SelectCare HMO 2001

http://www.SelectCare.com

A Health Maintenance Organization

Serving: Southeast Michigan and Flint areas in Michigan

Enrollment in this Plan is limited; see page 5 for requirements.

Southeast Michigan Enrollment codes:

K61 Self only
K62 Self and family

Flint area Enrollment codes:

KP1 Self only
KP2 Self and Family

SelectCare HMO has commendable accreditation from NCQA.
See the 2001 Guide for more information on NCQA.

Authorized for distribution by the:

RI 73-069

ADDENDUM TO FEDERAL BROCHURE RI 73-069

FEHBP
MEMBER BENEFIT CLARIFICATION

PLEASE NOTE THE FOLLOWING CORRECTIONS in the 2001 FEHBP Member Brochure:

Treatment therapies
On Page 17, the language under **"You pay"** for Dialysis, Intravenous (IV)/ Infusion Therapy, and Growth Hormone Therapy should read:

- $10 per office visit

Vision services (testing, treatment, and supplies)
On Page 18, the language under **"*Not covered*"** should read:

- Corrective glasses and frames or contact lenses (including fitting of contact lens);
- Exams related to contact lenses;
- Eye exercises and orthoptics;
- Radial keratotomy, photo refractive keratotomy (PRK), laser assisted in-situ keratomileusis (LASIK), and other refractive surgery.

Abortion exclusion
On Page 38, the language should read:

- Procedures, services, drugs, and supplies related to abortions, except under conditions such as:

    - when the life of the mother would be endangered if the fetus were carried to term;
    - when the pregnancy is the result of an act of rape or incest;
    - ~~continuation of the pregnancy is likely to result in the birth of a child with severe physical deformities or mental retardation.~~

The last item is not covered under the FEHB program.

Table of Contents

Introduction

SelectCare HMO
2401 West Big Beaver Road, Suite 700
Troy, MI 48084

This brochure describes the benefits of SelectCare HMO under our contract (CS 1885) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. This brochure is the official statement of benefits. No oral statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled for 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, 2001, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2001, and are summarized on page 7. Rates are shown at the end of this brochure.

Plain Language

The President and Vice President are making the Government's communication more responsive, accessible, and understandable to the public by requiring agencies to use plain language. In response, a team of health plan representatives and OPM staff worked cooperatively to make this brochure clearer. Except for necessary technical terms, we use common words. "You" means the enrollee or family member; "we" means SelectCare HMO.

The plain language team reorganized the brochure and the way we describe our benefits. When you compare this Plan with other FEHB plans, you will find that the brochures have the same format and similar information to make comparisons easier.

If you have comments or suggestions about how to improve this brochure, let us know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail us at fehbwebcomments@opm.gov or write to OPM at Insurance Planning and Evaluation Division, P.O. Box 436, Washington, DC 20044-0436.

Section 1. Facts about this HMO plan

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.

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

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

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

How we pay providers

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

Who provides my health care?

This plan is a mixed model prepayment plan, called a Health Maintenance Organization or HMO. You select the primary care physician who provides your care. You may choose from more than 1,440 physicians who practice in medical groups or in private offices throughout the service area. In addition, approximately 3,800 specialists provide care on referral when necessary.

Patients' Bill of Rights

OPM requires that all FEHB Plans comply with the Patients' Bill of Rights, recommended by the President's Advisory Commission on Consumer Protection and Quality in the Health Care Industry. You may get information about us, our networks, providers, and facilities. OPM's FEHB website (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.

- Medical practice guidelines
- Disease management programs
- How we determine if procedures are experimental or investigational

If you want more information about us, call 888/302-3767, or write to SelectCare 2401 W. Big Beaver Rd. Suite 700 Troy, MI 48084. You may also contact us by fax at 248/637-6713 or visit our website at www.SelectCare.com.

Service Area

To enroll in this Plan, you must live in or work in the area described below. This is where our providers practice. Our service area is: **Greater Detroit Michigan Area and portions of Genesee County Michigan in the Flint area.**

You may also enroll with us if you live or work in the following places: All of Macomb, Oakland and Wayne Counties and the following townships in Livingston, St. Clair, Washtenaw and Genesee Counties in the state of Michigan:

Code K6

Livingston County:
Brighton City
Brighton Township
Hartland Township
Green Oak Township
Putnam Township
Tyrone Township

St. Clair County:
Greenwood Township
Grant Township
Burtchville Township
Emmet Township
Kenockee Township
Clyde Township
Fort Gratiot Township
Berlin Township
Wales Township
Kimball Township
Port Huron Township
Columbus Township
St. Clair Township
Casco Township
China Township
East China Township
Ira Township
Cottrellville Township
Clay Township
Port Huron
Marysville
St. Clair
Marine City
New Baltimore
Algonac
Village of Emmett

Washtenaw County:
Northfield Township
Ypsilanti
Salem Township
Dexter Village
Ann Arbor
Lima
Scio Township
Ann Arbor Township
Superior Township
Freedom Township
Saline City
Lodi Township
Saline Township
Pittsfield Township
Ypsilanti Township
York Township
Milan Township
Manchester Township
Manchester Village

Code KP

Genesee County:
Atlas
Atlas Township
Burton
Davison
Davison Township
Fenton
Fenton Township
Flint
Flint Township
Genessee
Goodrich
Grand Blanc
Grand Blanc Township
Linden
Mount Morris
Mount Morris Township
Mundy Township
Swartz Creek

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. We will not pay for any other health care services.

