

# HealthAmerica Pennsylvania, Inc.

<http://www.healthamerica.cvtty.com>

# 2004



## A Health Maintenance Organization

**Serving:** Greater Pittsburgh Area, Northwestern Pennsylvania Area, Central, & Northeast Pennsylvania

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



*This Plan has Excellent accreditation from NCQA. See the 2003 Guide for more information on accreditation.*

### Enrollment codes for this Plan:

<b>Greater Pittsburgh Area</b> 261 High Option Self Only 262 High Option Self and Family 264 Standard Option Self Only 265 Standard Option Self and Family	<b>Northwestern Area</b> VJ1 High Option Self Only VJ2 High Option Self and Family VJ4 Standard Option Self Only VJ5 Standard Option Self and Family
<b>Central Area</b> SW1 High Option Self Only SW2 High Option Self and Family SW4 Standard Option Self Only SW5 Standard Option Self and Family	<b>Northeastern Area</b> 4N1 High Option Self Only 4N2 High Option Self and Family 4N4 Standard Option Self Only 4N5 Standard Option Self and Family

### PLEASE READ THIS IMPORTANT SPECIAL NOTICE TO ALL CURRENT HEALTHAMERICA ENROLLEES

We are offering Standard Option coverage for the first time for 2004. If you were enrolled in HealthAmerica HMO coverage during 2003, we now call that option the High Option coverage. We have also split our service area into 4 separate enrollment codes for 2004. **Your service area will determine how much premium you pay. If you do not enroll in the right service area, you will pay a higher premium. Carefully review the service area information on page 7 to determine your new enrollment code for 2004.** Your correct enrollment code is based on the county where you live and whether you want the High Option or Standard Option coverage. Payroll offices will automatically move all current SW1 and SW2 enrollees to the High Option and higher premium 4N1 and 4N2. If you do not take any action during Open Season, you will pay the higher premium rate. If you are in SW1 or SW2, you should carefully review your enrollment options and make an Open Season selection. Enrollees who are currently in 261 or 262 and should be in VJ1 or VJ2 for 2004 must make a change during Open Season or pay the higher premium. You may use a Standard Form 2809 or Employee Express or Annuitant Express to indicate your Open Season selection.

Authorized for distribution by the:



**United States  
Office of Personnel Management**  
  
Center for  
Retirement and Insurance Services  
<http://www.opm.gov/insure>





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!](http://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](http://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](http://www.usajobs.opm.gov).

Sincerely,

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

Kay Coles James  
Director



## Notice of the 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](http://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  
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 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.

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## Introduction

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This brochure describes the benefits of HealthAmerica Pennsylvania, Inc. under our contract (CS 2078) with the United States Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. The address for administrative services is:

HealthAmerica Pennsylvania, Inc.  
3721 TecPort Drive  
Harrisburg, PA 17111

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 page 9. Rates are shown at the end of this brochure.

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## Plain Language

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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 *HealthAmerica Pennsylvania, 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](http://www.opm.gov/insure) or e-mail OPM at [fehwebcomments@opm.gov](mailto:fehwebcomments@opm.gov). You may also write to OPM at the Office of Personnel Management, Insurance Services Programs, Program Planning and Evaluation Group, 1900 E Street, NW Washington, DC 20415-3650.

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## Stop Health Care Fraud!

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Fraud increases the cost of health care for everyone and increases your Federal Employees Health Benefits (FEHB) 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 (866) 351-5946 and explain the situation.
  - If we do not resolve the issue:

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

**OR WRITE TO:**

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

- 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.

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## Preventing Medical Mistakes

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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](http://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 healthcare providers and improve the quality of care you receive.
- [www.npsf.org](http://www.npsf.org). The National Patient Safety Foundation has information on how to ensure safer healthcare for you and your family.
- [www.talkaboutrx.org/consumer.html](http://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](http://www.leapfroggroup.org). The Leapfrog Group is active in promoting safe practices in hospital care.
- [www.ahqa.org](http://www.ahqa.org). The American Health Quality Association represents organizations and healthcare professionals working to improve patient safety.
- [www.quic.gov/report](http://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 healthcare delivery system.

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## Section 1. Facts about this HMO plan

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

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

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

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

### How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments or coinsurance. Our providers are paid on a capitated basis or a fee for service basis according to negotiated contracts. We do not participate in any withholds/bonus or incentive programs.

### Your Rights

OPM requires that all FEHB Plans to provide certain information to their FEHB members. You may get information about us, our networks, providers, and facilities. OPM's FEHB website ([www.opm.gov/insure](http://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.

- We are compliant with federal and state licensing requirements. We have been a licensed HMO since 1975.
- We have over 28 years in existence.
- We are a for-profit HMO.
- We have participated with the FEHB program since 1977.

If you want more information about us, call (866) 351-5946 or write to 3721 TecPort Drive, Harrisburg PA 17111. You may also contact us by visiting our website at [www.healthamerica.cvty.com](http://www.healthamerica.cvty.com).

### Service Area

To enroll in this Plan, you must live in our Service Area. This is where our providers practice. Our service area is divided into four enrollment codes, 26, VJ, 4N and SW.

**Enrollment code 26 (Greater Pittsburgh area)** includes the following Pennsylvania counties: Allegheny, Armstrong, Beaver, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Mercer, Somerset, Washington, and Westmoreland.

**Enrollment code VJ (Northwestern area)** includes the following Pennsylvania counties: Crawford, Cameron, Erie, Elk, Forest, Jefferson, McKean, Venango, and Warren.

**Enrollment code SW (Central area)** includes the following Pennsylvania counties: Adams, Berks, Blair Centre, Clearfield, Cumberland, Dauphin, Franklin, Huntingdon, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union and York.

**Enrollment code 4N (Northeastern area)** includes the following Pennsylvania counties: Carbon, Clinton, Columbia, Lackawanna, Luzerne, Lycoming, Monroe, Montour, Pike, Susquehanna, Wayne and Wyoming.

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

If you or a covered family member move outside of our service area, you must enroll in another plan. If your dependents live out of the area, you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. If you have a dependent student who is a full time student, temporarily attending school out of state, limited coverage is available through this plan. See page 42. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

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## Section 2. How we change for 2004

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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 page 58.
- We added information regarding Preventing medical mistakes. See page 6.
- We added information regarding enrolling in Medicare. See page 49.
- We revised the Medicare Primary Payer Chart. See page 51.

### Changes to this Plan

- For enrollment code 26, your share of the non-Postal premium will increase by 25.0% for Self Only coverage and 32.9% for Self and Family coverage.
- For enrollment code SW, your share of the non-Postal premium will increase by 57.4% for Self Only coverage and 27.7% for Self and Family coverage.
- We now have 4 enrollment codes. Please review the service area information to determine your correct enrollment code for 2004. You must choose an enrollment code based on where you live.
- All current SW1 and SW2 enrollees will be enrolled in the High Option and higher premium codes 4N1 or 4N2. If you actually live in a county that falls under SW1 or SW2 and do not elect the proper code, you will pay the higher premium for 2004. Please review the service area information and call us with questions.
- All current 261 and 262 enrollees should also review the service area carefully. If you live in a county that falls under VJ1 or VJ2, you should make an Open Season change so that you will pay the lower premium rate,
- We now have two benefits options. We are now offering a High Option and Standard Option benefits package. If you were enrolled with us during 2003, we now call that coverage High Option coverage.
- The prescription drug copay for the High Option will increase from \$8 generic to \$10 generic, \$14 brand to \$20 brand and \$35 non formulary to a \$40 non- formulary. Section 5(f)
- The High Option specialty copay will increase from \$15 to \$20.
- Under the High Option you will pay have a \$25 copay for x-rays.
- The High Option emergency room copay will increase from \$50 to \$75.
- All Self-Administered Injectable Drugs will be covered under your prescription drug benefit subject to the applicable copays.
- Self-Administered Injectable Drugs include the injected drugs for multiple sclerosis, hepatitis C, rheumatoid arthritis, and the blood replenishment drugs such as Procrit and Neupogen.

