

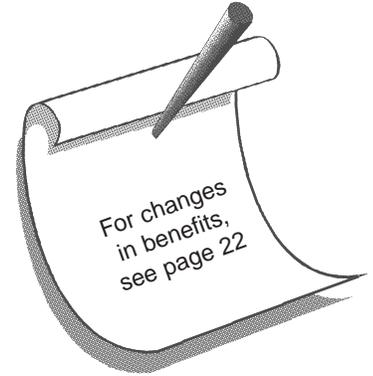


# UHP HEALTHCARE

Formerly United Health Plan

1999

## A Health Maintenance Organization



**Serving:** Southern California  
Enrollment in this Plan is limited; see page 9 for locality requirements.

Enrollment codes:

- C41 Self Only**
- C42 Self and Family**



**Joint Commission**  
*on Accreditation of Healthcare Organizations*

This service area has accreditation with commendation from the JCAHO. See the *1999 Guide* for information on JCAHO

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

and

UHP HEALTHCARE's website at <http://www.uhphealthcare.com>

Authorized for distribution by the:



**United States  
Office of  
Personnel  
Management**



Federal Employees  
Health Benefits Program

RI 73-269

# UHP HEALTHCARE

The Watts Health Foundation, Inc., d.b.a. UHP HEALTHCARE, 3405 W. Imperial Highway, Suite 600, Inglewood, CA 90303, has entered into a contract (CS 2032) 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 UHP HEALTHCARE, 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!

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Fraud increases the cost of health care for everyone. Anyone who intentionally makes a false statement or a false claim in order to obtain FEHB benefits or increase the amount of FEHB benefits is subject to prosecution for FRAUD. This could result in CRIMINAL PENALTIES. Please review all medical bills, medical records and claims statements carefully. If you find that a provider, such as a doctor, hospital or pharmacy, charged UHP 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 UHP HEALTHCARE at 1-800-544-0088 and explain the situation.
- If the matter is not resolved after speaking to UHP HEALTHCARE (and you still suspect fraud has been committed), call or write:

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

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

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

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## General Information

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### **Confidentiality**

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

### **If you are a new member**

Use this brochure as a guide to coverage and obtaining benefits. There may be a delay before you receive your identification card and member information from UHP HEALTHCARE. 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 UHP facility as proof of enrollment in UHP HEALTHCARE. If you do not receive your ID card within 60 days after the effective date of your enrollment, you should contact UHP HEALTHCARE.

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 UHP providers.

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

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## General Information *continued*

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### **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 UHP HEALTHCARE; if you changed plans or plan options, see "If you are a new member" above. In both cases, however, UHP'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 UHP providers, except for emergency benefits.
- You will not be informed by your employing office (or your retirement system) or UHP HEALTHCARE 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. UHP HEALTHCARE 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 UHP HEALTHCARE promptly.

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## General Information *continued*

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### Things to keep in mind *continued*

- 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 re-enroll 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 UHP HEALTHCARE when you join a Medicare prepaid plan.

Contact your local Social Security Administration (SSA) office for information on local Medicare prepaid plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800/638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. See page 10 for information on the Medicare prepaid plan offered by UHP HEALTHCARE.

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.

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## General Information *continued*

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### **TCC** *continued*

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). 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 UHP HEALTHCARE 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 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.

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## Facts about UHP HEALTHCARE

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UHP HEALTHCARE 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 UHP providers except during a medical emergency. Members are required to select a personal doctor from among participating UHP primary care doctors. Services of a specialty care doctor can only be received by referral from the selected primary care doctor. There are no claim forms when UHP 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 UHP HEALTHCARE 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, UHP HEALTHCARE places great emphasis on preventive benefits such as office visits, physical, 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 UHP HEALTHCARE, you can obtain it by calling UHP at (800) 544-0088 or you may write UHP at Attention: Member Services Department, 3405 W. Imperial Highway, Inglewood, CA 90303. You may also contact UHP by fax at (310) 412-1288 or at its website at <http://www.uhphealthcare.com>.

