

# Coventry Health Plan of Florida (Formerly Vista Health Plan of South Florida)

<http://www.chcflorida.com>

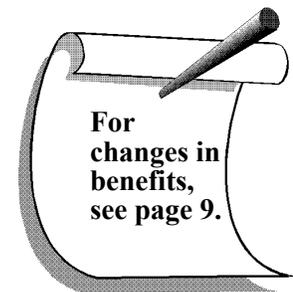


## 2011

### A Health Maintenance Organization (High and Standard Option)

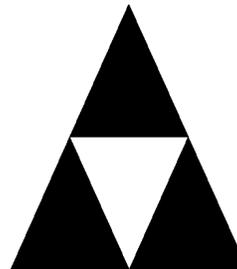
Serving: South Florida (Broward, Miami-Dade, Martin, Palm Beach and St. Lucie counties)

Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 8 for requirements.



**Enrollment code for this Plan:**

- 5E1 High Option - Self Only
- 5E2 High Option - Self and Family
- 5E4 Standard Option - Self Only
- 5E5 Standard Option - Self and Family



*Accredited by*

Accreditation Association  
for Ambulatory Health Care, Inc.

This plan has an accreditation from  
Accreditation Association for Ambulatory  
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Authorized for distribution by the:



**United States  
Office of Personnel Management**

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

RI 73-683

**Important Notice from Coventry Health Plan of Florida About  
Our Prescription Drug Coverage and Medicare**

OPM has determined that the Coventry Health Plan of Florida prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Creditable Coverage. Thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefit coverage. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and your FEHB plan will coordinate benefits with Medicare.

Remember: If you are an annuitant and you cancel your FEHB coverage, you may not re-enroll in the FEHB Program.

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**Please be advised**

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If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's as least as good as Medicare's prescription drug coverage, your monthly premium will go up a least 1% per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the Annual Coordinated Election Period (November 15<sup>th</sup> through December 31<sup>st</sup>) to enroll in Medicare Part D.

**Medicare's Low Income Benefits**

*For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).*

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit [www.medicare.gov](http://www.medicare.gov) for personalized help,
- Call 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048).

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## Introduction

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This brochure describes the benefits of Coventry Health Plan of Florida, Inc. under our contract (CS 2715) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. The address for Coventry Health Plan of Florida, Inc. administrative offices is:

**Coventry Health Care of Florida, Inc.**  
**1340 Concord Terrace**  
**Sunrise Florida 33323**

This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your health benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2011, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2011, and changes are summarized on page 9. Rates are shown at the end of this brochure.

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## Plain Language

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All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member, “we” means Coventry Health Plan of Florida, Inc.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean first.
- Our brochure and other FEHB plans’ brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM’s “Rate Us” feedback area at [www.opm.gov/insure](http://www.opm.gov/insure) or e-mail OPM at [fehbwebcomments@opm.gov](mailto:fehbwebcomments@opm.gov). You may also write to OPM at the U.S. Office of Personnel Management, Insurance Operations, Program Planning & Evaluation, 1900 E Street, NW, Washington, DC 20415-3650.

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## Stop Health Care Fraud!

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

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

**Protect Yourself From Fraud** – Here are some things that you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- Please review your claims history periodically for accuracy to ensure services are not being billed to your accounts that were never rendered.

- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
  - Call the provider and ask for an explanation. There may be an error.
  - If the provider does not resolve the matter, call us at (866) 575-1882 and explain the situation.
  - If we do not resolve the issue:

**CALL - THE HEALTH CARE FRAUD HOTLINE**

**202-418-3300**

**OR WRITE TO:**

**United States Office of Personnel Management**

**Office of the Inspector General Fraud Hotline**

**1900 E Street NW Room 6400**

**Washington, DC 20415-1100**

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child age 26 or over (unless he/she is disabled and incapable of self-support prior to age 26).
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or if you are no longer enrolled in the Plan.
- If your enrollment continues after you are no longer eligible for coverage (i.e. you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed for services received directly from your provider. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member are no longer eligible to use your health insurance coverage.

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## **Preventing Medical Mistakes**

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

**1. Ask questions if you have doubts or concerns.**

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.
- Take a relative or friend with you to help you ask questions and understand answers.

## **2. Keep and bring a list of all the medicines you take.**

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

## **3. Get the results of any test or procedure.**

- Ask when and how you will get the results of tests or procedures.
- Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
- Call your doctor and ask for your results.
- Ask what the results mean for your care.

## **4. Talk to your doctor about which hospital is best for your health needs.**

- Ask your doctor about which hospital has the best care and results for your condition if you have more than one hospital to choose from to get the health care you need.
- Be sure you understand the instructions you get about follow-up care when you leave the hospital.

## **5. Make sure you understand what will happen if you need surgery.**

- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
- Ask your doctor, "Who will manage my care when I am in the hospital?"
- Ask your surgeon:
  - "Exactly what will you be doing?"
  - "About how long will it take?"
  - "What will happen after surgery?"
  - "How can I expect to feel during recovery?"
- Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reactions to anesthesia, and any medications you are taking.

## **Patient Safety Links**

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

## **Never Events**

You will not be billed for inpatient services related to treatment of specific hospital acquired conditions or for inpatient services needed to correct Never Events, if you use (Plan Specific) preferred providers. This new policy will help protect you from preventable medical errors and improve the quality of care you receive.

When you enter the hospital for treatment of one medical problem, you don't expect to leave with additional injuries, infections or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, too often patients suffer from injuries or illnesses that could have been prevented if the hospital had taken proper precautions.

We have a benefit payment policy that will encourage hospitals to reduce the likelihood of hospital-acquired conditions such as certain infections, severe bedsores and fractures; and reduce medical errors that should never happen called "Never Events." When a Never Event occurs, neither you nor your FEHB plan will incur costs to correct the medical error.

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## Section 1. Facts about this HMO Plan

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

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

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

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

This plan is a "grandfathered health plan" under the Affordable Care Act. A grandfathered plan must preserve basic health coverage that was already in effect when the law passed. Specifically, this plan cannot eliminate all or substantially all benefits to diagnose or treat a particular condition; it cannot increase your coinsurance (the percentage of a bill you pay); and any increases in deductibles, out-of-pocket limits, and other copayments (the fixed-dollar amount you pay) must be minimal.

As a grandfathered health plan, this plan has also decided to follow immediate reforms that apply to non-grandfathered plans.

Questions regarding what protections apply may be directed to us at Coventry Health Care of Florida, 1340 Concord Terrace, Sunrise, FL 33323. You can also read additional information from the U.S. Department of Health and Human Services at [www.healthcare.gov](http://www.healthcare.gov).

### **General features of our High and Standard Options**

#### **How we pay providers**

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These Plan providers accept a negotiated payment from us, and you will only be responsible for your copayments.

#### **Preventive care services**

Preventive care services are generally paid as first dollar coverage or after a small deductible or copayment. First dollar coverage may be limited to a maximum dollar amount each year.

#### **Annual deductible**

The annual deductible must be met before Plan benefits are paid for care other than preventive care services.

#### **Catastrophic protection**

We protect you against catastrophic out-of-pocket expenses for covered services. Your annual out-of-pocket expenses for covered services, including deductibles and copayments, cannot exceed \$1,500 for self only enrollment, or \$3,000 family coverage under the high option or \$2,500 for self only, or \$5,000 for self and family, under the Standard Option.

## **Your rights**

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

- Coventry Health Plan of Florida, Inc. is a for-profit entity and has been operational since 1984.
- Coventry Health Plan of Florida received a three-year accreditation from the Accreditation Association for Ambulatory Health Care, Inc.
- Coventry Health Plan of Florida, Inc., is licensed by the Florida Financial Services Commission.

If you want more information about us, call 1-866-575-1882, or write to Customer Service, Coventry Health Care of Florida, Inc., 1340 Concord Terrace, Sunrise, Florida 33323. You may also contact us by fax at 954-846-8873 or visit our website [www.chcflorida.com](http://www.chcflorida.com).

## **Your medical and claims records are confidential**

We will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

## **Service Area**

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area covers South Florida – Broward, Miami-Dade, Martin, Palm Beach and St. Lucie counties.

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

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. Reciprocity arrangements do not exist in any other Coventry Health Plan of Florida, Inc. networks. If you or a family member moves, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

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## Section 2. How we change for 2011

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

### **Program wide changes**

- Several provisions of the Affordable Care Act (ACA) affect eligibility and benefits under the FEHB Program and FSAFEDS beginning January 1, 2011. For instance, children up to age 26 will be covered under a Self and Family enrollment. please read the information in Sections 11 and 12 carefully.
- We have reorganized organ and tissue transplant benefit information to clarify coverage.
- We have reorganized Mental health and substance abuse benefits to clarify coverage.

### **Changes to this Plan**

- We have changed our name to Coventry Health Plan of Florida.
- We have eliminated cost-sharing for 2011.

### **Changes to both High and Standard Options**

- We have updated our list of services requiring prior authorization in Section 3.

### **Changes to High Option only**

- Your share of the non-postal premium will increase for Self Only and increase for Self and Family. See page 72.

### **Changes to Standard Option only**

- Your share of the non-Postal premium will increase for Self Only and increase for Self and Family. See page 73.

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## Section 3. How you get care

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- Identification cards** We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You must show it whenever you receive services from a Plan provider, or fill a prescription at a Plan pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation letter (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.
- If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 1-866-575-1882 or write to us at **Coventry Health Care of Florida, Attn: Customer Service, 1340 Concord Terrace, Sunrise, Florida 33323**. You may also request replacement cards through our website at [www.chcflorida.com](http://www.chcflorida.com).
- Where you get covered care** You get care from “Plan providers” and “Plan facilities.” You will only pay copayments and deductibles.
- **Plan providers** Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. We credential Plan providers according to national standards.
- We list Plan providers in the provider directory, which we update periodically. The list is also on our Web site.
- **Plan facilities** Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our website.
- What you must do to get covered care** It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care.
- **Primary care** Your primary care physician can be a family practitioner, general practitioner, internist or pediatrician. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.
- If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

- **Specialty care**

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

- Gynecologists and Obstetricians
- Podiatrists
- Chiropractor
- Dermatologists (up to 5 visits per year)
- Mental Health / Substance Abuse providers
- Optometrists (for annual eye exam)

Here are some other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).
- If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.
- If you have a chronic and disabling condition and lose access to your specialist because we:
  - Terminate our contract with your specialist for other than cause; or
  - Drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program Plan; or
  - Reduce our service area and you enroll in another FEHB Plan,

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

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

- **Hospital care**

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

- **If you are hospitalized when your enrollment begins**

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service Department immediately at 1-866-575-1882. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

### **How to get approval for..**

- **Your hospital stay** Your primary care physician will provide most of your healthcare, give you referrals to specialists and coordinate your hospital stay. Your primary care physician will advise your specialist and you of the authorization.
- **How to precertify and admission** The requesting provider will complete a Preauthorization request form and fax it in with documentation to support medical necessity to (800) 528-2705 or (954) 858-3437.
- **Maternity care** Obstetrical care benefits are covered and include hospital care, anesthesia, diagnostic imaging and laboratory services for conditions related to pregnancy. The requesting obstetrical provider should obtain authorization by faxing a Preauthorization Request Form to (800) 528-2705 or (954) 858-3437.
- **What happens when you do not follow the precertification rules when using non-network facilities** If prior approval is not given for services provided by a non-network facility/provider, the Healthplan shall have no liability or obligation whatsoever, on account of services or benefits sought or received by any member from any non-network physician, health professional, hospital or other health care facility, or other person, institution or organization.
- **Circumstances beyond our control** Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In that case, we will make all reasonable efforts to provide you with the necessary care.

**Services requiring our prior approval**

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

We call this review and approval process “Prior Approval.” Your physician must obtain prior approval for:

- Air ambulance (non-emergency)
- Ambulance Transport (non-emergency)
- Automatic Implantable Cardioverter Defibrillator (A.I.C.D.)
- Blepharoplasty
- Bone Growth Stimulators
- Breast Surgery for Benign Condition
- Clinitron Bed
- Cosmetic Surgery
- CTA/CCTA/CT
- Customized Wheelchairs
- DME
- Echo Stress
- Enhanced External Counter Pulsation
- Experimental/Investigational Services
- Extracorporeal Shock Wave Therapy/Orthotripsy
- Gastric Bypass/Banding
- Home Health Services
- Home Vents
- Hospice Care
- Hospital Admission
- Hospital Outpatient Services (all, includes diagnostic testing)
- Hyperbaric Treatments
- Infertility Assessment/Treatment
- Infusion/Home/Office Drug-Replacement
- Laparoscopic Hysterectomy
- Liquid Oxygen
- Manipulation Under Anesthesia
- Maternal fetal medicine
- MRA/MRI
- Neuropsychology
- Non-participating providers
- Nuclear Cardiology
- Nuclear Medicine
- Oral surgery
- Pain Management
- Panniculectomy/Abdominoplasty
- PET Scans

- Power Mobility Devices (power wheelchair and scooters)
- Prosthetics/Braces/Orthotics
- Rehabilitation Facility Inpatient Admission
- Rehabilitation Therapies (PT, ST, OT)
- Removal of Keloid/Lipomas
- Reproductive Endocrinology
- Rhinoplasty/Septoplasty
- Sclerotherapy for Varicose Veins
- Skilled Nursing Facility Admission
- Sleep Studies
- Transplant Evaluations/Transplants
- Ultrasound, Pregnant Uterus, Transvaginal (76817)
- Uvulopalatopharyngoplasty
- Vent/Sub-acute, Long Term Care Admission
- Wound care centers (non-emergency)
- Wound Vacs

Clinical information will be required to substantiate request. The above list is subject to change.