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## Section 3. How you get care

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### 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 (866) 351-5946 or you may also request replacement cards through our website at [www.healthamerica.cvty.com](http://www.healthamerica.cvty.com).

### Where you get covered care

You get care from “Plan providers” and “Plan facilities.” You will only pay copayments, deductibles, and you will not have to file claims.

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.

We list Plan providers in the provider directory, which we update periodically. The list is also on our website at <http://www.healthamerica.cvty.com> or call the plan.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our website [www.healthamerica.cvty.com](http://www.healthamerica.cvty.com).

### What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a Primary Care Physician. This decision is important since your Primary Care Physician provides or arranges for most of your health care. You can complete a PCP Selection Card and mail it or you can call us.

- **Primary care**

Your Primary Care Physician can be a family practitioner, internist or a pediatrician. Your Primary Care Physician will provide most of your health care, or coordinate your care to see a specialist.

If you want to change Primary Care Physicians or if your Primary Care Physician leaves the Plan, call us. We will help you select a new one.

- **Specialty care**

Your Primary Care Physician will refer you to a specialist for needed care. When you receive a referral from your Primary Care Physician, you must return to the Primary Care Physician after the consultation, unless your Primary Care Physician authorized a certain number of visits without additional referrals. The Primary Care Physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your Primary Care Physician gives you a referral.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your Primary Care Physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your Primary Care Physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).

- If you are seeing a specialist when you enroll in our Plan, talk to your Primary Care Physician. Your Primary Care Physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you see a participating gynecologist for your annual examination or an obstetrician for maternity care you do not need a referral from your Primary Care Physician.
- If you are seeing a specialist and your specialist leaves the Plan, call your Primary Care Physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic or disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for other than cause; or
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
  - reduce our service area and you enroll in another FEHB Plan,

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

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

• **Hospital care**

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

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at (866) 351-5946. If you are new to the FEHB Program, we will arrange for you to receive care.

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

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

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

**Circumstances beyond our control**

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

**Services requiring our prior approval**

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

The following are health care services which require precertification:

- Inpatient hospital admissions,
- Outpatient surgeries,
- Home health care,
- Durable medical equipment,
- Out of network referral requests,
- Transplant requests,
- Complex diagnostic testing such as Magnetic Resonance Imaging,
- Chiropractic care,
- Rehabilitative service,
- Infertility treatment and
- Oral surgery

You must contact ValueOptions before seeking mental health and substance abuse treatment. ValueOptions will help develop a treatment plan that you must follow. We will not cover services that ValueOptions has not approved.

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## Section 4. Your costs for covered services

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

- **Copayments**

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

Example: If you are enrolled in the High Option when you see your Primary Care Physician you pay a copayment of \$15 per office visit and when you see a specialist you pay a \$20 copay per office visit. If you go to the Emergency room you pay \$75 per visit.

- **Deductible**

A deductible is a fixed expense you must incur for certain covered services and supplies before benefits are paid. We do not have a deductible

- **Coinsurance**

Coinsurance is the percentage of negotiated fee that you pay for your care. In our plan, you pay a \$300 copay or 50% of the cost, whichever is less, for infertility services.

### **Your catastrophic protection out-of-pocket maximum**

Your catastrophic protection out of pocket expenses for benefits covered under this Plan are limited to the stated copayments and coinsurance required for some benefits.

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## Section 5. Benefits – OVERVIEW

*(See page 9 for how our benefits changed this year and page 63 for a benefits summary.)*

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**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 (866) 351-5946 or at our website at [www.healthamerica.cvty.com](http://www.healthamerica.cvty.com).

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•Family planning	•Durable medical equipment (DME)
•Infertility services	•Home health services
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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 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.
- Plan physicians must provide or arrange your care.
- We do not have a calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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Benefit Description	High Option You Pay	Standard Option You Pay
<b>Diagnostic and treatment services</b>		
Professional services of physicians <ul style="list-style-type: none"> <li>• In physician’s office</li> <li>• Office medical consultations</li> <li>• Second surgical opinion</li> </ul>	\$10 per office visit to your Primary Care Physician \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician \$30 per office visit to a Specialist
Professional services of physicians <ul style="list-style-type: none"> <li>• In an urgent care center</li> <li>• During a hospital stay</li> <li>• In a skilled nursing facility</li> </ul>	Nothing	Nothing
Professional services of physicians after posted office hours	\$10 per office visit to your Primary Care Physician \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician \$30 per office visit to a Specialist
At home	\$10 per office visit to your Primary Care Physician \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician \$30 per office visit to a Specialist

Lab, X-ray and other diagnostic tests	High Option You Pay	Standard Option You Pay
Tests, such as: <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine pap tests</li> <li>• Pathology</li> <li>• Non-routine Mammograms</li> </ul>	Nothing	Nothing
<ul style="list-style-type: none"> <li>• X-rays</li> <li>• Cat Scans/MRI</li> <li>• Ultrasound</li> <li>• Electrocardiogram and EEG</li> </ul>	\$25 copay per visit	\$40 copay per visit
Preventive care, adult		
Routine screenings, such as: <ul style="list-style-type: none"> <li>• Total Blood Cholesterol – once every three years</li> <li>• Colorectal Cancer Screening, including               <ul style="list-style-type: none"> <li>— Fecal occult blood test</li> </ul> </li> </ul>	Nothing if you receive these services during your office visit; otherwise, \$10 per office visit to your Primary Care Physician or \$20 per office visit to a Specialist	Nothing if you receive these services during your office visit; otherwise, \$20 per office visit to your Primary Care Physician or \$30 per office visit to a Specialist
Sigmoidoscopy, screening – every five years starting at age 50	Nothing	Nothing
Prostate Specific Antigen (PSA test) – one annually for men age 40 and older	Nothing	Nothing
Routine pap test Note: The office visit is covered if a non-routine pap test is received on the same day; see <i>Diagnosis and Treatment</i> , above.	\$10 per office visit to your Primary Care Physician \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician \$30 per office visit to a Specialist
Routine mammogram – covered for women age 35 and older, as follows: <ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five year period</li> <li>• One per calendar year age 40 and above</li> </ul>	Nothing	Nothing
<i>Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i>	<i>All charges.</i>	<i>All charges.</i>

<b>Preventive care, adult (continued)</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
Routine immunizations such as: <ul style="list-style-type: none"> <li>• Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations)</li> <li>• Influenza vaccines, annually, age 50 and over at physicians discretion for those determined to be high risk.</li> <li>• Pneumococcal vaccine, age 65 and over</li> </ul>	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist
<b>Preventive care, children</b>		
<ul style="list-style-type: none"> <li>• Childhood immunizations recommended by the American Academy of Pediatrics</li> </ul>	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist
<ul style="list-style-type: none"> <li>• Well-child care charges for routine examinations, immunizations and care (through age 22)</li> <li>• Examinations, such as:               <ul style="list-style-type: none"> <li>– Eye exams through age 17 to determine the need for vision correction.</li> <li>– Ear exams through age 17 to determine the need for hearing correction</li> <li>– Examinations done on the day of immunizations (through age 22)</li> </ul> </li> </ul>	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist

<b>Maternity care</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> <li>• Prenatal care</li> <li>• Postnatal care</li> <li>• Delivery</li> </ul> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> <li>• You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary.</li> <li>• We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment.</li> <li>• We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).</li> </ul>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p> <p>Note: You pay the office visit copay for your first visit only. We waive the office visit copay after your initial maternity care visit.</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</p> <p>Note: You pay the office visit copay for your first visit only. We waive the office visit copay after your initial maternity care visit.</p> <p>Note: You do pay a facility copay of \$200 copay per day for the first 3 days per admission. Please see section 5(c) for information.</p>
<p><i>Not covered: Routine sonograms to determine fetal age, size or sex</i></p>	<p><i>All charges.</i></p>	<p><i>All charges</i></p>
<b>Family planning</b>		
<p>A broad range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Voluntary Sterilization (See Surgical procedures Section 5(b))</li> <li>• Surgically implanted contraceptives</li> <li>• Injectable contraceptive drugs</li> <li>• Intrauterine devices (IUDs)</li> <li>• Diaphragms</li> </ul> <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</p>
<ul style="list-style-type: none"> <li>• Voluntary sterilization</li> </ul>	<p>\$50.00 per vasectomy</p> <p>\$100.00 per tubal ligation</p>	<p>\$50.00 per vasectomy</p> <p>\$100.00 per tubal ligation</p>
<p><i>Not covered: reversal of voluntary surgical sterilization, genetic counseling</i></p>	<p><i>All charges.</i></p>	<p><i>All charges.</i></p>