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 you 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. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

Section 2. How we change for 2001

Program-wide changes

- The plain language team reorganized the brochure and the way we describe our benefits. We hope this will make it easier for you to compare plans.

- This year, the Federal Employees Health Benefits Program is implementing network mental health and substance abuse parity. This means that your coverage for mental health, substance abuse, medical, surgical, and hospital services from providers in our "plan network" will be the same with regard to coinsurance, copays, and day and visit limitations when you follow a treatment plan that we approve. Previously, we placed "shorter day or visit limitations" on mental health and substance abuse services than we did on services to treat physical illness, injury, or disease.

- Many healthcare organizations have turned their attention this past year to improving healthcare quality and patient safety. OPM asked all FEHB plans to join them in this effort. You can find specific information on our patient safety activities by calling 888/302-3767, or checking our website www.SelectCare.com. You can find out more about patient safety on the OPM website, www.opm.gov/insure. To improve your healthcare, take these five steps:
  - Speak up if you have questions or concerns.
  - Keep a list of all the medicines you take.
  - Make sure you get the results of any test or procedure.
  - Talk with your doctor and health care team about your options if you need hospital care.
  - Make sure you understand what will happen if you need surgery.

- We clarified the language to show that anyone who needs a mastectomy may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure. Previously, the language referenced only women.

Changes to this Plan

- Your share of the non-postal premium will increase by 25% for Self Only and 25% for Self and Family.

- There are no benefit changes for the 2001 contract year.

- This plan has expanded its service area to include Genesee County in the following cities and townships in Michigan: Atlas, Atlas Township, Burton, Davison, Davison Township, Fenton, Fenton Township, Flint, Flint Township, Genesee, Goodrich, Grand Blanc, Grand Blanc Township, Linden, Mount Morris, Mount Morris Township, Mundy Township, and Swartz Creek.

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us at 888/302-3767.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments and/or coinsurance, and you will not have to file claims.

• Plan providers

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

We list Plan providers in the provider directory, which we update periodically.

• 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.

What you must do to get care

It depends on the type of care you need. Once you enroll with us, we will send you a packet of information. Included in the packet will be a provider selection form for you to fill out. You and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. You may also choose a primary care physician by calling our Customer Service Center at 888/302-3767.

• Primary care

Your primary care physician can be a family 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 your primary care physician, call us and we will help you select a new one. If your primary care physician leaves the Plan for any reason, we will let you know and you will have the chance to select a new primary care physician.

• Specialty care

Your primary care physician will refer you to a specialist for needed care. However, a woman may see her participating obstetrician/gynecologist for routine obstetrical examination without a referral.

Here are other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will work with your specialist and our plan to 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 a certification 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 or disabling condition and lose access to your specialist because we:
  - terminate our contract with your specialist for other than cause; or
  - drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB Plan; or
  - reduce our service area and you enroll in another FEHB Plan,

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

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

• Hospital care

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

If you are in the hospital when your enrollment in our Plan begins, call our customer service department immediately at 888/302-3767. If you are new to the FEHB Program, we will arrange for you to receive care.

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

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

These provisions apply only to the benefits of the hospitalized person.

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 certification

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

We call this review and approval process certification. Your physician must obtain certification for the following services:

- Inpatient admissions;
- Selected ambulatory surgeries;
- Out-of-network services;
- Home care;
- Selected durable medical equipment; and
- Mental health/substance abuse.

Your physician is responsible for obtaining certification. You will be notified of any service that is not approved.

Section 4. Your costs for covered services

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

• **Copayments**	A copayment is a fixed amount of money you pay to the provider when you receive services. Example: When you see your primary care physician you pay a copayment of $10 per office visit.
• **Deductible**	We do not have a deductible.
• **Coinsurance**	Coinsurance is the percentage of our negotiated fee that you must pay for your care. Example: Fertility drugs are covered if obtained at a Plan pharmacy; you pay 50% of the cost.
Your out-of-pocket maximum for coinsurance and copayments	We do not have an out-of-pocket maximum.

Section 5. Benefits — Overview

(See page 7 for how our benefits changed this year and page 51 for a benefits summary.)

NOTE: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. Also read the General Exclusions in section 6, they apply to the benefits in the following sections. To obtain claims forms, claims filing advice, or more information about our benefits, contact us at 888/302-3767 or at our website at www.SelectCare.com.

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

IMPORTANT

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- 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.