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**Section 4. Your costs for covered services**

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

**Copayments**

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

Example: under the high option, when you see your primary care physician you pay a copayment of \$15 per office visit and when you go in the hospital, you pay \$150 per admission for the first 3 days.

**Cost-sharing**

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

**Deductible**

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for them. Copayments do not count toward any deductible.

- The hospital deductible is \$250 covered per person under High Option and \$500 per covered person under Standard Option.

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

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

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

After your High Option (copayments and coinsurance) total \$1,500 per person or \$3,000 per family enrollment or, \$2,500 per person or \$5,000 per family enrollment on the Standard Option in any calendar year, you do not have to pay any more for covered services. However, copayments for the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay copayments for these services:

Prescription drugs benefit and vision care.

Be sure to keep accurate records of your copayments since you are responsible for informing us when you reach the maximum.

**When Government facilities bill us**

Facilities of the Department Veterans Affairs, the Department of Defense and the Indian Health Services are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow. You may be responsible to pay for certain services and charges. Contact the government facility directly for more information.

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## High and Standard Option Benefits

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See page 9 for how our benefits changed this year. Pages 73 and 74 are a benefits summary of each option. Make sure that you review the benefits that are available under the option in which you are enrolled.

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### Section 5. High and Standard Option Benefits Overview

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This Plan offers both a High and Standard Option. Both benefit packages are described in Section 5. Make sure that you review the benefits that are available under the option in which you are enrolled.

The High and Standard Option Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the General exclusions in Section 6, they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about High and Standard Option benefits, contact us at 866-575-1882 or at our website at [www.chcflorida.com](http://www.chcflorida.com).

Each option offers unique features.

- **High Option** The High Option has lower copayments and higher premiums.
- **Standard Option** The Standard Option has higher copayments and lower premiums.

**Section 5(a). Medical services and supplies  
provided by physicians and other health care professionals**

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Each member must satisfy a hospital deductible of \$250 if on the High Option or \$500 if on the Standard Option for all services billed by a hospital, except emergency services. Facility copayments also apply to surgical services that appear in this section but are performed in an ambulatory surgical center or in the outpatient department of a hospital.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

| Benefit Description   | You pay   |  |
|---|---|--|
| Note: The hospital deductible applies to all inpatient and outpatient services at a hospital.<br>We say "(no deductible)" when it does not apply.   |   |  |
| Diagnostic and treatment services   | High Option   | Standard Option  |
| Professional services of physicians <ul style="list-style-type: none"> <li>• In physician's office</li> </ul>   | \$15 per office visit to your primary care physician or \$30 per office visit to a specialist   | \$20 per office visit to your primary care physician or \$45 per office visit to a specialist  |
| Professional services of physicians <ul style="list-style-type: none"> <li>• In an urgent care center</li> <li>• During a hospital stay</li> <li>• In a skilled nursing facility</li> <li>• Office medical consultations</li> <li>• Second surgical opinion</li> </ul>                              | \$30 per office visit<br>Nothing<br>Nothing<br>\$30 per office visit<br>Nothing   | \$45 per office visit<br>Nothing<br>Nothing<br>\$45 per office visit<br>Nothing if performed by a plan physician or 40% of UCR if performed by a non-plan physician  |
| At home   | \$15 per visit from your primary care physician or \$30 per visit from a specialist   | \$20 per visit from your primary care physician or \$45 per visit from a specialist  |
| Lab, X-ray and other diagnostic tests   | High Option   | Standard Option  |
| Tests, such as: <ul style="list-style-type: none"> <li>• Blood tests</li> <li>• Urinalysis</li> <li>• Non-routine Pap tests</li> <li>• Pathology</li> <li>• X-rays</li> <li>• Non-routine Mammograms</li> <li>• CAT Scans/MRI</li> <li>• Ultrasound</li> <li>• Electrocardiogram and EEG</li> </ul> | \$15 per office visit to your primary care physician or \$30 per office visit to a specialist<br><br>Nothing when performed at a participating freestanding laboratory or radiology center<br><br>Note: These services are subject to the annual deductible when performed in a hospital. See Section 5(c). | \$20 per office visit to your primary care physician or \$45 per office visit to a specialist<br><br>Nothing when performed at a participating freestanding laboratory or radiology center<br><br>Note: These services are subject to the annual deductible when performed in a hospital. See Section 5(c) |

| Benefit Description   | You pay            |                        |
|---|--------------------|------------------------|
|   | High Option        | Standard Option        |
| <b>Preventive care, adult</b>   |                    |                        |
| Routine physical every year which includes<br>Routine screenings, such as:<br><ul style="list-style-type: none"> <li>• Total Blood Cholesterol</li> <li>• Colorectal Cancer Screening , including <ul style="list-style-type: none"> <li>• Fecal occult blood test</li> <li>• Sigmoidoscopy, screening – every five years starting at age 50</li> <li>• Double contrast barium enema – every five years starting at age 50</li> <li>• Colonoscopy screening – every ten years starting at age 50</li> </ul> </li> </ul> | Nothing            | Nothing                |
| <ul style="list-style-type: none"> <li>• Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older</li> </ul>  | Nothing            | Nothing                |
| <ul style="list-style-type: none"> <li>• Routine pap test</li> </ul>  | Nothing            | Nothing                |
| Routine mammogram - covered for women age 35 and older, as follows:<br><ul style="list-style-type: none"> <li>• From age 35 through 39, one during this five year period</li> <li>• From age 40 through 64, one every calendar year</li> <li>• At age 65 and older, one every two consecutive calendar years</li> </ul>   | Nothing            | Nothing                |
| Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC):   | Nothing            | Nothing                |
| <i>Not covered: Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.</i>  | <i>All Charges</i> | <i>All Charges</i>     |
| <b>Preventive care, children</b>  | <b>High Option</b> | <b>Standard Option</b> |
| <ul style="list-style-type: none"> <li>• Childhood immunizations recommended by the American Academy of Pediatrics</li> </ul>   | Nothing            | Nothing                |
| <ul style="list-style-type: none"> <li>• Well-child care charges for routine examinations, immunizations and care (up to age 22)</li> <li>• Examinations, such as: <ul style="list-style-type: none"> <li>- Eye exams through age 17 to determine the need for vision correction</li> <li>- Hearing exams through age 17 to determine the need for hearing correction</li> <li>- Examinations done on the day of immunizations (up to age 22)</li> </ul> </li> </ul>  | Nothing            | Nothing                |

| Benefit Description   | You pay  |  |
|---|--|--|
| <b>Maternity care</b>   | <b>High Option</b>   | <b>Standard Option</b>   |
| <p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> <li>• Prenatal care and Postnatal care</li> <li>• Delivery</li> <li>• Postnatal care</li> </ul> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> <li>• You do not need to precertify your normal delivery; see page 28 for other circumstances, such as extended stays for you on your baby.</li> <li>• You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary.</li> <li>• We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision.</li> <li>• We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury.</li> </ul> | <p>Nothing for prenatal care or the first postpartum care visit; \$30 per office visit for all postpartum care visits thereafter.</p> <p>Nothing for inpatient professional delivery services</p>              | <p>Nothing for prenatal care or the first postpartum care visit; \$45 per office visit for all postpartum care visits thereafter.</p> <p>Nothing for inpatient professional delivery services</p>              |
| <b>Family planning</b>  | <b>High Option</b>   | <b>Standard Option</b>   |
| <p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> <li>• Surgically implanted contraceptives</li> <li>• Injectable contraceptive drugs (such as Depo provera)</li> <li>• Intrauterine devices (IUDs)</li> <li>• Diaphragms</li> </ul> <p>Note: We cover oral contraceptives under the prescription drug benefit.</p>  | <p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p>   | <p>\$20 per office visit to your primary care physician or \$45 per office visit to a specialist</p>   |
| <ul style="list-style-type: none"> <li>• Voluntary sterilization (e.g. tubal ligation or vasectomy)</li> </ul>  | <p>\$200 copay per procedure</p>   | <p>\$200 copay per procedure</p>   |
| <p>Note: See Surgical procedures Section 5 (b) for information.</p>   | <p>Note: We will apply the \$250 annual deductible per person and the appropriate facility copay to surgical procedures performed in a hospital. See Section 5 (c) for information on the facility charge.</p> | <p>Note: We will apply the \$500 annual deductible per person and the appropriate facility copay to surgical procedures performed in a hospital. See Section 5 (c) for information on the facility charge.</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Reversal of voluntary surgical sterilization</i></li> <li>• <i>Genetic counseling</i></li> </ul>   | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |

| Benefit Description   | You pay  |  |
|---|--|--|
| Infertility services  | High Option  | Standard Option  |
| <p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> <li>• Artificial insemination:                             <ul style="list-style-type: none"> <li>- intravaginal insemination (IVI)</li> <li>- intracervical insemination (ICI)</li> <li>- intrauterine insemination (IUI)</li> </ul> </li> <li>• Fertility drugs</li> </ul> <p>Note: We cover injectible fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.</p>  | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p>        | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p>        |
| <p><i>Not covered:</i><br/><i>Assisted reproductive technology (ART) procedures, such as:</i></p> <ul style="list-style-type: none"> <li>• <i>in vitro fertilization</i></li> <li>• <i>embryo transfer, gamete intra-fallopian transfer (GIFT)</i></li> <li>• <i>Zygote intra-fallopian transfer (ZIFT)</i></li> </ul> <p><i>Services and supplies related to ART procedures</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs to treat infertility</i></li> <li>• <i>Cost of donor sperm</i></li> <li>• <i>Cost of donor egg</i></li> </ul>  | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| Allergy care  | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>• Testing and treatment</li> <li>• Allergy injections</li> </ul>   | <p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p> | <p>\$20 per office visit to your primary care physician or \$45 per office visit to a specialist</p> |
| <ul style="list-style-type: none"> <li>• Allergy serum</li> </ul>   | <p>Nothing</p>   | <p>Nothing</p>   |
| <p><i>Not covered: Provocative food testing and sublingual allergy desensitization</i></p>  | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| Treatment therapies   | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>• Chemotherapy and radiation therapy</li> </ul> <p>Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 31.</p> <ul style="list-style-type: none"> <li>• Respiratory and inhalation therapy</li> <li>• Dialysis – hemodialysis and peritoneal dialysis</li> <li>• Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy</li> <li>• Growth hormone therapy (GHT)</li> </ul> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> | <p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p> | <p>\$20 per office visit to your primary care physician or \$45 per office visit to a specialist</p> |

*Treatment therapies - continued on next page*

| Benefit Description   | You pay  |  |
|---|--|--|
| Treatment therapies (cont.)   | High Option  | Standard Option  |
| <p>Note: – We only cover GHT when we preauthorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services from the date you submit the information. If you do not ask or if we determine GHT is not medically necessary, we will not cover the GHT or related services and supplies. See <i>Services requiring our prior approval</i> in Section 3. These benefits are available under Tier 4 of the prescription drug benefit.</p> | <p>\$15 per office visit to your primary care physician or \$30 per office visit to a specialist</p>   | <p>\$20 per office visit to your primary care physician or \$45 per office visit to a specialist</p>   |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Chelation therapy</i></li> <li>• <i>Any furniture, plumbing, electrical or other fixtures to perform dialysis at home.</i></li> </ul>  | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| Physical and occupational therapies   | High Option  | Standard Option  |
| <p>60 visits per calendar year; no less than 2 consecutive months of therapy for each condition for each of the following services:</p> <ul style="list-style-type: none"> <li>• qualified physical therapists and</li> <li>• occupational therapists</li> </ul> <p>Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p> <p>Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 100 sessions.</p>                     | <p>\$30 per office visit</p> <p>Nothing per visit during covered inpatient admission</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>  | <p>\$45 per office visit</p> <p>Nothing per visit during covered inpatient admission</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p>  |
| <p><i>Not covered:</i></p> <p><i>Not covered</i></p> <ul style="list-style-type: none"> <li>• <i>Long-term rehabilitative therapy</i></li> <li>• <i>Exercise programs</i></li> <li>• <i>Pulmonary rehabilitation</i></li> </ul>   | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| Speech therapy  | High Option  | Standard Option  |
| <p>60 visits per calendar year; no less than 2 consecutive months of therapy for each condition.</p>  | <p>\$30 per office visit</p> <p>Nothing per visit during covered inpatient admission.</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p> | <p>\$45 per office visit</p> <p>Nothing per visit during covered inpatient admission.</p> <p>Note: The annual deductible and facility copayments apply to services billed by a hospital.</p> |