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 non-compliant, the reason for non-compliance.

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.

### Who provides care to UHP members?

UHP HEALTHCARE is a non-profit, federally qualified and state licensed health maintenance organization. It has a combination group practice and IPA health-care delivery system, serving members in parts of Los Angeles, Orange, Riverside and San Bernardino counties. Each member must live within UHP's Service Area to enroll and may choose his or her own primary care doctor from the staff of the medical group or IPA office selected.

### Role of a primary care doctor

The first and most important decision each member must make is the selection of a primary care doctor. The decision is important since it is through this doctor that all other health services, particularly those of specialists, are obtained. It is the responsibility of your primary care doctor to obtain any necessary authorizations from UHP HEALTHCARE before referring you to a specialist or making arrangements for hospitalization. Services of other providers are covered only when there has been a referral by the member's primary care doctor with the following exception: a woman may see her UHP gynecologist for her annual routine examination without a referral.

### Choosing your doctor

UHP HEALTHCARE's provider directory lists primary care doctors (family practitioners, pediatricians, and internists) with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. Directories are updated on a regular basis and are available at the time of enrollment or upon request by calling the Member Services Department at 1-800/544-0088. You can also find out if your doctor participates with UHP by calling this number. If you are interested in receiving care from a specific provider who is listed in the directory, call the provider to verify that he or she still participates with UHP HEALTHCARE and is accepting new patients. Important note: **When you enroll in UHP HEALTHCARE, services (except for emergency benefits) are provided through UHP's delivery system; the continued availability and/or participation of any one doctor, hospital, or other provider, cannot be guaranteed.**

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## Facts about UHP HEALTHCARE *continued*

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### **Choosing your doctor** *continued*

When you enroll, you will be asked to let UHP HEALTHCARE know which primary care doctor(s) you've selected for you and each member of your family. If you need help choosing a doctor, call UHP. If you do not select, UHP will assign a primary care doctor and/or medical group. Members may change their doctor selection by filling out a Transfer Request form.

If you are receiving services from a doctor who leaves UHP HEALTHCARE, UHP will immediately arrange for you to be seen by another participating doctor.

### **Referrals for specialty care**

Except in a medical emergency, routine OB/GYN, or when a primary care doctor has designated another doctor to see patients when he or she is unavailable, you must receive a referral from your primary care doctor before seeing any other doctor or obtaining special services. Referral to a participating specialist is given at the primary care doctor's discretion; if specialists or consultants are required beyond those participating in UHP, the primary care doctor will make arrangements for appropriate referrals.

When you receive a referral from your primary care doctor, you must return to the primary care doctor after the consultation. All follow-up care must be provided or authorized by the primary care doctor. On referrals, the primary care doctor will give specific instructions to the consultant as to what services are authorized. If additional services or visits are suggested by the consultant, you must first check with your primary care doctor. Do not go to the specialist unless your primary care doctor has arranged for and UHP HEALTHCARE 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 UHP specialist frequently, your primary care doctor will develop a treatment plan with you and UHP HEALTHCARE that allows an adequate number of direct access visits with that specialist. The treatment plan will permit you to visit your specialist without the need to obtain further referrals.

### **Authorizations**

UHP HEALTHCARE will provide benefits for covered services only when the services are medically necessary to prevent, diagnose or treat your illness or condition. Your UHP doctor will determine medical necessity but must obtain authorization from UHP HEALTHCARE 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 UHP participant, you must still obtain a referral from a UHP primary care doctor for the care to be covered by UHP. If the doctor who originally referred you prior to your joining UHP is now your UHP primary care doctor, you need only call to explain that you now belong to UHP HEALTHCARE and ask that a "referral form" be sent to the specialist before your next appointment.

If you are selecting a new primary care doctor and want to continue with this specialist, you must schedule an appointment so that 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.

