor.
- Treatment for alcoholism, drug abuse and drug addiction on court order or as a condition of parole or probation, unless a Plan doctor or his or her designee determines such treatment to be necessary and appropriate.

**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS**

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# Prescription Drug Benefits

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## What is covered

Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 60-day supply. **You pay** charges up to a \$5 maximum per prescription unit or refill. When generic substitution is permissible (i.e., a generic drug is available and the prescribing doctor does not require the use of a name brand drug), but you request the name brand drug, **you pay** the price difference between the generic and the name brand drug as well as the \$5 copay per prescription unit or refill.

The Plan uses a formulary to determine if the prescribed drugs will be provided to members. The Plan must authorize a nonformulary drug before it may be dispensed. It is the prescribing doctor's responsibility to obtain the Plan's authorization.

If your doctor has prescribed a nonformulary drug, a Plan pharmacist may substitute an equivalent drug from the Plan Formulary. Unless a nonformulary drug has been specifically prescribed and the required authorization has been obtained by the Plan doctor, the drug is not covered.

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- Oral and injectable contraceptive drugs, including intrauterine devices (IUD)
- Implanted time-release medications, such as Norplant. For Norplant, **you pay** a one-time copayment of \$200 per prescription. For other internally-implanted time-release medications, **you pay** a one-time copayment equal to the \$5 per prescription copayment times the expected number of months the medication will be effective, not to exceed \$200. There will be no refund of any portion of these copayments if the implanted time-release medication is removed before the end of its expected life.
- Intravenous fluids and medications for home use are covered under Medical and Surgical Benefits (see page 12)
- Insulin
- Growth hormone
- Niacin (a non-prescription medication)
- Smoking cessation drugs and medication, including nicotine patches when prescribed in conjunction with a smoking cessation class. **You pay** a \$100 deposit for the class which will be returned upon successful completion. No more than two treatments of patches or gum are covered per lifetime.
- Drugs for covered involuntary infertility treatments. **You pay** 50% of charges, whether administered in the medical office or at home.

## What is not covered

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

**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS**

# Other Benefits

## Dental care

### What is covered

The following dental services are covered when provided by participating Plan dentists. You are limited to two visits per year for any dental prophylaxis (cleaning) and to one fluoride treatment per year for children through age 15. **You pay** a \$10 copay for initial examinations. **You pay** a \$10 copay for a cleaning for children under age 15. **You pay** a \$20 copay for a cleaning for persons age 15 and older.

**You pay** the stated copays which reflect discounted fees from participating Plan dentists for the schedule of dental services shown below:

