

HARVARD PILGRIM HEALTH CARE, INC.



(formerly Harvard Community Health Plan)

1999

A Health Maintenance Organization



Serving: Eastern and Western Massachusetts, Southern New Hampshire, Southern Vermont, Northwestern Connecticut, Southeastern Maine and Eastern New York.

Enrollment in this Plan is limited; see pages 9-11 for requirements.

Enrollment code:

681 Self Only

682 Self and Family



This Plan has full accreditation from the NCQA. See the 1999 Guide for more information on NCQA.

Visit the OPM website at <http://www.opm.gov/insure>

and

this Plan's website at <http://www.harvardpilgrim.org>

Authorized for distribution by the:



**United States
Office of
Personnel
Management**



RI 73-021

Harvard Pilgrim Health Care

Harvard Pilgrim Health Care, 10 Brookline Place West, Brookline, MA 02146 has entered into a contract (CS 1331) with the Office of Personnel Management (OPM) as authorized by the Federal Employees Health Benefits (FEHB) law, to provide a comprehensive medical plan herein called Harvard Pilgrim Health Care, HPHC or the Plan.

This brochure is the official statement of benefits on which you can rely. A person enrolled in the Plan is entitled to the benefits stated in this brochure. If enrolled for Self and Family, each eligible family member is also entitled to these benefits.

Premiums are negotiated with each plan annually. Benefit changes are effective January 1, 1999, and are shown on page 22 of this brochure.

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Inspector General Advisory: Stop Health Care Fraud!

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

- Call the provider and ask for an explanation - sometimes the problem is a simple error
- If the provider does not resolve the matter, or if you remain concerned, call your plan at 1-888-333-4742 and explain the situation
- If the matter is not resolved after speaking to your plan (and you still suspect fraud has been committed), call or write:

THE HEALTH CARE FRAUD HOTLINE

202/418-3300

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

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

General Information

Confidentiality

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

If you are a new member

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

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

If you are a new member of this Plan, benefits and rates begin on the effective date of your enrollment, as set by your employing office or retirement system. **As a member of this Plan, once your enrollment is effective, you will be covered only for services provided or arranged by a Plan doctor except in the case of an emergency as described on pages 16-17.** If you are confined in a hospital on the effective date, you must notify the Plan so that it may arrange for the transfer of your care to Plan providers. See "if you are hospitalized" on page 4.

FEHB plans may not refuse to provide benefits for any condition you or a covered family member may have solely on the basis that it was a condition that existed before you enrolled in a plan under the FEHB Program.

General Information *continued*

If you are hospitalized

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

Your responsibility

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

Things to keep in mind

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

Most Federal annuitants have Medicare Part A. If you do not have Medicare Part A, you may enroll in a Medicare prepaid plan, but you will probably have to pay for hospital coverage in addition to the Part B premium. **Before** you join the plan, ask whether they will provide hospital benefits and, if so, what you will have to pay.

You may also remain enrolled in this Plan when you join a Medicare prepaid plan.

General Information *continued*

Contact your local Social Security Administration (SSA) office for information on local Medicare prepaid plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800/638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. See page 20 for information on the Medicare prepaid plan offered by this Plan.

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

Coverage after enrollment ends

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

Former spouse coverage

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

Temporary continuation of coverage (TCC)

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

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

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

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

Notification and election requirements

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

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

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

The employing office or retirement system has 14 days after receiving notice from you or the former spouse to notify the child or the former spouse of his or her rights under TCC. If a child wants TCC, he or she must elect it within 60 days after the date of the qualifying event (or after receiving the notice, if later).

General Information *continued*

If a former spouse wants TCC, he or she must elect it within 60 days after any of the following events: the date of the qualifying event or the date he or she receives the notice, whichever is later; or the date he or she loses coverage under the spouse equity law because of remarriage before age 55 or loss of the qualifying court order.

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

Conversion to individual coverage

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

Certificate of Creditable Coverage

Under Federal law, if you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health Plan Coverage from the last FEHB Plan to cover you. This certificate, along with any certificates you receive from other FEHB plans you may have been enrolled in, may reduce or eliminate the length of time a preexisting condition clause can be applied to you by a new non-FEHB insurer. If you do not receive a certificate automatically, you must be given one on request.

Facts about this Plan

This Plan is a comprehensive medical plan, sometimes called a health maintenance organization (HMO). When you enroll in an HMO, you are joining an organized system of health care that arranges in advance with specific doctors, hospitals and other providers to give care to members and pays them directly for their services. Benefits are available **only** from Plan providers except during a life-threatening emergency. **Members are required to select a personal doctor from among participating Plan primary care doctors.** Services of a specialty care doctor can only be received by referral from the selected primary care doctor. However, there are some instances when you do not need a referral to see a Plan specialist. Please see, "Services that do not require a referral." There are no claim forms when Plan doctors are used.

Your decision to join an HMO should be based on your preference for the plan's benefits and delivery system, not because a particular provider is in the plan's network. You cannot change plans because a provider leaves the HMO.

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

Information you have a right to know

All carriers in the FEHB Program must provide certain information to you. If you did not receive information about this Plan, you can obtain it by calling the Carrier at 1-888-865-4742 or you may write the Carrier at 1200 Crown Colony Drive, Quincy, MA 02169. You may also contact the Carrier at its website at <http://www.harvardpilgrim.org>

Information that must be made available to you includes:

- Disenrollment rates for 1997;
- Compliance with State and Federal licensing or certification requirements and the dates met. If noncompliant, the reason for noncompliance
- Accreditations by recognized accrediting agencies and the dates received
- Carrier's type of corporate form and years in existence
- Whether the carrier meets State, Federal and accreditation requirements for fiscal solvency, confidentiality and transfer of medical records

Facts about this Plan *continued*

Who provides care to Plan members?