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

Your out-of-pocket expenses for benefits under UHP HEALTHCARE are limited to the stated copayments required for a few benefits.

### **Deductible carryover**

If you changed to UHP HEALTHCARE 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 UHP HEALTHCARE. 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 UHP HEALTHCARE for covered expenses, submit your claim promptly. UHP 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.

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## Facts about UHP HEALTHCARE *continued*

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### Experimental/ Investigational

The determination that a service is experimental or investigational is based on (1) reference to relevant federal regulations, such as those contained in Title 42, Code of Federal Regulations, Chapter IV (Health Finance Administration) and Title 21, Code of Federal Regulations, Chapter I (Food and Drug Administration); (2) consultation and provider organizations, academic and professional specialists pertinent to the specific service; and (3) reference to current medical literature.

### Other Considerations

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

### UHP HEALTHCARE'S Service Area

The service area for UHP HEALTHCARE, where UHP providers and facilities are located, is described below. You must live or work in the service area to enroll in UHP.

#### Los Angeles County

90001-08	90240-42	90601-08	90846	91340	91612
90010-29	90245	90631	91001	91343-45	91702
90031-42	90247-50	90637-40	91006	91356	91706
90056-59	90254-55	90650	91010	91364	91722-24
90061-69	90260-62	90660	91016	91367	91731-33
90071	90266	90670	91024	91401-03	91740
90074	90270	90701	91030	91405-06	91744-48
90077	90274	90706	91010-08	91411	91754
90079	90277-78	90710	91125	91423	91765
90089	90280-81	90712-17	91302-07	91436	91770
90201	90291-93	90732	91311	91501-02	91775-77
90203	90301-05	90744-48	91316	91504-06	91789-92
90210-13	90308-10	90801-15	91324-26	91509	91801
90220-22	90401-05	90822	91330-31	91601-02	91803
90230-31	90501-06	90840	91335	91604-08	93063

#### Orange County

90620-23	90742-43	92626-28	92670	92799	92825
90630	92601	92631-33	92683-84	92087	92895
90680	92605	92635	92686-87	92812	
90720	92615	92640-49	92701-08	92814	
90740	92621-22	92655	92728	92716	

#### Riverside County

92324

#### San Bernardino County

91739	92318	92336	92354	92376	92427
92316	92324	92345-46	92369	92401-18	

Benefits for care outside the service area are limited to emergency services, as described on pages 15 and 16.

If you or a covered family member move outside 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.

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## General Limitations

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### Important notice

Although a specific service may be listed as a benefit, it will be covered for you only if, in the judgement of your UHP doctor, it is medically necessary for prevention, diagnosis, or treatment of your illness or condition. **No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under UHP HEALTHCARE or be used in the prosecution or defense of a claim under UHP HEALTHCARE.** This brochure is the official statement of benefits on which you can rely. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language

### Circumstances beyond UHP HEALTHCARE's control

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

### Arbitration of claim

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

### Other sources of benefits

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

### Medicare

If you or a covered family member is enrolled in UHP HEALTHCARE and Medicare Part A and/or Part B, UHP will coordinate benefits according to Medicare's determination of which coverage is primary. However, UHP HEALTHCARE will not cover services, except those for emergencies, unless you use UHP providers. You must tell UHP HEALTHCARE that you or your family member is eligible for Medicare. Generally, that is all you will need to do, unless UHP HEALTHCARE tells you that you need to file a Medicare claim.

### Group health insurance and automobile insurance

This coordination of benefits (double coverage) provision applies when a person covered by UHP HEALTHCARE 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 UHP HEALTHCARE.

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

One plan normally pays its benefits in full as the primary payer, and the other plan pays a reduced benefit as a secondary payer. When UHP HEALTHCARE is the secondary payer, it will pay 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 to UHP HEALTHCARE to obtain information about benefits and services available from the other coverage, or to recover overpayments from other coverage. This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given to UHP HEALTHCARE to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.