## High and Standard Option

| Benefit Description  | You pay   |   |
|--|---|---|
| Hearing services (testing, treatment, and supplies)  | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>Hearing testing for children through age 17, as shown in <i>Preventive care, children</i>;</li> <li>Hearing aids, as shown in <i>Orthopedic and prosthetic devices</i>.</li> </ul>  | Nothing   | Nothing   |
| Vision services (testing, treatment, and supplies)   | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>Eyeglasses (one pair each calendar year from the Coventry Health Care of Florida Standard collection at a participating provider)</li> <li>Annual eye refractions, including written lens prescription.</li> </ul> <p>Note: See <i>Preventive care, children</i> for eye exams for children.</p>                | \$19 per office visit at a participating optometrist or \$30 per office visit to a specialist | \$19 per office visit at a participating optometrist or \$45 per office visit to a specialist |
| <ul style="list-style-type: none"> <li>One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)</li> <li>Standard Select Plan Frames (preselected collection)</li> </ul>   | \$30 per office visit to a specialist<br><br>Nothing  | \$45 per office visit to a specialist<br><br>Nothing  |
| <ul style="list-style-type: none"> <li>Single vision lenses</li> <li>Bifocal lenses</li> <li>Trifocal lenses</li> </ul>  | \$20<br>\$25<br>\$30  | \$20<br>\$25<br>\$30  |
| <p>Contact Lenses</p> <ul style="list-style-type: none"> <li>Medically necessary contact lenses (evaluation and fitting) in lieu of eyeglasses</li> <li>Daily wear contact lenses (Bausch &amp; Lomb, Biomedics)</li> <li>Extended wear contact lenses (Bausch &amp; Lomb)</li> <li>Disposable lenses (2 boxes of all clear spherical lens)</li> </ul> | Nothing<br>\$10<br>\$15<br>\$48   | Nothing<br>\$10<br>\$15<br>\$48   |
| <ul style="list-style-type: none"> <li>All eyewear (including contact lenses) outside of the Standard Select plan (preselected collection)</li> </ul>  | Retail cost minus 25% discount  | Retail cost minus 25% discount  |
| <ul style="list-style-type: none"> <li>Eye exam to determine the need for vision correction for children through age 18 (see <i>Preventive care, children</i>)</li> </ul>  | \$15 per office visit to your Primary Care Physician or \$30 per office visit to a specialist | \$20 per office visit to your Primary Care Physician or \$45 per office visit to a specialist |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Eye exercises and orthoptics</i></li> <li><i>Radial keratotomy and other refractive surgery</i></li> </ul>  | <i>All Charges</i>  | <i>All Charges</i>  |

| Benefit Description  | You pay  |  |
|--|--|--|
|  | High Option  | Standard Option  |
| <b>Foot care</b>   |  |  |
| Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes.  | \$15 per office visit to your primary care physician or \$30 per visit to a specialist | \$20 per office visit to your primary care physician or \$45 per visit to a specialist |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cutting, trimming or removal of corns, calluses or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i></li> <li>• <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i></li> </ul>   | <i>All Charges</i>   | <i>All Charges</i>   |
| <b>Orthopedic and prosthetic devices</b>   |  |  |
| <ul style="list-style-type: none"> <li>• Artificial limbs and eyes; stump hose</li> <li>• Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy</li> <li>• Hearing aids and testing to fit them</li> <li>• Internal prosthetic devices , such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy. See note below.</li> <li>• Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.</li> </ul> <p>Note: We pay internal prosthetic devices as hospital benefits; see Section 5(c) for payment information. See Section 5(b) for coverage of the surgery to insert the device.</p> | Nothing  | Nothing  |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Orthopedic and corrective shoes</i></li> <li>• <i>Arch supports</i></li> <li>• <i>Foot orthotics</i></li> <li>• <i>Heel pads and heel cups</i></li> <li>• <i>Lumbosacral supports</i></li> <li>• <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i></li> <li>• <i>Prosthetic replacements provided less than 3 years after the last one we covered</i></li> </ul>   | <i>All Charges</i>   | <i>All Charges</i>   |

| Benefit Description   | You pay                   |                           |
|---|---------------------------|---------------------------|
| Durable medical equipment (DME)   | High Option               | Standard Option           |
| <p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> <li>• Updated DME codes for assistive technology for individuals with special needs (vision, hearing, mobility, movement and conjunction (augmentative and alternate communication (AAL) products, such as speech, generating devices and audible Rx reading devices</li> <li>• Oxygen;</li> <li>• Dialysis equipment;</li> <li>• Hospital beds;</li> <li>• Wheelchairs;</li> <li>• Crutches;</li> <li>• Walkers;</li> <li>• Audible prescription reading devices;</li> <li>• Speech generating devices;</li> <li>• Blood glucose monitors; and</li> <li>• Insulin pumps.</li> </ul> <p>Note: Call us at (866) 575-1882 as soon as your Plan physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p> | <p>Nothing</p>            | <p>Nothing</p>            |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Motorized wheelchairs unless medically necessary to meet the minimum functional requirements of the member</i></li> <li>• <i>More than one device for the same body part or more than one piece of equipment that serves the same function</i></li> <li>• <i>Spare or alternate use devices</i></li> <li>• <i>Adjust, repair or maintenance of devices which are worn or damaged as a result of abuse</i></li> <li>• <i>Replacement of lost devices</i></li> <li>• <i>Exercise equipment and bicycles</i></li> <li>• <i>Elevators and chair lifts, plus home and automobile modifications</i></li> <li>• <i>Air conditioners, humidifiers, dehumidifiers, air purifiers, pillows, whirlpools, spas, jacuzzis, and saunas</i></li> <li>• <i>Any equipment that does not serve a medical purpose</i></li> </ul>  | <p><i>All Charges</i></p> | <p><i>All Charges</i></p> |

| Benefit Description  | You pay  |  |
|--|--|--|
| Home health services   | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), or home health aide.</li> <li>• Services include oxygen therapy, intravenous therapy and medications.</li> </ul> <p>Note: See Section 5(a) Diagnostic and Treatment Services for the amount you pay for physician visits in the home.</p>  | Nothing  | Nothing  |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Nursing care requested by, or for the convenience of, the patient or the patient's family;</i></li> <li>• <i>Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.</i></li> <li>• <i>Services primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication.</i></li> </ul> | <i>All Charges</i>   | <i>All Charges</i>   |
| Chiropractic   | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>• Manipulation of the spine and extremities</li> <li>• Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application</li> </ul>   | \$30 per office visit  | \$45 per office visit  |
| <p><i>Not covered: All services not deemed medically necessary.</i></p>  | <i>All Charges</i>   | <i>All Charges</i>   |
| Alternative treatments   | High Option  | Standard Option  |
| <p>Acupuncture - by a doctor of medicine or osteopathy for: anesthesia, pain relief</p>  | \$30 per office visit  | \$45 per office visit  |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Naturopathic services</i></li> <li>• <i>Hypnotherapy</i></li> <li>• <i>Biofeedback</i></li> </ul>   | <i>All Charges</i>   | <i>All Charges</i>   |
| Educational classes and programs   | High Option  | Standard Option  |
| <p>Coverage is provided for:</p> <ul style="list-style-type: none"> <li>• Smoking cessation programs, including individual/group/telephone counseling, and for over the counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence.</li> <li>• Diabetes self management</li> <li>• Childhood obesity education</li> </ul>  | <p>Nothing for two counseling sessions for up to four quit attempts per year.</p> <p>Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.</p> <p>\$30 per office visit</p> <p>Nothing</p> | <p>Nothing for two counseling sessions for up to four quit attempts per year.</p> <p>Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.</p> <p>\$45 per office visit</p> <p>Nothing</p> |

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

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The hospital deductible is: for the High Option \$250 per person and for the Standard Option \$500 per person. The hospital deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the hospital deductible does not apply.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. We will also apply a facility copay to surgical services that appear in this section but are performed in an ambulatory surgical center or in the outpatient department of a hospital. Look in Section 5(c) for charges associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR SOME SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 to be sure which services require precertification and identify which surgeries require precertification.

| Benefit Description   | You pay  |  |
|---|--|--|
| <b>Note: The hospital deductible applies to all inpatient and outpatient services at a hospital. We say "(No deductible)" when it does not apply.</b>   |  |  |
| Surgical procedures   | High Option  | Standard Option  |
| <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> <li>• Operative procedures</li> <li>• Treatment of fractures, including casting</li> <li>• Normal pre- and post-operative care by a surgeon</li> <li>• Correction of amblyopia and strabismus</li> <li>• Endoscopy procedures</li> <li>• Biopsy procedures</li> <li>• Removal of tumors and cysts</li> <li>• Correction of congenital anomalies (see <i>Reconstructive surgery</i>)</li> <li>• Surgical treatment of morbid obesity (bariatric surgery)</li> <li>• Insertion of internal prosthetic devices. See 5(a) - <i>Orthopedic and prosthetic devices</i> for device coverage information</li> </ul> <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for pacemaker and Surgery benefits for insertion of the pacemaker.</p> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

*Surgical procedures - continued on next page*

| Benefit Description   | You pay  |  |
|---|--|--|
| Surgical procedures (cont.)   | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>Voluntary sterilization (e.g., tubal ligation, vasectomy)</li> <li>Treatment of burns</li> </ul>   | <p>\$200 copayment</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The \$250 annual deductible applies to all services billed by a hospital.</p>   | <p>\$200 copayment</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The \$500 annual deductible applies to all services billed by a hospital.</p>   |
| <p>Surgical treatment of morbid obesity (bariatric surgery)</p> <p>Note: you must satisfy all of the following criteria in order for us to consider the surgery:</p> <ul style="list-style-type: none"> <li>Body mass Index (BMI) of 40 or more or a BMI of 35 if co-morbidities exist;</li> <li>18 years old or have documentation of completion of Bone Growth;</li> <li>Failed attempted weight loss under the direction of MD or Presurgical weight loss regime;</li> <li>Pre-operative psychological evaluation.</li> </ul> <p>Note: Bariatric surgery requires our prior approval. See Services requiring our prior approval on page 13.</p>  | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Reversal of voluntary sterilization</i></li> <li><i>Routine treatment of conditions of the foot; see Foot care</i></li> </ul>  | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| Reconstructive surgery  | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>Surgery to correct a functional defect</li> <li>Surgery to correct a condition caused by injury or illness if:             <ul style="list-style-type: none"> <li>the condition produced a major effect on the member's appearance and</li> <li>the condition can reasonably be expected to be corrected by such surgery</li> </ul> </li> <li>Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft palate; birth marks; and webbed fingers and toes.</li> <li>All stages of breast reconstruction surgery following a mastectomy, such as:             <ul style="list-style-type: none"> <li>surgery to produce a symmetrical appearance of breasts;</li> <li>treatment of any physical complications, such as lymphedemas;</li> </ul> </li> </ul> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician’s charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

*Reconstructive surgery - continued on next page*

| Benefit Description  | You pay  |  |
|--|--|--|
| Reconstructive surgery (cont.)   | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>- breast prostheses and surgical bras and replacements (see <i>Prosthetic devices</i>)</li> </ul> <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>  | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i></li> <li>• <i>Surgeries related to sex transformation</i></li> </ul>   | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| Oral and maxillofacial surgery   | High Option  | Standard Option  |
| <p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> <li>• Reduction of fractures of the jaws or facial bones;</li> <li>• Surgical correction of cleft lip, cleft palate or severe functional malocclusion;</li> <li>• Removal of stones from salivary ducts;</li> <li>• Excision of leukoplakia or malignancies;</li> <li>• Excision of cysts and incision of abscesses when done as independent procedures; and</li> <li>• Other surgical procedures that do not involve the teeth or their supporting structures.</li> </ul> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Oral implants and transplants</i></li> <li>• <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i></li> </ul>  | <p><i>All charges</i></p>  | <p><i>All charges</i></p>  |

| Benefit Description   | You pay   |   |
|---|---|---|
| Organ/tissue transplants  | High Option   | Standard Option   |
| <p>These solid organ transplants are subject to medical necessity and experimental /investigational review by the Plan. Refer to Other Services in Section 3 for prior authorization procedures. Transplant services must be performed at a participating Center of Excellence. We approve and designate where all transplants must be performed including hospitals for specific transplant procedures. If you would like to know about a specific facility, please contact Customer Service.</p> <p>We cover related medical and hospital expenses of donor when the expenses are not covered by the donor's insurance and when the transplant recipient is a HealthAmerica member approved for transplant services.</p> <p>Solid organ transplants limited to:</p> <ul style="list-style-type: none"> <li>• Cornea</li> <li>• Heart</li> <li>• Heart/lung</li> <li>• Intestinal transplants               <ul style="list-style-type: none"> <li>- Small intestine</li> <li>- Small intestine with the liver</li> <li>- Small intestine with multiple organs, such as the liver, stomach, and pancreas</li> <li>- Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis.</li> </ul> </li> <li>• Kidney</li> <li>• Liver</li> <li>• Lung: single/bilateral/lobar</li> <li>• Pancreas</li> </ul> <p>* We limit the coverage for pancreas (only) transplants to patients who have insulin dependent (or Type 1) diabetes mellitus when we find that exogenous treatment with insulin is ineffective.</p> <p>These <b>tandem blood or marrow stem cell transplants for covered transplants</b> are subject to medical necessity review by the Plan. Refer to <i>Other Services</i> in Section 3 for prior authorization procedures. These transplants are limited to the stages of the following diagnoses. The medical necessity is considered satisfied if the patient meets the staging description.</p> <ul style="list-style-type: none"> <li>• Autologous tandem transplants for</li> <li>• Amyloidosis</li> <li>• Multiple myeloma (de novo and treated)</li> </ul> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