IMPORTANT

Benefit Description	You pay
Diagnostic and treatment services	
Professional services of physicians • In physician's office • In an urgent care center • Office medical consultations	$10 per office visit
Professional services of physicians • During a hospital stay • In a skilled nursing facility • Initial examination of a newborn child covered under a family enrollment • Second surgical opinion	Nothing
Treatment of temporomandibular joint (TMJ) pain dysfunction syndrome	50% of charges
At home	$10 per visit

Lab, X-ray and other diagnostic tests	You pay
Tests, such as: • Blood tests • Urinalysis • Non-routine pap tests • Pathology • X-rays • Non-routine Mammograms • Cat Scans/MRI • Ultrasound • Electrocardiogram and EEG	Nothing, if you receive these services during your office visit. Otherwise, $10 per office visit
Preventive care, adult	
Routine screenings, such as: • Blood lead level — One annually • Total Blood Cholesterol — once every three years, ages 19 through 64 • Colorectal Cancer Screening, including: •• *Fecal occult blood test* •• *Sigmoidoscopy, screening — every five years starting at age 50*	$10 per office visit
Prostate Specific Antigen (PSA test) — one annually for men age 40 and older	$10 per office visit
Routine pap test Note: The office visit is covered if pap test is received on the same day; see *Diagnosis and Treatment*, above.	$10 per office visit
Routine mammogram — covered for women age 35 and older, as follows: • From age 35 through 39, one during this five year period • From age 40 and over, one every calendar year	$10 per office visit
Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges*

Preventative care, adult — continued on next page

Preventive care, adult — (continued)	**You pay**
Routine Immunizations, limited to: • Tetanus-diphtheria (Td) booster — once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) • Influenza/Pneumococcal vaccines, annually, age 65 and over	$10 per office visit
Preventive care, children	
• Childhood immunizations recommended by the American Academy of Pediatrics	$10 per office visit
• Examinations, such as: •• *Eye exams through age 17 to determine the need for vision correction.* •• *Ear exams through age 17 to determine the need for hearing correction.* •• *Examinations done on the day of immunizations (through age 22).* • Well-child care charges for routine examinations, immunizations and care (through age 22).	$10 per office visit
Maternity care	
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: • You do not need to certify your normal delivery; see page 26 for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • 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. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section 5c) and Surgery benefits (Section 5b).	$10 initial visit
Not covered: Routine sonograms to determine fetal age, size or sex	*All charges*

Family planning	**You pay**
• Voluntary sterilization • Surgically implanted contraceptives • Injectable contraceptive drugs • Intrauterine devices (IUDs)	$10 per visit
Not covered: Reversal of voluntary surgical sterilization	*All charges*
Infertility services	
Diagnosis and treatment of infertility, such as: • Artificial insemination: •• *Intravaginal insemination (IVI)* •• *Intracervical insemination (ICI)* •• *Intrauterine insemination (IUI)* • Fertility drugs Note: We cover injectable fertility drugs under medical benefits and oral fertility drugs under the prescription drug benefit.	Nothing up to the third attempt and 50% of charges thereafter 50% of charges
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* •• *In vitro fertilization* •• *Embryo transfer and GIFT* • *Services and supplies related to excluded ART procedures* • *Cost of donor sperm*	*All charges*
Allergy care	
• Testing and treatment • Allergy injection	$10 per office visit
• Allergy serum	Nothing
Not covered: Provocative food testing and sublingual allergy desensitization	*All charges*

Treatment therapies	You pay
• Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 24-25. • Respiratory and inhalation therapy	$10 per office visit
• Dialysis — Hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy — Home IV and antibiotic therapy • Growth hormone therapy (GHT) Note: We will only cover GHT when we certify the treatment. Your physician must submit medical information to us in order for this medication to be considered for approval. If the medication is approved, you may fill it at any Plan pharmacy. If the medication is not approved, you will be responsible for the cost of the medication.	
Rehabilitative therapies	
Physical therapy, occupational therapy and speech therapy: • We cover short-term therapy for up to two consecutive months (60 days) per condition per calendar year if significant improvement can be expected, for the services of each of the following: •• Qualified physical therapists; •• Speech therapists; and •• Occupational therapists. Note: We only cover therapy to restore bodily function or speech when there has been a total or partial loss of bodily function or functional speech due to illness or injury.	$10 per office visit
• Cardiac rehabilitation Phases I and II following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to 18 sessions	Nothing
Not covered: • *Long-term physical, occupational and speech therapy* • *Exercise programs* • *Cognitive training*	*All charges*

Hearing services (testing, treatment, and supplies)	You pay
• First hearing aid and testing only when necessitated by accidental injury • Hearing testing for children through age 17 (see Preventive care, children).	$10 per office visit
Not covered: • *All other hearing testing* • *Hearing aids, testing and examinations for them*	*All charges*
Vision services (testing, treatment, and supplies)	
• One pair of eyeglasses or contact lenses to correct an impairment directly caused by accidental ocular injury or intraocular surgery (such as for cataracts)	$10 per office visit
• Eye exam to determine the need for vision correction for children through age 17 (see preventive care) • Annual eye refraction (to provide a written lens prescription for eyeglasses) may be obtained from Plan providers.	$10 per office visit
Not covered: • *Corrective glasses and frames or contact lenses (including fitting of contact lens);* • *Exams related to contact lenses;* • *Eye exercises and orthoptics;* • *Radial keratotomy, photo refractive keratotomy (PRK), laser assisted in-situ keratomileusis (LASIK); and* • *Eye exercises.*	*All charges*
Foot care	
• Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes. • See orthopedic and prosthetic devices for information on podiatric shoe inserts.	$10 per office visit

Foot care — continued on next page

Foot care — (continued)	You pay
Not covered: • *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* • *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)*	*All charges*
Orthopedic and prosthetic devices	
• Artificial limbs and eyes; stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implant following mastectomy Note: We pay internal prosthetic devices as hospital benefits; see Section 5 (c) for payment information. See 5(b) for coverage of the surgery to insert the device.	Nothing
• Penile prostheses are covered for impotency secondary to organic disease. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.	50% of the cost per insertion, removal, repair or replacement
Not covered: • *Orthopedic and corrective shoes;* • *Arch supports;* • *Foot orthotics;* • *Heel pads and heel cups;* • *Lumbosacral supports;* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices; and* • *Dental appliances, prosthetics, braces or orthotics prescribed to treat temporomandibular joint (TMJ) pain dysfunction syndrome.*	*All charges*