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## General Limitations *continued*

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<b>CHAMPUS</b>	If you are covered by both UHP HEALTHCARE and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), UHP will pay benefits first. As a member of a prepaid plan, special limitations on your CHAMPUS coverage apply; your primary provider must authorize all care. See your CHAMPUS Health Benefits Adviser if you have questions about CHAMPUS coverage.
<b>Medicaid</b>	If you are covered by both UHP HEALTHCARE and Medicaid, UHP will pay benefits first.
<b>Workers' Compensation</b>	UHP HEALTHCARE 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 laws. 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 other similar laws. If medical benefits provided under such laws are exhausted, UHP HEALTHCARE 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).
<b>DVA facilities, DoD facilities, and Indian Health Service</b>	Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from UHP HEALTHCARE 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.
<b>Other Government agencies</b>	UHP HEALTHCARE will not provide benefits for services and supplies paid for directly or indirectly by any other local, State, or Federal Government agency.
<b>Liability insurance and third party actions</b>	If a covered person is sick or injured as a result of the act or omission of another person or party, UHP HEALTHCARE 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 UHP HEALTHCARE, including the right to bring suit in the person's name.

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## General Exclusions

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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 UHP doctor determines it is medically necessary to prevent, diagnose or treat your illness or condition as discussed under Authorization on page 8.** The following are excluded:

- Care by non-UHP doctors or hospitals except for authorized referrals or emergencies (see Emergency Benefits)
- Expenses incurred while not covered by UHP HEALTHCARE
- 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 the result of an act of rape or incest..

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## Medical and Surgical Benefits

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### What is covered

A comprehensive range of preventive, diagnostic and treatment services is provided by UHP doctors and other UHP providers. This includes all necessary office visits: **you pay** nothing for office visits, or for laboratory tests and X-rays. Within the service area, house calls will be provided if, in the judgement of the UHP doctor, such care is necessary and appropriate; a \$10 copay for a doctor's house call, and nothing for home visits by nurses and health aides.

The following services are included without copay:

- Preventive care, including well-baby care and periodic check-ups
- Mammograms are covered as follows for women age 35 through age 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for 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 also covered when prescribed by the doctor as medically necessary to diagnose or treat the member illness.
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a UHP doctor. 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 UHP HEALTHCARE is terminated during pregnancy, benefits will not be provided after coverage under UHP HEALTHCARE has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment; other care of an infant who requires definitive treatment will be covered only if the infant is covered under a Self and Family enrollment.
- Voluntary sterilization and family planning services
- Diagnosis and treatment of disease of the eye
- Allergy testing and treatment, including test and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints.
- Cornea, heart, heart/lung, kidney, lung (single/double) and liver transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Transplants are covered when approved by the Medical Director. Related medical and hospital expenses of the donor are covered when the recipient is covered by UHP HEALTHCARE.
- 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

**CARE MUST BE RECEIVED FROM OR ARRANGED BY UHP DOCTORS.**

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## Medical and Surgical Benefits

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- Orthopedic devices, such as braces
- Prosthetic devices, such as artificial limbs and lenses following cataract removal
- Durable medical equipment, such as wheelchairs and hospital beds
- Chiropractic and acupuncture office visits
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your UHP 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 UHP doctors and other UHP providers

### 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. All other procedures involving 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 therapy) is provided on an inpatient or outpatient basis for up to two consecutive months per condition if significant improvement can be expected within two months; **you pay** nothing per outpatient session. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.

**Diagnosis and treatment of infertility** is covered; **you pay** nothing. Artificial insemination intravaginal insemination (IVI), intracervical insemination (ICI) and intrauterine insemination (IUI) is covered; **you pay** nothing; cost of donor sperm is not covered. Fertility drugs are covered. Other assisted reproductive technology (ART) procedures, such as in vitro fertilization, and embryo transfer are not covered.