*Organ/tissue transplants - continued on next page*

| Benefit Description  | You pay   |   |
|--|---|---|
| Organ/tissue transplants (cont.)   | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>Recurrent germ cell tumors (including testicular cancer)</li> </ul>   | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |
| <p>These blood or marrow stem cell transplants are not subject to medical necessity review by the Plan. Physicians measure many features of leukemia or lymphoma cells to gain insight into its aggressiveness or likelihood of response to various therapies. Some of these include the presence or absence of normal and abnormal chromosomes, the extension of the disease throughout the body, and how fast the tumor cells can grow. These analyses may allow physicians to determine which diseases will respond to chemotherapy or which ones will not respond to chemotherapy and may require a transplant.</p> <p><b>Allogeneic (donor) transplants for:</b></p> <ul style="list-style-type: none"> <li>Acute lymphocytic or non-lymphocytic leukemia</li> <li>Advanced Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>Acute myeloid leukemia</li> <li>Advanced Myeloproliferative Disorders (MPDs)</li> <li>Advanced Neuroblastoma</li> <li>Amyloidosis</li> <li>Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL)</li> <li>Hemoglobinopathy</li> <li>Infant malignant osteopetrosis</li> <li>Kostmann's syndrome</li> <li>Leukocyte adhesion deficiencies</li> <li>Marrow Failure and Related Disorders (i.e., Fanconi's PNH, pure red cell aplasia)</li> <li>Mucopolysaccharidosis (e.g. Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy)</li> </ul> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

*Organ/tissue transplants - continued on next page*

| Benefit Description  | You pay   |   |
|--|---|---|
| Organ/tissue transplants (cont.)   | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>• Mucopolysaccharidosis (e.g. Hunebr's Syndrome, Hurler's syndrome, Sanfillippo's syndrome, Maroteauxlamy syndrome variants)</li> <li>• Myelodysplasia/Myelodysplastic syndromes</li> <li>• Paroxysmal Nocturnal Hemoglobinuria</li> <li>• Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome)</li> <li>• Severe combined immuno-deficiency disease</li> <li>• Severe or very severe aplastic anemia</li> <li>• Sickle cell anemia</li> </ul> <p><b>Autologous transplants for</b></p> <ul style="list-style-type: none"> <li>• Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia</li> <li>• Advanced Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>• Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>• Amyloidosis</li> <li>• Advanced Neuroblastoma</li> <li>• Multiple Myeloma</li> <li>• Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors</li> </ul> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery.</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |
| <p><b>Mini-transplants performed in a clinical trial setting</b> (non-myeloblastic, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan.</p> <p>Refer to <i>Other Services</i> in Section 3 for prior authorization procedures:</p> <p><b>Allogenic transplants for</b></p> <ul style="list-style-type: none"> <li>• Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia</li> <li>• Advanced Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>• Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>• Acute myeloid leukemia</li> <li>• Advanced Myeloproliferative Disorders (MPDs)</li> <li>• Amyloidosis</li> <li>• Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL)</li> <li>• Hemoglobinopathy</li> </ul>   | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>  | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>  |

*Organ/tissue transplants - continued on next page*

| Benefit Description   | You pay   |   |
|---|---|---|
| Organ/tissue transplants (cont.)  | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>• Marrow Failure and Related Disorders (i.e., Fanconi's, PNH, pure red cell aplasia)</li> <li>• Myelodysplasia/Myelodysplastic syndromes</li> <li>• Paroxysmal Nocturnal Hemoglobinuria</li> <li>• Severe combined immuno-deficiency disease</li> <li>• Severe or very severe aplastic anemia</li> </ul> <p><b>Autologous transplants for</b></p> <ul style="list-style-type: none"> <li>• Acute lymphocytic or non-lymphocytic leukemia</li> <li>• Advanced Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>• Advanced non-Hodgkin's lymphoma with reoccurrence (relapsed)</li> <li>• Amyloidosis</li> <li>• Neuroblastoma</li> <li>• Breast cancer</li> </ul> <p>These blood or marrow stem cell transplants covered only in a National Cancer Institute or National Institutes of health <b>approved clinical trial</b> or a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols.</p> <p>If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, x-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial.</p> <p>These blood and marrow stem cell transplants are covered if the following are met:</p> <ul style="list-style-type: none"> <li>• The trial is a NCI and/or NIH sponsored trial, or</li> <li>• The trial is conducted at an approved NCI center; and</li> <li>• The trial is approved by the Plan's Medical Director in accordance with the Plan's protocols.</li> </ul> <p><b>Allogeneic transplants for</b></p> <ul style="list-style-type: none"> <li>• Advanced Hodgkin's lymphoma</li> <li>• Advanced non-Hodgkin's lymphoma</li> <li>• Early stage (indolent or non-advanced) small cell lymphocytic lymphoma</li> </ul> <p>Mini-transplants (non-myeloblastic allogeneic, reduced intensity conditioning or RIC) for</p> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

*Organ/tissue transplants - continued on next page*

| Benefit Description   | You pay  |  |
|---|--|--|
| Organ/tissue transplants (cont.)  | High Option  | Standard Option  |
| <ul style="list-style-type: none"> <li>• Acute lymphocytic or non-lymphocytic leukemia</li> <li>• Advanced Hodgkin's lymphoma</li> <li>• Advanced non-Hodgkin's lymphoma</li> <li>• Breast cancer</li> <li>• Chronic lymphocytic leukemia</li> <li>• Chronic myelogenous leukemia</li> <li>• Colon cancer</li> <li>• Chronic lymphocytic lymphoma / small lymphocytic lymphoma (CLL/SLL)</li> <li>• Early stage (indolent or non-advanced) small cell lymphocytic lymphoma</li> <li>• Multiple Myeloma</li> <li>• Multiple sclerosis</li> <li>• Myeloproliferative Disorders (MPDs)</li> <li>• Non-small lung cancer</li> <li>• Ovarian cancer</li> <li>• Prostate cancer</li> <li>• Renal cell carcinoma</li> <li>• Sarcomas</li> <li>• Sickle cell anemia (pediatric only)</li> </ul> <p>Mini-transplants (non-myeloblastic autologous, reduced intensity conditioning or RIC) for</p> <ul style="list-style-type: none"> <li>• Advanced Hodgkin's lymphoma</li> <li>• Advanced non-Hodgkin's lymphoma</li> <li>• Chronic myelogenous leukemia</li> <li>• Chronic lymphocytic lymphoma / small lymphocytic lymphoma (CLL/SLL)</li> <li>• Early stage (indolent or non-advanced) small cell lymphocytic lymphoma</li> <li>• Multiple sclerosis</li> <li>• Small cell lung cancer</li> <li>• Systemic lupus erythematosus</li> <li>• Systemic sclerosis</li> <li>• Scleroderma</li> <li>• Scleroderma - SSc (severe, progressive)</li> </ul> <p>Coventry Transplant Network (CTN) -</p> <p>NOTE: We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor screening tests and donor search expenses for the actual solid organ or up to four bone marrow/stem cell transplant donors in addition to the testing of family members.</p> | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Nothing for the physician's charge for surgery</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

*Organ/tissue transplants - continued on next page*

## High and Standard Option

| Benefit Description   | You pay  |  |
|---|--|--|
| Organ/tissue transplants (cont.)  | High Option  | Standard Option  |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• Donor screening tests and donor search expenses, except as those shown above</li> <li>• Donor expenses related to donating organs or tissue to a non-member recipient</li> <li>• Implants of artificial organs</li> <li>• Transplants not specifically listed as covered</li> </ul> | <i>All charges</i>   | <i>All charges</i>   |
| Anesthesia  | High Option  | Standard Option  |
| <p>Professional services provided in –</p> <ul style="list-style-type: none"> <li>• Hospital (inpatient)</li> <li>• Hospital outpatient department</li> <li>• Skilled nursing facility</li> </ul>   | <p>Note: See Section 5 (c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>  | <p>Note: See Section 5 (c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p>  |
| <p>Professional services provided in –</p> <ul style="list-style-type: none"> <li>• Office</li> </ul>   | <p>\$15 per office visit to your primary care physician or \$30 per visit to a specialist</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> | <p>\$20 per office visit to your primary care physician or \$45 per visit to a specialist</p> <p>Note: See Section 5(c) for information on the applicable facility copayment and annual deductible. The deductible applies to all services billed by a hospital.</p> |

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

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- In this Section, unlike Sections 5(a) and 5(b), the hospital deductible applies to only a few benefits. We added “(hospital deductible applies)” when it applies. The hospital deductible is: \$250 per person on the High Option or \$500 per person on the Standard Option.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are in Sections 5(a) or (b).
- **YOUR PHYSICIAN MUST GET PRECERTIFICATION FOR HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

| Benefit Description   | You pay  |  |
|---|--|--|
| Note: The hospital deductible applies only when we say below: "(hospital deductible applies)".  |  |  |
| Inpatient hospital  | High Option  | Standard Option  |
| Room and board, such as <ul style="list-style-type: none"> <li>• Ward, semiprivate, or intensive care accommodations;</li> <li>• General nursing care; and</li> <li>• Meals and special diets.</li> </ul> Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.   | \$150 per day up to a maximum of \$450 after \$250 hospital deductible per person is satisfied | \$175 per day up to a maximum of \$875 after \$500 hospital deductible per person is satisfied |
| Other hospital services and supplies, such as: <ul style="list-style-type: none"> <li>• Operating, recovery, maternity, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests and X-rays</li> <li>• Dressings, splints, casts, and sterile tray services</li> <li>• Medical supplies and equipment, including oxygen</li> <li>• Blood or blood plasma, if not donated or replaced</li> <li>• Administration of blood and blood products</li> <li>• Anesthetics, including nurse anesthetist services</li> <li>• Take-home items</li> <li>• Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home (Note: hospital deductible applies.)</li> </ul> | Nothing after the inpatient hospital copay and the \$250 hospital deductible per person        | Nothing after the inpatient hospital copay and the \$500 hospital deductible per person        |
| Not covered: <ul style="list-style-type: none"> <li>• Custodial care</li> </ul>   | All Charges  | All Charges  |

*Inpatient hospital - continued on next page*

| Benefit Description  | You pay   |  |
|--|---|--|
| <b>Inpatient hospital (cont.)</b>  | <b>High Option</b>  | <b>Standard Option</b>   |
| <ul style="list-style-type: none"> <li>• <i>Non-covered facilities, such as nursing homes, schools</i></li> <li>• <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i></li> <li>• <i>Private nursing care</i></li> </ul>  | <i>All Charges</i>  | <i>All Charges</i>   |
| <b>Outpatient hospital or ambulatory surgical center</b>   | <b>High Option</b>  | <b>Standard Option</b>   |
| <ul style="list-style-type: none"> <li>• Operating, recovery, and other treatment rooms</li> <li>• Prescribed drugs and medicines</li> <li>• Diagnostic laboratory tests, X-rays, and pathology services</li> <li>• Administration of blood, blood plasma, and other biologicals</li> <li>• Blood and blood plasma, if not donated or replaced</li> <br/> <li>• Pre-surgical testing</li> <li>• Dressings, casts, and sterile tray services</li> <li>• Medical supplies, including oxygen</li> <li>• Anesthetics and anesthesia service</li> </ul> <p>NOTE: – We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p> | <p>\$50 copay for outpatient surgery performed at a freestanding participating facility</p> <p>\$100 copay after the \$250 hospital deductible for services performed in a hospital setting</p> | <p>\$125 copay for outpatient surgery performed at a freestanding participating facility</p> <p>\$250 copay after the \$500 hospital deductible for services performed in a hospital setting</p> |
| <i>Not covered: Blood and blood derivatives replaced by the member</i>   | <i>All Charges</i>  | <i>All Charges</i>   |
| <b>Extended care benefits/Skilled nursing care facility benefits</b>   | <b>High Option</b>  | <b>Standard Option</b>   |
| <p>The plan provides a comprehensive range of benefits for up to 100 days per calendar year when you are hospitalized under the care of a Plan physician. All medically necessary services are covered.</p> <ul style="list-style-type: none"> <li>• Bed, board and general nursing care</li> <li>• Drugs, biological, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan physician.</li> </ul>  | Nothing   | Nothing  |
| <i>Not covered: Custodial care</i>   | <i>All Charges</i>  | <i>All Charges</i>   |

| Benefit Description   | You pay            |                        |
|---|--------------------|------------------------|
| <b>Hospice care</b>   | <b>High Option</b> | <b>Standard Option</b> |
| <p>Hospice care: up to 210 days per lifetime</p> <p>The Plan covers supportive and palliative care for a terminally ill member. Coverage is provided in the home or a hospice facility. Services include inpatient, outpatient care and family counseling; these services are provided under the direction of a Plan physician who certifies that the patient is in terminal stages of illness, with a life expectancy of approximately six months or less.</p> | Nothing            | Nothing                |
| <p><i>Not covered: Independent nursing, homemaker services</i></p>  | <i>All Charges</i> | <i>All Charges</i>     |
| <b>Ambulance</b>  | <b>High Option</b> | <b>Standard Option</b> |
| <ul style="list-style-type: none"> <li>• Local professional ambulance service when medically appropriate</li> <li>• Air Ambulance limited to situation where ground transportation is not medically appropriate – prior plan authorization required.</li> </ul> <p>Note: See 5(d) for non-emergency service.</p>  | Nothing            | Nothing                |

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

**Important things you should keep in mind about these benefits:**

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

**What is a medical emergency?**

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

**What to do in case of emergency:**

If you are in an emergency situation, please call your primary 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 Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours unless it is not reasonably possible to do so. It is your responsibility to ensure that the Plan has been notified timely.