Care is provided by doctors in the Harvard Pilgrim Health Care (HPHC) network. Members choose an HPHC doctor who arranges all medical care in and out of the hospital. Doctors are carefully selected by HPHC. They are on the staff at one or more of the HPHC-affiliated hospitals. Many have faculty appointments at the Harvard Medical School. HPHC is designated as a Group Practice Prepayment (GPP) Plan.

You must choose from among the HPHC doctors who practice at an HPHC location. Usually, for adults, your personal doctor will be a specialist in internal medicine; for children, a specialist in pediatrics. Or, at some locations, you can choose a doctor in family practice for all covered family members. Your primary care doctor, who may work with a nurse practitioner, or physician assistant, supervises your care, providing advice and treatment, and arranging for laboratory tests, hospitalization, and the services of other specialists when required. Should you or a covered family member require care from a specialist, your primary care physician will refer you to a participating specialist. Referrals are usually made to those specialists affiliated with the same medical location or hospital as the primary care physician. In cases where the needed service is not available, you will be referred to a participating provider at another location in the Harvard Pilgrim HMO network.

Role of a primary care doctor

The first and most important decision each member must make is the selection of a primary care doctor. This decision is important since it is through this doctor that all other health services, particularly those of specialists, are obtained. Your primary care physician will be your personal doctor who will provide and coordinate all your medical care. He or she will see you for routine visits and will arrange for lab tests, referrals to specialists, and hospitalization if necessary. It is the responsibility of your primary care doctor to obtain any necessary authorizations from the Plan before referring you to a specialist or making arrangements for hospitalization.

Services that do not require a referral

While in most cases you will need a referral from your primary care physician to get covered care from any other provider, you do not need a referral for the services listed below. However, you must get these services from an HPHC Provider. HPHC Providers are listed in the HPHC Provider Directory. The Plan urges you to keep your primary care physician informed about such care so that your medical records are current and up-to-date. Your primary care physician should be aware of your entire medical situation.

Family Planning Services: Family planning consultation, including pregnancy testing; Contraceptive monitoring; Tubal ligation

Prenatal Services: Consultation for expectant parents; Prenatal care

Gynecological Services: Annual gynecological exam; Cervical cryosurgery; Colposcopy with biopsy; Excision of labial lesions; Laser cone vaporization of the cervix; Loop electrosurgical excisions of the cervix (LEEP); Treatment of amenorrhea; Treatment of condyloma

Dental Services: Pediatric preventive dental care for children through age 13; Emergency dental care.

Choosing your doctor

The Plan's provider directory lists primary care doctors (generally family practitioners, pediatricians and internists) with their locations and phone numbers. Directories are provided to all enrollees shortly after enrollment or upon request by calling the Member Services Department at 1-888-333-4742; TDD 1-800-637-7257. Directories are subject to change without notice and are updated on a regular basis. If you are interested in receiving care from a specific provider, please contact our Member Services Department at 888-333-4742 or the specific Harvard Pilgrim health center or medical group directly. Important note: **When you enroll in this Plan, services (except for emergency benefits) are provided through the Plan's delivery system; the continued availability and/or participation of any one doctor, hospital, or other provider, cannot be guaranteed.**

If you enroll, you can call the HPHC location you join for help in choosing a primary care doctor (phone numbers are listed in the provider directory). Family members may choose to obtain care from different doctors. Once you select a primary care doctor, you can call his or her office directly to schedule an appointment. Members may change their doctor selection by notifying the Plan at any time.

If you are receiving services from a doctor who leaves the Plan, the Plan will pay for covered services until the Plan can arrange with you to be seen by another participating doctor.

Referrals for specialty care

You must contact your primary care doctor for a referral before seeing any other doctor or obtaining special services. The only exceptions are (1) in a medical emergency, (2) when you need unforeseen care while you are temporarily outside the Service Area, (3) when your primary care doctor has designated another doctor to see patients when he or she is unavailable, or (4) when obtaining the services that do not need a referral listed above. Referral to a participating specialist is given at the primary care doctor's discretion; if specialists or consultants are required beyond those participating in the Plan, the primary care doctor will make arrangements for appropriate referrals.

Facts about this Plan *continued*

When you receive a referral from your primary care doctor, you or the specialist must contact the primary care doctor after the consultation. All follow-up care must be provided or arranged by the primary care doctor. If additional services or visits are suggested by the specialist, you must first check with your primary care doctor, who together with the specialist, will develop a treatment plan, determine the number of specialist visits needed, and write a referral for the necessary additional visits. Do not return to the specialist unless your primary care doctor has arranged for and the Plan has issued an authorization for the referral in advance.

If you have a chronic, complex, or serious medical condition that causes you to see a Plan specialist frequently, your primary care doctor will develop a treatment plan with you and your health plan that allows an adequate number of direct access visits with that specialist. Once a treatment plan is established between you, your primary care physician, and the specialist, your primary care physician will write a referral for the agreed upon/necessary number of visits. You will not need to get additional referrals for each visit. Please return to your primary care physician to review your medical condition after you have completed the visits authorized in the treatment plan referral.

Authorizations

The Plan will provide benefits for covered services only when the services are medically necessary to prevent, diagnose or treat your illness or condition. Your Plan doctor must obtain the Plan's determination of medical necessity before you may be hospitalized, referred for specialty care or obtain follow-up care from a specialist.

For new members

If you are already under the care of a specialist who is a Plan participant, you must still obtain a referral from a Plan primary care doctor for the care to be covered by the Plan. If the doctor who originally referred you prior to your joining this Plan is now your Plan primary care doctor, you need only call to explain that you now belong to this Plan, and ask that a "referral form" be sent to the specialist for your next appointment.