**Cardiac rehabilitation** following a heart transplant, bypass surgery or a myocardial infarction is provided at a UHP approved facility; **you pay** nothing.

### What is not covered

- Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending school or camp, or travel
- Reversal of voluntary, surgically-induced sterility
- Surgery primarily for cosmetic purposes
- Homemaker services
- Hearing aids
- Transplants not listed as covered
- Long-term rehabilitative therapy
- Refractions, including lens prescriptions and corrective eyeglasses and frames or contact lenses (including the fitting of contact lenses).

**CARE MUST BE RECEIVED FROM OR ARRANGED BY UHP DOCTORS.**

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# Hospital/Extended Care Benefits

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## What is covered

### Hospital care

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

- Semiprivate room accommodations; when a UHP 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

UHP HEALTHCARE provides a comprehensive range of benefits for up to 30 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 UHP doctor and approved by UHP HEALTHCARE. **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 UHP doctor.

### Hospice care

Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care, and family counseling; these services are provided under the direction of a UHP 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 UHP doctor.

## Limited benefits

### Inpatient dental procedures

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

### Acute inpatient detoxification

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

## What is not covered

Personal comfort items, such as telephone and television

Blood and blood derivatives not replaced by the member

Custodial care, rest cures, domiciliary or convalescent care

**CARE MUST BE RECEIVED FROM OR ARRANGED BY UHP DOCTORS.**

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## Emergency Benefits

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### What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that 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 UHP HEALTHCARE 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. 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 UHP member so they can notify UHP HEALTHCARE. You or a family member must notify UHP HEALTHCARE within 48 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that UHP HEALTHCARE has been timely notified.

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

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

To be covered by UHP HEALTHCARE, any follow-up care recommended by non-UHP providers must be approved by UHP HEALTHCARE or provided by a UHP provider.

### UHP HEALTHCARE pays...

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

### You pay...

Nothing for emergency room or urgent care center visits for emergency services that are covered benefits of UHP HEALTHCARE and are received from UHP facilities; a \$50 copay or 50% of charges, whichever is less, for emergency services that are covered benefits of UHP HEALTHCARE and are received from non-UHP facilities. If the emergency results in admission to a hospital, any applicable 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, UHP HEALTHCARE must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify UHP HEALTHCARE within that time. If a UHP doctor believes care can be better provided in a UHP hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

To be covered by UHP HEALTHCARE, any follow-up care recommended by non-UHP providers must be approved by UHP HEALTHCARE or provided by a UHP provider.

### UHP HEALTHCARE pays...

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

### You pay...

A \$50 copay or 50% of charges, whichever is less, for emergency room visit or urgent care center visit for emergency services that are covered benefits of UHP HEALTHCARE. If the emergency results in admission to a hospital, the copay is waived.

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## Emergency Benefits *continued*

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- What is covered**
- Emergency care at a doctor's office or an urgent care center
  - Emergency care as an outpatient or inpatient at a hospital, including doctors' services
  - Ambulance service approved by UHP HEALTHCARE
- What is not covered**
- Elective care or nonemergency 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-UHP providers

With your authorization, UHP HEALTHCARE 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 UHP HEALTHCARE along with an explanation of the services and the identification information from your ID card.

Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with UHP's decision, you may request reconsideration in accordance with the disputed claims procedure described on page 20.

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## Mental Conditions/Substance Abuse Benefits

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### Mental conditions

**What is covered** To the extent shown below, UHP HEALTHCARE provides the following services necessary for the diagnosis and treatment of acute psychiatric conditions, including the treatment of mental illness or disorders:

Diagnostic evaluation

Psychological testing

Psychiatric treatment (including individual and group therapy)

Hospitalization (including inpatient professional services)

The medical management of certain mental conditions will be covered under UHP HEALTHCARE's Medical and Surgical Benefits provisions. Related drug costs will be covered under UHP HEALTHCARE's Prescription Drug Benefits, and any costs for psychological testing or psychotherapy will be covered under UHP's Mental Conditions Benefits. Office visits for the medical aspects of treatment do not count toward the 20 outpatient Mental Conditions visit limit.

