

Government Employees Hospital Association, Inc.

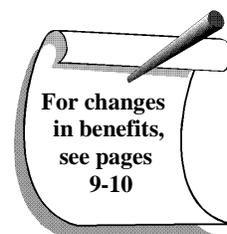
Benefit Plan

<http://www.geha.com>



2004

**A fee-for-service plan
with a preferred provider organization**



**Sponsored and administered by:
Government Employees Hospital Association, Inc.**

Who may enroll in this Plan: All Federal employees and annuitants who are eligible to enroll in the Federal Employees Health Benefits Program may become members of GEHA. You must be, or must become a member of Government Employees Hospital Association, Inc.

To become a member: You join simply by signing a completed Standard Form 2809, Health Benefits Registration Form, evidencing your enrollment in the Plan.

Membership dues: There are no membership dues for the Year 2004.

Enrollment codes for this Plan:

- 311 Self Only – High Option**
- 312 Self and Family – High Option**
- 314 Self Only – Standard Option**
- 315 Self and Family – Standard Option**

Authorized for distribution by the:



**United States
Office of Personnel Management**

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



RI 71-006



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

OFFICE OF THE DIRECTOR

Dear Federal Employees Health Benefits Program Participant:

I am pleased to present this 2004 Federal Employees Health Benefits (FEHB) Program plan brochure. The brochure describes the benefits this plan offers you for 2004. Because benefits vary from year to year, you should review your plan's brochure every Open Season – especially Section 2, which explains how the plan changed.

It takes a lot of information to help a consumer make wise healthcare decisions. The information in this brochure, our FEHB Guide, and our web-based resources, make it easier than ever to get information about plans, to compare benefits and to read customer service satisfaction ratings for the national and local plans that may be of interest. Just click on www.opm.gov/insure!

The FEHB Program continues to be an enviable national model that offers exceptional choice, and uses private-sector competition to keep costs reasonable, ensure high-quality care, and spur innovation. The Program, which began in 1960, is sound and has stood the test of time. It enjoys one of the highest levels of customer satisfaction of any healthcare program in the country.

I continue to take aggressive steps to keep the FEHB Program on the cutting edge of employer-sponsored health benefits. We demand cost-effective quality care from our FEHB carriers and we have encouraged Federal agencies and departments to pay the full FEHB health benefit premium for their employees called to active duty in the Reserve and National Guard so they can continue FEHB coverage for themselves and their families. Our carriers have also responded to my request to help our members to be prepared by making additional supplies of medications available for emergencies as well as call-up situations and you can help by getting an Emergency Preparedness Guide at www.opm.gov. OPM's *HealthierFeds* campaign is another way the carriers are working with us to ensure Federal employees and retirees are informed on healthy living and best-treatment strategies. You can help to contain healthcare costs and keep premiums down by living a healthy life style.

Open Season is your opportunity to review your choices and to become an educated consumer to meet your healthcare needs. Use this brochure, the FEHB Guide, and the web resources to make your choice an informed one. Finally, if you know someone interested in Federal employment, refer them to www.usajobs.opm.gov.

Sincerely,

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

Kay Coles James
Director



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

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

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

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

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

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

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

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

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

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

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

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.

- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.
- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at www.opm.gov/insure on the Web. You may also call (202) 606-0191 and ask for OPM's FEHB Program privacy official for this purpose.

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

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

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

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

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Introduction

This brochure describes the benefits of **Government Employees Hospital Association, Inc.** under our contract (CS 1063) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. This plan is underwritten by Government Employees Hospital Association, Inc. The address for the Government Employees Hospital Association, Inc. administrative offices is:

Government Employees Hospital Association, Inc.
P.O. Box 4665
Independence, Missouri 64051-4665

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, 2004, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2004, and changes are summarized on pages 9 and 10. 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 Government Employees Hospital Association, Inc.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

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

Stop Health Care Fraud!

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

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

Protect Yourself From Fraud - Here are some things 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 (800) 821-6136 and explain the situation.
 - If we do not resolve the issue:

**CALL -- THE HEALTH CARE FRAUD HOTLINE
(202) 418-3300**

OR WRITE TO:

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

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

Preventing medical mistakes

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

1. **Ask questions if you have doubts or concerns.**
 - Ask questions and make sure you understand the answers.
 - Choose a doctor with whom you feel comfortable talking.
 - Take a relative or friend with you to help you ask questions and understand answers.
2. **Keep and bring a list of all the medicines you take.**
 - Give your doctor and pharmacist a list of all the medicines that you take, including non-prescription medicines.
 - Tell them about any drug allergies you have.
 - Ask about side effects and what to avoid while taking the medicine.
 - Read the label when you get your medicine, including all warnings.
 - Make sure your medicine is what the doctor ordered and know how to use it.
 - Ask the pharmacist about your medicine if it looks different than you expected.
3. **Get the results of any test or procedure.**
 - Ask when and how you will get the results of test or procedures.
 - Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
 - Call your doctor and ask for your results.
 - Ask what the results mean for your care.
4. **Talk to your doctor about which hospital is best for your health needs.**
 - Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
 - Be sure you understand the instructions you get about follow-up care when you leave the hospital.
5. **Make sure you understand what will happen if you need surgery.**
 - Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
 - Ask your doctor, "Who will manage my care when I am in the hospital?"
 - Ask your surgeon:
 - Exactly what will you be doing?
 - About how long will it take?
 - What will happen after surgery?
 - How can I expect to feel during recovery?
 - Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reaction to anesthesia, and any medications you are taking.

Want more information on patient safety?

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

Section 1. Facts about this 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 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.

We also have a Preferred Provider Organization (PPO):

Our fee-for-service plan offers services through a PPO. When you use our PPO providers, you will receive covered services at reduced cost. Government Employees Hospital Association, Inc. is solely responsible for the selection of PPO providers in your area. Contact us for the names of PPO providers and to verify their continued participation. You can also go to our Web page, which you can reach through the FEHB Web site, www.opm.gov/insure. Contact Government Employees Hospital Association, Inc. to request a PPO directory.

We have entered into arrangements with Alliance PPO, Inc.; Arizona Foundation for Medical Care; FCHN; Freedom Network; HealthCare Preferred; HealthLink; MedSolutions; MultiPlan; PPO Oklahoma; PPO USA; Private Healthcare Systems; Providence Preferred; and SouthCare, which are Preferred Providers or networks of hospitals and/or doctors in all states. The doctors and hospitals participating in these networks have agreed to provide services to Plan members. You always have the right to choose a PPO provider or a non-PPO provider for medical treatment.

PPO networks are now available in many metropolitan areas and additional coverage areas will be added throughout the year. Enrollees residing in a PPO network area will receive a directory of the PPO providers in their service area. These providers are required to meet licensure and certification standards established by State and Federal authorities, however, inclusion in the network does not represent a guarantee of professional performance nor does it constitute medical advice. To locate a participating provider in your area, call (800) 296-0776 or visit the GEHA Web site at www.geha.com. When you phone for an appointment, please remember to verify that the physician is still a PPO provider.

The non-PPO benefits are the standard 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 standard non-PPO benefits apply. However, if the services are rendered at a PPO hospital, we will pay the services of radiologists, anesthesiologists and pathologists who are not preferred providers at the preferred provider rate. This non-standard benefit does not include the services of emergency room physicians. In addition, providers outside the United States will be paid at the PPO level of benefits.

How we pay providers

Fee-for-service plans reimburse you or your provider for covered services. They do not typically provide or arrange for health care. Fee-for-service plans let you choose your own physicians, hospitals and other health care providers.

The FFS plan reimburses you for your health care expenses, usually on a percentage basis. These percentages, as well as deductibles, methods for applying deductibles to families, and the percentage of coinsurance you must pay vary by plan.

We offer a preferred provider organization (PPO) arrangement. This arrangement with health care providers gives you enhanced benefits or limits your out-of-pocket expenses.

Your Rights

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

Government Employees Hospital Association, Inc. was founded in 1937 as the Railway Mail Hospital Association. For more than 60 years now, GEHA has provided health insurance benefits to federal employees and retirees.

GEHA is incorporated as a General Not-For-Profit Corporation pursuant to Chapter 355 of the Revised Statutes of the State of Missouri.

GEHA's Preferred Provider Organization includes more than 3,800 hospitals and more than 450,000 physician locations throughout the United States. In circumstances where there is limited access to PPO providers, GEHA may negotiate discounts with some providers, which will reduce your overall out-of-pocket expenses.

If you want more information about us, call (800) 821-6136, or write to GEHA, P. O. Box 4665, Independence, MO 64051. You may also contact us by fax at (816) 257-3233 or visit our Web site at www.geha.com.

Section 2. How we change for 2004

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

Program-wide changes

- We added information regarding two new Federal Programs that complement FEHB benefits, the Federal Flexible Spending Account Program - *FSAFEDS* and the Federal Long Term Care Insurance Program. See pages 94-98.
- We added information regarding preventing medical mistakes. See page 6
- We added information regarding enrolling in Medicare. See page 21
- We revised the Medicare Primary Payer Chart. See page 81

Changes to this Plan

- Your share of the non-Postal premium under the High Option will increase by 13.5% for Self Only or 13.8% for Self and Family. Under the Standard Option, your share of the premium will increase by 10% for Self Only or 10% for Self and Family.
- United Behavioral Health network is no longer a preferred provider network for mental health and substance abuse services.
- The separate calendar year mental health-substance abuse deductible has been eliminated. All mental health and substance abuse services by PPO providers and inpatient or outpatient professional mental health and substance abuse services by non-PPO providers are now subject to the same calendar year deductible as medical expenses.

Inpatient hospital services by non-PPO providers and outpatient intensive day treatment by non-PPO providers are still subject to the separate \$500 calendar year deductible per person.

- The separate PPO mental health and substance abuse catastrophic out-of-pocket maximum has been eliminated. All mental health and substance abuse services by PPO providers are subject to the same catastrophic out-of-pocket maximums as medical services.

Non-PPO mental health and substance abuse services are still subject to the separate \$8,000 catastrophic out-of-pocket maximum

- It is no longer necessary to obtain approval of outpatient mental health and substance abuse professional services to receive PPO benefits from PPO providers. You must still obtain approval of inpatient services and outpatient intensive day treatment by PPO providers to receive PPO benefits.

You must also still pre-certify inpatient hospital services by non-PPO providers.

The medical necessity of your admission to a hospital or other covered facility including in-network outpatient intensive day treatment for mental health or substance abuse must be precertified. Emergency admissions must be reported with two business days following the day of admission even if you have been discharged. Otherwise, the benefits will be reduced. See Section 3 for details.

- All medically necessary sonograms during pregnancy are covered.

Changes to High Option Only

- The copayment for single source brand name drugs for Non-Medicare members is now \$25 at network retail pharmacies and \$45 at Home Delivery.
- The copayment for multisource brand name drugs for Non-Medicare members is now \$40 at network retail pharmacies and \$60 at Home Delivery.

We clarified the following:

- We have clarified that no computer programs are covered.
- We have clarified that we do not cover bioelectric computer programmed prosthetic devices.
- We have clarified that colonoscopies are covered as routine screenings.
- We have clarified that bone density tests are covered for women over 65 and women over 60 who are at high risk.
- We have clarified that average wholesale pricing data is used to determine plan allowable for prescription drugs.
- We have clarified that state law may prohibit the substitution of generic drugs for some brand name drugs.
- We have clarified the subrogation language.
- We have expanded the instructions on how to file foreign claims.

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at (800) 821-6136 or write to us at GEHA, P. O. Box 4665, Independence, MO 64051. You may also request replacement cards through our Web site: www.geha.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. If you use our preferred providers, you will pay less.

- **Covered providers**

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

A licensed doctor of medicine (M.D.) or a licensed doctor of osteopathy (D.O.). Other covered providers include a chiropractor, nurse midwife, nurse anesthetist, audiologist, dentist, optometrist, licensed clinical social worker, licensed clinical psychologist, podiatrist, speech, physical and occupational therapist, nurse practitioner/clinical specialist, nursing school administered clinic and physician assistant.

The term “doctor” includes all of these providers when the services are performed within the scope of their license or certification. The term “primary care physician” includes family or general practitioners, pediatricians, obstetricians/gynecologists and medical internists.

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 2004, the states are: Alabama, Idaho, Kentucky, Louisiana, Maine, Mississippi, Missouri, Montana, New Mexico, North Dakota, South Carolina, South Dakota, Texas, Utah, West Virginia, and Wyoming.

- **Covered facilities**

Covered facilities include:

- **Freestanding ambulatory facility**

A facility which is licensed by the state as an ambulatory surgery center or has Medicare certification as an ambulatory surgical center, 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.

- Hospice
 - A facility which meets all of the following:
 - (1) primarily provides inpatient hospice care to terminally ill persons;
 - (2) is certified by Medicare as such, or is licensed or accredited as such by the jurisdiction it is in;
 - (3) is supervised by a staff of M.D.'s or D.O.'s, at least one of whom must be on call at all times;
 - (4) provides 24 hour a day nursing services under the direction of an R.N. and has a full-time administrator; and
 - (5) provides an ongoing quality assurance program.

- Hospital
 - (1) An institution which is accredited as a hospital under the Hospital Accreditation Program of the Joint Commission on Accreditation of Healthcare Organizations (JCAHO); or
 - (2) A medical institution which is operated pursuant to law, under the supervision of a staff of doctors, and with 24 hour a day nursing service, and which is primarily engaged in providing general inpatient care and treatment of sick and injured persons through medical, diagnostic, and major surgical facilities, all of which facilities must be provided on its premises or have such arrangements by contract or agreement: or
 - (3) An institution which is operated pursuant to law, under the supervision of a staff of doctors and with 24 hour a day nursing service and which provides services on the premises for the diagnosis, treatment, and care of persons with mental/substance abuse disorders and has for each patient a written treatment plan which must include diagnostic assessment of the patient and a description of the treatment to be rendered and provides for follow-up assessments by or under the direction of the supervising doctor.

The term hospital does not include a convalescent home or skilled nursing facility, or any institution or part thereof which: a) is used principally as a convalescent facility, nursing facility, or facility for the aged; b) furnishes primarily domiciliary or custodial care, including training in the routines of daily living; or c) is operating as a school or residential treatment facility.

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 PPO 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 for other than 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 PPO 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.

Hospital care:

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 (800) 821-6136.

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

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

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

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 any benefits.

How to precertify an admission:

- For medical and surgical services, you, your representative, your doctor, or your hospital must call Encompass before admission. The toll-free number is (888) 372-3190. (See page 60 for mental health/substance abuse precertification.)
- 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 and phone number of admitting doctor;
 - Name of hospital or facility; and
 - Number of planned days of confinement.
- We will then tell the doctor and/or hospital the number of approved inpatient days and we will send written confirmation of our decision to you, your doctor, and the hospital.

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 your physician or the hospital must contact us for precertification of additional days. Further, if your baby stays after you are discharged, then 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 ask us to approve 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 only pay for any covered medical supplies and services that are otherwise payable on an outpatient basis.