Infertility services	High Option You Pay	Standard Option You Pay
Diagnosis and treatment of infertility, such as: <ul style="list-style-type: none"> <li>• Artificial insemination:               <ul style="list-style-type: none"> <li>— <i>intravaginal insemination (IVI)</i></li> <li>— <i>intracervical insemination (ICI)</i></li> <li>— <i>intrauterine insemination (IUI)</i></li> </ul> </li> </ul>	\$300 copay per member or 50% of the cost of the service, whichever is less	\$300 copay per member or 50% of the cost of the service, whichever is less
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• <i>Fertility Drugs</i></li> <li>• <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> <li>— <i>embryo transfer, gamete GIFT and zygote ZIFT</i></li> <li>— <i>Zygote transfer</i></li> <li>— <i>In vitro fertilization</i></li> </ul> </li> <li>• <i>Services and supplies related to excluded ART procedures</i></li> <li>• <i>Cost of donor sperm</i></li> <li>• <i>Cost of donor egg</i></li> </ul>	<i>All charges.</i>	<i>All charges.</i>
Allergy care		
Testing and treatment	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist
Allergy injection  Allergy serum	Nothing	Nothing
<i>Not covered: provocative food testing and sublingual allergy desensitization</i>	<i>All charges.</i>	<i>All charges</i>

Treatment therapies	High Option You Pay	Standard Option You Pay
<ul style="list-style-type: none"> <li>• Chemotherapy and radiation therapy</li> </ul> <p>Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 30.</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> <li>• Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy</li> <li>• Growth hormone therapy (GHT)</li> </ul> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: We will only cover GHT when we preauthorize the treatment and determine that it is medically necessary. Your doctor will need to submit medical information to support that GHT is medically necessary. You must obtain authorization for GHT before you begin treatment because we only cover GHT services from the date we determine it is medically necessary. We do not cover GHT or related services and supplies if we determine it isn't medically necessary. See <i>Services requiring our prior approval</i> in Section 3.</p>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</p>
Physical & Occupational therapies		
<p>Up to two consecutive months per condition for the services of each of the following:</p> <ul style="list-style-type: none"> <li>– qualified physical therapists and</li> <li>– occupational therapists.</li> </ul> <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 if significant improvement can be expected within two consecutive months.</p> <ul style="list-style-type: none"> <li>• Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to two consecutive months per condition, per contract year.</li> </ul>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p> <p>Nothing per visit if services are provided by a participating Physical Therapist</p> <p>Nothing per visit during covered inpatient admission.</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</p> <p>Nothing per visit if services are provided by a participating Physical Therapist</p> <p>Nothing per visit during covered inpatient admission.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>long-term rehabilitative therapy or beyond two consecutive months per condition.</i></li> <li>• <i>exercise programs</i></li> </ul>	<p><i>All charges.</i></p>	<p><i>All charges.</i></p>

<b>Speech therapy</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
Up to two consecutive months per condition for the services provided by a qualified speech therapist	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist
<b>Hearing services (testing, treatment, and supplies)</b>		
<ul style="list-style-type: none"> <li>Hearing testing (one per contract year).</li> </ul>	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist
<i>Not covered:</i> <ul style="list-style-type: none"> <li>all other hearing testing</li> <li>hearing aids, testing and examinations for them</li> </ul>	<i>All charges.</i>	<i>All charges.</i>
<b>Vision services (testing, treatment, and supplies)</b>		
<ul style="list-style-type: none"> <li>One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)</li> </ul>	Nothing	Nothing
<ul style="list-style-type: none"> <li>Annual eye refractions</li> <li>Under the Standard Option we cover annual eye refractions for children up to the age of 18. We do not cover eye refractions for anyone over the age of 18.</li> <li>See Non-FEHB Program benefits for additional vision services. See page 45.</li> </ul> <p>Note: You must contact National Vision Administrators (NVA) prior to your exam. NVA will send you a list of participating eye doctors and a vision claim form. Call NVA at (800) 672-7723.</p>	\$15 per office visit	\$15 per office visit up to age 18.
<i>Not covered:</i> <ul style="list-style-type: none"> <li>Eyeglasses or contact lenses and,</li> <li>Eye exercises and orthoptics</li> <li>Radial keratotomy and other refractive surgery</li> </ul>	<i>All charges.</i>	<i>All charges.</i>

Foot care	High Option You Pay	Standard Option You Pay
<p>Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.</p> <p>See the “<i>Not covered</i>” section under orthopedic and prosthetic devices for information on podiatric shoe inserts.</p>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i></li> <li>• <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i></li> </ul>	<p><i>All charges.</i></p>	<p><i>All charges.</i></p>

Orthopedic and prosthetic devices	High Option You Pay	Standard Option You Pay
<ul style="list-style-type: none"> <li>• Artificial limbs and eyes</li> <li>• Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy</li> <li>• Internal prosthetic devices, such as artificial joints, limbs, pacemakers, and surgically implanted breast implant following mastectomy, when authorized in accordance with the plan's policies and procedures. Note: See 5(b) for coverage of the surgery to insert the device.</li> <li>• Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome when rheumatoid arthritis, ankylosing spondylitis, or disseminated lupus erythmatosus.</li> </ul> <p>Note: You must receive our preauthorization. Call us at (866) 351-5946 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Orthopedic and corrective shoes</i></li> <li>• <i>Arch supports</i></li> <li>• <i>Foot orthotics (except for diabetics)</i></li> <li>• <i>Heel pads and heel cups</i></li> <li>• <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i></li> <li>• <i>Cochlear implant devices</i></li> <li>• <i>Replacement due to neglect</i></li> <li>• <i>Any dental care involved with the treatment of tempormandibular joint (TMJ) pain dysfunction syndrome or joint disorders</i></li> <li>• <i>Dental prosthesis</i></li> <li>• <i>Lumbar supports</i></li> <li>• <i>Wigs</i></li> </ul>	<i>All charges.</i>	<i>All charges</i>

<b>Durable medical equipment (DME)</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
<p>Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover:</p> <ul style="list-style-type: none"> <li>• hospital beds;</li> <li>• wheelchairs; base model necessary to cover your needs</li> <li>• crutches;</li> <li>• walkers;</li> <li>• Diabetes equipment such as blood glucose monitors, insulin infusion devices and orthotics</li> </ul> <p>Note: You must receive our preauthorization. Call us at (866) 351-5946 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Disposable items such as incontinent pads, catheters, irrigation kits, electrodes, ace bandages, elastic stockings and dressings</i></li> <li>• <i>Equipment which serves for comfort or convenience functions or is primarily for the convenience of a person caring for a member</i></li> <li>• <i>Air conditioners</i></li> <li>• <i>Corrective appliances that do not require prescription specifications or are used primarily for recreational sports</i></li> <li>• <i>Humidifiers</i></li> <li>• <i>Electric air cleaners</i></li> <li>• <i>Exercise or fitness equipment</i></li> <li>• <i>Elevators</i></li> <li>• <i>Hot tubs</i></li> <li>• <i>Hoyer lifts</i></li> <li>• <i>Shower/bath bench</i></li> <li>• <i>Routine servicing, e.g., testing, cleaning, regulating and checking of equipment</i></li> <li>• <i>Special clothing of any type</i></li> <li>• <i>Hearing devices of any type</i></li> <li>• <i>Replacement due to neglect</i></li> </ul>	<i>All charges.</i>	<i>All charges.</i>
<b>Home health services</b>		
<ul style="list-style-type: none"> <li>• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide.</li> <li>• Services include oxygen therapy, intravenous therapy and medications.</li> </ul>	Nothing	Nothing