If you need to be hospitalized, the Plan must be notified within 48 hours or the first working day following your admission, unless it is not reasonably possible to notify the Plan in 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 ambulance charges covered in full.

**Emergencies within our service area:** Benefits are available for care from non-Plan provider 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.

**Emergencies outside our service area:** Benefits are available for any medically necessary service that is immediately required because of injury or unforeseen illness.

If you need to be hospitalized, the Plan must be notified within 48 or on the first working day following your admission, unless it was not reasonably possible to notify the Plan in 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.

## High and Standard Option

| Benefit Description   | You pay   |   |
|---|---|---|
| Emergency within our service area   | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>Emergency care at a doctor's office</li> </ul>   | \$15 per visit to primary care physician / \$30 per visit to specialist | \$20 per visit to primary care physician / \$45 per visit to specialist |
| <ul style="list-style-type: none"> <li>Emergency care at an urgent care center</li> </ul>   | \$30 per visit  | \$45 per visit  |
| <ul style="list-style-type: none"> <li>Emergency care as an outpatient or inpatient at a hospital, including doctors' services</li> </ul> <p>Note: We waive the ER copay if you are admitted to the hospital.</p>   | \$100 per visit   | \$100 per visit   |
| <i>Not covered: Elective care or non-emergency care</i>   | <i>All Charges</i>  | <i>All Charges</i>  |
| Emergency outside our service area  | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>Emergency care at a doctor's office</li> </ul>   | \$15 per visit to PCP / \$30 per visit to Specialist                    | \$20 per visit to PCP / \$45 per visit to Specialist                    |
| <ul style="list-style-type: none"> <li>Emergency care at an urgent care center</li> </ul>   | \$30 per visit  | \$45 per visit  |
| <ul style="list-style-type: none"> <li>Emergency care as an outpatient at a hospital, including doctors' services</li> </ul>  | \$100 per hospital emergency room visit                                 | \$100 per hospital emergency room visit                                 |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li><i>Elective care or non-emergency care and follow-up care recommended by non-Plan providers that has not been approved by the Plan or provided by Plan providers</i></li> <li><i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i></li> <li><i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area</i></li> </ul> | <i>All Charges</i>  | <i>All Charges</i>  |
| Ambulance   | High Option   | Standard Option   |
| <ul style="list-style-type: none"> <li>Professional ambulance service when medically appropriate.</li> <li>Air Ambulance limited to situation where ground transportation is not medically appropriate – prior plan authorization required.</li> </ul> <p>Note: See 5(d) for non-emergency service.</p>   | Nothing   | Nothing   |

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

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

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- All services provided in a hospital setting are subject to the hospital deductible, \$250 per person under High Option or \$500 per person under Standard Option. Daily copayments for inpatient hospital admissions and other facility charges may also apply.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES.** See the instructions after the benefits description below.

| Benefit Description  | You pay  |  |
|--|--|--|
| Note: The hospital deductible applies to almost all benefits in this Section.<br>We say “(No deductible)” when it does not apply.  |  |  |
| Professional services  | High Option  | Standard Option  |
| When part of a treatment plan we approve, we cover professional services by licensed professional mental health and substance abuse practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.   | Your cost-sharing responsibilities are no greater than for other illnesses or conditions.      | Your cost-sharing responsibilities are no greater than for other illnesses or conditions.      |
| Diagnosis and Treatment of psychiatric conditions, mental illness, or mental disorders. Services include: <ul style="list-style-type: none"> <li>• Diagnostic evaluation</li> <li>• Crisis intervention and stabilization for acute episodes</li> <li>• Medication evaluation and management (pharmacotherapy)</li> <li>• Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment</li> <li>• Treatment and counseling (including individual or group therapy visits)</li> <li>• Diagnosis and treatment of alcoholism and drug abuse, including detoxification, treatment and counseling</li> <li>• Professional charges for intensive outpatient treatment in a provider's office or other professional setting</li> <li>• Electroconvulsive therapy</li> </ul> | \$15 per office visit to your primary care physician and \$30 per office visit to a specialist | \$20 per office visit to your primary care physician and \$45 per office visit to a specialist |

| Benefit Description   | You pay  |  |
|---|--|--|
| <b>Diagnostics</b>  | <b>High Option</b>   | <b>Standard Option</b>   |
| <ul style="list-style-type: none"> <li>• Outpatient Diagnostic tests provided and billed by a licensed mental health and substance abuse practitioner</li> <li>• Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility</li> <li>• Inpatient diagnostic tests provided and billed by a hospital or other covered facility</li> </ul> | <p>\$15 per office visit to your primary care physician and \$30 per office visit to a specialist</p> <p>Nothing when performed at a participating free-standing laboratory center</p> <p>After the \$250 hospital deductible, nothing for services performed and billed by a hospital</p> | <p>\$20 per office visit to your primary care physician and \$45 per office visit to a specialist</p> <p>Nothing when performed at a participating free-standing laboratory center</p> <p>After the \$500 hospital deductible, nothing for services performed and billed by a hospital</p> |
| <b>Inpatient hospital or other covered facility</b>   | <b>High Option</b>   | <b>Standard Option</b>   |
| <p>Inpatient services provided and billed by a hospital or other covered facility</p> <ul style="list-style-type: none"> <li>• Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services</li> </ul>   | <p>\$150 per day for the first three (3) days per admission, after you have satisfied a \$250 hospital deductible</p>  | <p>\$175 per day for the first five (5) days per admission, after you have satisfied a \$500 hospital deductible</p>   |
| <b>Not covered</b>  | <b>High Option</b>   | <b>Standard Option</b>   |
| <p><i>Services that are not part of a preauthorized approved treatment plan.</i></p> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>  | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |

### Preauthorization

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

Prior to seeking mental health and substance abuse treatment, you must call Psych/Care at 1-800-221-5487. Psych/Care is a managed behavioral health care firm with over 500 providers in our service area. You do not need a referral from your primary care physician or authorization from us. A Psych/Care provider will evaluate you and develop a treatment plan.

Once the treatment plan has been approved, you must follow it. If you need inpatient care, your Psych/Care provider will arrange it for you. Call Psych/Care for a list of participating providers in your area.

### Limitation

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

## Section 5(f). Prescription drug benefits

### Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Certain drugs require prior authorization from us. Your physician must obtain our prior authorization for certain drugs and all Tier IV high technology and self-administered drugs.
- We do not have a calendar year deductible for prescription drugs.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed plan physician or licensed dentist must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a participating pharmacy. Please see the complete listing of participating pharmacies in our provider directory.
- **We use a formulary.** The formulary is a list of medications, both brand and generic, that we approve as covered medication. Plan pharmacies dispense prescription medication to our members based on our formulary list. However, we cover non-formulary drugs prescribed by a Plan doctor. You must pay a higher copay for non-formulary drugs. Our formulary has 4 tiers of prescription drug coverage. Tier 1 includes low cost generic formulary drugs. Tier 2 includes brand name formulary drugs. Tier 3 includes high cost, mostly brand name non-formulary drugs that usually have generic or brand name alternatives in Tiers 1 or 2. Tier 4 includes high technology and self-administered drugs, including growth hormone. Tier 4 drugs require our prior authorization. If you'd like a copy of our formulary, please call us at 1-866-575-1882.
- **These are the dispensing limitations.** You may obtain a 30-day supply at a Plan pharmacy or a 90-day supply via mail order. Mail order is available for maintenance medications only. A 90-day vacation supply may also be obtained from a Plan pharmacy once a year. Plan pharmacies will not dispense refills in excess of the number specified by the physician or refill medication more than 12 months after the original date of the prescription. You may obtain a refill up to 6 days before your prescription runs out. A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand drug. When your physician requires a name brand drug, the physician must specify "Dispense as Written" on the prescription or you will have to pay the difference in cost between the name brand drug and the generic.
- **Prior authorization process for medication other than self-injectable drugs.** Our prescription drug formulary is based on the principles of providing and promoting safe, efficacious and cost-effective medications for our members. In order to monitor drug therapy duplication, abuse, misuse, and interactions, we administer a prior authorization (PA) requirement for certain drugs. Our prior authorization program operates in the following manner.

We provide our participating physicians with a list of medications that require our prior authorization before they can be dispensed by a Plan pharmacy. Your Plan physician must complete and submit a PA form to Coventry Health Care of Florida (Coventry) to begin the authorization process. If you try to fill the prescription at a pharmacy and we have not authorized the medication, the pharmacist will advise you that your physician must obtain prior authorization for the medication before it can be dispensed. Your physician should call 1-866-847-8279 to obtain a PA form and must complete and fax it to 954-858-3386. If PA is urgent and you need the medication immediately, the physician can call the Rx phone number and speak to a Coventry's clinical pharmacist during office hours. After office hours, pharmacies can call Coventry's round-the-clock Pharmacy Benefit Manager at 1-800-922-1557 to obtain an authorization for a one-time 7-day supply of a non-formulary medication.

- **Prior authorization process for self-injectable drugs.** The prior approval process for requesting self-injectable medication is very similar to PA for other medication. The only difference is that the prescription must be filled by a Specialty Pharmacy. The physician completes a request form and faxes it to the Specialty Pharmacy and the specialty pharmacy forwards it to Coventry’s Pharmacy Department for approval. If you have any questions about the prior authorization process, please contact 1-866-575-1882.
- **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name; the name brand is the name under which the manufacturer advertises and sells a drug. Under federal law, generic and name brand drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you – and us – less than a name brand prescription.
- **When you do have to file a claim.** There are no claims to file when you use a Plan pharmacy or our mail order program. If you have an emergency while outside our service area, and you fill a prescription at a non-Plan pharmacy, you must submit a claim for reimbursement. We will reimburse up to the amount we would have paid if you had used a plan pharmacy.
- **If you are a military reservist called to active duty or are a member requiring a supply of medication during a national emergency,** call us at 1-866-847-8279 for assistance with obtaining your medication.

| Benefit Description  | You pay  |  |
|--|--|--|
|  | High Option  | Standard Option  |
| <p><b>Covered medications and supplies</b></p> <p>We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> <li>• Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not covered</i>.</li> <li>• Insulin</li> <li>• Disposable needles and syringes for the administration of covered medications</li> <li>• Diabetic supplies, including insulin syringes, needles, glucose test tablets, test strips, and solution</li> <li>• Drugs for sexual dysfunction</li> <li>• Contraceptive drugs and devices</li> </ul> <p>Note: Drugs for sexual dysfunctions have special dispensing limits and guidelines. Please contact us for details. These drugs are not available under our mail-order program.</p> <p>Note: Tier 4 includes: High technology and select self-injectable specialty pharmacy medications. These drugs are not available under our mail-order program.</p> <p>Tier 4 drugs require our prior authorization. We periodically review and update the list of medications. Please contact us to verify if your drug is on Tier 4. These drugs have specific characteristics such as: usually injectable; high in cost; and require special handling and special training to use.</p> | <p><b>High Option</b></p> <p><b>Retail Pharmacy</b> (up to 30-day supply per prescription unit or refill):</p> <ul style="list-style-type: none"> <li>• Tier 1 - \$20 generic formulary;</li> <li>• Tier 2 - \$40 name brand formulary;</li> <li>• Tier 3 - \$60 non-formulary</li> <li>• Tier 4 (high technology and select-injectables) -20% of negotiated rate up to \$100 per month out-of-pocket limit to a maximum of \$1,200 per calendar year (except for diabetic supplies). Tier 4 drugs require prior authorization.</li> </ul> <p>Note: If there is no generic equivalent available, you will still have to pay the brand name or non-formulary copay.</p> <p><b>Mail-Order Pharmacy</b> (up to a 90-day supply of maintenance medication):</p> <ul style="list-style-type: none"> <li>• Tier 1 - \$60 generic formulary;</li> <li>• Tier 2 - \$120 name brand formulary;</li> <li>• Tier 3 - \$180 non-formulary</li> </ul> | <p><b>Standard Option</b></p> <p><b>Retail Pharmacy</b> (up to 30-day supply per prescription unit or refill):</p> <ul style="list-style-type: none"> <li>• Tier 1 - \$10 generic formulary;</li> <li>• Tier 2 - \$45 name brand formulary;</li> <li>• Tier 3 - \$65 non-formulary</li> <li>• Tier 4 (high technology and select-injectables) - 20% of negotiated rate up to \$100 per month out-of-pocket limit to a maximum of \$1,200 per calendar year (except for diabetic supplies). Tier 4 drugs require prior authorization.</li> </ul> <p>Note: If there is no generic equivalent available, you will still have to pay the brand name or non-formulary copay.</p> <p><b>Mail-Order Pharmacy</b> (up to a 90-day supply of maintenance medication):</p> <ul style="list-style-type: none"> <li>• Tier 1 - \$10 generic formulary;</li> <li>• Tier 2 - \$90 name brand formulary;</li> <li>• Tier 3 - \$195 non-formulary</li> </ul> |