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

When we precertified the admission but you remained in the hospital beyond the number of days we approved and did not get the additional days precertified, then:

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

Exceptions:

You do not need precertification in these cases:

- You are admitted to a hospital outside the United States and Puerto Rico.
- 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.

● **Radiology/Imaging Procedures Precertification**

Radiology precertification is the process by which prior to scheduling specific imaging procedures we evaluate the medical necessity of your proposed procedure to ensure the appropriate procedure is being requested for your condition. In most cases your physician will take care of precertification. Because you are still responsible for ensuring that we are asked to precertify your procedure, you should ask your doctor to contact us.

The following outpatient radiology services need to be precertified:

- CT - Computerized Axial Tomography
- MRI - Magnetic Resonance Imaging
- MRA - Magnetic Resonance Angiography
- NC - Nuclear Cardiology
- PET - Positron Emission Tomography

How to precertify a radiology/Imaging procedure:

For outpatient CT, MRI, MRA, NC and PET studies, you, your representative or your doctor must call MedSolutions before scheduling the procedure. The toll free number is (866) 879-8317. Provide the following information: patient's name, plan identification number, and birth date, requested procedure and clinical support for request, name and telephone number of ordering provider, and name of requested imaging facility.

Exceptions:

You do not need precertification in these cases:

- You have another health insurance policy that is primary payer including Medicare Part A & B or Part B only;
- The procedure is performed outside the United States and Puerto Rico;
- You are an inpatient in a hospital;
- The procedure is performed as an emergency.

Warning:

We will reduce our benefits for these procedures by \$100 if no one contacts us for precertification. If the procedure is not medically necessary, we will not pay any benefits.

● **Other services**

Some services require a referral, precertification, or prior authorization. You need to call us at (800) 821-6136 before receiving treatment care such as:

- Physical therapy
- Growth hormone therapy (GHT)
- Surgical treatment of morbid obesity
- Certain prescription drugs
- Organ and tissue transplant procedures
- Surgical correction of congenital anomalies
- In-network and out of network inpatient Mental Health and Substance Abuse Benefits and in- network outpatient Intensive Day Treatment (See pages 56-58)

Section 4. Your costs for covered services

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

- **Copayments**

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

Example: When you see your PPO physician, under the High Option, you pay a copayment of \$20 per office visit.

- **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 do not count toward any deductible.

- The calendar year deductible is \$350 per person under High Option and \$450 per person under Standard Option. After the deductible amount is satisfied for an individual, covered services are payable for that individual. Under a family enrollment, all family member's individual deductibles are considered to be satisfied when the family member's deductibles are combined and reach \$700 under High Option and \$900 under Standard Option.
- We also have a separate deductible for:
 - A High Option per admission (including in-network mental health) deductible of \$100 per person (PPO) and (excluding mental health) \$300 per person (non-PPO) for inpatient hospital services up to a maximum of two per person, per calendar year.
 - Mental health and substance abuse treatment of \$500, per person, per calendar year, for out-of-network hospital inpatient and hospital outpatient/intensive day treatment

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

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

- **Coinsurance**

Coinsurance is the percentage of our allowance that you must pay for your care. Coinsurance doesn't begin until you meet your deductible. We will base this percentage on either the billed charge or the Plan Allowance, whichever is less.

Example: Under the High Option, you pay 25% of our allowance for non-PPO office visits.

Note: 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 service but routinely waives your 25% coinsurance, the actual charge is \$75. We will pay \$56.25 (75% of the actual charge of \$75).

• **Differences between our allowance and the bill**

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 about coinsurance: You see a PPO physician who charges \$150, but our allowance is \$100. If you have met your deductible, you are only responsible for your coinsurance. That is, with High Option you pay just 10% of our \$100 allowance (\$10). Because of the agreement, your PPO physician will not bill you for the \$50 difference between our allowance and his 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 with High Option you pay 25% of our \$100 allowance (\$25). 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.

The following table illustrates the examples of how much you have to pay out-of-pocket, under the High Option, 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 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	90% of our allowance: 90	75% of our allowance: 75
You owe: Coinsurance	10% of our allowance: 10	25% of our allowance: 25
+Difference up to charge?	No: 0	Yes: 50
TOTAL YOU PAY	\$10	\$75

Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, and copayments

PPO

For those medical and surgical services with coinsurance, we pay 100% of our allowable amount for the remainder of the calendar year after out-of-pocket expenses for coinsurance exceed:

- \$3,500 for Self and Family (High Option) or \$4,500 (Standard Option) and \$3,000 for Self Only (High Option) or \$4,000 (Standard Option) if you use PPO Providers. Out-of-pocket expenses from both PPO and non-PPO providers count toward this limit. If you reach this limit, expenses from non-PPO providers must reach the non-PPO out-of-pocket limit before they are paid at 100% of our allowable amount.

Non-PPO

- \$4,500 for Self and Family (High Option) or \$5,500 (Standard Option) and \$4,000 for Self Only (High Option) or \$5,000 (Standard Option) if you use non-PPO providers. Any of the above expenses for PPO providers also count toward this limit. Your eligible out-of-pocket expenses will not exceed this amount whether or not you use PPO providers.

Out-of-pocket expenses for this benefit are:

- The 10% (High Option) or 15% (Standard Option) you pay for PPO charges under medical services and supplies, surgical and anesthesia services and hospital, facility, ambulance services and mental health and substance abuse services.
- The 25% (High Option) or 35% (Standard Option) you pay for non-PPO charges under medical services and supplies, surgical and anesthesia services and hospital, facility and ambulance services. (This does not include Out-of-Network mental health and substance abuse services).

The following cannot be counted toward catastrophic protection out-of-pocket expenses and you must continue to pay them even after your expenses exceed the limits described above:

- The \$350 (High Option) or \$450 (Standard Option) calendar year deductible;
- The (High Option) \$100 (PPO) or \$300 (non-PPO) per in-hospital admission deductible;
- The \$20 copayment for doctor's office visits (High Option); or the \$10 copayment for primary care physician/\$25 specialist office visits (Standard Option);
- Expenses in excess of our allowable amount or maximum benefit limitations;
- Expenses for well child care and immunizations;
- Expenses for dental and chiropractic care;
- Any amounts you pay because benefits have been reduced for non-compliance with our cost containment requirements (see pages 13-14);
- Expenses for prescription drugs purchased through retail or Home Delivery Pharmacy service.

Non-PPO mental conditions and substance abuse benefits

The Plan pays **100%** of reasonable and customary charges for the remainder of the calendar year up to the calendar year day or visit maximum after the \$500 deductible is met, if out-of-pocket expenses for inpatient or outpatient mental conditions and outpatient substance abuse treatment total \$8,000 for all family members combined in that calendar year.

Out-of-pocket expenses for purposes of this benefit are:

- \$500 deductible for Inpatient Hospital and Intensive Day Treatment under the Mental Conditions/Substance Abuse Benefit;
- The **50%** you pay for inpatient hospital and intensive day treatment expenses;
- The **50%** you pay for inpatient visits;

- The **50%** you pay for outpatient care.

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

- Expenses in excess of plan allowance or maximum benefit limitations;
- Expenses for outpatient psychotherapy sessions in excess of 30 sessions per year;
- Expenses for inpatient care in excess of 100 days per year;
- Expenses for inpatient provider visits in excess of 100 visits per year;
- Expenses for intensive day treatment in excess of 60 days per year;
- Any amounts you pay because benefits have been reduced for non-compliance with this Plan's cost containment requirements (see pages 13-14);
- Expenses for prescription drugs purchased through retail or Mail Order Drug Program;
- Expenses in excess of the **50%** of plan allowance for inpatient substance abuse charges.

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 got in January **before** the effective date of your coverage in this Plan. If you already met the covered out-of-pocket maximum expense level in full, your old plan's catastrophic protection benefit will continue to apply until the effective date. 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. The old plan will pay these covered expenses according to this year's benefits; benefit changes are effective on January 1.

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.

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 you are age 65 or over and you 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 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.

When inpatient claims are paid according to a Diagnostic Related Group (DRG) limit (for instance, for admissions of certain retirees who do not have Medicare), we will pay 30% of the total covered amount as room and board charges and 70% as other charges and will apply your coinsurance accordingly.

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.

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.

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.

- If your physician **accepts** Medicare assignment, then we waive some of your deductibles, copayment and coinsurance for covered charges.
- If your physician **does not accept** Medicare assignment, then you pay the difference between the “limiting charge” or the physician’s charge (whichever is less) and our payment combined with Medicare’s payment.

It’s 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 your Medicare carrier who sent you the MSN form. Call us if you need further assistance.

Should I enroll in Medicare?

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

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. Medicare Part A covers hospital stays, skilled nursing facility care and other expenses. 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.

Medicare Part B covers doctors’ services and outpatient hospital care. 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.

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

Section 5. Benefits – OVERVIEW

(See pages 9 and 10 for how our benefits changed this year and pages 101 and 102 for a benefits summary.)

Note: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about our benefits, contact us at (800) 821-6136 or at our Web site at www.geha.com

(a)	Medical services and supplies provided by physicians and other health care professionals	23-36
	<ul style="list-style-type: none"> <li style="display: inline-block; width: 30%;">• Diagnostic and treatment services <li style="display: inline-block; width: 30%;">• Allergy care <li style="display: inline-block; width: 30%;">• Orthopedic and prosthetic devices <li style="display: inline-block; width: 30%;">• Lab, X-ray, and other diagnostic tests <li style="display: inline-block; width: 30%;">• Treatment therapies <li style="display: inline-block; width: 30%;">• Durable medical equipment (DME) <li style="display: inline-block; width: 30%;">• Preventive care, adult <li style="display: inline-block; width: 30%;">• Physical and occupational therapy <li style="display: inline-block; width: 30%;">• Home health services <li style="display: inline-block; width: 30%;">• Preventive care, children <li style="display: inline-block; width: 30%;">• Speech therapy <li style="display: inline-block; width: 30%;">• Chiropractic <li style="display: inline-block; width: 30%;">• Maternity care <li style="display: inline-block; width: 30%;">• Hearing services (testing, treatment, and supplies) <li style="display: inline-block; width: 30%;">• Alternative treatments <li style="display: inline-block; width: 30%;">• Family planning <li style="display: inline-block; width: 30%;">• Vision services (testing, treatment, and supplies) <li style="display: inline-block; width: 30%;">• Educational classes and programs <li style="display: inline-block; width: 30%;">• Infertility services <li style="display: inline-block; width: 30%;">• Foot care 	
(b)	Surgical and anesthesia services provided by physicians and other health care professionals.....	37-45
	<ul style="list-style-type: none"> <li style="display: inline-block; width: 30%;">• Surgical procedures <li style="display: inline-block; width: 30%;">• Oral and maxillofacial surgery <li style="display: inline-block; width: 30%;">• Anesthesia <li style="display: inline-block; width: 30%;">• Reconstructive surgery <li style="display: inline-block; width: 30%;">• Organ/tissue transplants 	
(c)	Services provided by a hospital or other facility, and ambulance services	46-52
	<ul style="list-style-type: none"> <li style="display: inline-block; width: 30%;">• Inpatient hospital <li style="display: inline-block; width: 30%;">• Extended care benefits/Skilled nursing care facility benefits <li style="display: inline-block; width: 30%;">• Hospice care <li style="display: inline-block; width: 30%;">• Outpatient hospital or ambulatory surgical center <li style="display: inline-block; width: 30%;">• Ambulance 	
(d)	Emergency services/Accidents.....	53-55
	<ul style="list-style-type: none"> <li style="display: inline-block; width: 30%;">• Accidental injury <li style="display: inline-block; width: 30%;">• Medical emergency <li style="display: inline-block; width: 30%;">• Ambulance 	
(e)	Mental health and substance abuse benefits.....	56-60
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	<ul style="list-style-type: none"> <li style="display: inline-block; width: 30%;">• Flexible benefits option <li style="display: inline-block; width: 30%;">• Services for deaf and hearing impaired <li style="display: inline-block; width: 30%;">• High risk pregnancies 	
(h)	Dental benefits	69-70
(i)	Non-FEHB benefits available to Plan members.....	71-72
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Section 5 (a). Medical services and supplies provided by physicians and other health care professionals

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Here are some 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) under the High Option and \$450 per person (\$900 per family) under the Standard Option. 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 standard 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.
- When you use a PPO hospital the professionals who provide services to you in a hospital may not all be preferred providers. If they are not, they will be paid by this plan as non-PPO providers. However, if the services are rendered at a PPO hospital, we will pay the services of radiologists, anesthesiologists and pathologists who are not preferred providers at the preferred provider rate. This non-standard benefit does not include the services of emergency room physicians.
- **YOU MUST GET PRECERTIFICATION OF CERTAIN OUTPATIENT IMAGING PROCEDURES. FAILURE TO DO SO WILL RESULT IN A MINIMUM OF \$100 PENALTY.** Please refer to precertification information in Section 3 to be sure which procedures require precertification.

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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 <ul style="list-style-type: none"> • In physician’s office • Routine physical examinations • Office medical consultations • Second surgical opinions Note: The facility charge for clinic or office visits is considered a part of the fee charged by the physician.	PPO: \$10 copayment for office visits to primary care physicians; \$25 copayment for office visits to specialists (No deductible) Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount.	PPO: \$20 copayment (No deductible) Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount

Diagnostic and treatment services – continued next page

Diagnostic and treatment services (<i>continued</i>)	You pay	
	Standard Option	High Option
Professional services of physicians <ul style="list-style-type: none"> • Emergency room physician care (non-accidental injury) • During a hospital stay • At home 	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> • Urgent care facilities except for services of covered physicians, X-ray and laboratory services. 	<i>All charges</i>	<i>All charges</i>
Lab, X-ray and other diagnostic tests		
Tests, such as: <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine mammograms • CAT Scans/MRI (Outpatient requires precertification) • Double contrast barium enemas • Ultrasound • Electrocardiogram and EEG 	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan 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 allowance Non-PPO: 25% of the Plan 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.