### SCHEDULE OF BENEFITS

Procedure Code	Description	Patient Co-Pay	Procedure Code	Description	Patient Co-Pay
<b>DIAGNOSTIC</b>					
0110	INITIAL EXAM.....	10.00			
0120	PERIODIC EXAM.....	10.00			
0130	EMERGENCY EXAM.....	18.00			
0210	FULL MOUTH XRAY.....	35.00			
0220	1 INTRAORAL XRAY.....	6.00			
0230	ADDTNL INTRAORAL XRAY.....	4.00			
0240	OCCLUSAL XRAY.....	10.00			
0270	1 BITEWING.....	5.00			
0272	2 BITEWINGS.....	11.00			
0273	3 BITEWINGS.....	11.00			
0274	4 BITEWINGS.....	15.00			
0330	PANORAMIC FILM.....	28.00			
0340	CEPHALOMETRIC FILM.....	27.00			
0460	PULP TESTS.....	11.00			
0470	DIAGNOSTIC CASTS.....	26.00			
<b>PREVENTIVE</b>					
1110	PROPHYLAXIS ADULT.....	20.00			
1120	PROPHYLAXIS AGE 0-14.....	10.00			
1201	TOPICAL FLUORIDE CHILD W/PROPHY.....	21.00			
1203	TOP FLUORIDE CHILD NO PROPHY.....	10.00			
1204	TOP FLUORIDE ADULT NO PROPHY.....	10.00			
1351	SEALANT - PER TOOTH.....	14.00			
1510	SPACER FIXED UNILATERAL.....	85.00			
1515	SPACER FIXED BILATERAL.....	130.00			
<b>RESTORATIVE</b>					
2110	AMALGAM 1 SURFACE PRIMARY.....	29.00			
2120	AMALGAM 2 SURFACE PRIMARY.....	36.00			
2130	AMALGAM 3 SURFACE PRIMARY.....	45.00			
2140	AMALGAM 1 SURFACE PERMANENT.....	34.00			
2150	AMALGAM 2 SURFACE PERMANENT.....	44.00			
2160	AMALGAM 3 SURFACE PERMANENT.....	55.00			
2161	AMALGAM 4 SURF/PLUS PERMANENT.....	66.00			
2330	ANTERIOR RESIN 1 SURFACE.....	40.00			
2331	ANTERIOR RESIN 2 SURFACES.....	52.00			
2332	ANTERIOR RESIN 3 SURFACES.....	64.00			
2750	PORC/HIGH NOBLE METAL CROWN.....	365.00			
2751	PORC/PREDOM BASE METAL CROWN.....	312.00			
2752	PORC/NOBLE METAL CROWN.....	348.00			
2790	FULL HIGH NOBLE METAL CROWN.....	358.00			
2791	FULL PREDOM BASE METAL CROWN.....	298.00			
2792	FULL NOBLE METAL CROWN.....	340.00			
2810	3/4 METALLIC CROWN.....	350.00			
2920	RECEMENT CROWN.....	26.00			
2930	PREFAB STAINLESS STEEL CROWN PRIMARY.....	76.00			
2940	SEDATIVE FILLING.....	26.00			
2950	CROWN BUILDUP PIN RETAINED.....	75.00			
2951	PIN RETENTION PER TOOTH, IN ADD TO REST ...	16.00			
2952	CAST POST & CORE IN ADD TO CROWN.....	118.00			
2954	PREFAB POST & CORE NO CROWN.....	95.00			
<b>ENDODONTICS</b>					
3220	THERAPEUTIC PULPOTOMY.....	45.00			
3310	ROOT CANAL ANTERIOR.....	195.00			
3320	ROOT CANAL BICUSPID.....	230.00			
3330	ROOT CANAL MOLAR.....	310.00			
3410	APICOECTOMY ANTERIOR.....	190.00			
3421	APICOECTOMY BICUSPID.....	230.00			
3425	APICOECTOMY MOLAR.....	235.00			
<b>PERIODONTICS</b>					
4210	GINGIVECTOMY PER QUAD.....	148.00			
4211	GINGIVECTOMY PER TOOTH.....	58.00			
4220	GINGIVAL CURETTAGE PER QUAD.....	144.00			
4240	GINGV FLAP W/ROOT PL-PER QUAD.....	250.00			
4260	OSSEOUS SURGERY PER QUAD.....	640.00			
4341	PERIO ROOT PLAN PER QUAD.....	84.00			
4910	MAINTENANCE FOLLOWING THERAPY.....	44.00			
<b>PROSTHODONTICS</b>					
5110	COMPLETE UPPER DENTURE.....	423.00			
5120	COMPLETE LOWER DENTURE.....	423.00			
5130	COMP IMMEDIATE UPPER DENTURE.....	455.00			
5140	COMP IMMEDIATE LOWER DENTURE.....	455.00			
5213	PARTIAL UPPER DENTURE/METAL BASE.....	490.00			
5214	PARTIAL LOWER DENTURE/METAL BASE.....	490.00			
5510	REPAIR BROKEN COMPLETE DENTURE.....	55.00			
5520	REPLACE MISSING/BROKEN TEETH.....	50.00			
5630	REPAIR/REPLACE BROKEN CLASP.....	72.00			
5640	REPLACE TOOTH ON DENTURE.....	50.00			
5650	ADD TOOTH TO PARTIAL DENTURE.....	60.00			
5660	ADD CLASP TO PARTIAL DENTURE.....	72.00			
5750	LAB RELINE UPPER DENTURE.....	95.00			
5751	LAB RELINE LOWER DENTURE.....	95.00			
6210	CAST HIGH NOBLE METAL PONTIC.....	360.00			
6211	CAST PREDOM BASE METAL PONTIC.....	265.00			
6212	CAST NOBLE METAL PONTIC.....	280.00			
6240	PORC W/HIGH NOBLE METAL PONTIC.....	375.00			
6241	PORCELAIN PREDOM BASE METAL PONTIC.....	260.00			
6242	PORCELAIN NOBLE METAL PONTIC.....	275.00			
6750	PORC/HIGH NOBLE METAL CROWN.....	380.00			
6751	PORCELAIN PREDOM BASE METAL CROWN.....	265.00			
6752	PORC/NOBLE METAL CROWN.....	355.00			
6790	FULL HIGH NOBLE METAL CROWN.....	370.00			
6791	FULL PREDOM BASE METAL CROWN.....	250.00			
6792	FULL NOBLE METAL CROWN.....	285.00			
6970	CAST PORE & CORE NO BRIDGE RETAINER.....	100.00			
6972	PREFABRICATED POST & CORE NO BRIDGE.....	80.00			
6973	RETAINER CROWN BUILD-UP.....	65.00			