Durable medical equipment (DME)	You pay
Rental or purchase, at our option, including repair and adjustment, of durable medical equipment prescribed by your Plan physician, such as oxygen and dialysis equipment. Under this benefit, we also cover: • Hospital beds; • Wheelchairs; • Crutches; • Walkers; and • Insulin pumps.	Nothing
Not covered: • *Deluxe equipment and features or attachments to wheelchairs or other covered Durable Medical Equipment which are not Medically Necessary;* • *Environmental control equipment including, but not limited to air conditioners;* • *Bathing or hygienic equipment including, but not limited to swimming pools, jacuzzis and hot tubs;* • *Hypo-needle automatic injector;* • *Seat cushions;* • *Support garments;* • *Comfort or convenience items;* • *Exercise equipment, including, but not limited to weight training equipment;* • *Back-up generators* • *Dental prostheses;* • *Dental braces and appliances;* • *Hearing aids;* • *Special shoes;* • *Surgical supports; and* • *Foot orthotics.*	*All charges*

Home health services	You pay
• Home health care ordered by a Plan physician and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide. • Services include oxygen therapy, intravenous therapy and medications.	Nothing
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family; and* • *Care by nurses primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication.*	*All charges*
Alternative treatments	
• Chiropractic services are covered when certified by your primary care doctor and our medical director. • Biofeedback to treat urinary stress incontinence.	$10 per office visit
Not covered: • *Acupuncture services;* • *Naturopathic services; and* • *Hypnotherapy.*	*All charges*
Educational classes and programs	
Coverage is limited to: • Smoking Cessation — We cover 50% of the cost for the program with a lifetime benefit of two programs.	50% of charges
• Diabetes self-management • Nutritional Counseling is limited to two (2) visits per calendar year with a referral from the primary care physician. Services must be provided by a registered dietitian at a Plan hospital.	$10 per office visit

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

IMPORTANT

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility (i.e., hospital, surgical center, etc.).
- YOUR PHYSICIAN MUST GET CERTIFICATION OF SOME SURGICAL PROCEDURES. You will be notified if the procedure is not approved.

IMPORTANT

Benefit Description	You pay
Surgical procedures	
Such as: • Treatment of fractures, including casting. • Normal pre- and post-operative care by the surgeon. • Correction of amblyopia and strabismus. • Endoscopy procedure. • Biopsy procedure. • Removal of tumors and cysts. • Correction of congenital anomalies (see reconstructive surgery). • Surgical treatment of morbid obesity — a condition in which an individual weighs 100 pounds or 100% over his or her normal weight according to current underwriting standards; eligible members must be age 18 or over and require individual consideration by our Plan Medical Director. • Insertion of internal prosthetic devices. See 5(a) — Orthopedic braces and prosthetic devices for device coverage information. • Voluntary sterilization. • Norplant (a surgically implanted contraceptive) and intrauterine devices (IUDs) Note: Devices are covered under 5(a).	$10 per office visit; nothing for hospital visits

Surgical procedures — continued on next page

Surgical procedures *(continued)*	**You pay**
• Treatment of burns Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	$10 per office visit; nothing for hospital visits
Not covered: • *Reversal of voluntary sterilization; and* • *Routine treatment of conditions of the foot; see Foot care.*	*All charges*
Reconstructive surgery	
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: •• The condition produced a major effect on the member's appearance; and •• The condition can reasonably be expected to be corrected by such surgery. • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; webbed fingers; and webbed toes.	$10 per office visit
All stages of breast reconstruction surgery following a mastectomy, such as: •• Surgery to produce a symmetrical appearance on the other breast; •• Treatment of any physical complications, such as lymphedemas; •• Breast prostheses and surgical bras and replacements (see Prosthetic devices). 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.	See above
Not covered: • *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; and* • *Surgeries related to sex transformation.*	*All charges*

Oral and maxillofacial surgery	You pay
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures.	$10 per office visit
Not covered: • *Oral implants and transplants; and* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone).*	*All charges*
Organ/tissue transplants	
Limited to: • Cornea; • Heart; • Heart/lung; • Kidney; • Kidney/Pancreas; • Liver; • Lung: Single — Double; • Pancreas; • Allogeneic (donor) bone marrow transplants; and • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors.	Nothing

Organ/tissue transplants — continued on next page

Organ/tissue transplants — (continued)	You pay
• National Transplant Program (NTP) We have several participating hospitals that provide transplant services. We have also contracted with a national network of hospitals specifically for transplant services. Your physician will direct you to the most appropriate facility for your care. Limited Benefits — Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. Note: We also cover the following: • Related medical and hospital expenses of the donor when we cover the recipient. The donor must provide a notarized statement indicating that no other insurance is available. We also cover our members who are donors to non-Plan members; • Evaluation and testing of the immediate family members of the recipient (parents, siblings, and children); • Expenses incurred in the evaluation and procurement of cadaver organs and tissue; and • Some organ and tissue transplants, that may be considered experimental or investigational when certified by our Medical Director.	Nothing
Not covered: • *Donor screening tests and donor search expenses, beyond immediate family members (parents, siblings, and children);* • *Meals, lodging and transportation for the donor; accompanying persons and the recipient(outside of hospitalization);* • *Implants of artificial organs; and* • *Transplants not listed as covered.*	*All charges*
Anesthesia	
Professional services provided in: • Hospital (inpatient).	Nothing
Professional services provided in: • Hospital outpatient department; • Skilled nursing facility; • Ambulatory surgical center; and • Office.	$10 per office visit

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

IMPORTANT

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- 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 covered in Section 5(a) or (b).
- YOUR PHYSICIAN MUST GET CERTIFICATION OF HOSPITAL STAYS. You will be notified if the service is not approved.