Preventive care, adult	You Pay	
	Standard Option	High Option
Routine screenings, limited to: <ul style="list-style-type: none"> • Total Blood Cholesterol screenings • Chlamydial infection • Colorectal cancer screening, including <ul style="list-style-type: none"> – Annual coverage of one fecal occult blood test for members age 40 and older – Sigmoidoscopy – Colonoscopy • Prostate cancer screening <ul style="list-style-type: none"> – Annual coverage of one PSA (Prostate Specific Antigen) test for men age 40 and older • Routine pap test <ul style="list-style-type: none"> – Annual coverage of one pap smear for women age 18 and older • Routine mammogram <ul style="list-style-type: none"> – Mammograms for diagnostic and/or routine screening • Routine immunizations <ul style="list-style-type: none"> – Tetanus-diphtheria (Td) booster – Influenza/Pneumococcal vaccines • Osteoporosis screening <ul style="list-style-type: none"> – Bone density tests for routine screening for women 65 or older or women 60 or older who are at increased risk 	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
Preventive care, children		
For dependent children under age 22: <ul style="list-style-type: none"> • Childhood immunizations recommended by the American Academy of Pediatrics • For well-child care charges for routine examinations, immunizations and care • Initial examination of a newborn child covered under a family enrollment 	PPO: Nothing (No deductible) Non-PPO: Nothing, except any difference between our Plan allowance and the billed amount. (No deductible)	PPO: Nothing (No deductible) Non-PPO: Nothing, except any difference between our Plan allowance and the billed amount. (No deductible)

Preventive care, children – continued next page

Preventive care, children <i>(continued)</i>	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> • Vision examinations, limited to: <ul style="list-style-type: none"> – Examinations for amblyopia and strabismus 	<p>PPO: \$10 copayment for office visits to primary care physicians; \$25 copayment for office visits to specialists (No deductible)</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: \$20 copayment (No deductible)</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
Maternity Care		
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Delivery • Postnatal care • Physician care such as sonograms <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery, see page 14 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will cover an extended stay if medically necessary, but you, your representative, your doctor, or your hospital must precertify. • 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. See Hospital benefits (Section 5 (c)) and Surgery benefits (Section 5 (b)) • Circumcision is covered under Surgery benefits. (Section 5 (b)) 	<p>PPO: Nothing (No deductible)</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: Nothing (No deductible)</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>

Maternity Care - continued next page

Maternity Care <i>(continued)</i>	You Pay	
	Standard Option	High Option
Approved fetal monitors are covered the same as other medical benefits for diagnostic and treatment services	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> • Home uterine monitoring devices, unless preauthorized by our Medical Director. • Charges 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 rape or incest. • Charges for services and supplies incurred after termination of coverage. 	<i>All charges</i>	<i>All charges</i>
Family planning		
A range of voluntary family planning services, limited to: <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives under the prescription drug benefit.	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> • Reversal of voluntary surgical sterilization • Genetic counseling 	<i>All charges</i>	<i>All charges</i>

Infertility services	You Pay	
	Standard Option	High Option
<p>Diagnosis and treatment of infertility except as shown in <i>Not covered</i>.</p> <p>Note: Benefits are limited to a maximum of \$3,000 per calendar year per person.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Infertility services after voluntary sterilization</i> • <i>Fertility drugs</i> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> – <i>Artificial insemination</i> – <i>In vitro fertilization</i> – <i>Embryo transfer and gamete intrafallopian transfer (GIFT)</i> – <i>Intravaginal insemination (IVI)</i> – <i>Intracervical insemination (ICI)</i> – <i>Intrauterine insemination (IUI)</i> • <i>Services and supplies related to ART procedures</i> • <i>Cost of donor sperm</i> • <i>Cost of donor egg</i> 	<i>All charges</i>	<i>All charges</i>
Allergy care		
<p>Testing and treatment, including materials (such as allergy serum)</p> <p>Allergy testing is limited to \$500 per person per calendar year</p> <p>Allergy injections</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Clinical ecology and environmental medicine</i> • <i>Provocative food testing and sublingual allergy desensitization</i> 	<i>All charges</i>	<i>All charges</i>

Treatment therapies	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> • Antibiotic therapy • Outpatient cardiac rehabilitation • Chemotherapy and radiation therapy <p>Note: High-dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed on page 42.</p> <ul style="list-style-type: none"> • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy • Growth hormone therapy (GHT) <p>Note: GHT is covered under the prescription drug benefit. We only cover GHT when we preauthorize the treatment. Call (800) 821-6136 for preauthorization. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Other services</i> under <i>How to get approval for...</i> in Section 3.</p> <ul style="list-style-type: none"> • Respiratory and inhalation therapies <p>Note: – Some medications required for treatment therapies may be available through the Home Delivery Pharmacy service or a Medco Participating Pharmacy. Medications obtained from these sources are covered under the Prescription Drug Benefits in Section 5 (f).</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Chelating therapy except for acute arsenic, gold or lead poisoning</i> • <i>Maintenance cardiac rehabilitation</i> 	<i>All charges</i>	<i>All charges</i>

Physical and occupational therapies	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> 60 visits per calendar year for the combined services of the following: <ul style="list-style-type: none"> qualified physical therapists and qualified occupational therapists <p>Prior to beginning physical therapy treatments, you should contact our Medical Management Department, (800) 821-6136, to preauthorize benefits. Continuing physical therapy claims will be subject to concurrent review for medical necessity. Physical therapy claims will be denied if we determine the therapy is not medically necessary. Please preauthorize.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury and when a physician:</p> <ol style="list-style-type: none"> orders the care; identifies the specific professional skills the patient requires and the medical necessity for skilled services; and indicates the length of time the services are needed. <p>Note: When you receive medically necessary physical or occupational therapy on an outpatient basis from a qualified professional therapist at a skilled nursing facility, your therapy is covered up to plan limits.</p>		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Exercise programs</i> <i>Long-term rehabilitative therapy</i> 	<i>All charges</i>	<i>All charges</i>

Speech therapy	You Pay	
	Standard Option	High Option
<p>30 visits per calendar year for the services of a qualified speech therapist.</p> <p>Note: We only cover speech therapy when a physician:</p> <ol style="list-style-type: none"> 1) Orders the care; 2) Identifies the specific professional skills the patient requires and the medical necessity for skilled services; and 3) Indicates the length of time the services are needed. <p>Note: When you receive medically necessary speech therapy on an outpatient basis from a qualified speech therapist at a skilled nursing facility, your therapy is covered up to plan limits.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Computer devices to assist with communications</i> • <i>Computer programs of any type, including but not limited to those to assist with speech therapy</i> 	<i>All charges</i>	<i>All charges</i>
Hearing services (testing, treatment, and supplies)		
<p>Diagnostic hearing tests performed by a M.D., D.O. or audiologist.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Hearing aids, testing and examinations for them</i> 	<i>All charges</i>	<i>All charges</i>

Vision services (testing, treatment, and supplies)	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> • First pair of contact lenses or ocular implant lenses if required to correct an impairment existing after intraocular surgery or accidental injury. • 30 outpatient vision therapy visits by an ophthalmologist or optometrist per person per lifetime 	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> • Computer programs of any type, including but not limited to those to assist with vision therapy. • Eyeglasses • Radial keratotomy and other refractive surgeries 	<i>All charges</i>	<i>All charges</i>
Foot care		
Routine foot care only when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.	PPO: \$10 copayment for office visits to primary care physicians; \$25 copayment for office visits to specialists (No deductible) plus 15% of the Plan allowance for other services performed during the visit Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: \$20 copayment for the office visit (No deductible) plus 10% of the Plan allowance for other services performed during the visit Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> • Cutting or trimming of toenails or removal of corns, calluses, or similar routine treatment of conditions of the foot, except as stated above. 	<i>All charges</i>	<i>All charges</i>

Orthopedic and prosthetic devices	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> Artificial limbs and eyes; stump hose Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. Note: See Section 5 (b) for coverage of the surgery to insert the device. <p>Note: We will pay only for the cost of the standard item. Coverage for specialty items such as bionics is limited to the cost of the standard item.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Orthopedic and corrective shoes</i> <i>Arch supports</i> <i>Foot orthotics</i> <i>Heel pads and heel cups</i> <i>Diabetic shoes</i> <i>Bioelectric, computer programmed prosthetic devices</i> 	<i>All charges</i>	<i>All charges</i>
Durable medical equipment (DME)		
<p>Durable medical equipment (DME) is equipment and supplies that:</p> <ol style="list-style-type: none"> Are prescribed by your attending physician (i.e., the physician who is treating your illness or injury); Are medically necessary; Are primarily and customarily used only for a medical purpose; Are generally useful only to a person with an illness or injury; Are designed for prolonged use; and Serve a specific therapeutic purpose in the treatment of an illness or injury. <p>We cover rental or purchase, at our option, including repair and adjustment, of durable medical equipment, such as oxygen and dialysis equipment. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> Hospital beds; Wheelchairs; Crutches; and Walkers. 	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>

DME - continued next page

Durable medical equipment (DME) -(continued)	You Pay	
	Standard Option	High Option
<p>Note: Call us at (800) 821-6136 as soon as your physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p> <p>Note: Benefits for durable medical equipment are limited to \$10,000 per person, lifetime maximum.</p> <p>Note: We will pay only for the cost of the standard item. Coverage for specialty equipment such as all-terrain wheelchairs is limited to the cost of the standard equipment.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Computer devices to assist with communications</i> • <i>Computer programs of any type</i> • <i>Air purifiers, air conditioners, heating pads, cold therapy units, whirlpool bathing equipment, sun and heat lamps, exercise devices (even if ordered by a doctor), and other equipment that does not meet the definition of durable medical equipment (page 86)</i> • <i>Lifts, such as seat, chair or van lifts</i> • <i>Wigs</i> 	<i>All charges</i>	<i>All charges</i>
Home health services		
<p>25 in-home visits per calendar year, not to exceed one visit up to two hours per day when:</p> <ul style="list-style-type: none"> • A registered nurse (R.N.), licensed practical nurse (L.P.N.) provides the services; • The attending physician orders the care; • The physician identifies the specific professional skills required by the patient and the medical necessity for skilled services; and • The physician indicates the length of time the services are needed. <p>Note: Covered services are based on our review for medical necessity.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>

Home health services - continue on next page

Home health services -(continued)	You Pay	
	Standard Option	High Option
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Nursing care requested by, or for the convenience of, the patient or the patient's family;</i> • <i>Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication;</i> • <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative;</i> • <i>Custodial Care;</i> • <i>Services or supplies furnished by immediate relatives or household members, such as spouse, parents, children, brothers or sisters by blood, marriage or adoption;</i> • <i>Inpatient private duty nursing.</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p>Chiropractic</p> <p>Chiropractic services limited to:</p> <ul style="list-style-type: none"> • 30 visits per calendar year for manipulation of the spine • X-rays, used to detect and determine nerve interferences due to spinal subluxations or misalignments. <p>Note: No other benefits for the services of a chiropractor are covered under any other provision of this Plan. In medically underserved areas, services of a chiropractor that are listed above are subject to the stated limitations. In medically underserved areas, services of a chiropractor that are within the scope of his/her license and are not listed above are eligible for regular Plan benefits.</p>	<p>PPO and Non-PPO:</p> <p>All charges in excess of \$9 per visit</p> <p>All charges in excess of \$25 for X-rays of the spine</p> <p>Note: Visits and charges exceeding these amounts are not applied toward the calendar year deductible.</p>	<p>PPO and Non-PPO:</p> <p>All charges in excess of \$9 per visit</p> <p>All charges in excess of \$25 for X-rays of the spine</p> <p>Note: Visits and charges exceeding these amounts are not applied toward the calendar year deductible.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Any treatment not specifically listed as covered;</i> • <i>Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application.</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>

Alternative treatments	You Pay	
	Standard Option	High Option
<p>Acupuncture</p> <p>Benefits are limited to 20 procedures per calendar year for medically necessary acupuncture treatments if performed by a Medical Doctor (M.D.) or Doctor of Osteopathy (D.O.).</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>All other alternative treatments, including clinical ecology and environmental medicine</i> • <i>Any treatment not specifically listed as covered</i> • <i>Naturopathic services</i> <p><i>(Note: benefits of certain alternative treatment providers may be covered in medically underserved areas; see page 11.)</i></p>	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Educational classes and programs		
<p>Coverage is limited to:</p> <ul style="list-style-type: none"> • Smoking Cessation – Up to \$100 to aid in smoking cessation-per person per lifetime, including related expenses such as drugs. 	<p>PPO: all charges in excess of \$100</p> <p>Non-PPO: all charges in excess of \$100</p>	<p>PPO: all charges in excess of \$100</p> <p>Non-PPO: all charges in excess of \$100</p>

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

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Here are some 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) under the High Option and \$450 per person (\$900 per family) under the Standard Option. 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 standard 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.).
- **YOU MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES. Please refer to the precertification information shown in Section 3 to be sure which services require precertification.**
- When you use a PPO hospital the professionals who provide services to you in a hospital may not all be preferred providers. If they are not, they will be paid by this plan as non-PPO providers. However, if the services are rendered at a PPO hospital, we will pay the services of radiologists, anesthesiologists and pathologists who are not preferred providers at the preferred provider rate. This non-standard benefit does not include the services of emergency room physicians.

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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
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Electroconvulsive therapy • Removal of tumors and cysts • Correction of congenital anomalies - limited to children under the age of 18 unless there is a functional deficit. (See Reconstructive surgery) • Surgical treatment of morbid obesity – eligible members must be age 18 or over. Criteria regarding complications of obesity and body mass index must be met. Treatment must be precertified. • Insertion of internal prosthetic devices. See Section 5 (a) – Orthopedic and prosthetic devices for device coverage information • Voluntary sterilization (e.g., Tubal ligation, Vasectomy) • Surgically implanted contraceptives • Intrauterine devices (IUDs) • Treatment of burns • Assistant surgeons are covered up to 20% of our allowance for the surgeon's charge for procedures when it is medically necessary to have an assistant surgeon. <p>Note: Post operative care is considered to be included in the fee charged for a surgical procedure by a doctor. Any additional fees charged by a doctor are not covered unless such charge is for an unrelated condition.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>

Surgical procedures – continued on next page

Surgical procedures <i>(continued)</i>	You Pay	
	Standard Option	High Option
<p>When multiple or bilateral surgical procedures performed during the same operative session add time or complexity to patient care, our benefits are:</p> <ul style="list-style-type: none"> • For the primary procedure based on: <ul style="list-style-type: none"> – Full Plan allowance • For the secondary procedure(s) based on: <ul style="list-style-type: none"> – One-half of the Plan allowance • For the subsequent procedure(s) based on: <ul style="list-style-type: none"> – 25% of the Plan allowance <p>Note: Multiple or bilateral surgical procedures performed through the same incision 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.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary sterilization</i> • <i>Services of a standby physician or surgeon</i> • <i>Routine treatment of conditions of the foot; see Foot care</i> 	<i>All charges</i>	<i>All charges</i>