# Dental Benefits *continued*

Procedure Code	Description	Patient Co-Pay	Procedure Code	Description	Patient Co-Pay
<b>ORAL SURGERY</b>			<b>ADJUNCTIVE SERVICES</b>		
7110	SINGLE TOOTH EXTRACTION .....	38.00	9110	PALLIATIVE TREATMENT .....	30.00
7120	ADDTNL TOOTH EXTRACTION .....	34.00	9310	CONSULTATION .....	27.00
7130	ROOT REMOVAL EXPOSED ROOT .....	48.00			
7210	SURG EXT/ERUPTED TOOTH .....	74.00			
7220	REM IMP TOOTH-SOFT TISSUE .....	85.00			
7230	REM IMP TOOTH-PARTIALLY BONY .....	110.00			
7240	REM IMP TOOTH-COMPLETLY BONY .....	130.00			
7250	SURGICAL ROOT RECOVERY .....	75.00			

Any service not listed is the responsibility of the patient and is available on a usual and customary fee basis. The above services are subject to the limitations, exclusions and governing administrative policies of the program.

## Accidental injury benefit

Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth are covered. The need for these services must result from an accidental injury.

## Out of area emergencies

This benefit pays up to a maximum of \$50 for out-of-area emergency dental expenses.

## Orthodontic services

You pay the usual and customary fee for orthodontic services

## What is not covered

- Cosmetic dental services
- Replacement of lost or stolen dentures or bridgework
- Dental services not listed as covered

## Vision care

### What is covered

In addition to the surgical benefits provided for diagnosis and treatment of diseases of the eye, eye refractions (to provide a written lens prescription for eyeglasses) may be obtained from Plan providers. **You pay** a \$5 copay per office visit.

### What is not covered

- Corrective eyeglasses and frames or contact lenses (including the fitting of contact lenses)
- Eye exercises

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## Service and Enrollment Area

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

Service Area			
	80001	80124	80236
	80002	80125	80237
	80003	80126	80238
	80004	80127	80239
	80005	80131	80241
	80006	80134	80243
	80007	80135	80244
	80010	80137	80248
	80011	80150	80249
	80012	80151	80250
	80013	80154	80251
	80014	80155	80252
	80015	80160	80254
	80016	80161	80255
	80017	80162	80256
	80018	80163	80259
	80019	80201	80261
	80020	80202	80262
	80021	80203	80263
	80022	80204	80264
	80024	80205	80265
	80025	80206	80266
	80026	80207	80270
	80027	80208	80271
	80028	80209	80273
	80030	80210	80274
	80033	80211	80275
	80034	80212	80279
	80036	80214	80280
	80037	80215	80281
	80038	80216	80290
	80040	80217	80291
	80041	80218	80292
	80042	80219	80293
	80044	80220	80294
	80045	80221	80295
	80046	80222	80301
	80047	80223	80302
	80102	80224	80303
	80104	80225	80304
	80107	80226	80306
	80110	80227	80307
	80111	80228	80308
	80112	80229	80309
	80116	80230	80310
	80117	80231	80314
	80120	80232	80321
	80121	80233	80322
	80122	80234	80323
	80123	80235	80328
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			80642
			80643
			80651

### Enrollment area

You must live in the service area to enroll in this Plan.

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## **Non-FEHB Benefits Available to Plan Members**

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

### **Medicare prepaid plan enrollment**

Federal annuitants entitled to Medicare (Parts A and B or Part B only) may have the opportunity to enroll in Kaiser Permanente Senior Advantage. In addition to your regular FEHBP benefits, Senior Advantage offers enhanced benefits at no additional cost to you. To learn more about this choice, call or write: Kaiser Permanente Senior Advantage, 2500 South Havana Street, Aurora, CO 80014, 303/338-3814.

**Benefits on this page are not part of the FEHB contract**

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# How to Obtain Benefits

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## Questions

If you have a question concerning Plan benefits or how to arrange for care, contact the Plan's Information Center at 303/338-3800, 303/338-3820 TDD, or you may write to the Plan at 2500 South Havana Street, Aurora, Colorado 80014.

## Disputed claims review

### Plan reconsideration

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

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

### OPM review

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

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

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

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

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

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

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

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

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

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## How to Obtain Benefits *continued*

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

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

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## How Kaiser Foundation Health Plan of Colorado Changes January 1997

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

### Benefit changes

- Under the “Medical and Surgical Benefits” provision, coverage is provided for cardiac rehabilitation. Previously, benefits were excluded for cardiac rehabilitation.
- Under “Mental Conditions” provision, coverage has been added for the treatment of eating disorders. Previously, benefits were excluded for this condition.
- Under “Mental Conditions” provision, coverage includes the treatment of acute and chronic conditions. Previously, treatment for chronic conditions was excluded.
- Under “Mental Conditions” provision, coverage is provided for all authorized outpatient visits; starting with the 21st visit, a \$25 copay applies. Previously, coverage was not provided for more than 20 visits.
- Under the “Dental Benefits” in the “Other Benefits” provision, the complete benefit schedule for covered services with their copays is shown in the brochure. See page 19 for a full description of covered services. The copay amount listed is the total amount due from the patient. Previously, only preventive care and certain other dental procedures were specifically shown as covered in the brochure.
- Under the “Dental Benefits” in the “Other Benefits” provision, the discounted fee schedule has been replaced. Previously, you received a 10% discount from the Plan dentist's usual and customary fee schedule for “Accidental injury benefits.” Previously, you received a 20% discount from the Plan dentist's usual and customary fee schedule for all impactions, alveolectomy, gingivectomy, osseous muco/gingival surgery and apicoectomy and a 10% discount from the Plan dentist's usual and customary fee schedule for all dental care. Discounted coverage for orthodontia care was previously available to you.