*Home health services continued on next page*

<b>Home health services (continued)</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Nursing care requested by, or for the convenience of, the patient or the patient's family</i></li> <li>• <i>Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication</i></li> <li>• <i>Homemaker services</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative.</i></li> <li>• <i>Services or supplies furnished by a person who is the spouse or relative of member or by non home health provider</i></li> </ul>	<i>All charges.</i>	<i>All charges.</i>
<b>Chiropractic</b>		
<p>Up to 15 visits per member per calendar year for</p> <ul style="list-style-type: none"> <li>• Manipulation of the spine and extremities or</li> <li>• Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application</li> </ul>	\$20 per office visit	\$30 per office visit
<i>Not covered: Visits that exceed 15 per calendar year</i>	<i>All charges</i>	<i>All charges</i>
<b>Alternative treatments</b>		
<p>Biofeedback when approved in conjunction with an approved pain management program or for the treatment of urinary and or fecal incontinence.</p>	<p>\$10 per office visit \$20 per office visit to a Specialist</p>	<p>\$20 per office visit \$30 per office visit to a Specialist</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Naturopathic services</i></li> <li>• <i>Acupuncture</i></li> <li>• <i>Hypnotherapy</i></li> <li>• <i>Biofeedback not shown as covered</i></li> </ul>	<i>All charges.</i>	<i>All charges.</i>

<b>Educational classes and programs</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
<p>Outpatient diabetes self-management training and education (including nutritional therapy) for persons with diabetes, when prescribed by a Plan Physician. Coverage includes:</p> <ul style="list-style-type: none"> <li>• visits medically necessary upon the diagnosis of diabetes;</li> <li>• visits where a Plan physician identifies and diagnoses a significant change in the patient’s symptoms or conditions that necessitates changes in a patient’s self-management; and</li> <li>• visits where a licensed physician identifies that a new medication or therapeutic process relating to the person’s treatment or diabetes management is medically necessary.</li> </ul>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</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 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.
- Plan physicians must provide or arrange your care.
- We do not have a calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

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Benefit Description	High Option You Pay	Standard Option You Pay
<b>Surgical procedures</b>		
<p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by the surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (see reconstructive surgery)</li> <li>• Surgical treatment of morbid obesity – a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over or Body Mass Index (BMI) is greater than 40.</li> <li>• Insertion of internal prosthetic devices. See 5(a) – Orthopedic and prosthetic devices for device coverage information.</li> <li>• Treatment of Burns</li> <li>• Circumcisions for male newborns</li> </ul> <p>Note: Generally, we pay for internal prosthesis (devices) according to where the procedure is done. For example, we pay hospital benefits for a pacemaker and surgery benefits for insertion of pacemaker.</p>	Nothing	Nothing

*Surgical procedures continued on next page.*

Surgical procedures (continued)	High Option You Pay	Standard Option You Pay
<ul style="list-style-type: none"> <li>• Voluntary sterilization (such as tubal ligation &amp; vasectomy).</li> </ul>	\$50 copay for vasectomy  \$100 copay for tubal ligation	\$50 copay for vasectomy  \$100 copay for tubal ligation
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary sterilization</i></li> <li>• <i>Routine treatment of conditions of the foot; see Foot care.</i></li> <li>• <i>Cosmetic procedures</i></li> </ul>	<i>All charges.</i>	<i>All charges.</i>
Reconstructive surgery		
<ul style="list-style-type: none"> <li>• Surgery to correct a functional defect</li> <li>• Surgery to correct a condition caused by injury or illness if:               <ul style="list-style-type: none"> <li>– the condition produced a major effect on the member’s appearance and</li> <li>– the condition can reasonably be expected to be corrected by such surgery</li> </ul> </li> <li>• Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes.</li> <li>• All stages of breast reconstruction surgery following a mastectomy, such as:               <ul style="list-style-type: none"> <li>– surgery to produce a symmetrical appearance on the other breast;</li> <li>– treatment of any physical complications, such as lymphedemas;</li> <li>– breast prostheses and surgical bras and replacements (see Prosthetic devices)</li> </ul> </li> </ul> <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>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>	<i>All charges.</i>	<i>All charges.</i>

Oral and maxillofacial surgery	High Option You Pay	Standard Option You Pay
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip, cleft palate</li> <li>• Excision of lesions of the mandible, mouth, lip, or tongue</li> <li>• Incision of accessory sinuses, mouth, salivary glands or duct;</li> <li>• Manipulation of dislocations of the jaw</li> <li>• Reconstruction or repair of the mouth or lips necessary to correct functional impairment caused by congenital condition and birth abnormalities;</li> <li>• Treatment of tumors</li> <li>• Extractions of impacted third molars when partially or totally covered by bone</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures; and</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> </ul>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingival, and alveolar bone)</i></li> <li>• <i>Orthodontia</i></li> <li>• <i>Treatment of TMJ if dental related</i></li> <li>• <i>Orthognathic or prognathic surgery when it is performed only to improve the appearance of a functioning structure.</i></li> </ul>	<i>All charges.</i>	<i>All charges</i>

Organ/tissue transplants	High Option You Pay	Standard Option You Pay
<p>Limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Kidney</li> <li>• Kidney/Pancreas</li> <li>• Liver</li> <li>• Lung: Single – Double</li> <li>• Pancreas</li> <li>• Allogeneic (donor) bone marrow transplants</li> <li>• Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors</li> <li>• Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas</li> </ul> <p>Note: Transplant services must be performed at a participating Center of Excellence. We approve and designate where all transplants must be performed including hospitals for specific transplant procedures. If you would like to know about a specific facility, please contact Member Services.</p> <p>Note: We cover related medical and hospital expenses of the donor when the expenses are not covered by the donor's insurance and when the transplant recipient is a HealthAmerica member approved for transplant services.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Donor screening tests and donor search expenses, except those performed for the actual donor</i></li> <li>• <i>Donor expenses related to donating organs or tissue to a non-member recipient</i></li> <li>• <i>Implants of artificial organs</i></li> <li>• <i>Experimental or investigational transplants</i></li> <li>• <i>Transplants not listed as covered</i></li> </ul>	<i>All charges.</i>	<i>All charges</i>

<b>Anesthesia</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
Professional services provided in – <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Skilled nursing facility</li> <li>• Ambulatory surgical center</li> </ul>	Nothing	Nothing
Professional services provided in – <ul style="list-style-type: none"> <li>• Office</li> </ul>	\$10 per office visit to your Primary Care Physician  \$20 per office visit to a Specialist	\$20 per office visit to your Primary Care Physician  \$30 per office visit to a Specialist

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

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**Here are some important things to remember 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.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We do not have a calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

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Benefit Description	High Option You Pay	Standard Option You Pay
<b>Inpatient hospital</b>		
Room and board, such as <ul style="list-style-type: none"> <li>• ward, semiprivate, or intensive care accommodations;</li> <li>• general nursing care; and</li> <li>• meals and special diets.</li> </ul> Note: We will cover a private room when it is medically necessary. If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing	\$200 copay per day for the first 3 days per admission
Other hospital services and supplies, such as: <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and X-rays</li> <li>• Administration of blood and blood products</li> <li>• Blood or blood plasma, if not donated or replaced</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</li> </ul>	Nothing	Nothing (included in the \$200 inpatient hospital admission copay per day)
<i>Not covered:</i> <ul style="list-style-type: none"> <li>• Custodial care</li> <li>• Non-covered facilities, such as nursing homes, schools</li> <li>• Personal comfort items, such as telephone, television, barber services, guest meals and beds</li> <li>• Private nursing care</li> </ul>	<i>All charges.</i>	<i>All charges.</i>