Reconstructive surgery	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> – the condition produced a major effect on the member’s appearance and – the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm – limited to children under the age of 18 unless there is a functional deficit. Examples of congenital anomalies are: cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> – Surgery to produce a symmetrical appearance of breasts; – Treatment of any physical complications, such as lymphedemas – Breast prostheses; and surgical bras and replacements (see Prosthetic devices for coverage) <p>Note: We pay for internal breast prostheses as hospital benefits if billed by a hospital. If included with the surgeon’s bill, surgery benefits will apply.</p> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury if repair is initiated promptly or as soon as the member’s medical condition permits.</i> • <i>Surgeries related to sex transformation or sexual dysfunction</i> • <i>Surgeries to correct congenital anomalies for individuals age 18 and older unless there is a functional deficit.</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Oral and maxillofacial surgery	You Pay	
	Standard Option	High Option
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate; • Excision of cysts and incision of abscesses unrelated to tooth structure; • Extraction of impacted (unerupted or partially erupted) teeth; • Alveoloplasty, partial or radical removal of the lower jaw with bone graft; • Excision of tori, tumors, leukoplakia, premalignant and malignant lesions, and biopsy of hard and soft oral tissues; • Open reduction of dislocations and excision, manipulation, aspiration or injection of temporomandibular joints; • Removal of foreign body, skin, subcutaneous areolar tissue, reaction-producing foreign bodies in the musculoskeletal system and salivary stones and incision/excision of salivary glands and ducts; • Repair of traumatic wounds; • Incision of the sinus and repair of oral fistulas; • Surgical treatment of trigeminal neuralgia; • Repair of accidental injury to sound natural teeth such as: expenses for X-rays, drugs, crowns, bridgework, inlays and dentures. Masticating (biting or chewing) incidents are not considered to be accidental injuries. Accidental dental injury is covered at 100% for charges incurred within 72 hours of an accident (see page 53). • Orthognathic surgery but only for treatment of severe sleep apnea and only after conservative treatment of sleep apnea has failed. Orthognathic surgery for any other condition is not covered. • Other oral surgery procedures that do not involve the teeth or their supporting structures. 	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> • <i>Orthodontic treatment</i> • <i>Any oral or maxillofacial surgery not specifically listed as covered</i> • <i>Orthognathic surgery (except as outlined above for severe sleep apnea), even if necessary because of TMJ dysfunction or disorder.</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Organ/tissue transplants	You Pay	
	Standard Option	High Option
<p>Limited to:</p> <ul style="list-style-type: none"> • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single or double lung transplants, limited to patients for the following end-stage pulmonary diseases: (1) Pulmonary fibrosis, (2) Primary pulmonary hypertension, (3) Emphysema, or (4) cystic fibrosis • Pancreas (limited to patients whose condition is not treatable by insulin therapy) • Allogeneic bone marrow transplants – only for patients with acute leukemia, advanced Hodgkin’s lymphoma, Advanced non-Hodgkin’s lymphoma, Advanced neuroblastoma (limited to children over age one), Aplastic anemia, Chronic myelogenous leukemia, Infantile malignant osteopetrosis, Severe combined immunodeficiency, Thalassemia major, or Wiskott-Aldrich syndrome • Intestinal transplants (small intestine), small intestine with the liver, small intestine with multiple organs such as the liver, stomach, and pancreas • Autologous bone marrow transplants (autologous stem cell support) and autologous peripheral stem cell support - limited to patients with Acute lymphocytic, or non-lymphocytic leukemia, Advanced Hodgkin’s lymphoma, Advanced non-Hodgkin’s lymphoma, Advanced neuroblastoma (limited to children over age one), Breast cancer or Testicular, Mediastinal, Retroperitoneal and Ovarian germ cell tumors, Multiple myeloma or Epithelial ovarian cancer. <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>

Organ/tissue transplants – continued on next page

Organ/tissue transplants (continued)	You Pay	
	Standard Option	High Option
<p>Note: All allowable charges incurred for a surgical transplant, whether incurred by the recipient or donor will be considered expenses of the recipient and will be covered the same as for any other illness or injury subject to the limits stated below. This benefit applies only if the recipient is covered by us and if the donor's expenses are not otherwise covered.</p> <p>Transportation Benefit</p> <ul style="list-style-type: none"> We will also provide up to \$10,000 per covered transplant for transportation (mileage or airfare) to a plan designated facility and reasonable temporary living expenses (i.e. lodging and meals) for the recipient and one other individual (or in the case of a minor, two other individuals), if the recipient lives more than 100 miles from the designated transplant facility. Transportation benefits are payable for follow-up care up to one year following the transplant. The transportation benefit is not available for cornea or kidney transplants. You must contact Customer Service for what are considered reasonable temporary living expenses. 	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
<p>Limited Benefits</p> <ul style="list-style-type: none"> The process for preauthorizing organ transplants is more extensive than the normal precertification process. Before your initial evaluation as a potential candidate for a transplant procedure, you or your doctor must contact our Medical Director so we can arrange to review the clinical results of the evaluation and determine if the proposed procedure meets our definition of "medically necessary" and is on the list of covered transplants. Coverage for the transplant must be authorized in advance, in writing by our Medical Director. (Cornea and kidney transplants do not require preauthorization by GEHA's Medical Director.) 		

Organ/tissue transplants - continued on next page

Organ/tissue transplants (<i>continued</i>)	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> We will pay for a second transplant evaluation recommended by a physician qualified to perform the transplant, if: the transplant diagnosis is covered and the physician is not associated or in practice with the physician who recommended and will perform the organ transplant. A third transplant evaluation is covered only if the second evaluation does not confirm the initial evaluation. The transplant must be performed at a Plan-designated organ transplant facility to receive maximum benefits. If benefits are limited to \$100,000 per transplant, included in the maximum are all charges for hospital, medical and surgical care incurred while the patient is hospitalized for a covered transplant surgery and subsequent complications related to the transplant. Outpatient expenses for chemotherapy and any process of obtaining stem cells or bone marrow associated with bone marrow transplant (stem cell support) are included in benefits limit of \$100,000 per transplant. Tandem bone marrow transplants approved as one treatment protocol are limited to \$100,000 when not performed at a Plan designated facility. Expenses for aftercare such as outpatient prescription drugs are not a part of the \$100,000 limit. 	<p>PPO: \$10 copayment for office visits to primary care physicians; \$25 copayment for office visits to specialists (no deductible)</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p> <p>If prior approval is not obtained or a Plan-designated organ transplant facility is not used, the benefits will be limited to 15% for PPO hospital expenses, 15% for PPO physician expenses or 35% of our allowance for non-PPO hospital and surgery expenses up to a maximum of \$100,000 per transplant. If we cannot refer a member in need of a transplant to a designated facility, the \$100,000 maximum will not apply.</p>	<p>PPO: \$20 copayment (no deductible)</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p> <p>If prior approval is not obtained or a Plan-designated organ transplant facility is not used, the benefits will be limited to 10% for PPO hospital expenses, 10% for PPO physician expenses or 25% of our allowance for non-PPO hospital and surgery expenses up to a maximum of \$100,000 per transplant. If we cannot refer a member in need of a transplant to a designated facility, the \$100,000 maximum will not apply.</p>

Organ/tissue transplants - continued on next page

Organ/tissue transplants (<i>continued</i>)	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> Chemotherapy and procedures related to bone marrow transplantation must be performed only at a Plan-designated organ transplant facility to receive maximum benefits. Simultaneous transplants such as kidney/pancreas, heart/lung, heart/liver are considered as one transplant procedure and are limited to \$100,000 when not performed at a Plan-designated organ transplant facility. 	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount
<i>Not covered:</i> <ul style="list-style-type: none"> Services or supplies for or related to surgical transplant procedures (including administration of high-dose chemotherapy) for artificial or human organ/tissue transplants not listed as specifically covered. Donor screening tests and donor search expenses, except those performed for the actual donor. Donor search expense for bone marrow transplants. 	<i>All charges</i>	<i>All charges</i>
Anesthesia		
Professional fees for the administration of anesthesia in – <ul style="list-style-type: none"> Hospital (inpatient) Hospital outpatient department Ambulatory surgical center Office 	PPO: 15% of the Plan allowance Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount	PPO: 10% of the Plan allowance Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount

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

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Here are some 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. In that case, we added “(calendar year deductible applies)”. The calendar year deductible is \$350 per person (\$700 per family) under the High Option and \$450 per person (\$900 per family) under the Standard Option.
- A High Option per admission deductible applies of \$100 (PPO) and \$300 (non-PPO) for inpatient hospital services up to a maximum of two per person, per calendar year.
- The non-PPO benefits are the standard 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 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 Sections 5 (a) or (b).
- When you use a PPO hospital the professionals who provide services to you in a hospital may not all be preferred providers. If they are not, they will be paid by this plan as non-PPO providers. However, if the services are rendered at a PPO hospital, we will pay the services of radiologists, anesthesiologists and pathologists who are not preferred providers at the preferred provider rate. This non-standard benefit does not include the services of emergency room physicians.
- **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 to be sure which services require precertification.

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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
<p>Room and board, such as:</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. <p>Note: We only cover a private room if we determine it to be medically necessary. Otherwise, we will pay the hospital's average charge for semiprivate accommodations. The remaining balance is not a covered expense. If the hospital only has private rooms, we will cover the private room rate.</p> <p>Note: When the hospital bills a flat rate, we prorate the charges to determine how to pay them, as follows: 30% room and board and 70% other charges.</p>	<p>PPO: 15% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 35% of the Plan allowance (calendar year deductible applies)</p>	<p>PPO: Nothing</p> <p>Non-PPO: Nothing</p>
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.) <p>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 nurse anesthetists' services, we pay Hospital benefits and when the anesthesiologist bills, we pay Surgery benefits.</p>	<p>PPO: 15% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 35% of the Plan allowance (calendar year deductible applies)</p>	<p>PPO: 10% of the Plan allowance (\$100 per admission deductible up to a maximum of 2 per person per calendar year applies)</p> <p>Non-PPO: 25% of the Plan allowance (\$300 per admission deductible up to a maximum of 2 per person per calendar year applies)</p>

Inpatient hospital – continued on next page

Inpatient hospital (<i>continued</i>)	You Pay	
	Standard Option	High Option
<p>Maternity Care – Inpatient Hospital</p> <p>Room and board, such as:</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care; and • Meals and special diets <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to precertify your normal delivery; see page14 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will cover an extended stay, if medically necessary, but you must precertify. <p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Delivery room, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Blood or blood plasma, if not donated or replaced • Dressings and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: calendar year deductible applies.) • We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. 	<p>PPO: Nothing</p> <p>Non-PPO: 35% of the Plan allowance (calendar year deductible applies)</p>	<p>PPO: Nothing</p> <p>Non-PPO: Nothing for room and board; 25% of the Plan allowance for other hospital services (\$300 per admission deductible up to a maximum of 2 per person per calendar year applies)</p>

Inpatient hospital – continued on next page

Inpatient hospital (continued)	You Pay	
	Standard Option	High Option
<p>Maternity Care – Inpatient Hospital - <i>continued</i></p> <ul style="list-style-type: none"> We will cover other care of an infant who requires non-routine treatment if we cover the infant under a Self and Family enrollment. 	<p>PPO: 15% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 35% of the Plan allowance (calendar year deductible applies)</p>	<p>PPO: Nothing for room and board; 10% of the plan allowance for other hospital services (\$100 per admission deductible up to a maximum of 2 per person per calendar year applies)</p> <p>Non-PPO: Nothing for room and board; 25% of the Plan allowance for other hospital services (\$300 per admission deductible up to a maximum of 2 per person per calendar year applies)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Any part of a hospital admission that is not medically necessary (see definition), such as when you do not need acute hospital inpatient (overnight) care, but could receive care in some other setting without adversely affecting your condition or the quality of your medical care. <i>Note: In this event, we pay benefits for services and supplies other than room and board and in-hospital physician care at the level they would have been covered if provided in an alternative setting</i> Custodial care; see definition Non-covered facilities, such as nursing homes, schools Personal comfort items, such as telephone, television, barber services, guest meals and beds Private nursing care 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Outpatient hospital or ambulatory surgical center	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings, casts, and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia service • Cardiac rehabilitation <p>Note: – We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	<p>PPO: 15% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 35% of the Plan allowance (calendar year deductible applies)</p>	<p>PPO: 10% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 25% of the Plan allowance (calendar year deductible applies)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Urgent care facilities except for services of covered physicians, X-ray and laboratory services.</i> • <i>Maintenance cardiac rehabilitation</i> 	<i>All charges</i>	<i>All charges</i>
<p>Maternity Care – Outpatient hospital</p> <ul style="list-style-type: none"> • Delivery room, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • Pre-surgical testing • Dressings and sterile tray services • Medical supplies, including oxygen • Anesthetics and anesthesia services 	<p>PPO: Nothing</p> <p>Non-PPO: 35% of the Plan allowance (calendar year deductible applies)</p>	<p>PPO: Nothing</p> <p>Non-PPO: 25% of the Plan allowance (calendar year deductible applies)</p>

Extended care benefits/Skilled nursing care facility benefits	You Pay	
	Standard Option	High Option
<i>No benefits</i>	<i>All charges</i>	<i>All charges</i>
Hospice care		
<p>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.</p> <ul style="list-style-type: none"> We pay \$2000 for hospice care on an outpatient basis. We pay \$150 per day for room and board and care while an inpatient in a hospice up to a maximum of \$3,000. <p>These benefits will be paid if the hospice care program begins after a person’s primary doctor certifies terminal illness and life expectancy of six months or less and any services or inpatient hospice stay that is part of the program is:</p> <ul style="list-style-type: none"> Provided while the person is covered by this Plan; Ordered by the supervising doctor; Charged by the hospice care program; and Provided within six months from the date the person entered or re-entered (after a period of remission) a hospice care program. <p>Remission is the halt or actual reduction in the progression of illness resulting in discharge from a hospice care program with no further expenses incurred. A readmission within three months of a prior discharge is considered as the same period of care. A new period begins after three months from a prior discharge with maximum benefits available.</p>	<p>PPO: Nothing up to the Plan limits (calendar year deductible applies)</p> <p>Non-PPO: Nothing up to the Plan limits (calendar year deductible applies)</p>	<p>PPO: Nothing up to the Plan limits (calendar year deductible applies)</p> <p>Non-PPO: Nothing up to the Plan limits (calendar year deductible applies)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Charges incurred during a period of remission, charges incurred for treatment of a sickness or injury of a family member that are covered under another Plan provision, charges incurred for services rendered by a close relative, bereavement counseling, funeral arrangements, pastoral counseling, financial or legal counseling, homemaker or caretaker services.</i> 	<i>All charges</i>	<i>All charges</i>

Ambulance – accidental injury	You Pay	
	Standard Option	High Option
<p>Ambulance service within 72 hours of an accident is covered as follows:</p> <ul style="list-style-type: none"> Local ambulance service (within 100 miles) to the first hospital where treated, from that hospital to the next nearest one if necessary treatment is unavailable or unsuitable at the first hospital, then to either the home (if ambulance transport is medically necessary) or other medical facility (if required for the patient to receive necessary treatment and if ambulance transport is medically necessary). Air ambulance to nearest facility where necessary treatment is available is covered if no emergency ground transportation is available or suitable and the patient’s condition warrants immediate evacuation. Air ambulance will not be covered if transport is beyond the nearest available suitable facility, but is requested by patient or physician for continuity of care or other reasons. 	<p>PPO: Nothing up to the Plan allowance</p> <p>Non-PPO: Nothing up to the Plan allowance</p>	<p>PPO: Nothing up to the Plan allowance</p> <p>Non-PPO: Nothing up to the Plan allowance</p>
Ambulance – non-accidental injury		
<ul style="list-style-type: none"> Local ambulance service (within 100 miles) to the first hospital where treated, from that hospital to the next nearest one if necessary treatment is unavailable or unsuitable at the first hospital, then to either the home (if ambulance transport is medically necessary) or other medical facility (if required for the patient to receive necessary treatment and if ambulance transport is medically necessary). Air ambulance to nearest facility where necessary treatment is available is covered if no emergency ground transportation is available or suitable and the patient’s condition warrants immediate evacuation. Air ambulance will not be covered if transport is beyond the nearest available suitable facility, but is requested by patient or physician for continuity of care or other reasons. 	<p>PPO: 15% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount (calendar year deductible applies)</p>	<p>PPO: 10% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount (calendar year deductible applies)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Transportation by ambulance is not covered when the patient does not require the assistance of medically trained personnel and can be safely transferred (or transported) by other means.</i> 	<i>All charges</i>	<i>All charges</i>

Section 5 (d). Emergency services/accidents

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is \$350 per person (\$700 per family) under the High Option and \$450 per person (\$900 per family) under the Standard Option. 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 standard 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.
- When you use a PPO hospital the professionals who provide services to you in a hospital may not all be preferred providers. If they are not, they will be paid by this plan as non-PPO providers. However, if the services are rendered at a PPO hospital, we will pay the services of radiologists, anesthesiologists and pathologists who are not preferred providers at the preferred provider rate. This non-standard benefit does not include the services of emergency room physicians.