#### Outpatient care

Up to 20 outpatient visits to UHP doctors, consultants or other psychiatric personnel each calendar year; **you pay** a \$10 copay per visit for each covered visit — all charges thereafter.

#### Inpatient care

Up to 30 days of hospitalization each calendar year; **you pay** nothing for the first 30 days — all charges thereafter.

### What is not covered

- Care for psychiatric conditions which in the professional judgement of UHP 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 UHP doctor to be necessary and appropriate
- Psychological testing when not medically necessary to determine the appropriate treatment of a short-term psychiatric condition.

**CARE MUST BE RECEIVED FROM OR ARRANGED BY UHP DOCTORS.**

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## Mental Conditions/Substance Abuse Benefits

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### Substance abuse

#### What is covered

UHP HEALTHCARE provides medical and hospital services such as acute detoxification services for the medical, nonpsychiatric 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 to UHP providers for treatment each calendar year; **you pay** a \$5 copay for each covered visit—all charges thereafter.

The substance abuse benefit may be combined with the outpatient mental conditions benefit shown above, provided such treatment is necessary as a mental health care service and is approved by UHP HEALTHCARE, to permit an additional 20 outpatient visits per calendar year with the applicable mental conditions benefit copayments.

#### Inpatient care

Up to 30 days each calendar year for elective detoxification is provided in an alcohol detoxification or rehabilitation center approved by UHP HEALTHCARE; **you pay** nothing during the benefit period — all charges thereafter.

#### What is not covered

- Treatment that is not authorized by a UHP doctor.

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## Prescription Drug Benefits

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#### What is covered

Prescription drugs prescribed by a UHP or referral doctor and obtained at a UHP pharmacy will be dispensed for up to a 30-day supply or 100 unit supply, whichever is less; or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or insulin). **you pay** a \$5 copay per prescription unit or refill for generic drugs or for name brand drugs when generic substitution is not permissible. When generic substitution is permissible (i.e., a generic drug is available and the prescribing doctor does not require the use of a name brand drug), but you request the name brand drug, **you pay** the price difference between the generic and the name brand drug as well as the \$5 copay per prescription unit or refill.

Drugs are prescribed by UHP doctors and dispensed in accordance with UHP HEALTHCARE's drug formulary (a list of UHP-approved prescription medications). Nonformulary drugs will be covered when prescribed by a UHP doctor. UHP HEALTHCARE must arrange for the nonformulary drug to be dispensed when requested to do so by the prescribing doctor.

UHP HEALTHCARE's Formulary Pharmacy & Therapeutics Advisory Committee determines which drugs are to be included in UHP's drug formulary. The Committee is an advisory group consisting of medical, pharmacy and other professionals. This committee serves as the governing body for the Formulary system and currently includes the UHP Medical Director, contracted Medical Group Prescribers, the UHP Pharmacy Director, contracted Pharmacy Provider Pharmacists, and the UHP Utilization Management Director. The primary purposes of the UHP Formulary Pharmacy & Therapeutics Advisory Committee are to develop UHP's medication formulary and to provide members cost-effective and quality drug therapy.

Covered medications and accessories include:

- Drugs for which a prescription is required by Federal law
- Oral and injectable contraceptive drugs; contraceptive diaphragms
- Implanted contraceptive devices; **you pay** nothing for device; implantation and removal is provided by UHP HEALTHCARE
- Insulin; a copay charge applies to each vial.