*Covered medications and supplies - continued on next page*

| Benefit Description  | You pay  |  |
|--|--|--|
| Covered medications and supplies (cont.)   | High Option  | Standard Option  |
|  | <p>Note: We have no Tier 4 under mail-order. Therefore, high technology and self-injectable specialty pharmacy medications are available through Tier 4 retail.</p>  | <p>Note: We have no Tier 4 under mail-order. Therefore, high technology and self-injectable specialty pharmacy medications are available through Tier 4 retail.</p>  |
| <p><i>Not covered:</i></p> <ul style="list-style-type: none"> <li>• <i>Drugs and supplies for cosmetic purposes</i></li> <li>• <i>Drugs to enhance athletic performance</i></li> <li>• <i>Fertility drugs</i></li> <li>• <i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i></li> <li>• <i>Vitamins, nutrients and food supplements even if a physician prescribes or administers them</i></li> <li>• <i>Nonprescription medicines</i></li> <li>• <i>Drugs given to you while you are a patient in a hospital, skilled nursing facility, convalescent hospital, hospice or other facility where drugs are ordinarily provided by the facility to its patients.</i></li> <li>• <i>Refills in excess of the number specified by the physician or refills dispensed more than 12 months after the the original date of the prescription.</i></li> <li>• <i>Drugs provided to you by this plan, but which are lost, stolen or destroyed.</i></li> <li>• <i>Drugs for the treatment of obesity, unless medically necessary for the treatment or morbid obesity.</i></li> </ul> | <p><i>All Charges</i></p>  | <p><i>All Charges</i></p>  |
| <p>Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Smoking cessation benefit. (See Page 27).</p>   | <ul style="list-style-type: none"> <li>• Drugs for smoking cessation (combined with all smoking cessation services) including "Over the Counter" (OTC) products require a script to obtain with no charge.</li> </ul> <p>Should the drug be indicated for multiple purposes, members are required to ask their doctor to submit a Prior Authorization Form with supporting documentation as to the indicated use of the medicine/product.</p> <ul style="list-style-type: none"> <li>• All of the OTC smoking cessation products are approved for OTC use in adults 18 years of age or older.</li> </ul> | <ul style="list-style-type: none"> <li>• Drugs for smoking cessation (combined with all smoking cessation services) including "Over the Counter" (OTC) products require a script to obtain with no charge.</li> </ul> <p>Should the drug be indicated for multiple purposes, members are required to ask their doctor to submit a Prior Authorization Form with supporting documentation as to the indicated use of the medicine/product.</p> <ul style="list-style-type: none"> <li>• All of the OTC smoking cessation products are approved for OTC use in adults 18 years of age or older.</li> </ul> |

*Covered medications and supplies - continued on next page*

| Benefit Description                      | You pay  |  |
|--|--|--|
| Covered medications and supplies (cont.) | High Option  | Standard Option  |
|  | <ul style="list-style-type: none"> <li>• Users under 18 years of age are to consult with their doctor prior to use.</li> <li>• Individuals who continue to smoke, chew tobacco, use snuff or use a nicotine patch or other nicotine containing products should not use.</li> <li>• All OTC products have the same indication.</li> </ul> | <ul style="list-style-type: none"> <li>• Users under 18 years of age are to consult with their doctor prior to use.</li> <li>• Individuals who continue to smoke, chew tobacco, use snuff or use a nicotine patch or other nicotine containing products should not use.</li> <li>• All OTC products have the same indication.</li> </ul> |

**Section 5(g). Dental benefits**

**Important things you should keep in mind about these benefits:**

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See Section 9 Coordinating benefits with other coverage.
- Plan dentists must provide or arrange your care.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services*, for valuable information about how cost-sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

| Benefit Description   | You Pay               |
|---|-----------------------|
| <b>Accidental injury benefit</b>  | <b>High Option</b>    |
| We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. | \$30 per office visit |

**Dental benefits**

We have no other dental benefits.

**Section 5(h). Special features**

| <b>Feature</b>                                | <b>Description</b>  |
|---|---|
| <b>Flexible benefits option</b>               | <p>Under the flexible benefits option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> <li>• We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms. Until you sign and return the agreement, regular contract benefits will continue.</li> <li>• Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process.</li> <li>• By approving an alternative benefit, we cannot guarantee you will get it in the future.</li> <li>• The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits.</li> <li>• If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular benefits will resume if we do not approve your request.</li> <li>• Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.</li> </ul> |
| <b>Services for deaf and hearing impaired</b> | <p>If you are hearing or speech impaired and use a telephone device for the deaf, you may call 1-888-444-7352 Monday through Friday from 8 a.m. to 6 p.m.</p>   |
| <b>High risk pregnancies</b>                  | <p>Coventry Health Care of Florida offers a dedicated OB Case Management unit, coordinating and monitoring all phases of care through the member's pregnancy.</p>   |
| <b>Centers of excellence for transplants</b>  | <p>Coventry Health Care of Florida utilizes Centers of Excellence for transplant services. Please call us at 1-866-575-1882 for more information.</p>   |
| <b>Travel benefit/services overseas</b>       | <p>Limited to ER services world-wide must submit translated documents. (E.R. notes, receipts of paid services)</p>  |

## Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, and you cannot file an FEHB disputed claim about them. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information contact the Plan at, 1-866-575-1882 or visit their website at [www.chcflorida.com](http://www.chcflorida.com).

### Over-the-Counter Value Added Benefit

- \$120 on over-the-counter products, a \$10 value per subscriber per month. Mail order available.

### Coventry WellBeing Program

- **Free Fitness Club Membership** - receive a basic gym membership at participating fitness centers.
- **QuitNet<sup>®</sup>** - an online behavioral support program to help people quit smoking.
- **My ePHIT<sup>®</sup>** - an online program that promotes healthy eating and fitness management.
- **Coventry WellBeing CAM Program** - receive discounts of up to 30% for various alternative therapies through American WholeHealth Network (AWHN) of practitioners.

### Disease Management and Wellness Incentives

- Members enrolled in a Disease Management program receive a \$50 Wellness Incentive if they complete the at-home biometric screening and online HRA. Disease Management programs are available to members diagnosed with asthma, diabetes and/or congestive heart failure, hypertension and chronic kidney disease.

### Weight Loss Plan Discounts

- Members have access to discounts at Jenny Craig and Weight Watchers for weight loss programs.

### HEARx Discounts

- Through HEARx convenient store locations, Coventry members including children and newborns are offered up to a 20% discount with a 30-day satisfaction guarantee return policy and a limited warranty on all purchases.

### LASIK Surgery services at Preferred Rates

- Direct access to affordable vision correction for members who are nearsighted or have astigmatism and wear glasses or contacts.

### Expanded Dental Care\*\*\*

- Available to all enrolled members and an application is required. Additional premiums of \$115.56 Employee only, \$200.88 Employee +1, and \$299.16 Employee + family. These premiums are annual premiums. Most diagnostic and preventive services provided at no charge when received from participating general dentists. Other services are available at a participating specialist, you will receive a 25% discount off of their charges.

### Medicare Advantage

- Coventry Health Care of Florida offers Medicare Advantage plans to individuals who live in Miami-Dade, Broward, Martin, Palm Beach and St. Lucie counties and are entitled to Medicare Part A and enrolled in Medicare Part B. For more information call 1-800-826-1013, Monday through Friday from 9:00 a.m to 5:00 p.m. or TDD 1-888-444-7352 if you are hearing or speech impaired.

### Individual Products

- Coventry Health Care of Florida offers Individual HMO and PPO plans to individuals who live in Miami-Dade, Broward, Martin, Palm Beach and St. Lucie counties. For more information call 1-888-275-2700, Monday through Friday from 8:30 a.m. to 5:00 p.m.

\* Employee wishing to enroll in Expanded Dental must enroll with Coventry Health Care of Florida HMO plan.

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

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The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see *Emergency services/accidents*);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program;
- Services, drugs, or supplies you receive without charge while in active military service; or
- Services provided to you without charge or that would normally be provided without charge if you were not covered under this Plan or under any other insurance, and care rendered by your immediate family members.
- Extra care costs - costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. This plan does not cover these costs.
- Research costs - costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. This plan does not cover these costs.

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## Section 7. Filing a claim for covered services

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There are four types of claims. Three of the four types - Urgent care claims, Pre-service claims, and Concurrent review claims - usually involve access to care where you need to request and receive our advance approval to receive coverage for a particular service or supply covered under this Brochure. See Section 3 for more information on these claims/requests and Section 10 for the definitions of these three types of claims.

The fourth type - Post-service claims - is the claim for payment of benefits after services or supplies have been received.

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

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

### **Medical and hospital benefits**

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form. For claims questions and assistance, call us at 1-866-575-1882.

When you must file a claim – such as for services you received outside the Plan’s service area – submit it on the CMS-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

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

### **Submit your claims to:**

Coventry Health Care of Florida, Inc.  
Attn: FEHB Claims Department  
P.O. Box 7807  
London, KY 40742

### **Prescription drugs**

You do not file claims when you use Plan pharmacies or the plan’s mail order service to fill your prescriptions. You use your identification card and pay the appropriate copay. If you fill a prescription at a non-Plan pharmacy in an emergency, you must submit a Pharmacy Reimbursement Form for reimbursement. Include your itemized prescription receipt from the pharmacy along with your cash register receipt showing the amount you paid and explain why you filled the prescription at a non-Plan pharmacy. Pharmacy Reimbursement forms may be obtained by calling our Customer Service Department at 1-866-575-1882.

### **Submit your reimbursement form to:**

Coventry Health Care of Florida, Inc.  
PO Box 459011  
Sunrise, FL 33345-9011

**Deadline for filing your claim**

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

**Urgent care claims procedures**

If you have an urgent care claim, please contact our Customer Service Department at 866-575-1882. Urgent care claims must meet the definition found in Section 10 of this brochure, and most urgent care claims will be claims for access to care rather than claims for care already received. We will notify you of our decision not later than 24 hours after we receive the claim as long as you provide us with sufficient information to decide the claim. If you or your authorized representative fails to provide sufficient information to allow us to make a decision, we will inform you or your authorized representative of the specific information necessary to complete the claim not later than 24 hours after we receive the claim and a time frame for our receipt of this information. We will decide the claim within 48 hours of (i) receiving the information or (ii) the end of the time frame, whichever is earlier.

We may provide our decision orally within these time frames, but we will follow up with a written or electronic notification within three days of oral notifications.

**Concurrent care claims procedures**

A concurrent care claim involves care provided over a period of time or over a number of treatments. We will treat any reduction or termination of our pre-approved course of treatment as an appealable decision. If we believe a reduction or termination is warranted we will allow you sufficient time to appeal and obtain a decision from us before the reduction or termination takes effect.

If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, then we will make a decision within 24 hours after we receive the claim.

**Pre-service claims procedures**

As indicated in Section 3, certain care requires Plan approval in advance. We will notify you of our decision within 15 days after the receipt of the pre-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you before the expiration of the original 15-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

If you fail to follow these pre-service claim procedures, then we will notify you of your failure to follow these procedures as long as (1) your request is made to our customer service department and (2) your request names you, your medical condition or symptom, and the specific treatment, service, procedure, or product requested. We will provide this notice within five days following the failure or 24 hours if your pre-service claim is for urgent care. Notification may be oral, unless you request written correspondence.

**Post-service claims procedures**

We will notify you of our decision within 30 days after we receive the claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review as long as we notify you before the expiration of the original 30-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

**When we need more information**

Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond. Our deadline for responding to your claim is stayed while we await all of the additional information needed to process your claim.

**Authorized Representative**

You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, a health care professional with knowledge of your medical condition will be permitted to act as your authorized representative without your express consent. For the purposes of this section, we are also referring to your authorized representative when we refer to you.

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## Section 8. The disputed claims process

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Please follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies - including a request for preauthorization/prior approval required by Section 3. You may be able to appeal to the U.S. Office of Personal Management (OPM) immediately if we do not follow the particular requirements of this disputed claims process. For more information about situations in which you are entitled to immediately appeal and how to do so, please visit [www.chcflorida.com](http://www.chcflorida.com).

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim.