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What is an accidental injury?

An accidental injury is a bodily injury sustained solely through violent, external, and accidental means, such as broken bones, animal bites, and poisonings.

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
<p>If you receive care for your accidental injury within 72 hours, we cover:</p> <ul style="list-style-type: none"> • Treatment outside a hospital or in the outpatient/emergency room department of a hospital • Related outpatient physician care <p>Note: Emergency room charges associated directly with an inpatient admission are considered “Other charges” under Inpatient Hospital Benefits (see page 47) and are not part of this benefit, even though an accidental injury may be involved. Expenses incurred after 72 hours, even if related to the accident, are subject to regular benefits and are not paid at 100%. This provision also applies to dental care required as a result of accidental injury to sound natural teeth. Masticating (chewing) incidents are not considered to be accidental injuries.</p>	<p>PPO: Nothing (No deductible)</p> <p>Non-PPO: Only the difference between our allowance and the billed amount (No deductible)</p>	<p>PPO: Nothing (No deductible)</p> <p>Non-PPO: Only the difference between our allowance and the billed amount (No deductible)</p>

Accidental injury – continued on next page

Accidental injury (continued)	You Pay	
	Standard Option	High Option
<p>If you receive care for your accidental injury after 72 hours, we cover:</p> <ul style="list-style-type: none"> • Non-surgical physician services and supplies • Surgical care <p>Note: We pay Hospital benefits if you are admitted.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
Medical emergency		
<p>Outpatient medical or surgical services and supplies billed by a hospital for emergency room treatment.</p> <p>Note: We pay Hospital benefits if you are admitted.</p>	<p>PPO: 15% of the Plan allowance</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount</p>	<p>PPO: 10% of the Plan allowance</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount</p>
Ambulance – accidental injury		
<p>Ambulance service within 72 hours of an accident is covered as follows:</p> <ul style="list-style-type: none"> • Local ambulance service (within 100 miles) to the first hospital where treated, from that hospital to the next nearest one if necessary treatment is unavailable or unsuitable at the first hospital, then to either the home (if ambulance transport is medically necessary) or other medical facility (if required for the patient to receive necessary treatment and if ambulance transport is medically necessary). • Air ambulance to nearest facility where necessary treatment is available is covered if no emergency ground transportation is available or suitable and the patient’s condition warrants immediate evacuation. Air ambulance will not be covered if transport is beyond the nearest available suitable facility, but is requested by patient or physician for continuity of care or other reasons. 	<p>PPO: Nothing up to the Plan allowance (no deductible)</p> <p>Non-PPO: Nothing up to the Plan allowance (no deductible)</p>	<p>PPO: Nothing up to the Plan allowance (no deductible)</p> <p>Non-PPO: Nothing up to the Plan allowance (no deductible)</p>

Ambulance – continued on next page

Ambulance – non-accidental injury <i>(continued)</i>	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> Local ambulance service (within 100 miles) to the first hospital where treated, from that hospital to the next nearest one if necessary treatment is unavailable or unsuitable at the first hospital, then to either the home (if ambulance transport is medically necessary) or other medical facility (if required for the patient to receive necessary treatment and if ambulance transport is medically necessary). Air ambulance to nearest facility where necessary treatment is available is covered if no emergency ground transportation is available or suitable and the patient's condition warrants immediate evacuation. Air ambulance will not be covered if transport is beyond the nearest available suitable facility, but is requested by patient or physician for continuity of care or other reasons. 	<p>PPO: 15% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 35% of the Plan allowance and any difference between our allowance and the billed amount (calendar year deductible applies)</p>	<p>PPO: 10% of the Plan allowance (calendar year deductible applies)</p> <p>Non-PPO: 25% of the Plan allowance and any difference between our allowance and the billed amount (calendar year deductible applies)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Transportation by ambulance is not covered when the patient does not require the assistance of medically trained personnel and can be safely transferred (or transported) by other means.</i> 	<i>All charges</i>	<i>All charges</i>

Section 5 (e). Mental health and substance abuse benefits

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You may choose to get care In-Network or Out-of-Network. When you receive In-Network care, you must get precertification for certain services. 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.

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- The calendar year deductible is \$350 per person (\$700 per family) under the High Option and \$450 per person (\$900 per family) under the Standard Option. 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.
- A High Option per admission deductible applies of \$100 (In-Network PPO) for inpatient hospital services up to a maximum of two per person, per calendar year.
- A per calendar year deductible of \$500 (Out-of-Network non-PPO) applies per person for inpatient hospital and Intensive Day Treatment.
- 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 INPATIENT HOSPITAL SERVICES and IN-NETWORK OUTPATIENT INTENSIVE DAY TREATMENT.** 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 59.

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Benefit Description	You pay 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.		
In-Network benefits	Standard Option	High Option
Covered services for in-network providers Note: In-Network inpatient hospital and outpatient Intensive Day Treatment benefits are payable only when we determine the care is clinically appropriate to treat your condition and is precertified.	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.

In-Network benefits - continued on next page

In-Network benefits (continued)	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers Medication management 	\$25 copayment per office visit (No deductible)	\$20 copayment per office visit (No deductible)
<ul style="list-style-type: none"> Psychological tests Inpatient professional fees Diagnostic tests Laboratory tests to monitor the effect of drugs prescribed for your condition 	15% of the Plan allowance	10% of the Plan allowance
Inpatient hospital		
<p>Room and board, such as:</p> <ul style="list-style-type: none"> Ward, semiprivate, or intensive care accommodations General nursing care; and Meals and special diets <p>Note: We only cover a private room if we determine it to be medically necessary. Otherwise, we will pay the hospital's average charge for semiprivate accommodations. The remaining balance is not a covered expense. If the hospital only has private rooms, we will cover the private room rate.</p> <p>Note: When the hospital bills a flat rate, we prorate the charges to determine how to pay them, as follows: 30% room and board and 70% other charges.</p>	15% of the Plan allowance	Nothing (No deductible)
<p>Other hospital services and supplies:</p> <ul style="list-style-type: none"> Services provided by a hospital 	15% of the Plan allowance	10% of the Plan allowance (\$100 per admission deductible up to a maximum of 2 per person per calendar year applies)

In-Network benefits - continued on next page

In-Network benefits (continued)	You Pay	
	Standard Option	High Option
Outpatient hospital		
Services provided by a hospital including partial hospitalization or Intensive Day Treatment Programs	15% of the Plan allowance	10% of the Plan allowance
Emergency room – non-accidental injury		
Outpatient services and supplies billed by a hospital for emergency room treatment Note: We pay Hospital benefits if you are admitted.	15% of the Plan allowance	10% of the Plan allowance
<i>Not covered: Services we determine are not medically necessary.</i>	<i>All charges</i>	<i>All charges</i>

Precertification

To be eligible to receive these enhanced mental health and substance abuse benefits you must follow the network authorization process:

- You must call Encompass at (888) 372-3190 to receive authorization for inpatient care and outpatient Intensive Day Treatment from a Network provider. They will authorize any covered treatment.

Network limitation

If you do not obtain precertification for inpatient care and outpatient Intensive Day Treatment, we will decide whether the stay was medically necessary. If we determine the stay was medically necessary, we will pay the services less the \$500 penalty. If we determine that it was not medically necessary, we will only pay for any covered services that are otherwise payable on an outpatient basis. If you remain in the hospital beyond the days we approved and did not get the additional days precertified, we will pay inpatient benefits for the part of the admission that was medically necessary. See Section 3 for details.

Out-of-Network Benefits

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- See pages 56-58 for In-Network 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.

Benefit Description	You Pay	
	Standard Option	High Option
Out-of-Network mental health And substance abuse benefits <ul style="list-style-type: none"> • Inpatient Hospital/Facility for treatment of mental health <ul style="list-style-type: none"> – 100 day limit per calendar year – Precertification required • Inpatient Hospital/Facility treatment of alcoholism and drug abuse <ul style="list-style-type: none"> – 30 day maximum per lifetime – Precertification required • Outpatient Hospital/Intensive Day Treatment Program for mental health /substance abuse <ul style="list-style-type: none"> – 60 day limit per calendar year 	50% of the Plan allowance and any difference between our allowance and the billed amount; \$500 inpatient hospital and outpatient hospital /intensive day treatment deductible applies per person, per year	50% of the Plan allowance and any difference between our allowance and the billed amount; \$500 inpatient hospital and outpatient hospital /intensive day treatment deductible applies per person, per year

Out-of-Network benefits - continued on next page

Out-of-Network Benefits <i>(continued)</i>	You Pay	
	Standard Option	High Option
<ul style="list-style-type: none"> • Inpatient Visits for Psychotherapy <ul style="list-style-type: none"> – 100 inpatient visits limit per calendar year • Outpatient Visits for Psychotherapy and group sessions and psychological testing <ul style="list-style-type: none"> – 30 session limit per calendar year for treatment of mental health and substance abuse 	<p>50% of the Plan allowance and any difference between our allowance and the billed amount, \$450 calendar year deductible applies</p> <p>Both Network and Out-of-Network expenses will apply to the mental health deductible</p>	<p>50% of the Plan allowance and any difference between our allowance and the billed amount, \$350 calendar year deductible applies</p> <p>Both Network and Out-of-Network expenses will apply to the mental health deductible</p>
<p><i>Not covered out-of-network:</i></p> <ul style="list-style-type: none"> • <i>Services by pastoral, marital, drug/alcohol and other counselors including therapy for sexual problems</i> • <i>Treatment for learning disabilities and mental retardation</i> • <i>Telephone Therapy</i> • <i>Travel time to the member's home to conduct therapy</i> • <i>Services rendered or billed by schools, residential treatment centers or halfway houses or members of their staffs</i> 	<i>All charges</i>	<i>All charges</i>
Lifetime Maximum	Out-of-Network inpatient care for the treatment of alcoholism and drug abuse is limited to a 30 day maximum per lifetime.	
Precertification	The medical necessity of your admission to a hospital or other covered facility for mental health or substance abuse must be precertified. Emergency admissions must be reported within two business days following the day of admission even if you have been discharged. Otherwise, the benefits will be reduced. See Section 3 for details.	
	Call Encompass at (888) 372-3190 to precertify.	
See these sections of the brochure for more valuable information about these benefits:		
<ul style="list-style-type: none"> • Section 3, <i>How you get care</i>, for information about catastrophic protection for these benefits. • Section 7, <i>Filing a claim for covered services</i>, for information about submitting out-of-network claims. 		

Section 5 (f). Prescription drug benefits

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Here are some important things to keep in mind about these benefits and features you should be aware of:

- We cover prescribed drugs and medications, as described in the chart beginning on page 65.
- 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.
- Under the High Option plan, if Medicare is your primary insurance and you have both Medicare Part A & B coverage, you pay less for your prescriptions (see page 66).
- Some medications are limited in quantity based on manufacturer's and FDA guidelines.
- Some medications must be approved by GEHA before you may purchase them.
- If you need an extra supply of medications in emergency situations such as if you are called to active military duty or as a part of the government's continuity of operations, you may receive an extra 30 day supply at retail or if you received a 90 day supply of a specific medication within the last thirty days, arrangements can be made for an additional 60 days to be dispensed through the Home Delivery Pharmacy Service. Call our office at (800) 821-6136 so that we can work with you to find the most cost effective and efficient manner of meeting your emergency prescription needs.
- Each new enrollee will receive a description of our prescription drug program, a combined prescription drug/Plan identification card, and a mail order form, questionnaire, and reply envelope.
- **Who can write your prescription.** A licensed physician or a licensed dentist must write the prescription. For Medco Health home delivery prescriptions, the physician must be licensed in the United States. In addition, your mailing address must be within the United States or include an APO address.
- **Where you can obtain them.** You may fill the prescription at a participating network retail pharmacy, a non-network pharmacy, or by the Medco Health Home Delivery Pharmacy Service. We pay a higher level of benefits when you use a network pharmacy. For medications you may take on a regular, long-term basis we pay a higher level of benefits through the home delivery service.

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Covered medications and supplies

You may purchase the following medications and supplies prescribed by a physician from either a pharmacy or by mail:

- Drugs and medicines (including those administered during a non-covered admission or in a non-covered facility) that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not Covered*
- Insulin
- Needles and syringes for the administration of covered medications
- Contraceptive drugs
- Ostomy supplies (please include the manufacturer's product number to ensure accurate fill of the product)

Note: A generic equivalent will be dispensed unless you or your physician specifies that the prescription be dispensed as written, when a Federally approved generic drug is available unless substitution is prohibited by state law.

Prescription drug benefits - continued on next page

Prescription drug benefits *(continued)*

High Option - three-tier drug benefit

Under the **High Option**, we divide prescription drugs into three categories or tiers: generic, single-source brand name, and multi-source brand name. Multi-source brand name is not applicable to overseas prescription drugs. When an approved generic equivalent is available, that is the drug you will receive, unless you or your physician specify that the prescription must be filled as written. When an approved generic equivalent is not available, you will pay the brand name single-source copayment. If an approved generic equivalent is available, but you or your physician specify that the prescription must be filled as written, you will pay the brand name multi-source copayment.

- **Generic drugs:** are chemically and therapeutically equivalent to the corresponding brand drug, but are available at a lower price. Equivalent generic products for brand name medications become available after a patent and other exclusivity rights for the brand expire. The Food and Drug Administration must approve all generic versions of a drug and assure that they meet strict standards for quality, strength and purity. The FDA requires that generic equivalent medications contain the same active ingredients and be equivalent in strength and dosage to brand name drugs. The main difference between a generic and its brand name drug is the cost of the product.
 - **Single-source** brand name drugs are available from only one manufacturer and are patent-protected. No generic equivalent is available.
 - **Multi-source** brand name drugs are available from more than one manufacturer and have a least one generic equivalent alternative available.
-

Coordinating with other drug coverage

If you also have drug coverage through another group health insurance plan and we are your secondary insurance, follow these procedures:

At participating pharmacies, do not present your GEHA drug card. Purchase your drug and submit the bill to your primary insurance. When they have made payment, file the claim and the Explanation of Benefits (EOB) with GEHA (see page 75). If you use GEHA's prescription drug card when another insurance is primary, you will be responsible for reimbursing us any amount in excess of our secondary benefit.