If you are selecting a new primary care doctor, you must schedule an appointment so the primary care doctor can decide whether to treat the condition directly, or refer you back to the specialist.

Hospital care

If you require hospitalization, your primary care doctor or authorized specialist will make the necessary arrangements and continue to supervise your care. HPHC also covers outpatient or ambulatory surgery, included related services, provided at a participating surgical day care centers. Medical and surgical services will be provided at an appropriate facility and at the appropriate level of care for the treatment of your medical condition in accordance with generally accepted standards in the medical community.

Out-of-pocket maximum

Copayments are required for a few benefits. However, copayments will not be required for the remainder of the calendar year after your out-of-pocket expenses for services provided or arranged by the Plan reach \$4,813.00 per Self Only enrollment or \$12,754.00 per Self and Family enrollment. This copayment maximum does not include costs of prescription drugs or dental services.

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

Deductible carryover

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

Submit claims promptly

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

Experimental/investigational determinations

A service, procedure, device, or drug will be deemed experimental or investigational by HPHC for use in the diagnosis or treatment of a particular medical condition if any of the following is true:

The service, procedure, device, or drug is not recognized in accordance with generally accepted medical standards as being safe and effective for the use in the evaluation or treatment of the condition in question. In determining whether a service has been recognized as safe or effective in accordance with generally accepted medical standards, primary reliance will be placed upon data from published reports in authorita-

Facts about this Plan *continued*

tive medical or scientific publications that are subject to peer review by qualified medical or scientific experts prior to publication. In absence of any such reports, it will generally be determined that a service, procedure, device, or drug is not safe and effective for the use in question.

In the case of a drug, the drug has not been approved by the United States Food and Drug Administration (FDA). (This does not include off-label uses of FDA approved drugs).

Other considerations

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

Service Area Listings

The Plan's service area

The service area for this Plan, where Plan providers and facilities are located, is described below. You may enroll in this Plan if you live inside the service area or live in the geographic area described below.

The service area for this Plan includes the following areas:

CONNECTICUT

Canaan Norfolk	N. Canaan	Salisbury	Sharon	Thompson
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MASSACHUSETTS

Abington Acton Adams Alford Amesbury	Braintree Bridgewater Brockton Brookline Burlington	Duxbury E. Bridgewater Easton Egremont Essex	Holliston Hopedale Hopkinton Hubbardston Hudson	Mashpee Maynard Medfield Medford Medway
Andover Arlington Ashby Ashland Attleboro	Cambridge Canton Carlisle Carver Charlemont	Everett Falmouth Fitchburg Florida Foxborough	Hull Huntington Ipswich Kingston Lakeville	Melrose Mendon Merrimac Methuen Middleboro
Auburn Avon Ayer Barnstable Becket	Charlton Chelmsford Chelsea Cheshire Chester	Framingham Franklin Georgetown Gloucester Grafton	Lancaster Lanesboro Lawrence Lee Leicester	Middlefield Middleton Milford Millbury Millis
Bedford Bellingham Belmont Berkley Berlin	Chesterfield Clarksburg Clinton Cohasset Concord	Great Barrington Groton Groveland Halifax Hamilton	Lenox Leominster Lexington Lincoln Littleton	Millville Milton Monroe Monterey Mt. Washington
Beverly Billerica Blackstone Blanford Bolton	Cummington Dalton Danvers Dedham Dighton	Hancock Hanover Hanson Harvard Haverhill	Lowell Lunenburg Lynn Lynnfield Malden	Nahant Natick Needham New Ashford Newbury
Boston Bourne Boxborough Boxford Boylston	Douglas Dover Dracut Dudley Dunstable	Hawley Hindsdale Hingham Holbrook Holden	Manchester Mansfield Marblehead Marlborough Marshfield	Newburyport New Marlboro Newton Norfolk N. Adams

Service Area Listings *continued*

MASSACHUSETTS *(continued)*

N. Andover	Plympton	Savoy	Tolland	W. Stockbridge
N. Attleboro	Princeton	Scituate	Topsfield	Westborough
N. Reading	Quincy	Sharon	Townsend	Westford
Northborough	Randolph	Sheffield	Tyngsboro	Westminster
Northbridge	Raynham	Sherborn	Tyringham	Weston
Norton	Reading	Shirley	Upton	Westwood
Norwell	Rehoboth	Shrewsbury	Uxbridge	Weymouth
Norwood	Revere	Somerville	Wakefield	Whitman
Oakham	Richmond	Southborough	Walpole	Williamstown
Otis	Rochester	Spencer	Waltham	Wilmington
Oxford	Rockland	Sterling	Wareham	Winchester
Paxton	Rockport	Stockbridge	Washington	Windsor
Peabody	Rowe	Stoneham	Watertown	Winthrop
Pembroke	Rowley	Stoughton	Wayland	Woburn
Pepperell	Rutland	Stow	Webster	Worcester
Peru	Salem	Sudbury	Wellesley	Worthington
Pittsfield	Salisbury	Sutton	Wenham	Wrentham
Plainfield	Sandisfield	Swampscott	W. Boylston	
Plainville	Sandwich	Taunton	W. Bridgewater	
Plymouth	Saugus	Tewksbury	W. Newbury	

NEW HAMPSHIRE

Amherst	Freemont	Kingston	Newfields	Sandown
Atkinson	Goffstown	Litchfield	Newton	Seabrook
Auburn	Greenfield	Londonderry	North Hampton	Sharon
Bedford	Greenland	Lyndeboro	Pelham	S. Hampton
Brentwood	Greenville	Manchester	Peterborough	Stratham
Brookline	Hampstead	Mason	Plaistow	Temple
Chester	Hampton	Merrimack	Rye	Wilton
Danville	Hampton Falls	Milford	Salem	Windham
Derry	Hollis	Mount Vernon		
E. Kingston	Hooksett	Nashua		
Exeter	Hudson	New Boston		
Francestown	Kensington	New Ipswich		