- 1** Ask us in writing to reconsider our initial decision. You must:
  - a) Write to us within 6 months from the date of our decision; and
  - b) Send your request to us at:  
Coventry Health Care of Florida  
Grievance and Appeal  
1340 Concord Terrace  
Sunrise, Florida 33323
  - c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and
  - d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
  - e) Include your email address, if you would like to receive OPM's decision via email. Please note that by providing your email address, you may receive OPM's decision more quickly.

- 2** We have 30 days from the date we receive your request to:
  - a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or
  - b) Write to you and maintain our denial - go to step 4; or
  - c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.

- 3** You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have.

We will write to you with our decision.

In the case of an appeal of an urgent care claim, we will notify you of our decision not later than 72 hours after receipt of your reconsideration request. We will hasten the review process, which allows oral or written requests for appeals and the exchange of information by telephone, electronic mail, facsimile, or other expeditious methods.

- 4** If you do not agree with our decision, you may ask OPM to review it.

You must write to OPM within

- 90 days after the date of our letter upholding our initial decision; or
- 120 days after you first wrote to us - if we did not answer that request in some way within 30 days; or
- 120 days after we asked for additional information.

Write to OPM at: United States Office of Personnel Management, Insurance Operations, Health Insurance Group RI 73-683, 1900 E Street, NW, Washington, DC 20415.

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim; and
- Your daytime phone number and the best time to call.
- Your email address, if you would like to receive OPM's decision via email. Please note that by providing your email address, you may receive OPM's decision more quickly.

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

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request. However, for urgent care claims, a health care professional with knowledge of your medical condition may act as your authorized representative without your express consent.

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

## 5

OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claim decision. This information will become part of the court record.

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us at (866) 575-1882. We will hasten our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's Health Insurance 3 at (202) 606-0755 between 8 a.m. and 5 p.m. eastern time.

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## Section 9. Coordinating benefits with other coverage

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### When you have other health coverage

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

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

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

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

### What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048) for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare’s Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213, (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

### • Should I enroll in Medicare?

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It’s easy. Just call the Social Security Administration toll-free number 1-800-772-1213, (TTY 1-800-325-0778), to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

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

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy the Medicare Part B coverage. If you do not sign up for Medicare Part B when you are first eligible, you may be charged a Medicare Part B late enrollment penalty of a 10% increase in premium for every 12 months you are not enrolled. If you didn't take Part B at age 65 because you were covered under FEHB as an active employee (or you were covered under your spouse's group health insurance plan and he/she was an active employee), you may sign up for Part B (generally without an increased premium) within 8 months from the time you or your spouse stop working or are no longer covered by the group plan. You also can sign up at any time while you are covered by the group plan.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare Advantage is the term used to describe the various private health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on whether you are in the Original Medicare Plan or a private Medicare Advantage plan.

- **The Original Medicare Plan (Part A or Part B)**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share.

All physicians and other providers are required by law to file claims directly to Medicare for members with Medicare Part B, when Medicare is primary. This is true whether or not they accept Medicare.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care.

**Claims process when you have the Original Medicare Plan** – You will probably not need to file a claim form when you have both our Plan and the Original Medicare Plan.

When we are the primary payor, we process the claim first.

When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 1-866-575-1882 or see our Web site at [www.chcflorida.com](http://www.chcflorida.com).

**Coventry coordinates if the original Medicare plan is your primary payor and also liable for Medicare deductible and coinsurance.**

Note: All plan deductible and penalties apply.

**We do not waive any costs if the Original Medicare Plan is your primary payor.**

You can find more information about how our plan coordinates benefits with Medicare at [www.summithealthplan.com](http://www.summithealthplan.com).

- **Tell us about your Medicare coverage** You must tell us if you or a covered family member has Medicare coverage and let us obtain information about services denied or paid under Medicare if we ask. You must also tell us about other coverage you or your family members may have as this coverage may affect the primary/secondary status of this Plan and Medicare.
  
- **Medicare Advantage (Part C)** If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 1-800-MEDICARE (1-800-633-4227) (TTY 1-877-486-2048), or at [www.medicare.gov](http://www.medicare.gov).  
  
If you enroll in a Medicare Advantage plan, the following options are available to you:  
  
**This Plan and our Medicare Advantage plan:**  
  
**This Plan and another plan's Medicare Advantage plan:** You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments, coinsurance, or deductibles. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.  
  
**Suspended FEHB coverage to enroll in a Medicare Advantage plan:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare Advantage plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare Advantage plan premium.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage or move out of the Medicare Advantage plan's service area.
  
- **Medicare prescription drug coverage (Part D)** When we are the primary payor, we process the claim first. If you enroll in Medicare Part D and we are the secondary payor, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

Medicare always makes the final determination as to whether they are the primary payor. The following chart illustrates whether Medicare or this Plan should be the primary payor for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly. **(Having coverage under more than two health plans may change the order of benefits determined on this chart.)**

| <b>Primary Payor Chart</b>   |   |                      |
|--|---|----------------------|
| <b>A. When you - or your covered spouse - are age 65 or over and have Medicare and you...</b>  | <b>The primary payor for the individual with Medicare is...</b> |                      |
|  | <b>Medicare</b>   | <b>This Plan</b>     |
| 1) Have FEHB coverage on your own as an active employee  |   | ✓                    |
| 2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant   | ✓   |                      |
| 3) Have FEHB through your spouse who is an active employee   |   | ✓                    |
| 4) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #3 above                          | ✓   |                      |
| 5) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and...   |   |                      |
| • You have FEHB coverage on your own or through your spouse who is also an active employee   |   | ✓                    |
| • You have FEHB coverage through your spouse who is an annuitant   | ✓   |                      |
| 6) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #3 above | ✓   |                      |
| 7) Are enrolled in Part B only, regardless of your employment status   | ✓ for Part B services   | ✓ for other services |
| 8) Are a Federal employee receiving Workers' Compensation disability benefits for six months or more   | ✓ *   |                      |
| <b>B. When you or a covered family member...</b>   |   |                      |
| 1) Have Medicare solely based on end stage renal disease (ESRD) and...   |   |                      |
| • It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD <b>(30-month coordination period)</b>   |   | ✓                    |
| • It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD  | ✓   |                      |
| 2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and...  |   |                      |
| • This Plan was the primary payor before eligibility due to ESRD <b>(for 30 month coordination period)</b>   |   | ✓                    |
| • Medicare was the primary payor before eligibility due to ESRD  | ✓   |                      |
| 3) Have Temporary Continuation of Coverage (TCC) and...  |   |                      |
| • Medicare based on age and disability   | ✓   |                      |
| • Medicare based on ESRD <b>(for the 30 month coordination period)</b>   |   | ✓                    |
| • Medicare based on ESRD <b>(after the 30 month coordination period)</b>   | ✓   |                      |
| <b>C. When either you or a covered family member are eligible for Medicare solely due to disability and you...</b>   |   |                      |
| 1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee   |   | ✓                    |
| 2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant   | ✓   |                      |
| <b>D. When you are covered under the FEHB Spouse Equity provision as a former spouse</b>   |   |                      |
|  | ✓   |                      |

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

**TRICARE and CHAMPVA**

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

**Suspended FEHB coverage to enroll in TRICARE or CHAMPVA:** If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under TRICARE or CHAMPVA.

**Workers' Compensation**

We do not cover services that:

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

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

**Medicaid**

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

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

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

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

**When others are responsible for injuries**

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

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

**When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP) coverage**

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan on BENEFEDS.com, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

**Clinical Trials**

If you are a participant in a clinical trial, this healthplan will provide related care as follows, if it is not provided by the clinical trial:

- Routine care costs - costs for routine services such as doctor visits, lab tests, x-rays and scans and hospitalizations related to treating the patient's condition, whether the patient is in a clinical trial or is receiving standard therapy. These costs are covered by this plan.

- Extra care costs - costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. This plan does not cover these costs.
- Research costs - costs related to conducting the clinical trial such as research physician and nurse time, analysis of results and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials, this plan does not cover these costs.

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

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|  |   |
|--|---|
| <b>Calendar year</b>                           | January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.   |
| <b>Clinical Trials Cost Categories</b>         | <ul style="list-style-type: none"><li>• Routine care costs - costs for routine services such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition whether the patient is in a clinical trial or is receiving standard therapy.</li><li>• Extra care costs - costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care.</li><li>• Research costs - costs related to conducting the clinical trial such as research physician and nurse time, analysis of results and clinical tests performed only for research purposes.</li></ul> |
| <b>Coinsurance</b>                             | Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 15.  |
| <b>Contracting Medical Group (CMG)</b>         | A partnership, corporation, association, Independent Practice Association, medical group or other legal entity which has entered in a service arrangement (or arrangements), with licensed physicians or other health care providers, a majority or all of whom are licensed to practice medicine, and which has a written agreement with us to arrange for the provision of covered services to our members.   |
| <b>Copayment</b>                               | A copayment is a fixed amount of money or a percentage of the negotiated rate that you pay when you receive covered services. See page 15.  |
| <b>Cost-sharing</b>                            | Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.  |
| <b>Covered services</b>                        | Medically necessary medical, surgical, hospital, and other services or supplies rendered by Contracting Providers, and Emergency Services and Care and supplies provided by non-Contracting Providers, which are specified as being covered in this brochure.   |
| <b>Custodial care</b>                          | Services to support and generally maintain the patient's condition, provide for the patient's comfort or ensure the manageability of the patient. Custodial care that lasts 90 days or more is sometimes known as Long Term Care.   |
| <b>Deductible</b>                              | A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See page 15.  |
| <b>Experimental or investigational service</b> | Services, supplies, drugs and procedures, which have not demonstrated to be safe, effective, medically appropriate for use in the treatment of illness or injury. Also include service supplies, drugs and procedures that are determined to be the subject of clinical trial.  |
| <b>Group health coverage</b>                   | Services which are necessary and appropriate for the treatment of an illness or injury according to professionally recognized standards of practice and are consistent with Coventry Health Care of Florida, Inc. medical policies.   |
| <b>Health care professional</b>                | A physician or other health care professional licensed, accredited, or certified to perform specified health services consistent with state law.  |
| <b>Medical necessity</b>                       | Services which are necessary and appropriate for the treatment of an illness or injury according to professionally recognized standards of practice and are consistent with Coventry Health Care of Florida, Inc. medical policies.   |

|                                     |  |
|-------------------------------------|--|
| <b>Negotiated Rate</b>              | The rate of compensation for a particular covered service, payable on a fee-for-service or per diem basis, which Coventry Health Care of Florida pays to the Contracting Provider providing the covered service, or where the provider is paid by the CMG, the rate paid to the provider by the CMG.   |
| <b>Post-service claims</b>          | Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.  |
| <b>Pre-service claims</b>           | Those claims (1) that require precertification, prior approval, or a referral and (2) where failure to obtain precertification, prior approval, or referral results in a reduction of benefits.  |
| <b>Primary Care Physician (PCP)</b> | Any contracting physician who has the responsibility for providing initial and primary care to Members, maintaining the continuity of patient care, initiating referral for specialist care, and who is listed in the current Contracting Provider Directly for your area as a PCP.  |
| <b>Prior Authorization</b>          | The requirement that a Member's attending physician requests approval of coverage from us prior to the member obtaining certain Covered Services.  |
| <b>Urgent care claims</b>           | <p>A physician or other health care professional licensed, accredited, or certified to perform specified health services consistent with state law.</p> <p>A claim for medical care or treatment is an urgent care claim if waiting for the regular time limit for non-urgent care claims could have one of the following impacts:</p> <ul style="list-style-type: none"> <li>• Waiting could seriously jeopardize your life or health;</li> <li>• Waiting could seriously jeopardize your ability to regain maximum function; or</li> <li>• In the opinion of a physician with knowledge of your medical condition, waiting would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.</li> </ul> <p>Urgent care claims usually involve Pre-service claims and not Post-service claims. We will judge whether a claim is an urgent care claim by applying the judgement of a prudent layperson who possesses an average knowledge of health and medicine.</p> <p>If you believe your claim qualifies as an urgent care claim, please contact our Customer Service Department at 866-575-1882. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.</p> |
| <b>Us/We</b>                        | Us and We refer to Coventry Health Care of Florida.  |
| <b>Usual and Customary</b>          | The usual charge is that price normally charged, for a given service or supply, by a health care provider to the provider's private patients. A charge is customary when it is within the range of usual prices charged by health care providers of similar training and experience, for the same service or supply within the same specific and limited geographic area, as determined by us through a professional review process.   |
| <b>You</b>                          | You refers to the enrollee and each covered family member.   |

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## Section 11. FEHB Facts

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### Coverage information

- **No pre-existing condition limitation**

We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.

- **Where you can get information about enrolling in the FEHB Program**

See [www.opm.gov/insure/health](http://www.opm.gov/insure/health) for enrollment information as well as:

- Information on the FEHB Program and plans available to you
- A health plan comparison tool
- A list of agencies who participate in Employee Express
- A link to Employee Express
- Information on and links to other electronic enrollment systems

Also, your employing or retirement office can answer your questions, and give you a *Guide to Federal Benefits*, brochures for other plans, and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

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

We don't determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office. For information on your premium deductions, you must also contact your employing or retirement office.