**CARE MUST BE RECEIVED FROM OR ARRANGED BY UHP DOCTORS.**

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## Prescription Drug Benefits *continued*

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### What is covered *continued*

- Intrauterine devices
- Diabetic supplies, including insulin syringes, needles, glucose test tablets and test tape, Benedict's solution or equivalent and acetone test tablets
- Disposable needles and syringes needed to inject covered prescribed medication
- Fertility drugs, and injectables are covered under the Medical and Surgical Benefits
- Drugs to treat sexual dysfunction

### What is not covered

- Drugs available without a prescription or for which there is a nonprescription equivalent available
- Drugs obtained at a non-UHP pharmacy except for out-of-area emergencies
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Non-prescription contraceptive drugs and devices
- Smoking cessation drugs and medication, including nicotine patches
- Implanted time-release medications, except Norplant

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## Other Benefits

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### Dental care

**Accidental injury benefit** Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth are covered. The need for these services must result from an accidental injury; **you pay** nothing.

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

The benefits 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 of UHP HEALTHCARE. 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 procedures.

Medicare prepaid plan enrollment - UHP HEALTHCARE offers Medicare recipients the opportunity to enroll in UHP HEALTHCARE through Medicare. As indicated on page 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 re-enroll in the FEHB Program. Most Federal annuitants have Medicare Part A. Those without Medicare Part A may join UHP HEALTHCARE but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join UHP HEALTHCARE, 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 1-800/544-0088 for information on UHP HEALTHCARE'S Medicare prepaid plan and the cost of that enrollment.

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

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# How to Obtain Benefits

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## Questions

If you have a question concerning UHP benefits or how to arrange for care, contact UHP HEALTHCARE's Member Services Office at 1-800/544-0088, or you may write to UHP at 3405 W. Imperial Highway, Inglewood, CA 90303. You may also contact UHP HEALTHCARE by fax at (310) 412-1288 or at its website at <http://www.uhphealthcare.com>.

## Disputed claims review

**UHP HEALTHCARE reconsideration** If a claim for payment or services is denied by UHP HEALTHCARE, you must ask UHP, 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 UHP HEALTHCARE an opportunity to reconsider your claim. Your written request to UHP HEALTHCARE 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, UHP HEALTHCARE 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 UHP HEALTHCARE asks a provider for information it will send you a copy of this request at the same time. UHP HEALTHCARE has 30 days after receiving the information to give its decision. If this information is not supplied within 60 days, UHP HEALTHCARE will base its decision on the information it has on hand.

## OPM review

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

You may also ask OPM for a review if UHP HEALTHCARE fails to respond within 30 days of your written request for reconsideration or 30 days after you have supplied additional information to UHP HEALTHCARE. In this case, OPM must receive a request for review within 120 days of your request to UHP HEALTHCARE for reconsideration or of the date you were notified that UHP 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 UHP HEALTHCARE 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 UHP HEALTHCARE requesting reconsideration;
- A copy of the UHP HEALTHCARE's reconsideration decision (if UHP failed to respond, provide instead (a) the date of your request to UHP or (b) the dates UHP 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..

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## How to Obtain Benefits *continued*

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### **OPM review *continued***

Medical documentation received from you or UHP HEALTHCARE 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 III, P.O. Box 436, Washington, DC 20044.

You (or a person acting on your behalf) may not bring a lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by UHP HEALTHCARE until you have exhausted the OPM review procedure, established at section 890.105, title 5, Code of Federal Regulations (CFR). If OPM upholds UHP HEALTHCARE'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.

Federal law exclusively governs all claims for relief in a lawsuit that relates to UHP HEALTHCARE'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 UHP HEALTHCARE'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 UHP HEALTHCARE to determine if UHP has acted properly in denying you the payment or service, and the information so collected may be disclosed to you and/or UHP in support of OPM's decision on the disputed claim..

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## How UHP HEALTHCARE Changes January 1999

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Do not rely on this page; it is not the 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 see their UHP gynecologist for their annual routine examination without a referral from their primary care doctor. (See page 12).