NEW YORK

Ancram	Canaan	Hillsdale	North East	Stephantown
Austerlitz	Chatham	Nassau	N. Petersburg	
Berlin	Copake	New Lebanon	Petersburg	

VERMONT

Bennington	Pownal	Readsboro	Stamford
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Service Area Listings *continued*

This Plan accepts enrollments from this additional geographic area:

MAINE

Alna	Dayton	Leeds	Phippsburg	Topsham
Arrowsic	Dresdon	Lewiston	Poland	Turner
Arundel	Durham	Lisbon	Portland	Wales
Auburn	E. Waterford	Litchfield	Pownal	Wells
Baldwin	Edgecomb	Lyman	Raymond	West Bath
Bath	Eliot	Mechanic Falls	Richmond	W. Gardner
Berwick	Falmouth	Minot	Sabattus	Westbrook
Biddeford	Freeport	Monmouth	Saco	Westport
Boothbay	Gardner	Naples	Scarborough	Windham
Boothbay Harbor	Georgetown	Newcastle	Sebago	Winthrop
Bowdoinham	Gorham	New Gloucester	S. Berwick	Wiscasset
Bridgton	Gray	N. Berwick	S. Bristol	Woolwich
Bristol	Greene	N. Yarmouth	S. Portland	Yarmouth
Brunswick	Harpswell	Norway	Southport	York
Buckfield	Harrison	Ogunquit	Standish	
Buxton	Hebron	Old Orchard Beach		
Cape Elizabeth	Hollis	Otisfield		
Casco	Kennebunk	Oxford		
Cumberland	Kennebunkport	Paris		
Damariscotta	Kittery	Perkins		

NEW HAMPSHIRE

Barrington	Epping	New Castle	Newmarket	Rollinsford
Dover	Lee	Newington	Portsmouth	Somersworth
Durham	Madbury			

Benefits for care outside the service area are limited to emergency services, as described on pages 16-17.

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

General Limitations

Important notice	Although a specific service may be listed as a benefit, it will be covered for you only if in the judgment of your Plan doctor, it is medically necessary for the prevention, diagnosis, or treatment of your illness or condition. No oral statement of any person shall modify or otherwise effect the benefits, limitations and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under this Plan or be used in the prosecution or defense of a claim under this Plan. This brochure is the official statement on which you can rely.
Circumstances beyond Plan control	In the event of major disaster, epidemic, war, riot, civil insurrection, disability of a significant number of Plan providers, complete or partial destruction of facilities, or other circumstances beyond the Plan's control, the Plan will make a good faith effort to provide or arrange for covered services. However, the Plan will not be responsible for any delay or failure in providing service due to lack of available facilities or personnel.
Other sources of benefits	This section applies when you or your family members are entitled to benefits from a source other than this Plan. You must disclose information about other sources of benefits to the Plan and complete all necessary documents and authorizations requested by the Plan.
Medicare	If you or a covered family member is enrolled in this Plan and Medicare Part A and/or Part B, the Plan will coordinate benefits according to Medicare's determination of which coverage is primary. However, this Plan will not cover services, except those for emergencies, unless you use Plan providers. You must tell your Plan that you or your family member is eligible for Medicare. Generally, that is all you will need to do, unless your Plan tells you that you need to file a Medicare claim.
Group health insurance and automobile insurance	<p>This coordination of benefits (double coverage) provision applies when a person covered by this Plan also has, or is entitled to benefits from, any other group health coverage, or is entitled to the payment of medical and hospital costs under no-fault or other automobile insurance that pays benefits without regard to fault. Information about the other coverage must be disclosed to this Plan.</p> <p>When there is double coverage for covered benefits, other than emergency services from non-Plan providers, this Plan will continue to provide its benefits in full, but is entitled to receive payment for the services and supplies provided, to the extent that they are covered by the other coverage, no-fault or other automobile insurance or any other primary plan.</p> <p>One plan normally pays its benefits in full as the primary payer, and the other plan pays a reduced benefit as the secondary payer. When this Plan is the secondary payer, it will pay the lesser of (1) its benefits in full, or (2) a reduced amount which, when added to the benefits payable by the other coverage, will not exceed reasonable charges. The determination of which health coverage is primary (pays its benefits first) is made according to guidelines provided by the National Association of Insurance Commissioners. When benefits are payable under automobile insurance, including no-fault, the automobile insurer is primary (pays its benefits first) if it is legally obligated to provide benefits for health care expenses without regard to other health benefits coverage the enrollee may have. This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.</p>
CHAMPUS	If you are covered by both this Plan and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), this Plan will pay benefits first. As a member of a prepaid plan, special limitations on your CHAMPUS coverage apply; your primary care provider must authorize all care. See your CHAMPUS Health Benefits Advisor if you have questions about CHAMPUS coverage.
Medicaid	If you are covered by both this Plan and Medicaid, this Plan will pay benefits first.
Workers' Compensation	The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) to be payable under workers' compensation (under section 8103 of title 5, U.S.C.) or by a similar agency under another Federal or State law. This provision also applies when a third party injury settlement or other similar proceeding provides medical benefits in regard to a claim under workers' compensation or similar laws. If medical benefits provided under such laws are exhausted, this Plan will be financially responsible for services or supplies that are otherwise covered by this Plan. The Plan is entitled to be reimbursed by OWCP (or the similar agency) for services it provided that were later found to be payable by OWCP (or the agency).
DVA facilities, DoD facilities, and Indian Health Service	Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from the Plan for certain services and supplies provided to you or a family member to the extent that reimbursement is required under the Federal statutes governing such facilities.