Drugs purchased at non-participating pharmacies should be submitted to our claims office (see page 76) along with the primary insurance EOB. We will accept either the drug receipts or a Medco Health drug claim form. **Submit these claims to GEHA, P.O. 4665, Independence, MO 64051-4665, when we are your secondary insurance.**

If another insurance is primary, you should use their drug benefit. If you elect to use the Home Delivery Pharmacy service, Medco Health will bill you directly. Pay Medco Health the amount billed and submit the bill to your primary insurance. When your primary insurance makes payment, file the claim and their EOB to us (see page 75).

In some cases, Medicare covers prescription drugs and supplies. If Medicare is your primary insurance and you use prescription drugs or supplies covered by Medicare, we will attempt to recover the cost of the drug or supply from Medicare. Please help us obtain this reimbursement by signing and returning to us an authorization form for Medicare reimbursement. This form is sent to you automatically when you utilize medications that are allowable for submission to Medicare. If we are unsuccessful in recovering our payment from Medicare, we reserve the right to require you to purchase the medication and then file a claim with Medicare. After Medicare makes payment, you may file a claim with us for the out-of-pocket cost, in excess of your GEHA copayment.

Should Medicare rules change on prescription drug coverage, we reserve the right to require you to use your Medicare coverage as the primary insurance for these drugs.

Prescription drug benefits – continue on next page

Prescription drug benefits *(continued)*

Medco Health voluntary formulary

Your prescription drug program includes a voluntary “formulary” feature. The Medco Health Drug Formulary is a list of selected FDA approved prescription medications reviewed by an independent group of distinguished health care professionals. Prescription drugs are subjected to rigorous clinical analysis from the standpoint of efficacy, safety, side effects, drug-to-drug interactions, dosage and cost-benefit in determining whether they are included on or excluded from the formulary.

A formulary is a list of commonly prescribed medications from which your physician may choose to prescribe. The formulary is designed to inform you and your physician about quality medications that, when prescribed in place of other non-formulary medications, can help contain the increasing cost of prescription drug coverage without sacrificing quality. In many therapeutic categories, there are several drugs of similar effectiveness. Many doctors are often unaware of the significant variations in price among these similar drugs and, as a result, their prescribing decisions often do not consider cost. However, when the cost difference is brought to their attention, doctors will frequently prescribe the less costly medications.

Your physicians will be contacted to discuss their prescribing decision. No change in the medication prescribed will be made without your physicians’ approval. Compliance with this formulary list is voluntary and there is no financial penalty for obtaining drugs not on the formulary list.

Any rebates or savings received by the Plan on the cost of drugs purchased under this plan from drug manufacturers are credited to the health plan and are used to reduce health care costs.

Patient Safety

GEHA has several programs to promote patient safety. Through these programs, we work to ensure safe and appropriate quantities of medication are being dispensed. The result is improved care and safety for our members. Patient safety programs include:

- Prior approval – Approval must be obtained for certain prescription drugs and supplies before providing benefits for them.
- Quantity allowances – Specific allowances are in place for certain medications, based on manufacturer and FDA recommended guidelines.
- Pharmacy utilization – GEHA reserves the right to maximize your quality of care as it relates to the utilization of pharmacies.

GEHA will participate in other approved managed care programs, as deemed necessary, to insure patient safety.

Prescription drug benefits - continued on next page

Prescription drug benefits *(continued)*

How to use Medco Health network pharmacies (retail)

You may fill your prescription at any participating retail pharmacy. For the names of participating pharmacies, call (800) 551-7675 or visit www.medcohealth.com. To receive maximum savings you must present your card at the time of each purchase, and your enrollment information must be current and correct. In most cases, you simply present the card together with the prescription to the pharmacist. Each purchase is limited to a 30-day supply. Any prescription purchased twice at retail, regardless of the quantity purchased is considered maintenance medication. We pay a higher level of benefits for maintenance medication through the home delivery service.

Refills cannot be obtained until **75%** of the drug has been used. Refills for maintenance medications are not considered new prescriptions except when the doctor changes the strength or 180 days has elapsed since the previous purchase. As part of the administration of the prescription drug program, we reserve the right to maximize your quality of care as it relates to the utilization of pharmacies. Some medications may require prior approval by Medco Health or GEHA.

How to use the Medco Health Home Delivery Pharmacy Service (mail order)

Through this service, you may receive up to a 90-day supply of maintenance medications for drugs which require a prescription, ostomy supplies, diabetic supplies and insulin, syringes and needles for covered injectable medications, and oral contraceptives. Some medications may not be available in a 90-day supply from Medco Health even though the prescription is for 90 days. Even though insulin, syringes, diabetic supplies and ostomy supplies do not require a physician's prescription, to obtain through home delivery, you should obtain a prescription (including the product number for ostomy and insulin pump supplies) from your physician for a 90-day supply.

Some medications may require approval by Medco Health or GEHA. Not all drugs are available through the Home Delivery Pharmacy service. In order to use the Home Delivery Pharmacy service, your prescriptions must be written by a physician licensed in the United States. In addition, your mailing address must be within the United States or include an APO address.

Each enrollee will receive a kit that includes a brochure describing the Home Delivery Pharmacy service, an order form, a questionnaire, and a return envelope.

To order new prescriptions, ask your doctor to prescribe needed medication for up to a 90-day supply, plus refills, if appropriate. Complete the Health, Allergy, & Medication Questionnaire the first time you order through this service. Complete the information on the Ordering Medication Form, enclose your prescription and the correct copayment.

Mail to: Medco Health
P.O. Box 98830
Las Vegas, NV 89193-8830

You should receive your medication within 14 days from the date you mail your prescription. You will also receive reorder instructions. If you have any questions or need an emergency consultation with a registered pharmacist, you may call Medco Health toll-free at (800) 551-7675 available 24 hours a day, 7 days a week except Thanksgiving and Christmas. Forms necessary for refills will be provided each time you receive a supply of medication from the service.

Refilling your medication: to be sure you never run short of your prescription medication, you should re-order on or after the refill date indicated on the refill slip or when you have approximately 14 days of medication left.

To order by phone: Call Member Services at (800) 551-7675. Have your refill slip with the prescription information ready.

To order by mail: Simply mail your refill slip and copayment in the return envelope.

To order online: Go to www.geha.com/benefit/prescrip.html then click on the link to Medco Health, or go to www.medcohealth.com.

Prescription drug benefits - continued on next page

Prescription drug benefits <i>(continued)</i>	You Pay	
	Standard Option	High Option
Covered medications and supplies – when GEHA is primary		
<p>Medco Health Network Pharmacy (retail)</p> <p>All copayments are for up to a 30-day supply. If the cost of the medication or supply is less than the applicable copayment, you are only responsible for the cost of the medication, not the full copayment.</p> <p>A generic equivalent will be dispensed unless you or your physician specifies that the prescription be dispensed as written (DAW), when a Federally approved generic drug is available. If there is no generic equivalent available, you pay the brand name copayment.</p>	<p>\$5 generic 50% brand name</p> <p>Initial amount prescribed, for up to a 30-day supply</p>	<p>\$5 generic, \$25 single-source brand name, \$40 multi-source brand name</p> <p>Initial fill not to exceed a 30-day supply, and the first refill. For all subsequent refills, you pay the greater of 50% or the copayments described above.</p>
<p>Non-Network Retail</p> <p>If a participating pharmacy is not available where you reside or you do not use your identification card, you must submit your claim to:</p> <p>Medco Health P.O. Box 2187 Lee's Summit, MO 64063-2187</p> <p>Your claim will be calculated on the 50% coinsurance or the appropriate copayments. Reimbursement will be based on GEHA's costs had you used a participating pharmacy. You must submit original drug receipts.</p> <p>All copayments are for up to a 30-day supply. If the cost of the medication or supply is less than the applicable copayment, you are only responsible for the cost of the medication.</p> <p>Note: When a claim is submitted for direct reimbursement of a compound medication, the pricing is based on the contractual Average Wholesale Price (AWP) cost of each active prescription component submitted. The professional fee and applicable sales tax and copayments are also included in the pricing.</p>	<p>\$5 generic 50% brand name</p> <p>(and any difference between our allowance and the cost of the drug)</p>	<p>\$5 generic, \$25 single-source brand name, \$40 multi-source brand name,</p> <p>(and any difference between our allowance and the cost of the drug)</p> <p>Initial fill not to exceed a 30-day supply, and the first refill. For all subsequent refills, you pay the greater of 50% or the copayments described above and any difference between our allowance and the cost of the drug.</p>
<p>Medco Health Home Delivery Pharmacy Service</p> <p>All copayments are for up to a 90-day supply. If the cost of the medication or supply is less than the applicable copayment, you are only responsible for the cost of the medication.</p> <p>A generic equivalent will be dispensed unless you or your physician specifies that the prescription be dispensed as written (DAW), when a Federally approved generic drug is available. If there is no generic equivalent available, you pay the brand name copayment.</p>	<p>\$15 generic 50% brand name</p>	<p>\$10 generic, \$45 single-source brand name, \$60 multi-source brand name</p>

Prescription drug benefits - continued on next page

Prescription drug benefits <i>(continued)</i>	You Pay	
	Standard Option	High Option
Covered medications and supplies – Medicare A & B primary		
<p>Medco Health Network Pharmacy (retail)</p> <p>All copayments are for up to a 30-day supply. If the cost of the medication or supply is less than the applicable copayment, you are only responsible for the cost of the medication, not the full copayment.</p> <p>A generic equivalent will be dispensed unless you or your physician specifies that the prescription be dispensed as written, (DAW) when a Federally approved generic drug is available. If there is no generic equivalent available, you pay the brand name copayment.</p>	<p>\$5 generic 50% brand name</p> <p>Initial amount prescribed, for up to a 30-day supply</p>	<p>\$3 generic, \$10 single-source brand name, \$25 multi-source brand name</p> <p>Initial fill not to exceed a 30-day supply, and the first refill. For all subsequent refills, you pay the greater of 50% or the copayments described above.</p>
<p>Non-Network Retail</p> <p>If a participating pharmacy is not available where you reside or you do not use your identification card, you must submit your claim to:</p> <p>Medco Health P.O. Box 2187 Lee's Summit, MO 64063-2187</p> <p>Your claim will be calculated on the 50% coinsurance or the appropriate copayments. Reimbursement will be based on GEHA's costs had you used a participating pharmacy. You must submit original drug receipts.</p> <p>All copayments are for up to a 30-day supply. If the cost of the medication or supply is less than the applicable copayment, you are only responsible for the cost of the medication.</p> <p>Note: When a claim is submitted for direct reimbursement of a compound medication, the pricing is based on the contractual Average Wholesale Price (AWP) cost of each active prescription component submitted. The professional fee and applicable sales tax and copayments are also included in the pricing.</p>	<p>\$5 generic 50% brand name</p> <p>(and any difference between our allowance and the cost of the drug)</p>	<p>\$3 generic, \$10 single-source brand name, \$25 multi-source brand name,</p> <p>(and any difference between our allowance and the cost of the drug)</p> <p>Initial fill not to exceed a 30-day supply, and the first refill. For all subsequent refills, you pay the greater of 50% or the copayments described above and any difference between our allowance and the cost of the drug.</p>
<p>Medco Health Home Delivery Pharmacy Service</p> <p>All copayments are for up to a 90-day supply. If the cost of the medication or supply is less than the applicable copayment, you are only responsible for the cost of the medication.</p> <p>A generic equivalent will be dispensed unless you or your physician specifies that the prescription be dispensed as written (DAW), when a Federally approved generic drug is available. If there is no generic equivalent available, you pay the brand name copayment.</p>	<p>\$15 generic 50% brand name</p>	<p>\$5 generic, \$20 single-source brand name, \$35 multi-source brand name</p>

Prescription drug benefits - continued on next page

Prescription drug benefits (<i>continued</i>)	You Pay	
	Standard Option	High Option
Non-covered medications and supplies		
<p><i>The following medications and supplies are not covered under the GEHA health plan.</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them including enteral formula available without a prescription</i> • <i>Nonprescription medicines</i> • <i>Drugs to aid in smoking cessation except those limited to the \$100 lifetime maximum as part of the smoking cessation benefit (see page 36). You may not obtain smoking cessation drugs with your Medco Health Prescription card or through the home delivery service. You must purchase these drugs and file the claim with us.</i> • <i>Medical supplies such as dressings and antiseptics</i> • <i>Drugs which are investigational</i> • <i>Drugs prescribed for weight loss</i> • <i>Drugs to treat infertility</i> • <i>Drugs to treat impotency</i> 	<i>All charges</i>	<i>All charges</i>

Section 5 (g). Special features

Special features	Description
Flexible benefits option	<p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. • Alternative benefits are subject to our ongoing review. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
Services for deaf and hearing impaired	<p>TDD service is available at (800) 821-4833 for members who are hearing impaired.</p>
High risk pregnancies	<p>To participate in our enhanced maternity program, call (888) 372-3190 at any time as soon as you think you or your covered dependent may be pregnant. Early participation in the program guarantees you ongoing communication with a registered nurse throughout the pregnancy. Complimentary educational materials include the book "From Here to Maternity".</p>

Section 5 (h). Dental benefits

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- There is no calendar year deductible for 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.
- 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. We do not cover the dental procedure. See Section 5 (c) for inpatient hospital benefits.

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Accidental injury benefits

We cover restorative services and supplies necessary to promptly repair sound natural teeth. The need for these services must result from an accidental injury. The repair of accidental injury to sound natural teeth includes but is not limited to, expenses for X-rays, drugs, crowns, bridgework, inlays, and dentures. Masticating (biting or chewing) incidents are not considered to be accidental injuries. Accidental dental injury is covered at 100% for charges incurred within 72 hours of an accident. Services incurred after 72 hours are paid at regular Plan benefits.

Dental benefits

Service	Standard Option Scheduled Allowance		High Option Scheduled Allowance	
	We pay	You pay	We pay	You pay
Diagnostic and preventive services, limited to two visits per year including examination, prophylaxis (cleaning), X-rays of all types and fluoride treatment. Benefits are payable per visit not per service	50% up to the plan allowance for diagnostic and preventive services (maximum two visits per year)	50% up to the plan allowance and all charges in excess of the plan allowance for diagnostic and preventive services	\$22 per visit (maximum two visits per year)	All charges in excess of the scheduled amount listed to the left

Dental benefits – continued on next page

Dental benefits (continued)				
Service	Standard Option Scheduled Allowance		High Option Scheduled Allowance	
	We pay	You pay	We pay	You pay
Amalgam restorations Resin- Based Composite Restorations Gold Foil Restorations Inlay/Onlay Restorations	\$21 One surface, \$28 Two or more surfaces	All charges in excess of the scheduled amounts listed to the left	\$21 One surface, \$28 Two or more surfaces	All charges in excess of the scheduled amounts listed to the left
Simple Extractions	\$21 Simple extraction	All charges in excess of the scheduled amount listed to the left	\$21 Simple extraction	All charges in excess of the scheduled amount listed to the left

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

The benefits on pages 71 and 72 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.