IMPORTANT

Benefit Description	You pay
Inpatient hospital	
Room and board, such as: • Ward, semiprivate, or intensive care accommodations; • General nursing care; and • Meals and special diets. Note: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms; • Prescribed drugs and medicines; • Diagnostic laboratory tests and X-rays; • Administration of blood and blood products; • Blood or blood plasma, if not donated or replaced; • Dressings, splints, casts, and sterile tray services;	Nothing

Inpatient hospital — continued on next page

Inpatient hospital — (continued)	You pay
• Medical supplies and equipment, including oxygen; • Anesthetics, including nurse anesthetist services; • Take-home items; and • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home.	
Not covered: • *Non-skilled nursing, including custodial or domiciliary care;* • *Non-covered facilities, such as unskilled nursing homes, extended care facilities, schools;* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds; and* • *Private nursing care.*	*All charges*
Outpatient hospital or ambulatory surgical center	
• Operating, recovery, and other treatment rooms; • Prescribed drugs and medicines; • Diagnostic laboratory tests, X-rays, and pathology services; • Administration of blood, blood plasma, and other biologicals; • Blood and blood plasma, if not donated or replaced; • Pre-surgical testing; • Dressings, casts, and sterile tray services; • Medical supplies, including oxygen; and • Anesthetics and anesthesia service. 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.	Nothing

Extended care benefits/skilled nursing care facility benefits	You pay
We provide a comprehensive range of benefits for up to 730 days each confinement when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by us. These 730 days of extended care will be reduced by two days for each day spent as an inpatient prior to transfer to an extended care facility. All necessary services are covered, including: • Bed, board and general nursing care; and • Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor.	Nothing
Not covered: • *Custodial care.*	*All charges*
Hospice care	
Supportive and palliative care for a terminally ill member is covered in the home or hospice facility. Services include inpatient and outpatient care, and family counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.	Nothing
Not covered: • *Independent nursing, homemaker services.*	*All charges*
Ambulance	
• Local professional ambulance service when medically appropriate.	Nothing

Section 5. (d) Emergency services/accidents

IMPORTANT

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure.
- 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.

IMPORTANT

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:

Emergencies within our service area: If you are in an emergency situation, please call your primary care doctor for instructions if you are able. 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 primary care doctor.

You or a family member should notify the primary care doctor within 48 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that the primary care doctor has been notified in a timely manner.

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

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

If your injury or illness requires emergency services, hospitalization or transportation by ambulance, you must notify your primary care doctor within 48 hours after the onset of the emergency or as soon as physically possible.

We cover reasonable charges for emergency services to the extent the services would have been covered if received from our Plan providers.

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

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

We pay reasonable charges for emergency care services to the extent the services would have been covered if received from Plan providers.

Emergency within our service area	**You pay**
• Emergency care at a doctor's office	$10 per office visit
• Emergency care at an urgent care center	$10 per visit
• Emergency care as an outpatient or inpatient at a hospital, including doctors' services	Nothing
Not covered: • *Elective care or non-emergency care*	*All charges*
Emergency outside our service area	
• Emergency care at a doctor's office	$10 per office visit
• Emergency care at an urgent care center	$10 per visit
• Emergency care as an outpatient or inpatient at a hospital, including doctors' services	Nothing
Not covered: • *Elective care or non-emergency care;* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area; and* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area.*	*All charges*
Ambulance	
• Professional ambulance service when medically appropriate • Air ambulance when medically necessary. Note: See 5(c) for non-emergency service.	Nothing

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

IMPORTANT

Parity
Beginning in 2001, all FEHB plans' mental health and substance abuse benefits will achieve "parity" with other benefits. This means that we will provide mental health and substance abuse benefits differently than in the past.

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

Here are some important things to keep in mind about these benefits:
• All benefits are subject to the definitions, limitations, and exclusions in this brochure.

• 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 CERTIFICATION OF THESE SERVICES. See the instructions after the benefits description below.

IMPORTANT

Benefit Description	You pay
Mental health and substance abuse benefits	
All diagnostic and treatment services recommended by a Plan provider and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve.	Your cost sharing responsibilities are no greater than for other illness or conditions.
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$10 per office visit
• Diagnostic tests	Nothing
• Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient	Nothing

Mental health and substance abuse benefits — Continued on next page

Mental health and substance abuse benefits — (continued)	You pay
Not covered: • *Services we have not approved.* *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.*	*All charges*

Certification

To be eligible to receive these benefits you must follow your treatment plan and all the following certification processes:

Mental health and substance abuse counseling and treatment services must be certified through our Mental Health and Chemical Dependency care managers. To request certification for substance abuse and mental health services call 248/637-6705 available Monday through Friday 9:00 a.m. — 5:00 p.m. or 800/888-9037 available 24 hours a day.