### Clarifications

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

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

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

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

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

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

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# How Kaiser Foundation Health Plan of Colorado Changes January 1997 *continued*

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- “Nonexperimental implants” is now termed “The insertion of internal prosthetic devices”.
- Under transplants in the “Medical and Surgical Benefits” provision, single and double lung has been added to the list of covered transplants.
- Procedures, services, drugs and supplies related to abortions are excluded except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest.
- Under “Prescription Drug Benefits” provision, intrauterine devices (IUD) are listed as covered. Previously, an IUD was not specifically shown as covered.
- Under “Prescription Drug Benefit” provision, coverage is provided for niacin, a non-prescription medication. Previously, niacin was not specifically shown as covered.
- Under “Prescription Drugs Benefit” provision, diaphragms and condoms will be listed with contraceptive devices under “What is not covered.” Previously, coverage was not specifically excluded for diaphragms and condoms.
- Under “What is not covered” in the “Medical and Surgical” provision, coverage is not provided for: “Any eye surgery solely for the purpose of correcting refractive defects of the eye such as nearsightedness (myopia), farsightedness (hyperopia) and astigmatism”. Previously, the brochure did not specifically show that coverage was not provided.

## Other changes

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

Providers, legal counsel, and other interested parties may act as your representative in pursuing payment of a disputed claim only with your written consent. Any lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan must be brought against the Office of Personnel Management in Federal court and only after you have exhausted the OPM review procedure.
- This Plan added Non-FEHB benefits. See page 22 for details.
- Due to actions by the United States Postal Service, the following zip codes have been added to the Plan's service and enrollment area: 80007, 80163, 80437 and 80643.

# Summary of Benefits for Kaiser Foundation Health Plan of Colorado — 1997

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

	Benefits	Plan pays/provides	Page
<b>Inpatient care</b>	<b>Hospital</b>	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. <b>You pay</b> nothing . . . . .	13
	<b>Extended Care</b>	All necessary services, up to 100 days per calendar year. <b>You pay</b> nothing . . . . .	13
	<b>Mental Conditions</b>	Diagnosis and treatment of psychiatric conditions for up to 45 days of inpatient care per year. <b>You pay</b> nothing . . . . .	17
	<b>Substance Abuse</b>	Covered under mental conditions benefits. <b>You pay</b> nothing. In addition, two non-medical detoxifications in any 12-month period up to a benefit maximum of \$500 per detoxification in any 12-month period. Also, all necessary rehabilitative care up to a benefit maximum of \$7,000 in any 12-month period. <b>You pay</b> 20% of charges for covered services . . . . .	17
<b>Outpatient care</b>		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. <b>You pay</b> a \$5 copay per office visit; and nothing per house call by a doctor . . . . .	11
	<b>Home Health Care</b>	All necessary visits by nurses and health aides. <b>You pay</b> nothing per visit . . . . .	11
	<b>Mental Conditions</b>	Up to 20 outpatient visits per year. <b>You pay</b> nothing . . . . .	17
	<b>Substance Abuse</b>	Covered under mental conditions benefits as shown and counseling under chemical dependency treatment services. <b>You pay</b> nothing. In addition, all necessary rehabilitative care. <b>You pay</b> 20% of charges for covered services . . . . .	17
<b>Emergency care</b>		Reasonable charges for services and supplies required because of a medical emergency. <b>You pay</b> a \$50 copay to the hospital for each emergency room visit and any charges for services that are not covered by this Plan . . . . .	15, 16
<b>Prescription drugs</b>		Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. <b>You pay</b> a \$5 copay maximum per prescription unit or refill . . . . .	18
<b>Dental care</b>		Preventive dental care; <b>you pay</b> various copays based on procedure rendered. For all other dental visits, you have various copays based on the procedure rendered . . . . .	19, 20
<b>Vision care</b>		One refraction annually. <b>You pay</b> a \$5 copay per visit . . . . .	20
<b>Out-of-pocket limit</b>		Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$1,000 per Self Only or \$3,000 per Self and Family enrollment per calendar year, covered benefits will be provided at 100%. This copay maximum does not include prescription drugs or dental services. . . . .	8