Outpatient hospital or ambulatory surgical center	High Option You Pay	Standard Option You Pay
<ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests, X-rays, and pathology services</li> <li>• Administration of blood, blood plasma</li> <li>• Blood and blood plasma, if not donated or replaced</li> <li>• Packed red blood cells, cryoprecipitate, Factor VII, and platelets;</li> <li>• Other clotting factors or blood components such as Factor VIII or Factor IX, whether naturally or artificially derived are covered for acute traumatic events or when medically necessary.</li> <li>• Pre-surgical testing</li> <li>• Dressings, casts, and sterile tray services</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul> <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 procedure itself.</p>	Nothing	\$200 per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• blood and blood derivatives replaced by the member</li> </ul>	<i>All charges.</i>	<i>All charges.</i>
Extended care benefits/skilled nursing care facility benefits		
<p>Skilled nursing facility (SNF) or Extended care benefits: Up to 100 days per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by us. Services include:</p> <ul style="list-style-type: none"> <li>• Bed, board and general nursing care</li> <li>• Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor</li> </ul>	Nothing	Nothing
<p><i>Not covered: custodial care, rest cures, domiciliary or convalescent care</i></p>	<i>All charges.</i>	<i>All charges.</i>
Hospice care		
<p>Supportive and palliative care for a terminally ill member is covered in the home or a hospice facility. Services include inpatient and outpatient care, and family counseling. Hospice services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.</p>	Nothing	Nothing
<p><i>Not covered: Independent nursing, homemaker services</i></p>	<i>All charges.</i>	<i>All charges.</i>
Ambulance		
<ul style="list-style-type: none"> <li>• Local professional ambulance service when medically appropriate</li> </ul>	Nothing	\$50 copay per visit

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## Section 5 (d). Emergency services/accidents

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We do not have a calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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### What is a medical emergency?

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

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### What to do in case of emergency within or outside our service area:

If you experience the sudden onset of a medical condition or injury with symptoms that you think may result in serious impairment, please go to the nearest emergency room or call 911. Otherwise if your symptoms allow, call your Primary Care Physician. Your primary care physician is available to advise you about an urgent or emergency situation 24 hours a day, seven days a week by phone. Your PCP's phone number is on your ID card. Be sure to call your Primary Care Physician before going to a hospital emergency room or urgent care center whenever possible. If it is not possible, go straight to the nearest hospital emergency room or call 911 or the local emergency phone number. Be sure to tell the emergency room personnel that you are a HealthAmerica Plan member. Please be sure that you contact your PCP within 24 hours of being treated or admitted. Your PCP will make sure that:

- Medical information about you is given to the hospital emergency room doctor;
- Your care continues without delay; and
- Your follow-up care is coordinated.

If you are outside the service area and a Plan doctor believes that your care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full. To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

Benefit Description	High Option You Pay	Standard Option You Pay
<b>Emergency within our service area</b>		
<ul style="list-style-type: none"> <li>Emergency care at a doctor's office</li> </ul>	\$10 copay per office visit	\$20 copay per office visit
<ul style="list-style-type: none"> <li>Emergency care at a Specialist's office</li> </ul>	\$20 copay per office visit	\$30 copay per office visit
<ul style="list-style-type: none"> <li>Hospital emergency room or urgent care center treatment</li> </ul>	\$75 copay per visit	\$100 copay per visit
<i>Not covered: Elective care or non-emergency care</i>	<i>All charges.</i>	<i>All charges.</i>
<b>Emergency outside our service area</b>		
<ul style="list-style-type: none"> <li>Emergency care at a doctor's office</li> </ul>	\$10 copay per office visit	\$20 copay per office visit
<ul style="list-style-type: none"> <li>Emergency care at a Specialist's office</li> </ul>	\$20 copay per office visit	\$30 copay per office visit
<ul style="list-style-type: none"> <li>Hospital emergency room or urgent care center treatment</li> </ul>	\$ 75 copay per visit	\$100 copay per visit
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Elective care or non-emergency care</i></li> <li><i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> <li><i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Ambulance</b>		
Professional ambulance service when medically appropriate. Air ambulance See 5(c) for non-emergency service.	Nothing	\$50 copay per visit

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

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

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We do not have a calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES.** See the instructions after the benefits description below.

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Benefit Description	High Option You Pay	Standard Option You Pay
<b>Mental health and substance abuse benefits</b>		
<p>All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure.</p> <p>Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.</p>	<p>Your cost sharing responsibilities are no greater than for other illness or conditions.</p>	<p>Your cost sharing responsibilities are no greater than for other illness or conditions.</p>
<ul style="list-style-type: none"> <li>• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers</li> <li>• Medication management</li> </ul> <p>Note: Psychiatrists, Psychologists, or clinical social workers are specialty providers. The office visit copay for Specialists applies to services from these providers.</p>	<p>\$10 per office visit to your Primary Care Physician or</p> <p>\$20 per office visit to a Specialist or</p> <p>Nothing for inpatient services</p>	<p>\$20 per office visit to your Primary Care Physician or</p> <p>\$30 per office visit to a Specialist or</p> <p>Nothing for inpatient services</p>
<p>The following diagnostic tests:</p> <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Pathology</li> </ul>	<p>\$10 per office visit to your Primary Care Physician</p> <p>\$20 per office visit to a Specialist</p> <p>Nothing for inpatient services</p>	<p>\$20 per office visit to your Primary Care Physician</p> <p>\$30 per office visit to a Specialist</p> <p>Nothing for inpatient services</p>

*Mental health and substance abuse benefits - continued on next page*

Mental health and substance abuse benefits (continued)	High Option You Pay	Standard Option You Pay
The following diagnostic tests: <ul style="list-style-type: none"> <li>• X-rays</li> <li>• CT Scans</li> <li>• Ultrasound</li> <li>• Electrocardiogram</li> </ul>	\$25 copay per visit	\$40 copay per visit
<ul style="list-style-type: none"> <li>• Services provided by a hospital or other facility</li> <li>• Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment</li> </ul>	Nothing	\$200 copay per day for the first 3 days per admission
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Services we have not approved.</i></li> <li>• <i>Evaluation or therapy on court order or as a condition of parole or probation, unless determined by a Plan doctor to be necessary and appropriate.</i></li> <li>• <i>Testing for learning disabilities, school related issues, or for the purposes of obtaining or maintaining employment.</i></li> </ul> <p>Note: OPM will base its review of disputes about treatment plans on the treatment plan’s clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</p>	<i>All charges</i>	<i>All charges</i>

**Preauthorization**

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

ValueOptions, Inc. will coordinate your Mental Health and Substance Abuse services. If you need help, call your Primary Care Physician. Your doctor will work with Value Options to coordinate the care that you need. You may also call ValueOptions directly without referral from your Primary Care Physician.

If you need to seek mental health care services on an emergency basis, ValueOptions is available to you 24 hours a day, 7 days a week. Their normal business hours are from 8:00 am to 5:00 pm. You can reach ValueOptions toll free at (866) 834-1717, TDD (800) 334-1987.

We have a comprehensive network of professionals and facilities available for mental health and chemical dependency treatment. Please refer to the list of providers in the Mental Health/Chemical Dependency section of your Provider Directory. If you need a directory or assistance with finding a provider call (866) 351-5946