General Limitations *continued*

Other Government agencies

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

Liability insurance and third party actions

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

General Exclusions

All benefits are subject to the limitations and exclusions in this brochure. **Although a specific service may be listed as a benefit, it will not be covered for you unless your Plan doctor determines it is medically necessary to prevent, diagnose or treat your illness or condition as discussed under Authorizations on page 8.** The following are excluded:

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

Medical and Surgical Benefits

What is covered

A comprehensive range of preventive, diagnostic and treatment services is provided by Plan doctors and other Plan providers. This includes all necessary office visits; **you pay** a \$5 office visit copay, but no additional copay for laboratory tests and X-rays. Within the service area, house calls will be provided if in the judgment of the Plan doctor, such care is necessary and appropriate; **you pay** a \$15 copay for a doctor's, nurse practitioner's, or physician assistant's home visits. **You pay** nothing for home visits by nurses and health aides.

The following services are included:

- Preventive care, including well-baby care and periodic check-ups
- Mammograms are covered as follows: for women age 35 through 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for women age 50 through 64, one mammogram every year; and for women age 65 and above, one mammogram every two years. In addition to routine screening, mammograms are covered when prescribed by doctor as medically necessary to diagnose or treat your illness.
- Routine immunizations and boosters; **you pay** nothing when no other services are provided
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postpartum care by a Plan doctor (prenatal and postpartum care are exempt from office visit copays). The mother, at her option, may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a caesarean delivery. Inpatient stays will be extended if medically necessary. If enrollment in the Plan is terminated during pregnancy, benefits will not be provided after coverage under the Plan

Medical and Surgical Benefits *continued*

has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment; other care of the infant who requires definitive treatment will be covered only if the infant is covered under a Self and Family enrollment.

The Plan covers services provided by a certified nurse midwife when the nurse midwife is listed in the Provider Directory or practices with a participating Plan Provider.

- Voluntary sterilization and family planning services (including injectable contraceptive drugs).
- Diagnosis and treatment of infertility is covered; **you pay** a \$5 office visit copay. The following types of artificial insemination are covered: intravaginal insemination (IVI); intracervical insemination (ICI) and intrauterine insemination (IUI); **you pay** a \$5 office visit copay; cost of donor sperm is covered when medically indicated, the male partner is a Plan member and has not been voluntarily sterilized, and when the couple is diagnosed with male factor infertility. Fertility drugs are covered under the Prescription Drug Benefit. Other assisted reproductive technology (ART) procedures, such as in vitro fertilization (IVF), gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), and intracytoplasmic sperm injection (ICSI) are covered.
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including testing and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints
- Bone marrow, cornea, heart, heart/lung, kidney, liver, pancreas/kidney, and lung (single or double) transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, chronic myelogenous leukemia, myelodysplasia, 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. Breast cancer and multiple myeloma services may be provided through randomized or non-randomized clinical trials. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Women who undergo mastectomies may, at their option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- Dialysis
- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Lenses following cataract removal
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, at no additional cost to you.
- Oxygen
- **Health education programs**, such as Smoking Cessation and Stress Management; **you pay** \$4 per hour plus all charges for the cost of the materials
- Nutritional formulas, including low protein foods that are prescribed for a member's inherited diseases of amino acids and organic acids, are covered when medically necessary. See Limited benefits for the maximum benefit on low protein foods.

Limited Benefits

Oral and maxillofacial surgery is provided for non-dental surgical and hospitalization procedures for congenital defects, such as cleft lip and cleft palate, and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts. **You pay** a \$5 copay for the surgical removal of impacted teeth when a pathological condition is present. The service must be provided by a Plan provider; the procedure is covered when performed at a hospital outpatient department, day surgery or inpatient basis. All other procedures involv-

Medical and Surgical Benefits *continued*

ing the teeth or intra-oral areas surrounding the teeth are not covered, including any dental care involved in the treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.

Reconstructive surgery will be provided to correct a condition resulting from a functional defect or from an injury or surgery that has produced a major effect on the member's appearance and if the condition can reasonably be expected to be corrected by such surgery.

Short-term rehabilitative therapy (physical, speech and occupational) is provided on an inpatient or outpatient basis. Outpatient services required during a 90 consecutive day period per condition are covered for members over the age of 3 (the 90 consecutive day limit does not apply to children under age 3); **you pay** a \$5 copay for each outpatient session. Inpatient services are provided for up to 100 days per calendar year. Speech therapy is limited to treatment for physical abnormality resulting from injury or disease. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.

Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided up to 3 months upon Plan approval; **you pay** a \$5 copay per outpatient session.

Low protein foods that are prescribed for a member's inherited diseases of amino acids and organic acids are limited to \$2,500 per member per year.

Orthopedic devices, such as braces; prosthetic devices, such as artificial limbs; and durable medical equipment, such as wheelchairs and hospital beds are covered; **you pay** 20% of charges up to a maximum \$1,000 per calendar year. There is no coverage after \$5,000 in equipment costs have been paid, including member copayments. The \$5,000 benefits maximum does not apply to respiratory equipment (including oxygen), glucometers or durable medical equipment ordered as part of authorized home health.