Special transitional benefit

If a mental health or substance abuse professional provider is treating you under our plan as of January 1, 2001, you will be eligible for continued coverage with your provider for up to 90 days under the following conditions:

- If your mental health or substance abuse professional provider with whom you are currently in treatment leaves the plan at our request for other than cause.

If this condition applies to you, we will allow you reasonable time to transfer your care to a Plan mental health or substance abuse professional provider. During the transitional period, you may continue to see your treating provider and will not pay any more out-of-pocket than you did in the year 2000 for services. This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2000, the 90-day period ends before January 1 and this transitional benefit does not apply.

Limitation

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

Section 5. (f) Prescription drug benefits

IMPORTANT

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

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- All benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Certification is a system to intervene before the prescription is dispensed. Drugs that are certified are chosen due to safety or cost concerns. Certified drugs are not covered unless the physician has submitted clinical information, and it has been approved by the Plan.
- 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.

IMPORTANT

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

- **Who can write your prescription.** A plan physician or licensed dentist must write the prescription.
- **Where you can obtain them.** You may fill the prescription at any participating Plan pharmacy.
- **We use a formulary**. The Plan formulary is considered a managed formulary, which consists of approximately 1000 drugs. All newly FDA approved medications are considered non-formulary until reviewed at our quarterly Pharmacy & Therapeutics Committee. A copy of our Drug Formulary is available for review at our administrative office located at 2401 W. Big Beaver Troy, MI 48084 or on our website at www.SelectCare.com. Drugs excluded from the formulary require a physician request to override non-coverage of the medication. Requests are handled in a timely manner.
- **These are the dispensing limitations.** Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up for up to a 34-day supply or in greater quantities if defined by the Plan Formulary;
- Insulin is limited to three (3) bottles per prescription or refill;
- Insulin syringes and needles are limited to a maximum of 120 per month;
- Glucose meters may be dispensed once every two years and corresponding test strips are limited to 200 per month;
- Some medications have dispensing limitations, contact Plan physicians and pharmacies for an updated list; and
- Most prescriptions may be filled once per month, if you try to fill them more frequently, the prescription may reject at the pharmacy as a “refill too soon.”

If you request a brand name drug in the absence of a physician indicated DAW (dispense as written), the member will be required to pay the difference in price between the brand name drug and the generic drug plus the applicable co-payment.

- **When you have to file a claim.** If the FDA approved prescription drug ordered by a Plan doctor is not stocked, or is out-of-stock at a Plan pharmacy, members will be reimbursed 100%, less co-payment, for prescriptions filled at a non-affiliated pharmacy. Submit the prescription drug receipt, along with a note stating that the prescription was not stocked or was out-of-stock, to the Plan within 90 days of the date of purchase.

Benefit Description	You pay
Covered medications and supplies	
We cover the following medications and supplies prescribed by a Plan physician and obtained from a Plan pharmacy: • Drugs that by law require a prescription; • Oral and injectable contraceptive drugs and contraceptive devices; • Implanted time-release medications, such as Norplant; • Intravenous fluids and medication for home use, implantable drugs (see Medical and Surgical Benefits for other covered injectable drugs); • Insulin; • Disposable needles and syringes used with insulin administration (see Medical and Surgical Benefits for other covered disposable needles and syringes); and • Covered glucose meters and corresponding test strips.	$ 2 per prescription or 50% of charges, whichever is less, per prescription order or refill.
• Fertility drugs • Drugs to treat sexual dysfunction	50% of charges
Covered medications and supplies	
Here are some things to keep in mind about our prescription drug program: • Prescription drugs prescribed by a Plan doctor or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 34-day supply or in greater quantities if defined by the Plan Formulary; except for dispensing limits on diabetic supplies and insulin. • A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you request a brand name drug in the absence of a physician indicated DAW (Dispense as Written) for the brand name drug, you will be required to pay the difference in price between the brand name drug and the generic drug plus the applicable co-payment.	

Covered medications and supplies — continued on next page

Covered medications and supplies (continued)	You pay
Not covered: • *Drugs available without prescription or for which there is a non-prescription equivalent available;* • *Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies;* • *Refill prescriptions due to loss or theft;* • *Vitamins and nutritional substances that can be purchased without a prescription;* • *Medical supplies such as dressings and antiseptics;* • *Anorexic medications;* • *Drugs for cosmetic purposes;* • *Drugs to enhance athletic performance;* • *Drugs for weight loss or for blocking fat absorption; except for treatment of morbid obesity;* • *Diabetic supplies except for needles, syringes and test strips;* • *Drugs obtained while confined in an unskilled nursing home;* • *Any charge for the administration or injection of any drug, biological or immunization agent, except as provided for under our Plan;* • *Drugs reimbursable under other programs;* • *Medication for which the cost is recoverable under any Worker's Compensation, state or government agencies or which is provided free of charge under these programs;* • *Any experimental or investigational drug as defined by our Plan or any drug that has not been finally approved by the Food and Drug Administration (FDA) or is being used in dose, route or compounded for an indication which is not approved by the FDA;* • *Immunization agents, biological serum, blood or blood plasma, except as provided for under our Plan;* • *Drugs for preventive dental therapy; and* • *Physician administered injections (covered under medical benefits).*	*All charges*