**Limitation**

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

## Section 5 (f). Prescription drug benefits

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

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary
- We do not have a calendar year deductible.
- Selected products and certain prescription drugs require our prior approval. In general, drugs that require our prior approval (1) are not suggested for first-line therapy, (2) require special tests before starting them, or (3) have very limited approval for use.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician or referral plan doctor must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a local Plan participating pharmacy or by mail at our participating mail-order pharmacy for a plan-approved maintenance medication. Our Plan pharmacies are listed in our directory.
- **We use a formulary. It is a list of approved medications.** Our Prescription Drug Formulary is a list of drugs and other items that we approve for your use and which will be dispensed through participating pharmacies to members. We periodically review and modify our formulary. The list of approved drugs is available for review in the participating physician's office. You may also obtain them formulary list by contacting the Plan's Member Services Department or our website at [www.healthamerica.cvty.com](http://www.healthamerica.cvty.com). We cover non-formulary drugs prescribed by a Plan doctor.
- **These are the dispensing limitations.** You may obtain up to a 31-day supply or 100-unit supply; whichever is less, at a Plan Participating retail pharmacy. For commercially prepackaged drugs such as topicals, inhalers, and vials, you will pay one copay for each container. Selected products or prescription drugs may require prior approval from the Plan. These medications may include those that (1) are not suggested for first-line therapy (2) may require special tests before starting them (3) have very limited approval for use. Sexual dysfunction drugs have specific quantity limitations. When generic substitution is permissible, but you or your doctor choose the name brand drug over the generic drug, you pay the price difference between the generic drug and name brand drug as well as the appropriate copay per prescription unit or refill. Your prescription drug copay will never exceed the retail price of the drug. Plan members called to active military duty (or members in time of national crisis) who need to obtain prescribed medications should call us at 866-351-5946.
- **Prescriptions by Mail-Order.** You can order up to a 3-month supply of approved maintenance medications through the mail and pay just two times the retail pharmacy copay. For commercially prepackaged drugs such as topicals, inhalers, and vials, you will pay one mail order copay for each three (3) containers. Maintenance medications are those that you must take for long-term conditions such as high blood pressure or an estrogen hormone imbalance. Simply ask your doctor to write your maintenance medication prescription for up to a 90-day supply. You will need to complete a mail order envelope (which you can obtain from Member Services) and mail it to the address on the front of the envelope. All maintenance medications are not available by mail-order. For a list of maintenance medications that you can obtain by mail, please contact us at (866) 351-5946
- **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name. The name brand is the name under which the manufacturer advertises and sells a drug. Under federal law, generic and name brand drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you – and us – less than a name brand prescription.

- **When you have to file a claim.**

Prescription drugs prescribed for emergency services and filled by a Non-Participating pharmacy are covered only for a quantity sufficient to treat the acute phase of the illness/injury. Coverage for such prescription Drugs prescribed in relation to Emergency Services and provided by a Non-Participating pharmacy is limited to one hundred percent (100%) of the Reasonable and Customary Charge less applicable copayments and other appropriate charges as noted above such as when a brand drug is dispensed and an FDA approved generic is available.

Members must submit claims for reimbursement of prescription drugs purchased from a Non-Participating pharmacy on a Direct Reimbursement Form (available from HealthAmerica's Member Services Department). All claims for reimbursement must be received by HealthAmerica or its agent within ninety (90) days of the date of purchase of the prescription drugs. Claim forms are also available from our website ([www.healthamerica.cvtv.com](http://www.healthamerica.cvtv.com)) under the Downloadable Rx Forms Section.

Benefit Description	High Option You Pay	Standard Option You Pay
<p><b>Covered medications and supplies</b></p>		
<p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not Covered</i>.</li> <li>• Full range of FDA approved birth control, including but not limited to oral, injectable or implantable contraceptives and contraceptive diaphragms</li> <li>• Insulin with a charge and copay for each vial</li> <li>• Plan approved diabetic supplies and pharmacological agents, or devices used to assist in insulin injection (injection aids) including insulin syringes and needles, blood glucose test strips and lancets</li> <li>• Self administered- injectable drugs- see note below.</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Potassium Supplement to prevent/treat low potassium (prescription only)</li> <li>• Growth Hormone Therapy (GHT)- <i>see note below</i></li> </ul> <p>Note: Self administered injectables include but are not limited to multiple sclerosis agents, colony stimulating factors, chronic medications for hepatitis C, rheumatoid medication, certain HIV drugs, osteoporosis agents, heparin products, etc. You cannot obtain a 90- day supply of these drugs and they are not available through our mail-order pharmacy. This does not apply to Bee Sting Kits (Antigen) and Imitrex.</p> <p>Note: We will only cover GHT when we preauthorize the treatment and determine that it is medically necessary. Your doctor will need to submit medical information to support that GHT is medically necessary. You must obtain authorization for GHT before you begin treatment because we only cover GHT services from the date we determine it is medically necessary. <i>See services requiring our prior approval</i> in Section 3. You cannot obtain a 90- day supply of GHT and it is not available through our mail-order pharmacy.</p> <p>Note: Please check section 5(a) when checking coverage for intravenous fluids and medications for home use, some injectable drugs, diabetic equipment (glucose monitor) and some FDA approved contraceptive devices.</p>	<p><b>At a Plan Retail Pharmacy:</b>  \$10 copay for generic formulary,  \$20 copay for name brand formulary,  \$40 copay non-formulary</p> <p>or</p> <p><b>Through our Mail Order Pharmacy:</b>  \$20 copay for generic,  \$40 copay brand,  \$80 copay for non-formulary  Note: If there is no generic equivalent available, you will still have to pay the brand name copay.</p> <p>Note: For commercial containers through mail order, you pay the appropriate copay for each (3) containers.</p>	<p><b>At a Plan Retail Pharmacy:</b>  \$10 copay for generic formulary,  \$35 copay for name brand formulary,  50% copay non-formulary ( not to exceed \$60)</p> <p>or</p> <p><b>Through our Mail Order Pharmacy:</b>  \$20 copay for generic,  \$70 copay brand,  50% copay for non-formulary (not to exceed \$120)  Note: If there is no generic equivalent available, you will still have to pay the brand name copay.</p> <p>Note: For commercial containers through mail order, you pay the appropriate copay for each (3) containers.</p>

Covered medications and supplies (continued)	High Option You Pay	Standard Option You Pay
<ul style="list-style-type: none"> <li>Sexual dysfunction drugs require prior approval and have specific quantity limits. For complete details, please call Member Services using the phone number shown on your ID card.</li> </ul> <p>Note: These drugs are not available by mail-order.</p>	<p><b>At a Plan Retail Pharmacy:</b>            \$10 copay for generic formulary,            \$20 copay for name brand formulary, \$40 copay non-formulary</p>	<p><b>At a Plan Retail Pharmacy:</b>            \$10 copay for generic formulary,            \$35 copay for name brand formulary, 50% copay non-formulary (not to exceed \$60)</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Drugs and supplies for cosmetic purposes</i></li> <li><i>Drugs to enhance athletic performance</i></li> <li><i>Fertility drugs</i></li> <li><i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i></li> <li><i>Vitamins, and minerals (both OTC and legend), except legend prenatal vitamins and liquid or chewable legend pediatric vitamins</i></li> <li><i>Supplies such as dressings and antiseptics</i></li> <li><i>Drugs to aid in smoking cessation</i></li> <li><i>Drugs used for the primary purpose of treating infertility, including those given in connection with artificial insemination</i></li> <li><i>Oral dental preparations and fluoride rinses</i></li> <li><i>Drug therapy for weight loss (e.g. Xenical)</i></li> <li><i>Nonprescription medicines</i></li> <li><i>Drugs for investigational and experimental purposes</i></li> </ul>	<p><i>All charges.</i></p>	<p><i>All charges.</i></p>