What is not covered

- Physical examinations that are not necessary for medical reasons (except premarital, school and sports examinations), such as those required for obtaining or continuing employment, insurance, governmental licensing or travel
- Reversal of voluntary, surgically-induced sterility
- Surgery primarily for cosmetic purposes
- Transplants not listed as covered
- Hearing aids
- Homemaker services
- Long-term rehabilitative therapy
- Chiropractic services
- Foot orthotics
- Blood and blood derivatives

Hospital/Extended Care Benefits

What is covered

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

Hospital care

- Semiprivate room accommodations; when a Plan doctor determines it is medically necessary, the doctor may prescribe private accommodations or private duty nursing care
- Specialized care units, such as intensive care or cardiac care units

Extended care

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

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

Hospital/Extended Care Benefits *continued*

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

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

Limited benefits

Acute inpatient detoxification Hospitalization for medical treatment of substance abuse is limited to emergency care, diagnosis, treatment of medical conditions, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. See page 18 for nonmedical substance abuse benefits.

What is not covered

- Personal comfort items, such as telephone and television
- Custodial care, rest cures, domiciliary or convalescent care
- Hospitalization for dental procedures
- Blood and blood derivatives

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Emergency Benefits

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 the Plan may determine are medical emergencies - what they all have in common is the need for quick action.

Emergencies within the service area

If you are in an emergency situation, please call your primary care doctor or health center. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (*e.g.*, the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that the Plan has been timely notified.

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

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

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.

Plan pays...

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

You pay...

\$30 for emergency care services received from non-Plan providers or at a hospital emergency room; \$5 for each emergency care visit or urgent care center visit to Plan facilities. If the emergency results in admission to a hospital, the emergency care copay is waived.

Emergencies outside the service area

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

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. The telephone number is printed on the front of your ID card. If a Plan doctor believes care can be better

Emergency Benefits *continued*

provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full. The Plan covers inpatient care outside of the enrollment area only until your condition permits safe travel to the enrollment area. To be covered, all follow-up care must be arranged by your primary care physician.

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.

Plan pays...

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

You pay...

\$30 per hospital emergency room visit or urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

What is covered

- Emergency care at a doctor's office or an urgent care center
- Emergency care as an outpatient or inpatient at a hospital, including doctors' services
- Ambulance service approved by the Plan
- Emergency care for trauma, reduction of swelling, and pain relief associated with a dental injury
- Prescription drugs obtained outside of the service area because of unforeseen illness or injury

What is not covered

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

Filing claims for non-Plan providers

With your authorization, the Plan will pay benefits directly to the providers of your emergency care upon receipt of their claims. Physician claims should be submitted on the HCFA 1500 claim form. If you are required to pay for the services, submit itemized bills and your receipts to the Plan along with an explanation of the services and the identification information from your ID card. Payment will be sent to you (or the Provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which the denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on page 21.

Mental Conditions/Substance Abuse Benefits

If you need mental health care or drug or alcohol rehabilitation services, call the Mental Health Case Manager for your primary care site. He or she will assist you in determining the type of care you need, finding the appropriate providers and arranging the services you require. To get the name and telephone number of the Mental Health Care Manager, please call 1-888-777-4742. HPHC covers both inpatient and outpatient services. The Mental Health Case Manager will determine the service appropriate to your needs.

Mental conditions

What is covered

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

- Diagnostic evaluation
- Psychological testing
- Psychiatric treatment (including individual and group therapy)
- Hospitalization (including inpatient professional services)

Outpatient care

Covered up to 25 visits per calendar year; within that limit, covered up to 20 visits for individual therapy and up to 25 visits for group therapy. **You pay** nothing for covered group therapy sessions. **You pay** a \$5 copay for individual therapy sessions 1-8, a \$25 per visit copay for covered individual therapy visits after visit 8, all charges thereafter.

Mental Conditions/Substance Abuse Benefits *continued*

If treatment is needed for both a psychiatric condition and a substance abuse disorder, **you pay** a \$5 per visit copay for the first 16 visits with the remaining 4 visits (up to the 20 visit maximum) subject to the copay levels described above.

Outpatient visits for medication monitoring and evaluation are not subject to the benefit limitation maximum; **you pay** a \$5 copay per visit.

If a member has a severe psychiatric or substance abuse disorder, as determined by the Plan, certain recommended treatments, including individual case management and intensive outpatient care, will be provided with no visit or dollar limit: **you pay** a \$5 per visit copay.

Inpatient care

Up to 60 days of hospitalization each calendar year; **you pay** nothing for the first 60 days all charges thereafter. These 60 days of inpatient hospitalization can be exchanged on a two for one basis for up to 120 days of day treatment.

What is not covered

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

Substance abuse

What is covered

This Plan provides medical and hospital services such as acute detoxification services for the medical, non-psychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition and, to the extent shown below, the services necessary for diagnosis and treatment.

Outpatient care

Up to 20 outpatient visits or \$500 in benefit value per calendar year, whichever is greater, for evaluation, diagnosis, treatment and crisis intervention. **You pay** a \$5 copay per visit for group therapy sessions. For individual therapy, **you pay** a \$5 copay per visit for visits 1-8, a \$25 copay per visit for visits 9-20 — all charges thereafter.

Inpatient care

Up to 30 days per calendar year in a substance abuse treatment facility; **you pay** nothing for first 30 days — all charges thereafter. These 30 days of inpatient hospitalization can be exchanged on a two for one basis for up to 60 days of day treatment.

What is not covered

- Treatment that is not authorized by a Plan doctor

Prescription Drug Benefits

What is covered

Prescription drugs prescribed by a Plan or referral doctor and dispensed by a Plan pharmacy are covered. A copay will be charged for each prescription or refill, for up to a 30-day supply of medication. **You pay** a \$5 copay for formulary drugs. **You pay** a \$10 copay for non-formulary drugs per prescription or refill for up to a 30-day supply. In lieu of name brand drugs, generic drugs will be dispensed when substitution is permissible. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. Non-formulary drugs will be covered when prescribed by a Plan doctor.