- **Types of coverage available for you and your family**

Several provisions of the Affordable Care Act (ACA) affect the eligibility of family members under the FEHB Program effective January 1, 2011.

| Children   | Coverage   |
|--|--|
| Between ages 22 and 26   | Children between the ages of 22 and 26 are covered under their parent’s Self and Family enrollment up to age 26.   |
| Married Children   | Married children (but NOT their spouse or their own children) are covered up to age 26. This is true even if the child is currently under age 22.  |
| Children with or eligible for employer-provided health insurance | Children who are eligible for or have their own employer-provided health insurance are eligible for coverage up to age 26  |
| Stepchildren   | Stepchildren do not need to live with the enrollee in a parent–child relationship to be eligible for coverage up to age 26.  |
| Children Incapable of Self-Support                               | Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact your human resources office or retirement system for additional information. |
| Foster Children  | Foster children are eligible for coverage up to age 26.  |

You can find additional information at [www.opm.gov/insure](http://www.opm.gov/insure).

Self Only coverage is for you alone. Self and Family coverage is for you, your spouse, and your dependent children under age 26, including any foster children or stepchildren your employing or retirement office authorizes coverage for. Under certain circumstances, you may also continue coverage for a disabled child 26 years of age or older who is incapable of self-support.

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

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately when family members are added or lose coverage for any reason, including your marriage, divorce, annulment or when your child under age 26 turns age 26.

If you or one of your family members is enrolled in one FEHB plan, that person may not be enrolled in or covered as a family member by another FEHB plan.

- **Children’s Equity Act**

OPM has implemented the Federal Employees Health Benefits Children’s Equity Act of 2000. This law mandates that you be enrolled for Self and Family coverage in the FEHB Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child(ren).

If this law applies to you, you must enroll for Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

• **When benefits and premiums start**

The benefits in this brochure are effective January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2011 benefits of your old plan or option.** However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2010 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

If your enrollment continues after you are no longer eligible for coverage (i.e. you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed for services received directly from your provider. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member are no longer eligible to use your health insurance coverage.

• **When you retire**

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

**When you lose benefits**

• **When FEHB coverage ends**

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

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

Any person covered under the 31 day extension of coverage who is confined in a hospital or other institution for care or treatment on the 31st day of the temporary extension is entitled to continuation of the benefits of the Plan during the continuance of the confinement but not beyond the 60th day after the end of the 31 day temporary extension.

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

- **Upon divorce**

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

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

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn 26, etc.

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

**Enrolling in TCC.** Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Benefits*, from your employing or retirement office or from [www.opm.gov/insure](http://www.opm.gov/insure). It explains what you have to do to enroll.

- **Converting to individual coverage**

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

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

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

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

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

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

For more information, get OPM pamphlet RI 79-27, *Temporary Continuation of Coverage (TCC) under the FEHB Program*. See also the FEHB Web site at [www.opm.gov/insure/health](http://www.opm.gov/insure/health); refer to the “TCC and HIPAA” frequently asked questions. These highlight HIPAA rules, such as the requirement that Federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and information about Federal and State agencies you can contact for more information.

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## Section 12. Three Federal Programs complement FEHB benefits

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### Important information

OPM wants to be sure you are aware of three Federal programs that complement the FEHB Program.

First, the **Federal Flexible Spending Account Program**, also known as FSAFEDS, lets you set aside pre-tax money from your salary to reimburse you for eligible dependent care and/or health care expenses. You pay less in taxes so you save money. The result can be a discount of 20% to more than 40% on services/products you routinely pay for out-of-pocket.

Second, the **Federal Employees Dental and Vision Insurance Program (FEDVIP)** provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under FEDVIP you may choose self only, self plus one, or self and family coverage for yourself and any eligible dependents.

Third, the **Federal Long Term Care Insurance Program (FLTCIP)** can help cover long term care costs, which are not covered under the FEHB Program.

### The Federal Flexible Spending Account Program – *FSAFEDS*

#### What is an FSA?

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. **Annuitants are not eligible to enroll.**

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of \$250 and a maximum annual election of \$5,000.

- **Health Care FSA (HCFSA)** –Reimburses you for eligible health care expenses (such as copayments, deductibles, insulin, products, physician prescribed over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.
- **Limited Expense Health Care FSA (LEX HCFSA)** – Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your tax dependents including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed, by FEHBP or FEDVIP coverage or any other insurance.
- **Dependent Care FSA (DCFSA)** – Reimburses you for **non medical** daycare expenses for your child(ren) under age 13 or for any person you claim as a dependent on your Federal Income Tax return who is mentally or physically incapable of self-care. You (and your spouse if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for DCFSA.
- If you are a new or newly eligible employee, you have 60 days from your hire date to enroll in an HCFSA or LEX HCFSA and/or DCFSA, but you must enroll before October 1. If you are hired or become eligible on or after October 1, you must wait and enroll during the Federal Benefits Open Season held each fall.

#### Where can I get more information about FSAFEDS?

Visit [www.FSAFEDS.com](http://www.FSAFEDS.com) or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. TTY: (1-800-952-0450).

## **The Federal Employees Dental and Vision Insurance Program – *FEDVIP***

**Important Information** The Federal Employees Dental and Vision Insurance Program (FEDVIP) is separate and different from the FEHB Program, and was established by the Federal Employee Dental and Vision Benefits Enhancement Act of 2004. This Program has no pre-existing condition limitations.

FEDVIP is available to eligible Federal and Postal Service employees, retirees, and their eligible family members on an enrollee-pay-all basis. Premiums are withheld from salary on a pre-tax basis.

**Dental Insurance** Dental plans provide a comprehensive range of services, including all the following:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.
- Class D (Orthodontic) services with up to a 24-month waiting period.

**Vision Insurance** Vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on LASIK surgery may also be available.

**Additional Information** You can find a comparison of the plans available and their premiums on the OPM website at [www.opm.gov/insure/vision](http://www.opm.gov/insure/vision) and [www.opm.gov/insure/dental](http://www.opm.gov/insure/dental). These sites also provide links to each plan's website, where you can view detailed information about benefits and preferred providers.

**How do I enroll?** You enroll on the Internet at [www.BENEFEDS.com](http://www.BENEFEDS.com). For those without access to a computer, call 1-877-888-3337, (TTY 1-877-889-5680).

## **The Federal Long Term Care Insurance Program - FLTCIP**

**It's important protection** The Federal Long Term Care Insurance Program (FLTCIP) can help pay for the potentially high cost of long term care services, which are not covered by FEHB plans. Long term care is help you receive to perform activities of daily living - such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment such as Alzheimer's disease. For example, long term care can be received in your home from a home health aide, in a nursing home, in an assisted living facility or in adult day care. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives, are eligible to apply. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. For more information, call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557) or visit [www.ltcfeds.com](http://www.ltcfeds.com).

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## Summary of benefits for the High Option of Coventry Health Plan of Florida 2011

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.
- Below, an asterisk (\*) means the item is subject to the \$250 hospital deductible.

| High Option Benefits  | You pay  | Page |
|---|--|------|
| <b>Medical services provided by physicians:</b>   |  |      |
| Diagnostic and treatment services provided in the office  | Office visit copay: \$15 primary care; \$30 specialist   | 19   |
| <b>Services provided by a hospital:*</b>  |  |      |
| • Inpatient   | \$150 per admission copay up to a maximum of \$450 after \$250 hospital deductible has been met.   | 37   |
| • Outpatient  | \$50 copay per outpatient surgery when performed at a freestanding participating facility. \$100 copay at a participating hospital after \$250 hospital deductible has been met.   | 38   |
| <b>Emergency benefits:</b> In-area or out-of-area   | \$30 per urgent care center visit or \$100 per hospital emergency room visit   | 40   |
| <b>Mental health and substance abuse treatment:*</b>  | Regular cost-sharing   | 42   |
| <b>Prescription drugs:</b>  |  | 44   |
| • Retail pharmacy (up to a 30-day supply)   | Tier 1 - \$20 generic formulary / Tier 2 - \$40 brand name formulary / Tier 3 - \$60 non-formulary / Tier 4 - 20% of negotiated price up to \$100 per month specialty drugs.   | 45   |
| • Mail order (up to a 90-day supply of maintenance medication)  | Plan's Mail-Order Pharmacy: Tier 1 - \$60 generic formulary; Tier 2 - \$120 name brand formulary; and Tier 3 - \$180 non-formulary. We do not cover Tier 4 injectables and specialty drugs under our mail order program. | 45   |
| <b>Dental care:</b> Accidental injury coverage only   | \$30 to specialist   | 48   |
| <b>Vision care:</b> Annual eye refraction and other vision care services  | \$19 copay for eye exam and various copays/discounts on frames and lenses  | 24   |
| <b>Special features:</b> Flexible benefits option; Services for deaf and hearing impaired, High risk pregnancies, Centers of excellence for transplants, Case Management programs and Disease State Management programs |  | 49   |
| <b>Protection against catastrophic costs</b> (annual out-of-pocket maximum): Some costs do not count toward this protection.  | \$1,500/Self Only enrollment or \$3,000/Family enrollment for medical care and \$1,200 per person for Tier 4 prescription medication   | 15   |

## Summary of benefits for the Standard Option of Coventry Health Plan of Florida 2011

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- We only cover services provided or arranged by Plan physicians, except in emergencies.
- Below, an asterisk (\*) means the item is subject to the \$500 hospital deductible.

| Standard Option Benefits  | You pay   | Page |
|---|---|------|
| <b>Medical services provided by physicians:</b>   |   |      |
| Diagnostic and treatment services provided in the office  | Office visit copay: \$20 primary care; \$45 specialist  | 19   |
| <b>Services provided by a hospital: *</b>   |   |      |
| • Inpatient   | \$175 per admission copay up to a maximum of \$875 after \$500 hospital deductible has been met.  | 37   |
| • Outpatient  | \$125 copay per outpatient surgery when performed at a freestanding participating facility. \$250 copay at a participating hospital after \$500 hospital deductible has been met.                                       | 38   |
| <b>Emergency benefits:</b> In-area or out-of-area   | \$45 per urgent care center visit or \$100 per hospital emergency room visit  | 40   |
| <b>Mental health and substance abuse treatment:</b>   | Regular cost-sharing  | 42   |
| <b>Prescription drugs:</b>  |   |      |
| • Retail pharmacy (up to a 30-day supply)   | Tier 1 - \$10 generic formulary / Tier 2 - \$45 brand name formulary / Tier 3 - \$65 non-formulary / Tier 4 - 20% of negotiated price up to \$100 per month specialty drugs.  | 45   |
| • Mail order (up to a 90-day supply of maintenance medication)  | Plan's Mail-Order Pharmacy: Tier 1 - \$10 generic formulary; Tier 2 - \$90 name brand formulary; and Tier 3 - \$195 non-formulary. We do not cover Tier 4 injectables and specialty drugs under our mail order program. | 45   |
| <b>Dental care:</b> Accidental injury coverage only   | \$45 to specialist  | 48   |
| <b>Vision care:</b> Annual eye refraction and other vision care services  | \$19 copay for eye exam and various copays/discounts on frames and lenses   | 24   |
| <b>Special features:</b> Flexible benefits option; Services for deaf and hearing impaired, High risk pregnancies, Centers of excellence for transplants, Case Management programs and Disease State Management programs |   | 49   |
| <b>Protection against catastrophic costs</b> (out-of-pocket maximum):   | \$2,500/Self Only enrollment or \$5,000/Family enrollment for medical care and \$1,200 per person for Tier 4 prescription medication.   | 15   |

## 2011 Rate Information for the Coventry Health Plan of Florida

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

**Postal rates** apply to career Postal Service employees. Most employees should refer to the *Guide to Benefits for Career United States Postal Service Employees, RI 70-2*, and to the rates shown below.

The rates shown below do not apply to *Postal Service Inspectors, Office of Inspector General (OIG) employees and Postal Service Nurses*. Rates for members of these groups are published in special Guides. Postal Service Inspectors and OIG employees should refer to the *Guide to Benefits for United States Postal Inspectors and Office of Inspector General Employees (RI 70-2IN)*. Postal Service Nurses should refer to the *Guide to Benefits for United States Postal Nurses (RI 70-2NU)*.

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

| Type of Enrollment              | Enrollment Code | Non-Postal Premium |            |             |            | Postal Premium |            |
|---------------------------------|-----------------|--------------------|------------|-------------|------------|----------------|------------|
|                                 |                 | Biweekly           |            | Monthly     |            | Biweekly       |            |
|                                 |                 | Gov't Share        | Your Share | Gov't Share | Your Share | USPS Share     | Your Share |
| High Option Self Only           | 5E1             | 165.94             | 55.31      | 359.54      | 119.84     | 186.96         | 34.29      |
| High Option Self and Family     | 5E2             | 403.98             | 169.58     | 875.29      | 367.42     | 454.48         | 119.08     |
| Standard Option Self Only       | 5E4             | 143.19             | 47.73      | 310.25      | 103.41     | 161.33         | 29.59      |
| Standard Option Self and Family | 5E5             | 371.06             | 123.68     | 803.96      | 267.98     | 418.06         | 76.68      |