## Section 5 (g). Special features

Feature	Description
<b>Flexible benefits option</b>	Under the flexible benefits option, we determine the most effective way to provide services. We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. Alternative benefits are subject to our ongoing review. By approving an alternative benefit, we cannot guarantee you will get it in the future. The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits. Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
<b>Member Services TDD for deaf and hearing impaired</b>	Telecommunications Device for the Deaf and hearing impaired members who have access to a TDD-Compatible telephone. Members call (800) 207-1262 from 7 am - 6 pm Monday- Friday or from 9 am - 1 pm on Saturday.
<b>Complex Case Management</b>	Complex Case Management programs promote quality of care to reduce the likelihood of extended, more costly health care. Our specially trained nurse case managers work directly with the patients and their doctors. Some of the programs include Cardiovascular, Endocrinology, Oncology, Trauma/Medical-Surgical.
<b>High risk pregnancies</b>	This program is set up to identify women at risk for developing complications that may affect their pregnancy. The program promotes quality of care to reduce the likelihood of extended, more costly health care and focus on patients at risk, early intervention, coordination of care between patient and health care team, continuing education and regular follow up to ensure the patient is following the plan of care properly. For more information call (866) 351-5946
<b>Centers of Excellence</b>	HealthAmerica has a nationally recognized organ transplant network through Coventry's Transplant Centers of Excellence to coordinate care for members who may need a transplant. The network provides you and your family with access to the hospitals across the country, which specialize in specific transplant procedures. For information and access to these Centers of Excellence call Member Services. Care provided outside the Centers of Excellence network will not be covered unless approved by the Plan.
<b>Student Out of Area Coverage</b>	<p>Limited coverage is available to dependent students up to the age of 22 who:</p> <ul style="list-style-type: none"> <li>• are the dependents of Federal Government subscribers who live in the HealthAmerica service area.</li> <li>• attend a secondary school, college, university or licensed trade school full time; and</li> <li>• temporarily live outside Pennsylvania, but in the USA for the purpose of attending school;</li> </ul> <p>This limited benefit provides coverage outside Pennsylvania at non-participating providers for the treatment of an unexpected illness or injury. Covered benefits include such things as: emergency care, physician services for illness and injury, outpatient rehabilitation, diabetic education and training, therapeutic injections, dialysis lab, radiology, durable medical equipment and corrective appliances, allergy serum and services, initial doctor visit to diagnose a pregnancy. Some benefits require authorization.</p> <p><b>Benefits Not Covered:</b> Any benefit not listed above as a covered benefit; any benefit not considered to be medically necessary; elective care service. Additionally, mental health and substance abuse services must be provided by a participating provider. When in the HealthAmerica service area, students must use participating providers. Dependent student coverage is subject to the Exclusions and Limitations as outlined in this brochure. If you have questions please contact the plan at 1-866-351-5946.</p>

## Section 5 (h) Dental Benefits

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

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- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan dentists must provide or arrange your care.
- We cover hospitalization for dental procedures only when a nondental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient; we do not cover the dental procedure unless it is described below. Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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<b>Accidental injury benefit</b>	<b>High Option You Pay</b>	<b>Standard Option You Pay</b>
<p>We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. We will only cover services that you receive within 24 hours of the accident.</p> <p>Note: We do not cover services rendered more than 24 hours after the accidental injury whether or not the treatment is a continuation or completion of a treatment plan initiated at time of injury.</p>	Nothing	Nothing
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Services provided after the initial 24 hours post</i></li> <li>• <i>Orthodontia and all other dental related services</i></li> <li>• <i>Services provided by non-participating dentists</i></li> <li>• <i>Other dental services shown as not covered.</i></li> </ul>	<i>All charges</i>	<i>All charges</i>
<b>Dental Benefits</b>		
We have no other dental benefits.	<i>All Charges</i>	<i>All Charges</i>

## Section 5 (i). Non-FEHB Benefits Available to Plan Members

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

### Dental Care

We cover the following diagnostic and preventive services when provided by participating Dominion Dental Dentists:

- One examination comprehensive or periodic every 6 months- \$15 office visit co-pay
- One prophylaxis (cleaning) every six months- Copays apply.
- Bitewing x-rays (up to 4 films)when necessary, You pay nothing
- One topical fluoride- Child to age 14- \$8 co-pay

If you require additional services, such as fillings or crowns a participating dentist will provide these services at a discounted rate.

If you have any questions or need additional information simply call Dominion Dental Services at (888) 518-5338. Or you can access their website at [www.DominionDental.com/ha](http://www.DominionDental.com/ha).

### Other Benefits and Services

**Contact Fill Mail Order Program-** Guaranteed lowest price on any contact lens prescription. Members can save up to 55% on all major brand contacts by providing a prescription for a three-six month supply.

**Lasik Discount Program-** 15% off the usual and customary charges for LASIK when you have your procedure performed by a *TLCVision* Advantage Network doctor. Contact *TLCVision* toll free at 1-877-Plan-TLC or visit [www.tlevision.com](http://www.tlevision.com) to make your appointment for a complimentary consultation.

**Vision Coverage** - All HealthAmerica members automatically qualify for a "20/20" vision benefit, which provides a 20% discount off the normal retail price for lenses, frames and contact lenses at Plan participating vision providers.

**Health Education Classes** - Classes include Weight Management, Diabetic Education, Prenatal Education, Stress Management and Smoking Cessation.

**Health Club Discounts** - HealthAmerica members are eligible for discounted initiation fees and discounted monthly membership fees at Plan participating health clubs.

**American Specialty Health Network (ASHN)-** A discount program offering complimentary and alternative care for members to broaden their health care options. Some services include massage therapy, acupuncture, nutritional supplements and vitamins and discounts on health club memberships.

To obtain an approved listing of programs available or request a provider directory or call our customer service department at (866) 351-5946. Or you can receive additional information regarding any of our programs by accessing the HealthAmerica website at [www.healthamerica.cvty.com](http://www.healthamerica.cvty.com).

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

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The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- 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;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Services, drugs, or supplies you receive without charge while in active military service.

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## Section 7. Filing a claim for covered services

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

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

### **Medical and hospital benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at (866) 351-5946. When you must file a claim – such as for services you receive outside of the Plan’s service area – submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

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

**Submit your claims to: Harrisburg - HealthAmerica**  
**Attn: Member Services Department**  
**3721 TecPort Drive, P.O. Box 67103**  
**Harrisburg PA 17106**

**Pittsburgh - HealthAmerica**  
**Attn: Member Services Department**  
**Cranberry Business Park**  
**120 East Kensinger**  
**Cranberry Township PA 16066**

### **Prescription drugs**

**Must complete a claim reimbursement form.** Contact the plan at (866) 351-5946.

### **Deadline for filing your claim**

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

### **When we need more information**

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

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## Section 8. The disputed claims process

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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:

Step	Description
<b>1</b>	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none"><li>(a) Write to us within 6 months from the date of our decision; and</li><li>(b) Send your request to us at: <b>South Central, Central, Northeast Region –</b> HealthAmerica, Attn: Member Services Department, 3721 TecPort Drive P.O. Box 67103 Harrisburg, PA 17106 or <b>Greater Pittsburgh Region –</b> HealthAmerica, Attn: Member Services Department, Cranberry Business Park 120 East Kensinger Cranberry Township, PA 16066</li><li>(c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and</li><li>(d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.</li></ul>
<b>2</b>	<p>We have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"><li>(a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or</li><li>(b) Write to you and maintain our denial – go to step 4; or</li><li>(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.</li></ul>
<b>3</b>	<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>
<b>4</b>	<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"><li>• 90 days after the date of our letter upholding our initial decision; or</li><li>• 120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or</li><li>• 120 days after we asked for additional information.</li></ul> <p>Write to OPM at: Office of Personnel Management, Insurance Services Programs, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.</p>

## **The Disputed Claims process (*Continued*)**

Send OPM the following information:

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

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

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

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

- 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 (866) 351-5946. 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 3 at (202) 606-0755 between 8 am and 5 pm eastern time.

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## Section 9. Coordinating benefits with other coverage

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

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

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

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

### •What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age 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.

### •Should I enroll in Medicare?

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

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

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

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare+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 this Plan and Original Medicare, you still need to follow the rules in this brochure for us to cover your care. Tell us if you are enrolled in Medicare Part A or B. Medicare will determine who is responsible for paying first for medical services. If Medicare pays first, we coordinate our payment for covered services. Under your FEHB coverage, we do not waive any of the copayments.

**Claims process when you have  
the Original Medicare Plan**

You should not have to file a claim form when you have both our Plan and Medicare as long as you use our providers. In some cases, you may need to file a claim form when you have both our Plan and Medicare.

- 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 claims will be coordinated automatically and we will pay the balance of covered charges. It is possible that you will have to provide us with the Explanation of Medicare Benefits. To find out if you need to do something about filing your claims, call us at (866) 351-5946.