HPHC has a committee of expert physicians and pharmacists who meet regularly to review drugs and update the formulary which is a guide for clinicians listing drugs which are recognized as safe, effective and cost-effective. Formulary updates are distributed to Plan clinicians throughout the year.

A drug may not be in the formulary if a similar and less expensive drug is already in the formulary. Other reasons why drugs may not be in the formulary are because the drug is too new or not prescribed frequently. If a Plan clinician wants a new drug to be added to the formulary, he or she must bring it to the committee for discussion.

Prescription Drug Benefits *continued*

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- Oral contraceptive drugs; contraceptive diaphragms; IUDs; cervical caps
- Insulin
- Diabetic supplies limited to insulin syringes, needles, and blood and urine testing products
- Disposable needles and syringes needed to inject covered prescribed medication
- Fertility drugs (a \$5 office visit copay applies for drugs administered by a Plan provider)

Intravenous fluids and medications for home use, covered implantable drugs, and some injectable drugs, including injectable contraceptives (such as Depo Provera), are covered under Medical and Surgical Benefits.

Limited benefits

- Prescription smoking cessation drugs and medication, gum and patches are covered if the member is enrolled in a smoking cessation program, subject to the prescription drug copay
- Sexual dysfunction drugs have dispensing limitations. Contact the Plan for details.

What is not covered

- Drugs available without a prescription or for which there is a nonprescription equivalent available
- Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies
- Medical supplies such as dressings and antiseptics
- Vitamins
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Drugs related to transsexual surgery
- Implanted time-release medications, such as Norplant; however, the insertion and removal are covered

Other Benefits

Dental care

What is covered The following preventive services are provided for children through age **13**, when received from Plan dentists. **You pay** nothing.

- Oral examinations and X-rays as needed
- Dental prophylaxis (cleaning)
- Scaling
- Topical application of fluoride

Treatment of accidental dental injuries is covered under Emergency Benefits. See pages 16-17.

What is not covered

- Other dental services not shown as covered

Vision care

What is covered In addition to the medical and surgical benefits provided for diagnosis and treatment of diseases of the eye, you are covered for one routine eye exam per calendar year (to provide a written lens prescription) which must be obtained from Plan providers; **you pay** a \$5 copay per visit. Prescribed eye exercises are covered.

What is not covered

- Corrective lenses, including the fitting of the lenses

Non-FEHB Benefits Available to Plan Members

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

Fitness programs	As a Harvard Pilgrim Health Care Member you are eligible for discounts at over 100 participating fitness network health clubs and participating YMCA's.
Member newsletter	HPHC's member newsletter is called <i>Your Health</i> and is mailed quarterly. <i>Your Health</i> contains articles about medical developments, health care programs and other areas of interest.
Member Services	HPHC's Member Services department assists members with any questions or problems concerning HPHC's health centers or medical groups. The telephone number is 1-888-333-4742. The hours are 8:00 a.m. - 5:30 p.m. M-F.
Out-of-area students	Out-of-area services are covered for eligible family members who attend school full-time outside the service area. Benefits are provided for the following:
Inpatient care	All inpatient services listed in this brochure are covered except for elective procedures. Elective procedures are services that can be delayed until the member returns to the Plan service area without permanent damage to the member's health.
Outpatient care for mental conditions	The outpatient mental health and substance abuse rehabilitation services listed in this brochure are each covered up to a maximum of 8 visits per calendar year to the extent such benefits have not been provided within the HPHC Service Area.
Other outpatient care	All outpatient care except the following: <ul style="list-style-type: none">• Routine examinations and preventive care including immunizations• Preventive dental care and the extraction of wisdom teeth• Home health care, including maternity home care programs and house calls• Health education programs• Maintenance of or the replacement of prosthetic devices or durable medical equipment• Cosmetic surgery• Elective outpatient surgical procedures. Such procedures are services that can be delayed until the member returns to the Plan service area without permanent damage to the member's health• Second opinions
Prescription drugs	Prescription drugs are covered including contraceptives and the following diabetic supplies: insulin, syringes and blood and urine testing supplies, prescribed by a physician or dentist as part of care described above.
Medicare prepaid plan enrollment	<p>This Plan offers Medicare recipients the opportunity to enroll in the Plan through Medicare. As indicated on pages 4-5, annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan when one is available in their area. They may then later reenroll in the FEHB Program. Most Federal annuitants have Medicare Part A. Those without Medicare Part A may join this Medicare prepaid plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether the plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. Contact us at 1-800-779-7723 for information on the Medicare prepaid plan and the cost of that enrollment.</p> <p>If you are Medicare eligible and are interested in enrolling in a Medicare HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan, call 1-800-779-7723 for information available under the Medicare HMO.</p>

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

How to Obtain Benefits

Questions

If you have a question concerning Plan benefits or how to arrange for care, contact the Plan's Member Services Department at 1-888-333-4742; TDD 1-800-637-7257, or you may write to the Plan at 1200 Crown Colony Drive, Quincy, MA 02169. You may also contact the Plan at its website at <http://www.harvardpilgrim.org>

Disputed claims review

Plan reconsideration

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

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

OPM review

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

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

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

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

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

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

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

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contracts Division 3, P.O. Box 436, Washington, DC 20044.

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

How to Obtain Benefits *continued*

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

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

How Harvard Pilgrim Health Care Changes January 1999

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

Program-wide Changes

Several changes have been made to comply with the President's mandate to implement the recommendations of the Patient Bill of Rights.