If you have a chronic, complex or serious medical condition that causes you to frequently see a UHP specialist, your primary care doctor will develop a treatment plan with you and UHP HEALTHCARE that allows an adequate number of direct access visits with that specialist, without the need to obtain further referrals. (See page 12).

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 page 15).

Coverage of drugs for sexual dysfunction are shown under the Prescription Drug benefit (See page 18).

The medical management of mental conditions will be covered under UHP HEALTHCARE'S Medical and Surgical Benefits provisions. Related drug costs will be covered under UHP HEALTHCARE'S Prescription Drug Benefits, and any costs for psychological testing or psychotherapy will be covered under UHP'S Mental Conditions Benefits. Office visits for the medical aspects of treatment do not count toward the 20 outpatient Mental Conditions visit limit.

### **Changes to this Plan**

None

# Summary of Benefits for UHP HEALTHCARE - 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 UHP HEALTHCARE. If you wish to enroll or change your enrollment in UHP, be sure to indicate the correct enrollment code on your enrollment form (codes appear on the cover of this brochure). **ALL SERVICES COVERED UNDER UHP HEALTHCARE, WITH THE EXCEPTION OF EMERGENCY CARE, ARE COVERED ONLY WHEN PROVIDED OR ARRANGED BY UHP DOCTORS.**

	Benefits	UHP pays/provides	Page
<b>Inpatient care</b>	<b>Hospital</b>	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. <b>You pay nothing</b> . . . . .	14
	<b>Extended care</b>	All necessary services, up to 30 days per calendar year. <b>You pay nothing</b> for up to 30 days; all charges thereafter . . . . .	14
	<b>Mental conditions</b>	Diagnosis and treatment of acute psychiatric conditions for up to 30 days of inpatient care per year. <b>You pay nothing</b> . . . . .	16
	<b>Substance abuse</b>	Up to 30 days each calendar year in an alcohol detoxification or rehabilitation center. <b>You pay nothing</b> . . . . .	17
<b>Outpatient care</b>		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. <b>You pay nothing</b> per office visit; a \$10 copay per house call by a doctor . . . . .	12, 13
	<b>Home health care</b>	All necessary visits by nurses and health aides. <b>You pay nothing</b> . . . . .	12
	<b>Mental conditions</b>	Up to 20 outpatient visits per year. <b>You pay</b> a \$10 copay per visit . . . . .	16
	<b>Substance abuse</b>	Up to 20 outpatient visits per year. <b>You pay</b> a \$5 copay per visit . . . . .	17
<b>Emergency care</b>		Reasonable charges for services and supplies required because of a medical emergency. <b>You pay nothing</b> if emergency care services are received from UHP facilities; a \$50 copay or 50% of charges, whichever is less, if received from non-UHP facilities and nothing if emergency results in admission to a hospital; and any charges for services that are not covered benefits of UHP HEALTHCARE .15-16	
<b>Prescription drugs</b>		Drugs prescribed by a UHP doctor and obtained at a UHP pharmacy. <b>You pay</b> a \$5 copay per prescription unit or refill when generic substitution is not possible. If member requests a non-formulary drug, member pays difference between formulary and non-formulary plus the \$5 copay . . . . .	17-18
<b>Dental care</b>		Accidental injury benefit. <b>You pay nothing</b> . . . . .	18
<b>Vision care</b>		No current benefit.	
<b>Out-of-pocket maximum</b>		Your out-of-pocket expenses for benefits covered under UHP HEALTHCARE are limited to the stated copayments which are required for a few benefits . . . . .	8

CARE MUST BE RECEIVED FROM OR ARRANGED BY UHP DOCTORS.

# 1999 Rate Information for UHP HEALTHCARE

**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	Govt Share	Your Share	Govt Share	Your Share	USPS Share	Your Share
Self Only	C40	\$48.89	\$16.29	\$105.92	\$35.30	\$57.85	\$7.33
Self and Family	C42	\$105.83	\$35.28	\$229.31	\$76.43	\$125.24	\$15.87