Non-Covered Prescription Drugs

(800) 417-1893

Certain prescription drugs not covered by GEHA's Prescription Drug Program are available to GEHA health plan members at a discount. If your physician writes a prescription for a non-covered drug to treat impotency or hair loss, you may purchase it through the Home Delivery Pharmacy Service, paying 100% of the discounted amount. To order, complete the form called Ordering Medications from the Home Delivery Pharmacy Service. Mail this form along with your prescription and check or credit card number to:

Medco Health
P.O. Box 98830
Las Vegas, NV 89193-8830

If paying by a check, please call first to obtain the cost of the medication. Full payment must be included with your order.

Online Shopping

www.medcohealth.com

GEHA health plan members have access to special features offered on the Medco Health Web site, www.medcohealth.com. On this Web site, you can refill mail order prescriptions and manage your mail order account. A new feature is online shopping for thousands of non-prescription drugstore products available from CVS, America's leading retail pharmacy chain. Items available include nonprescription medications, vitamins, herbal remedies and personal care products.

CONNECTION Hearing

(877) 674-3594

www.miracle-ear.com

Free to all GEHA health plan members, **CONNECTION Hearing** offers cost savings at participating Miracle-Ear locations nationwide. The program provides a free hearing evaluation, a 20% discount off the retail price of hearing aids, the Miracle-Ear Hearing Care Guarantee, a 30-day satisfaction refund guarantee, free unlimited follow-up visits, and free annual checkups for hearing aids. Program benefits are available to GEHA health plan members and their families, including parents and grandparents. Call (877) 674-3594 for a Miracle-Ear managed care program location in your area.

CONNECTION Vision

(800) 800-EYES

www.800800eyes.com

Free to all GEHA health plan members, **CONNECTION Vision** offers cost savings at more than 10,000 eye care locations nationwide. This program is offered through Coast to Coast Vision. GEHA health plan members get discounts off the retail price of lenses, frames and specialty items such as tints, lightweight plastics and scratch-resistant coatings. Discounts are available for surgical procedures (including LASIK and PRK) not covered under the GEHA health plan. For discounts on mail-order contact lenses, call (800) 878-3901. To locate providers in your area, call (800) 800-EYES or visit the program's Web site at www.800800eyes.com. When you purchase the **CONNECTION Dental Plus** plan, but not GEHA health insurance, you also have free access to the **CONNECTION Vision** program.

CONNECTION Dental

(800) 296-0776

www.geha.com

Free to all GEHA health plan members, **CONNECTION Dental** can reduce your costs for dental care. **CONNECTION Dental** is a network of approximately 25,000 participating dentists who have agreed to limit their charges to a reduced fee for GEHA health plan members. As a GEHA health plan member, you can take advantage of this program in addition to basic dental benefits provided under the GEHA health plan. Just show your **CONNECTION ID** card before you receive services. To find a participating **CONNECTION Dental** provider in your area, call (800) 296-0776 or visit www.geha.com and click on Provider Search.

Available for an additional premium, CONNECTION Dental *Plus* is a supplemental dental plan that pays benefits for a wide variety of procedures, from cleanings and X-rays to crowns, dentures and orthodontia for children. This optional dental insurance is provided directly by GEHA. Certain waiting periods and limitations apply.

Enrollment is open to all federal employees, retirees and annuitants, including those who are not members of the GEHA health plan. When you also join the GEHA health plan, you pay a lower premium for CONNECTION Dental *Plus*. When you purchase CONNECTION Dental *Plus* you also have free access to GEHA’s CONNECTION Vision program.

Covered Services	Calendar Year Deductible Per Person	Provider Participation	Benefit		
			1 st Year	2 nd Year	3 rd Year
Class A Specified Diagnostic and Preventative	\$0	In-Network	100%	100%	100%
		Out-of-Network	60%	80%	80%
Class B Other Diagnostic, Preventative, Restorative & Specified Oral Surgery	\$50	In-Network	70%	75%	80%
		Out-of-Network	50%	55%	60%
Class C Endodontics, Periodontics, Prosthodontics & Crowns, Inlays, Onlays	\$100	In-Network	0% 12 Month Waiting Period	40%	50%
		Out-of-Network		30%	40%
Class D Orthodontics- Comprehensive Case (ages 6-17)	\$0	In-Network	0% 24 Month Waiting Period	0% 24 Month Waiting Period	\$50 per month
		Out-of-Network			\$25 per month

This is a partial summary of the terms, conditions and limitations of CONNECTION Dental *Plus*. To get an enrollment packet or more information on coverage and rates, please call CONNECTION Dental *Plus* at (800) 793-9335, or visit www.geha.com.

Benefits described on pages 71 and 72 are not part of the FEHB contract or premium, and you cannot file a 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 GEHA PPO copayment does not apply. GEHA does not guarantee that providers are available in all areas or that prices at a participating provider are lower than prices that may be available from a non-participating provider.

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 that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- 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 related to sex transformations; sexual dysfunction or sexual inadequacy;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services or supplies for which no charge would be made if the covered individual had no health insurance coverage;
- Services, drugs, or supplies you receive without charge while in active military service;
- Services or supplies furnished by immediate relatives or household members, such as spouse, parents, children, brothers or sisters by blood, marriage or adoption;
- Services or supplies furnished or billed by a noncovered facility, except that medically necessary prescription drugs and physical, speech and occupational therapy rendered by a qualified professional therapist on an outpatient basis are covered subject to plan limits;
- Services or supplies for cosmetic purposes;
- Surgery to correct congenital anomalies for individuals age 18 and older unless there is a functional deficit;
- Services or supplies not specifically listed as covered;
- Services or supplies not reasonably necessary for the diagnosis or treatment of an illness or injury, except for routine physical examinations and immunizations;
- 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, copay or coinsurance, we will calculate the actual provider fee or charge by reducing the fee or charge by the amount waived;
- Charges 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 20), doctor charges exceeding the amount specified by the Department of Health and Human Services when benefits are payable under Medicare (limiting charge) (see page 21), or State premium taxes however applied;
- Charges in excess of the "Plan allowance" as defined on page 88;
- Biofeedback, educational, recreational or milieu therapy, either in or out of a hospital;
- Inpatient private duty nursing;
- Stand-by physicians and surgeons;
- Clinical ecology and environmental medicine;
- Chelation therapy except for acute arsenic, gold, or lead poisoning;

- Treatment for impotency, even if there is an organic cause for impotency. (Exclusion applies to medical/surgical treatment as well as prescription drugs.);
- Treatment other than surgery of temporomandibular joint dysfunction and disorders (TMJ);
- Computer devices to assist with communications; or
- Computer programs of any type, including but not limited to those to assist with vision therapy or speech therapy.

Section 7. Filing a claim for covered services

How to claim benefits

To obtain claim forms or other claims filing advice or answers about our benefits, contact us at (800) 821-6136, or at our Web site at www.geha.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.

Mail to: GEHA
P.O. Box 4665
Independence, MO 64051-4665

For claims questions and assistance, call us at (800) 821-6136.

When you must file a claim -- such as for services you receive 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 and address 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) 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 and should include nursing notes.
- 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 prescription drugs and supplies that are not purchased through the Prescription Drug Program must include receipts that include the prescription number, name of drug or supply, prescribing physician's name, date, and charge. A copy of the physician's script must be included with prescription drugs purchased outside the United States.
- To control administrative costs, we will not issue benefit checks that do not exceed \$1.

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 duplicate or year-end statements.

Deadline for filing your claim

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible. Once we pay benefits, there is a three-year limitation on the reissuance of uncashed checks.

Overseas claims

For covered services you receive in hospitals outside the United States and Puerto Rico and performed by physicians outside the United States, send itemized bills that include an English translation. A copy of the physician's script must be included with prescription drugs purchased outside the United States. Charges should be converted to U.S. dollars using the exchange rate applicable at the time the expense was incurred. If possible, include a receipt showing the exchange rate on the date the claimed services were performed. Covered providers outside the United States will be paid at the PPO level of benefits. All overseas claims, including prescription drug reimbursement, should be submitted to: GEHA, Foreign Claims Department, P.O. Box 4665, Independence, MO 64051-4665.

When we need more information

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

Section 8. The disputed claims process

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

Step	Description
1	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none">(a) Write to us within 6 months from the date of our decision; and(b) Send your request to us at: GEHA, P.O. Box 4665, Independence, MO 64051-4665; 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	<p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none">(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	<p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.</p> <p>We will write to you with our decision.</p>
4	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none">• 90 days after the date of our letter upholding our initial decision; 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. <p>Write to OPM at: United States Office of Personnel Management, Insurance Services Programs, Health Insurance Group 2, 1900 E Street, NW, Washington, DC 20415-3620.</p>

Section 8. The disputed claims process (*continued*)

Send OPM the following information:

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

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

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

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

- 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 (800) 821-6136 and we will expedite our review; or
- (b) We denied your initial request for care or preauthorization/prior approval, then:
 - If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
 - You may call OPM's Health Insurance Group 2 at (202) 606-3818 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

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

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

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

When we are the secondary payer, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance. There is no change in benefit limits or maximums when we are the secondary payer.

What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has two parts:

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

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice 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 + Choice 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. Some things are not covered under Original Medicare, like prescription drugs.

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

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. When Medicare does not cover the charge, we will determine our Plan allowable and pay our benefit up to that amount. You will not need to do anything. To find out if you need to do something to file your claim, call us at (800) 821-6136 or visit our Web site at www.geha.com.

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

- **Inpatient Hospital Benefits:** If you are enrolled in Medicare Part A, we waive the deductible and coinsurance
- **Medical and Surgery Benefits and Mental Health/Substance Abuse care:** If you are enrolled in Medicare Part B, we waive the deductible and coinsurance.
- **Office Visits PPO Providers:** If you are enrolled in Medicare Part B, we waive the copayments for PPO office visits.
- **Prescription Drugs:** If you have Medicare Parts A and B, you will pay a copayment for drugs through the Home Delivery Pharmacy service and at retail pharmacies as shown on page 66.
- **Chiropractic Benefits:** There is no change in benefit limits or maximums for chiropractic care when Medicare is primary. See page 35 for benefits.
- **Physical, Speech and Occupational Therapy Benefits:** There is no change in benefit limits or maximums for therapy when Medicare is primary.

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) Are an active employee with the Federal government 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	✓	
2) Are an annuitant and... • You have FEHB coverage on your own or through your spouse who is also an annuitant	✓	
• You have FEHB coverage through your spouse who is an active employee		✓
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)	✓*	
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)	✓*	
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 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 your spouse are eligible for Medicare solely due to disability and you		
1) Are an active employee with the Federal government 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	✓	
2) Are an annuitant and... • You have FEHB coverage on your own or through your spouse who is also an annuitant	✓	
• You have FEHB coverage through your spouse who is an active employee		✓
D. Are covered under the FEHB Spouse Equity provision as a former spouse	✓	

* Unless you have FEHB coverage through your spouse who is an active employee

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

Medicare + Choice

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

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

This Plan and another plan's Medicare + Choice plan: You may enroll in another plan's Medicare + Choice plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare + Choice plan is primary, even out of the Medicare + Choice 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 + Choice plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare + Choice plan so we can correctly coordinate benefits with Medicare.

Suspended FEHB coverage to enroll in a Medicare + Choice plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare + Choice plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare + Choice 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 + Choice plan's service area.

• 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 will be financially responsible for the entire balance following any payment we make.

TRICARE and CHAMPVA

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

Suspended FEHB coverage to enroll in TRICARE or CHAMPVA: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.)

For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the program.

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

If you or a dependent suffer injuries or become ill because of another party's act or omission, and if we pay benefits for that injury or illness, you must agree to reimburse GEHA for those benefits from any recovery (ies) that you or the dependent obtain. All GEHA benefit payments in these circumstances are conditional, and remain subject to our contractual benefit limitations, exclusions, and maximums. By accepting these conditional benefits, you agree to:

1. Contact GEHA's Subrogation Unit at (800) 821-4742, Ext. 5503 or 5735 as soon after the incident as possible and provide all requested information. You must sign any releases GEHA requires to obtain information about your claim from other sources.
2. Reimburse GEHA, in full up to the amount of benefits paid, out of any settlements, judgments, and/or recoveries that you obtain from any source, no matter how characterized, i.e., as "pain and suffering." GEHA enforces this right of reimbursement by asserting a lien against any and all recoveries received, including Medpay, Personal Injury Protection, No-Fault coverage, Third-Party, and Uninsured and Underinsured coverage. GEHA's lien consists of the total benefits paid to diagnose or treat the illness or injury. GEHA's lien applies first, regardless of the "make whole" and "common fund" doctrines. No reduction of GEHA's lien can occur without our written consent.

3. Assign all proceeds from third parties, your own or other insurance to GEHA, up to the amount of benefits paid, when asked to do so.
4. Permit GEHA to seek recovery on your behalf (including the right to bring suit in your name) if you do not seek damages. This is GEHA's right of subrogation. You must cooperate in doing what is reasonably necessary to assist us, and you must not take any action that may prejudice our rights to recover.
5. Sign a Reimbursement Agreement if asked by GEHA to do so however, a Reimbursement Agreement is not necessary to enforce our lien. We may delay processing of your claims until we receive a signed Reimbursement Agreement or Assignment of the proceeds of a claim.

GEHA's lien extends to all related expenses incurred prior to the settlement or judgment date, even if those expenses were not submitted to GEHA for payment at the time you reimbursed GEHA. The lien remains the member's obligation until it is satisfied in full. Failure to refund GEHA or cooperate with our reimbursement efforts may result in an overpayment that can be collected from you or any dependent.

Section 10. Definitions of terms we use in this brochure

Accidental injury	An injury caused by an external force or element such as a blow or fall that requires immediate medical attention. Also included are animal bites, poisonings, and dental care required to repair injuries to sound natural teeth as a result of an accidental injury, not from biting or chewing.
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 pages 16-17.
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 cleft lips, cleft palates, birthmarks, webbed fingers or toes and other conditions that the Plan may determine to be congenital anomalies. Surgical correction of congenital anomalies is limited to children under the age of 18 unless there is a functional deficit. In no event will the term congenital anomaly include conditions relating to teeth or intra-oral structures supporting the teeth.
Copayment	A copayment is a fixed amount of money you pay when you receive covered services. See page 16.
Cosmetic	Any procedure or any portion of a procedure performed primarily to improve physical appearance and/or treat a mental condition through change in bodily form.
Covered services	Services we provide benefits for, as described in this brochure.
Custodial care	Treatment or services, regardless of who recommends them or where they are provided, that could be rendered safely and reasonably by a person not medically skilled, or that are designed mainly to help the patient with daily living activities. These activities include but are not limited to: <ol style="list-style-type: none">(1) personal care such as help in: walking; getting in and out of bed; bathing; eating by spoon, tube or gastrostomy; exercise; dressing;(2) homemaking, such as preparing meals or special diets;(3) moving the patient;(4) acting as companion or sitter;(5) supervising medication that can usually be self administered; or

- (6) treatment or services that any person may be able to perform with minimal instruction, including but not limited to recording temperature, pulse, and respirations, or administration and monitoring of feeding systems.