Section 5. (g) Special features

Feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to traditional care and coordinate other benefits as a less costly alternative benefit. • Alternative benefits are subject to our ongoing review. • By approving an alternative benefit, we cannot guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and we may withdraw it at any time and resume regular contract benefits. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process.
Services for deaf and hearing impaired	• TDD/TTY is available by contacting 800/649-3777
High risk pregnancies	• We offer a unique program called Baby Talk. The goal of the program is to provide mothers-to-be free health assessments, educational materials and telephone access to maternity care nurses.
Centers of excellence for transplants/ heart surgery/etc	• We have several participating hospitals that provide transplant and other high-risk services. We also have contracted with a national transplant network of hospitals specifically for transplant services. Your physician will direct you to the most appropriate facility for your care.

Section 5. (h) Dental benefits

IMPORTANT

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

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan 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; 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.

IMPORTANT

Accidental injury benefit	**You pay**
We cover initial restorative services and supplies necessary to promptly (within 48 hours) repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.	Nothing
Dental benefits	
We have no other dental benefits.	

Section 6. General exclusions — things we don't cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your Plan doctor determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury or condition and we agree, as discussed under *What Services Require Our Certification* on page 10.**

We do not cover the following:

- Care by non-Plan providers except for certified referrals or emergencies (see Emergency Benefits);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices; except for those organ and tissue transplants approved by our Medical Director.
- Procedures, services, drugs, and supplies related to abortions, except under conditions such as:
  - When the life of the mother would be endangered if the fetus were carried to term;
  - When the pregnancy is the result of an act of rape or incest;
  - Continuation of the pregnancy is likely to result in the birth of a child with severe physical deformities or mental retardation;
- Procedures, services, drugs, or supplies related to sex transformations; or
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.

Section 7. Filing a claim for covered services

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

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

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form HCFA-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 888/302-3767.

When you must file a claim — such as for out-of-area care — submit it on the HCFA-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name and ID number;
- Name and address physician or facility that provided the service or supply;
- W9 from the provider;
- Dates you received the services or supplies;
- Diagnosis;
- Type of each service or supply;
- The charge for each service or supply;
- A copy of the explanation of benefits, payments, or denial from any primary payer — such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

Submit your claims to: **SelectCare Customer Assistance Center**
Attn: HMO
2401 W. Big Beaver Rd.
Troy, MI 48084

Prescription drugs

If the FDA approved prescription drug ordered by a Plan doctor is not stocked, or is out-of-stock at a Plan pharmacy, members will be reimbursed 100%, less co-payment, for prescriptions filled at a non-affiliated pharmacy. Submit the prescription drug receipt, along with a note stating that the prescription was not stocked or was out-of-stock, to the Plan within 90 days of the date of purchase.

Submit your request to: **SelectCare Customer Assistance Center**
Attn: HMO
2401 W. Big Beaver Rd.
Troy, MI 48084

Deadline for filing your claim

If the FDA approved prescription drug ordered by a Plan doctor is not stocked, or is out-of-stock at a Plan pharmacy, members will be reimbursed 100%, less co-payment, for prescriptions filled at a non-affiliated pharmacy. Submit the prescription drug receipt, along with a note stating that the prescription was not stocked or was out-of-stock, to the Plan within 90 days of the date of purchase.

When we need more information

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

Section 8. The disputed claims process

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

Step	Description
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: SelectCare Customer Assistance Center 2401 W. Big Beaver Rd Troy, MI 48084; and (c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and (d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.
2	We have 30 days from the date we receive your request to: (a) Pay the claim (or arrange, if applicable, 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 medical 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.
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: Office of Personnel Management, Office of Insurance Programs, Contracts Division III, P.O. Box 436, Washington, D.C. 20044-0436.

The Disputed Claims process — (continued)

Send OPM the following information:

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

Note: If you want OPM to review different claims, 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 provide a copy of your specific written consent with the review request.

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

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

6 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 or supplies. This is the only deadline that may not be extended.

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

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

Note: If you have a serious or life threatening condition (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and

(a) We haven't responded yet to your initial request for care or certification, then call us at 888/302-3767 and we will expedite our review; or

(b) We denied your initial request for care or certification, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
- You can call OPM's Health Benefits Contracts Division III at 202/606-0737 between 8 a.m. and 5 p.m. eastern time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

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

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

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

When we are the secondary payer, we will determine what the reasonable charge for the benefit should be. After the first plan pays, we will pay either what is left of the reasonable charge or our regular benefit, whichever is less. We will not pay more than the reasonable charge. If we are the secondary payers, we may be entitled to receive payment from your primary plan.

• What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has two parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A.
- Part B (Medical Insurance). Most people pay monthly for Part B.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice is the term used to describe the various health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on the type of Medicare managed care plan you have.

• The original Medicare plan

The Original Medicare Plan is available everywhere in the United States. It is the way most people get their Medicare Part A and Part B benefits. You may go to any doctor, specialist, or hospital that accepts Medicare. Medicare pays its share and you pay your share. Some things are not covered under Original Medicare, like prescription drugs.

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

The following chart illustrates whether Original Medicare or this Plan should be the primary payer for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly.