**We do not waive your FEHB copays when you have Medicare.**

**Primary payer chart begins on next page.**

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>B. When you or a covered family member...</b>		
1) Have Medicare solely based on end stage renal disease (ESRD) and... • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD (30-month coordination period)		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and... • This Plan was the primary payer before eligibility due to ESRD		✓ for 30-month coordination period
• Medicare was the primary payer before eligibility due to ESRD	✓	
<b>C. When either you or your spouse are eligible for Medicare solely due to disability and you</b>		
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		✓
<b>D. Are covered under the FEHB Spouse Equity provision as a former spouse</b>	✓	

\* 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](http://www.medicare.gov).

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

**This Plan and our Medicare+Choice plan:** You may enroll in our Medicare+Choice plan and also remain enrolled in our FEHB plan. In this case, we do not waive any of our copayments, coinsurance, or deductibles for your FEHB coverage.

**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 managed care plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments, coinsurance. 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.

- **If you do not enroll in Medicare Part A or Part B**

If you do not have one or both Parts of Medicare, you can still be covered under the FEHB Program. We will not require you to enroll in Medicare Part B and, if you can't get premium-free Part A, we will not ask you to enroll in it.

## **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.

## **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. You must use our providers.

## **Medicaid**

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

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

## **When other Government agencies are responsible for your care**

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

## **When others are responsible for injuries**

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

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

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## Section 10. Definitions of terms we use in this brochure

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<b>Calendar year</b>	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.
<b>Coinsurance</b>	Coinsurance is the percentage of our allowance that you must pay for your care. See page 13, 54.
<b>Copayment</b>	A copayment is a fixed amount of money you pay when you receive covered services. See page 13.
<b>Covered services</b>	Care we provide benefits for, as described in this brochure.
<b>Custodial care</b>	Care provided by non-medical personnel that does not attempt to cure your condition but will help you perform daily living activities. Some examples of custodial care include helping you walk, dress, bathe, eat or take your medication.
<b>Deductible</b>	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 13.
<b>Experimental or investigational services</b>	We gather appropriate information to determine whether a procedure, service, or supply is experimental or investigational. The gathered information includes all appropriate medical records, reviews of current medical and scientific evidence publications, as well as information from government regulatory bodies. Appropriate medical professionals participate in the extensive evaluation process to determine whether a procedure is/is not considered experimental or investigational. After the determination is made, you will be notified of our decision. You can obtain a copy of our Experimental Procedures Determinations Policy by contacting HealthAmerica's Member Services Department.
<b>Group health coverage</b>	Group Health Coverage is protection that provides payment of benefits for covered sickness or injury.
<b>Medical necessity</b>	A service or treatment which is appropriate and consistent with diagnoses, and which, in accordance with accepted standards of practice in the medical community of the area in which the health services are rendered, could not have been omitted without adversely affecting the member's condition or the quality of medical care rendered.
<b>Primary Care Physician</b>	Primary Care Physician (PCP) is a family practitioner, internist or a pediatrician. Your PCP provides all routine care and will manage your preventive care, hospital care, and referrals to Specialists.
<b>Specialist</b>	A medical doctor or provider other than your Primary Care Physician (PCP) whose education and work experience focus on a particular area of medicine. For example, a cardiologist sees patients with heart disease and a neurologist deals with disorders that affect our central nervous system.
<b>Us/We</b>	Us and we refer to HealthAmerica.
<b>You</b>	You refers to the enrollee and each covered family member.

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## Section 11. FEHB facts

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

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

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

#### Types of coverage available for you and your family

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

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

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive 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 Federal Employees Health Benefits (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 that 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 make any changes after retirement. 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.

### **• 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 supply 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 website, [www.opm.gov/insure](http://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 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](http://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 website ([www.opm.gov/insure/health](http://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.

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## Two new Federal Programs complement FEHB benefits

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### 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](http://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](http://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 HCFSAs 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 detailed throughout this brochure. Your HCFSAs will reimburse you for such costs when they are for tax deductible medical care for you and your dependents that is NOT covered by this FEHB Plan or any other coverage that you have.

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 Website 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:

<b>Annual Tax Savings Example</b>	<b>With FSA</b>	<b>Without FSA</b>
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
<b>Your tax savings:</b>	<b>\$576</b>	<b>-\$0-</b>

**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 exception 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](http://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 website 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 website** at [www.fsafeds.com](http://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.

- Email: [fsafeds@shps.net](mailto: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](http://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 the HealthAmerica Pennsylvania, Inc. - 2004

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

Benefits	High Option You Pay	Standard Option You Pay	Page
Medical services provided by physicians: • Diagnostic and treatment services provided in the office...	Office visit copay: \$10 primary care; \$20 Specialist	Office visit copay: \$20 primary care; \$30 Specialist	15
Services provided by a hospital: • Inpatient.....	Nothing	\$200 per day for the first 3 days	32
• Outpatient.....	Nothing	\$200 per outpatient surgery	33
Emergency benefits: • In-area.....	\$75 per visit	\$100 per visit	35
• Out-of-area .....	\$75 per visit	\$100 per visit	35
Mental health and substance abuse treatment.....	Regular cost sharing.	Regular cost sharing.	36
Prescription drugs: Up to a 31-day supply from a Plan Retail Pharmacy .....	\$10 Formulary Generic,\$20 Name Brand, \$40 Non- Formulary per prescription unit or refill	\$10 Formulary Generic,\$35 Name Brand, \$50% Non- Formulary (up to \$60) per prescription unit or refill	38
Up to a 90-day supply from Plan Mail Order Pharmacy.....	\$20 Generic Formulary \$40 Name Brand Formulary, \$80 Non-Formulary per prescription unit or refill	\$20 Generic Formulary \$70 Name Brand Formulary, 50% Non-Formulary (not to exceed \$120) per prescription unit or refill	
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Special features: <i>High Risk Pregnancy, Centers of Excellence, Member Services TDD, Complex Case Management, Student Out of Area Coverage</i>			
Protection against catastrophic costs	Stated copays and coinsurance	Stated copays and coinsurance	13

## 2004 Rate Information for HealthAmerica Pennsylvania, Inc.

**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

### Greater Pittsburgh Area

High Option Self Only	261	\$121.40	\$ 42.83	\$263.03	\$ 92.80	\$143.32	\$ 20.91
High Option Self and Family	262	\$277.09	\$141.70	\$600.36	\$307.02	\$327.12	\$ 91.67
Standard Option Self Only	264	\$110.95	\$ 36.98	\$240.39	\$80.13	\$131.29	\$16.64
Standard Option Self and Family	265	\$277.09	\$100.13	\$600.36	\$216.95	\$327.12	\$ 50.10

### Northwest Pennsylvania

High Option Self Only	VJ1	\$112.16	\$ 37.38	\$243.00	\$ 81.00	\$132.72	\$ 16.82
High Option Self and Family	VJ2	\$277.09	\$104.25	\$600.36	\$225.88	\$327.12	\$ 54.22
Standard Option Self Only	VJ4	\$102.66	\$ 34.22	\$222.43	\$ 74.14	\$121.48	\$ 15.40
Standard Option Self and Family	VJ5	\$261.80	\$ 87.27	\$567.24	\$189.08	\$309.80	\$ 39.27

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		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share

Central Pennsylvania

High Option Self Only	SW1	\$121.40	\$ 55.80	\$263.03	\$120.90	\$143.32	\$ 33.88
High Option Self and Family	SW2	\$277.09	\$152.08	\$600.36	\$329.51	\$327.12	\$102.05
Standard Option Self Only	SW4	\$119.38	\$ 39.79	\$258.65	\$ 86.22	\$141.26	\$ 17.91
Standard Option Self and Family	SW5	\$277.09	\$108.42	\$600.36	\$234.91	\$327.12	\$ 58.39

Northeastern Pennsylvania

High Option Self Only	4N1	\$121.40	\$ 57.74	\$263.03	\$125.11	\$143.32	\$ 35.82
High Option Self and Family	4N2	\$277.09	\$167.17	\$606.36	\$362.20	\$327.12	\$117.14
Standard Option Self Only	4N4	\$121.13	\$ 40.37	\$262.44	\$ 87.48	\$143.32	\$ 18.18
Standard Option Self and Family	4N5	\$277.09	\$123.43	\$600.36	\$267.43	\$327.12	\$ 73.40