The Carrier determines which services are custodial care. (Custodial care that lasts 90 days or more is sometimes known as long term care.)

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 16.

Durable medical equipment

Equipment and supplies that:

- (1) are prescribed by your attending doctor;
- (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.

Effective date

The date the benefits described in this brochure are effective:

- (1) January 1 for continuing enrollments and for all annuitant enrollments;
- (2) the first day of the first full pay period of the new year for enrollees who change plans or options or elect FEHB coverage during the open season for the first time; or
- (3) for new enrollees during the calendar year, but not during the open season, the effective date of enrollment as determined by the employing office or retirement system.

Elective surgery

Any non-emergency surgical procedure that may be scheduled at the patient's convenience without jeopardizing the patient's life or causing serious impairment to the patient's bodily functions.

Expense

An expense is "incurred" on the date the service or supply is rendered.

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 trials 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, 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, or medical treatment or procedure.

Determination of experimental/investigational status may require review of appropriate government publications such as those of the National Institute of Health, National Cancer Institute, Agency for Health Care Policy and Research, Food and Drug Administration, and National Library of Medicine. Independent evaluation and opinion by Board Certified Physicians who are professors, associate professors, or assistant professors of medicine at recognized United States Medical Schools may be obtained for their expertise in subspecialty areas.

Group health coverage

Health care coverage that a member or covered dependent is eligible for because of employment by, membership in, or connection with, a particular organization or group that provides payment for hospital, medical, dental or other health care services or supplies, including extension of any of these benefits through COBRA.

Infertility

The inability to conceive after a year of unprotected intercourse or the inability to carry a pregnancy to term.

Intensive day treatment

Outpatient treatment of mental condition or substance abuse rendered at and billed by a facility that meets the definition of a hospital. Treatment program must be established which consists of individual or group psychotherapy and/or psychological testing.

Medical necessity

Services, drugs, supplies or equipment provided by a hospital or covered provider of the 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 International Classification of Diseases (ICD) 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 or dependence upon substances such as alcohol, narcotics, or hallucinogens.

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 Plan allowance as follows:

We consult standard industry guides, such as national databases of prevailing health care charges from Ingenix and Medical Data Resource. We use the 70th percentile. This means that out of every 100 reports, 30 charges billed may be more, but 70 charges will be the allowed amount or less. Charges determined in this way include, but are not limited to, ambulatory surgery centers, surgery, doctor's services, physical therapy, speech therapy, occupational therapy, lab testing and X-ray expenses; and under the Standard Option diagnostic and preventive dental services.

Plan allowance for prescription drugs is determined using average wholesale price data.

Charges for some Plan allowances are stated in this brochure. These include limited benefits such as chiropractic care and routine dental care.

Some Plan allowances may be submitted to medical consultants who recommend allowances based on special industry guidelines. We may also conduct independent surveys to determine the usual cost of a service or supply in a geographic area.

If we negotiate a reduced fee amount on an individual claim for services or supplies which is lower than the Plan allowance, covered benefits will be limited to the negotiated amount. Your coinsurance will be based on the reduced fee amount. If you choose to use a provider other than the one we negotiated a reduction with, you will be responsible for the difference in these amounts.

Our PPO allowances are negotiated with each provider who participates in the network. PPO allowances may be based on a standard reduction or on a negotiated fee schedule. For these allowances, the PPO provider has agreed to accept the negotiated reduction and you are not responsible for this discounted amount. In these instances, the benefit paid plus your coinsurance equals payment in full.

For more information, see *Differences between our allowance and the bill* in Section 4.

Primary care physician

For purposes of the office visit copayment for the Standard Option benefits, primary care physicians are individual doctors (M.D. or D.O.) whose medical practice is limited to Family/General Practice, Internal Medicine, Pediatrics/Adolescent Medicine or Obstetrics/Gynecology (OB/Gyn). Doctors listed in provider directories or advertisements under any other medical specialty or sub-specialty area (such as Internal Medicine doctors also listed under Cardiology or Geriatrics, or Pediatric sub-specialties such as Pediatric Allergy) are considered

specialists, not primary care physicians. Chiropractors, eye doctors, dentists, audiologists, and mental health/substance abuse providers are not considered primary care physicians.

Sound natural tooth

Sound and Natural Tooth is a whole or properly restored tooth that has no condition that would weaken the tooth, or predispose it to injury, prior to the accident, such as decay, periodontal disease, or other impairments. For purposes of the Plan, damage to a restoration, such as a prosthetic crown or prosthetic dental appliances (i.e. bridgework), would not be covered as there is no injury to the natural tooth structure.

Us/We

Us and we refer to Government Employees Hospital Association, Inc.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB facts

Coverage information

- **No pre-existing condition limitation**

We will not refuse to cover the treatment of a condition that 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 the 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 health 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 on 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 2004 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 2003 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

- **When you retire**

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

When you lose benefits

- **When FEHB coverage ends**

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

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

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

- **Spouse equity coverage**

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

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

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

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

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

- **Converting to individual coverage**

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

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

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

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

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

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

For more information, get OPM pamphlet RI 79-27, Temporary Continuation of Coverage (TCC) under the FEHB Program. See also the FEHB Web site (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 have information about Federal and State agencies you can contact for more information.

Two new Federal Programs complement FEHB benefits

Important information

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

The Federal Flexible Spending Account Program - *FSAFEDS*

What is an FSA?

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

There are two types of FSAs offered by the FSAFEDS Program:

Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone you claim on your Federal income tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal income tax return, even if you don't have self and family health benefits coverage. *Note:* The IRS has a broader definition than that of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum amount that can be allotted for the HCFSA is \$3,000 annually. The minimum amount is \$250 annually.

Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you can work, or if you are married, so you and your spouse can work, or your spouse can look for work or attend school full-time.
- Eligible dependents for this account include anyone you claim on your Federal income tax return as a qualified IRS dependent and/or with whom you jointly file your Federal income tax return.
- The maximum that can be allotted for the DCFSA is \$5,000 annually. The minimum amount is \$250 annually. *Note:* The IRS limits contributions to a Dependent Care FSA. For single taxpayers and taxpayers filing a joint return, the maximum is \$5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is \$2,500 per year. The limit includes any child care subsidy you may receive.

- **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the FEHB Open Season. Even if you enrolled during the initial Open Season for 2003, you must make a new election to continue participating in 2004. Enrollment is easy!

- Enroll online anytime during Open Season (November 10 through December 8, 2003) at www.fsafeds.com.
- Call the toll –free number 1-877-FSAFEDS (372-3337) Monday through Friday, from 9 a.m. until 9 p.m. Eastern time and a FSAFEDS Benefit Counselor will help you enroll.

What is SHPS?

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

Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you’re not enrolled in FEHB – you can choose to participate in either, or both, of the flexible spending accounts. If you are not eligible for FEHB, you are not eligible to enroll for a Health Care FSA. However, almost all Federal employees are eligible to enroll for the Dependent Care FSA. The only exception is intermittent (also called when actually employed [WAE]) employees expected to work less than 180 days during the year.

Note: FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers signed on. Under IRS law, FSAs are not available to annuitants. In addition, the U.S. Postal Service and the Judicial Branch, among others, are Federal agencies that have their own plans with slightly different rules, but the advantages of having an FSA are the same no matter what agency you work for.

- **How much should I contribute to my FSA?**

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits of an FSA, the IRS places strict guidelines on them. You need to estimate how much you want to allocate to an FSA because current IRS regulations require you forfeit any funds remaining in your account(s) at the end of the FSA plan year. This is referred to as the “use-it-or-lose-it” rule. You will have until April 29, 2004 to submit claims for your eligible expenses incurred during 2003 if you enrolled in FSAFEDS when it was initially offered. You will have until April 30, 2005 to submit claims for your eligible expenses incurred from January 1 through December 31, 2004 if you elect FSAFEDS during this Open Season.

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

- **What can my HCFSA pay for ?**

Every FEHB health plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on pages 101 and 102 and detailed throughout this brochure. Your HCFSA will reimburse you for such costs when they are for tax deductible medical care for you and your dependents that are NOT covered by this FEHB Plan or any other coverage that you have.

Under the High Option of this Plan, typical out-of-pocket expenses include: **\$350 calendar year deductible, \$20 PPO copay for covered office visits, \$5 copay for generic drugs/\$25 single source brand name; \$40 multi-source brand for 30 day supply at retail for initial fill and first refill/subsequent fills greater of 50% or copays listed, and \$10 generic/\$45 single source brand name/\$60 multi-source brand name for 90 day supply through Home Delivery.**

Under the Standard Option of this Plan, typical out-of-pocket expenses include: **\$450 calendar year deductible, \$10 PPO copay for primary care physician or \$25 PPO copay for specialists for covered office visits, \$5 copay for generic drugs or 50% copay for brand name for 30 day supply at retail, and \$15 copay for generic drugs/50% brand name for 90 day supply through Home Delivery.**

The IRS governs expenses reimbursable by a HCFSAs. See Publication 502 for a comprehensive list of tax-deductible medical expenses.

Note: While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes.

Publication 502 can be found on the IRS Web site at <http://www.irs.gov/pub/irs-pdf/p502.pdf>. If you do not see your service or expense listed in Publication 502, please call a FSAFEDS Benefit Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA**

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

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

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

- **Tax credits and deductions**

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

Health care expenses

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

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

Dependent care expenses

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

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

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

Probably not. While there is an administrative fee of \$4.00 per month for an HCFSA and 1.5% of the annual election for a DCFSA, most agencies have elected to pay these fees out of their share of employment tax savings. To be sure, check the FSAFEDS.com Web site or call 1-877-FSAFEDS (372-3337). Also, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance by the end of the plan year and wind up forfeiting your end of year account balance, per the IRS "use-it-or-lose-it" rule.

- **Contact us**

To find out more or to enroll, please visit the **FSAFEDS Web site** at www.fsafeds.com, or contact SHPS by email or by phone. SHPS Benefit Counselors are available from 9:00 a.m. until 9:00 p.m. eastern time, Monday through Friday.

- E-mail: fsafeds@shps.net
- Telephone: 1-877-FSAFEDS (372-3337)
- TTY: 1-800-952-0450 (for hearing impaired individuals that would like to utilize a text messaging service)

The Federal Long Term Care Insurance Program

It's important protection

Here's why you should consider enrolling in the Federal Long Term Care Insurance Program:

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," long term care is help you receive when you need assistance performing activities of daily living – such as bathing or dressing yourself. This need 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 control over the type of care you receive and where you receive it. It can also help you remain independent, so you won't have to worry about being a burden to your loved ones.
- **It's to your advantage to apply sooner rather than later.** Long term care insurance is something you must apply for, and pass a medical screening (called underwriting) in order to be enrolled. Certain medical 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 change in 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. If you marry, your new spouse will also have a limited opportunity to apply using abbreviated underwriting. Qualified relatives are also eligible to apply with full underwriting.

To find out more and to request an application

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

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

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Summary of benefits for GEHA – Standard Option 2004

- **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 \$450 calendar year deductible. 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.

Benefits	You Pay	Pages
Medical services provided by physicians: <ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	PPO: \$10 copay primary care physician; \$25 copay specialist for covered office visits and 15%* of other covered professional services including X-ray and lab Non-PPO: 35%* of covered professional services	23-45
Services provided by a hospital: <ul style="list-style-type: none"> • Inpatient • Outpatient 	PPO: 15%* of covered hospital charges Non PPO: 35%* of covered hospital charges	46-52
Emergency benefits: <ul style="list-style-type: none"> • Accidental injury • Medical emergency other professional services 	Nothing up to plan allowance of covered charges incurred within 72 hours of an accident Regular benefits*	53-55
Mental health and substance abuse treatment	In-Network: Regular cost sharing Out-of-Network: Benefits are limited	56-60
Prescription drugs	Network pharmacy: Member pays \$5 for generic drugs/50% brand name for up to 30 day supply. Non-network pharmacy: Member pays \$5 for generic drugs/50% brand name and any difference between our allowance and the cost of the drug. By mail: Member pays \$15 for generic drugs/50% brand name for 90-day supply	61-67
Dental Care	50% up to plan allowance for diagnostic and preventive services and charges in excess of the scheduled amounts for restorations and extractions	69-70
Special features: Flexible benefits option, services for deaf and hearing impaired, high-risk pregnancies		68
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum)	Nothing after \$4000/Self Only or \$4,500/Family enrollment per year for PPO providers; Nothing after \$5,000/Self Only or \$5,500/Family enrollment per year for Non-PPO providers. Some costs do not count toward this protection	17-18

Summary of benefits for GEHA – High Option 2004

- **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 \$350 calendar year deductible. 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.

Benefits	You Pay	Pages
Medical services provided by physicians: <ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	PPO: \$20 copay per covered office visit and 10%* of other covered professional services including x-ray and lab Non-PPO: 25%* of covered professional services	23-45
Services provided by a hospital: <ul style="list-style-type: none"> • Inpatient • Outpatient* 	PPO: Nothing for room and board, 10% of other hospital charges, inpatient \$100 per admission deductible applies Non-PPO: Nothing for room and board, 25% of other hospital charges, inpatient \$300 per admission deductible applies	46-52
Emergency benefits: <ul style="list-style-type: none"> • Accidental injury • Medical emergency other professional services 	Nothing up to plan allowance of covered charges incurred within 72 hours of an accident Regular benefits*	53-55
Mental health and substance abuse treatment	In-Network: Regular cost sharing Out-of-Network: Benefits are limited	56-60
Prescription drugs	Network pharmacy: Member pays \$5 for generic drugs/\$25 single-source brand name/\$40 multi-source brand name for up to 30 day supply for the initial fill and first refill. Subsequent fills are the greater of 50% or the copays listed above. Non-network pharmacy: Member pays \$5 for generic drugs/\$25 single-source brand name/\$40 multi-source brand name for up to a 30 day supply for the initial fill and first refill and any difference between our allowance and the cost of the drug. Subsequent fills are the greater of 50% or the copays listed above and any difference between our allowance and the cost of the drugs. By mail: Member pays \$10 for generic drugs/ \$45 single-source brand name/\$60 multi-source brand name for 90-day supply.	61-67
Dental Care	Charges in excess of the scheduled amounts for diagnostic and preventive services, restorations, and extractions	69-70
Special features: Flexible benefits option, services for deaf and hearing impaired, high-risk pregnancies		68
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum)	Nothing after \$3,000/Self Only or \$3,500/Family enrollment per year for PPO providers; Nothing after \$4,000/Self Only or \$4,500/Family enrollment per year for Non PPO providers. Some costs do not count toward this protection	17-18

2004 Rate Information for Government Employees Hospital Association, Inc. (GEHA) Benefit Plan

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

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

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

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

High Option Self Only	311	\$121.40	\$76.24	\$263.03	\$165.19	\$143.32	\$54.32
High Option Self and Family	312	\$277.09	\$153.05	\$600.36	\$331.61	\$327.12	\$103.02
Standard Option Self Only	314	\$90.75	\$30.25	\$196.63	\$65.54	\$107.39	\$13.61
Standard Option Self and Family	315	\$206.25	\$68.75	\$446.87	\$148.96	\$244.06	\$30.94