- Women may obtain family planning, prenatal, and their annual routine examination without a referral from the Primary Care Physician. However, the services must be provided by an HPHC Provider. (See page 7 for details.)
- If you have a chronic, complex, or serious medical condition that causes you to see a Plan specialist frequently, your primary care doctor will develop a treatment plan with you and your health plan that allows an adequate number of direct access visits with that specialist. Once a treatment plan is established between you, your primary care physician, and the specialist, your primary care physician will write a referral for the agreed upon/necessary number of visits. Please return to your primary care physician to review your medical condition after you have completed the visits authorized in the treatment plan referral. (See page 8 for details.)
- A medical emergency is defined as 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. (See pages 16-17.)
- The medical management of mental conditions will be covered under this Plan's Medical and Surgical Benefits provisions. Related drugs costs will be covered under this Plan's Prescription Drug Benefits, and any costs for psychological testing or psychotherapy will be covered under this Plan's Mental Conditions Benefits. Outpatient visits for medication monitoring and evaluation are not subject to the 25 visit maximum.
- Sexual Dysfunction drugs have dispensing limitations. Contact the Plan for details.
- A \$5,000 calendar year maximum is being placed on the combined cost to HPHC for orthopedic devices, prosthetic devices, and durable medical equipment. The \$5,000 maximum includes the member's \$1,000 per calendar year copayment. There is no coverage after \$5,000 in equipment costs have been paid per calendar year. See page 15 for details.
- Coverage for mental condition increased up to 25 outpatient visits in a calendar year. See pages 17-18 for details.
- Outpatient substance abuse benefit increased to covered up to 20 visits per calendar year or \$500 in benefit value per calendar year, whichever is greater. See page 18 for details.
- "Travel Care Program" is the Plan's reciprocity program under Emergency Benefits. This program is no longer available.
- Benefits for rehabilitative therapy increased up to 90 consecutive days per condition. See page 15 for details.
- Emergency room copay increased from \$25 to \$30 per visit. See pages 16-17 for details.
- The office visit copay for postpartum care is being removed. See page 13 for details.
- The copayment for house calls by physicians, nurse practitioners, or physician assistants increased from \$10 to \$15 per visit. See page 13 for details.
- Annual preventive dental care visits cover children through age 13. See page 19 for details.
- Non-formulary prescription drug copay increased from \$5 to \$10 per prescription unit or refill for up to a 30-day supply. See pages 18-19 for details.
- HPHC improved Oral & Maxillofacial Surgery benefits to provide coverage for the removal of impacted teeth when a pathological condition is present. See page 14 for details.
- Eye examination benefit is being reduced to cover one routine examination each calendar year. See page 19 for details.
- Outpatient mental condition visits for medication monitoring and evaluation are not subject to the benefit limitation maximum. See page 18 for details.
- The Plan covers services provided by certified nurse midwife when the nurse midwife is listed in the Provider Directory or practices with a participating Plan Provider.
- Members are required to contact Mental Health Care Manager before receiving inpatient or outpatient mental health services. To get the name and telephone number of the Mental Health Care Manager, please call 1-888-777-4742. See page 17 for details.

Changes to this Plan

Summary of Benefits for Harvard Pilgrim Health Care - 1999

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

	Benefits	Plan pays/provides	Page
Inpatient care	Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. You pay nothing	15-16
	Extended Care	All necessary services for up to 100 days per calendar year. You pay nothing	15
	Mental Conditions	Diagnosis and treatment of acute psychiatric conditions for up to 60 days of inpatient care per calendar year. You pay nothing.	17-18
	Substance Abuse	Up to 30 days per year in a substance abuse treatment facility. You pay nothing	18
Outpatient care		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$5 copay per office visit; (copays are waived for prenatal and postpartum care); \$15 per house call by a doctor	13-15
	Home Health Care	All necessary visits by nurses and health aides. You pay nothing	14
	Mental Conditions	Covered up to 25 visits per calendar year; within that limit, covered up to 20 visits for individual therapy and up to 25 visits for group therapy. You pay nothing for covered group therapy sessions. You pay a \$5 copay for individual therapy visits 1-8, and a \$25 copay for covered individual sessions after visit 8 --all charged thereafter. Outpatient visits for medication monitoring are provided without limit; you pay a \$5 per visit copay. These visits do not count against the benefit limit.....	17-18
	Substance Abuse	Up to 20 visits or \$500 per calendar year, whichever is greater. You pay a \$5 copay for group therapy sessions. For individual therapy, you pay a \$5 copay for visits 1-8, and a \$25 copay for visits 9-20 -- all charges thereafter	18
Emergency care		Reasonable charges for services and supplies required because of a medical emergency. You pay a \$5 copay to a Plan facility or \$30 to the hospital for each emergency room visit and any charges for services that are not covered by this Plan	16-17
Prescription drugs		Drugs prescribed by a Plan doctor and dispensed at a Plan pharmacy. You pay a \$5 copay per formulary prescription unit or refill and a \$10 copay per non-formulary prescription or refill up to 30-day supply	18-19
Dental care		Up to two preventive dental visits per year through age 13, you pay nothing	19
Vision care		One routine eye examination each calendar year. You pay a \$5 copay per visit	19
Out-of-pocket maximum		Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$4,813.00 per Self only or \$12,754.00 per Self and Family enrollment per calendar year, covered benefits will be provided at 100%. This copay maximum does not include costs of prescription drugs or dental services	8

1999 Rate Information for Harvard Pilgrim Health Care, 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 most career U.S. Postal Service employees, but do not apply to non-career Postal employees, Postal retirees, certain special Postal employment categories or associate members of any Postal employee organization. If you are in a special Postal employment category, refer to the FEHB Guide for that category.

		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Code	Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Self Only	681	\$72.06	\$32.56	\$156.13	\$70.55	\$84.98	\$19.64
Self and Family	682	\$160.39	\$116.87	\$347.51	\$253.22	\$183.29	\$93.97