Primary Payer Chart

A. When either you — or your covered spouse — are age 65 or over and …	**Then the primary payer is …**	
	Original Medicare	**This Plan**
1) Are an active employee with the Federal government (including when you or a family member are eligible for Medicare solely because of a disability)		√
2) Are an annuitant	√	
3) Are a reemployed annuitant with the Federal government when … a) The position is excluded from FEHB or	√	
b) The position is not excluded from FEHB		√
Ask your employing office which of these applies to you.		
4) 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 you covered spouse is this type of judge)	√	
5) Are enrolled in Part B only, regardless of your employment status	√ (for Part B services)	√ (for other services)
6) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty,	√ (except for claims related to Workers' Compensation)	
B. When you — or a covered family member — have Medicare based on end stage renal disease (ESRD) and …		
1) Are within the first 30 months of eligibility to receive Part A benefits solely because of ESRD		√
2) Have completed the 30-month ESRD, coordination period and are still eligible for Medicare due to ESRD	√	
3) Become eligible for Medicare due to ESRD after Medicare became primary for you under another provision	√	
C. When you or a covered family member have FEHB and …		
1) Are eligible for Medicare based on disability, and a) Are and annuitant, or b) Are an active employee	√	√

Claims process — You probably will never have to file a claim form when you have both our Plan and Medicare.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claims will be coordinated automatically and we will pay the balance of covered charges. You will not need to do anything. To find out if you need to do something about filing your claims, call us at 888/302-3767.

We waive some costs when you have Medicare — When Medicare is the primary payer, we will waive some out-of-pocket costs, as follows:

Medical services and supplies provided by physicians and other health care professionals. If you are enrolled in Medicare Part B, we will waive your copayment and coinsurance.

• Medicare managed care plan

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

This Plan and our Medicare managed care plan: You may enroll in our Medicare managed care plan and also remain enrolled in our FEHB plan. In this case, we do not waive any of our copayments or coinsurance for your FEHB coverage. For information on our Medicare managed care plan please call 248/637-5388 to receive information on SelectCare Medicare Gold.

This Plan and another Plan's Medicare managed care plan: You may enroll in another plan's Medicare managed care plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare+Choice plan is primary, even out of the managed care plan's network and/or service area (if you use our Plan providers), but we will not waive any of our copayments or coinsurance.

Suspended FEHB coverage and a Medicare managed care plan:
If you are an annuitant or former spouse, you can suspend your FEHB coverage and enroll in a Medicare managed care plan, eliminating your FEHB premium (OPM does not contribute to your Medicare managed care plan premium). For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next open season unless you involuntarily lose coverage or move out of the Medicare+Choice service area. If you involuntarily lose coverage, or move out of the Medicare + Choice service area, you may re-enroll in the FEHB Program at any time.

• Enrollment in Medicare Part B

Note: If you choose not to enroll in Medicare Part B, you can still be covered under the FEHB Program. We cannot require you to enroll in Medicare.

TRICARE

TRICARE is the health care program for eligible dependents of military persons and retirees of the military. TRICARE includes the CHAMPUS program. If both TRICARE and this Plan cover you, we pay first. See your TRICARE Health Benefits Advisor if you have questions about TRICARE coverage.

Workers' Compensation

We do not cover services that:

- You need because of a workplace-related disease 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 benefits. You must use our providers.

Medicaid

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

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.

Section 10. Definitions of terms we use in this brochure

Calendar year

January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 11.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. See page 11.

Covered services

Care we provide benefits for, as described in this brochure.

Experimental or investigational services

We evaluate the appropriate use of new medical technologies and new application of established technologies including medical procedures, drugs, and devices or procedures and services used as alternatives to established technologies or services. Evaluations are made based on specific Plan criteria and information obtained from various resources, including our Medical Director and committees, such as the Technology Assessment Committee and the Pharmacy and Therapeutics Committee.

Us/We

Us and we refer to SelectCare HMO.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB facts

No pre-existing condition limitation

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

Where you can get information about enrolling in the FEHB Program

See www.opm.gov/insure. Also, your employing or retirement office can answer your questions, and give you a Guide to Federal Employees Health Benefits Plans, brochures for other plans, and other materials you need to make an informed decision about:

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

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

Types of coverage available for you and your family

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

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

Your employing or retirement office will not notify you when a family member is no longer eligible to receive health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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

When benefits and premiums start

The benefits in this brochure are effective on January 1. If you are new to this Plan, your coverage and premiums begin on the first day of your first pay period that starts on or after January 1. Annuitants' premiums begin on January 1.

Your medical and claims records are confidential

We will keep your medical and claims information confidential. Only the following will have access to it:

- OPM, this Plan, and subcontractors when they administer this contract;
- This Plan, and appropriate third parties, such as other insurance plans and the Office of Workers' Compensation Programs (OWCP), when coordinating benefit payments and subrogating claims;
- Law enforcement officials when investigating and/or prosecuting alleged civil or criminal actions;
- OPM and the General Accounting Office when conducting audits;
- Individuals involved in bona fide medical research or education that does not disclose your identity; or
- OPM, when reviewing a disputed claim or defending litigation about a claim.

When you retire

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

When you lose benefits

• When FEHB coverage ends

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

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

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage.

• Spouse equity coverage

If you are divorced from a Federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. But, you may be eligible for your own FEHB coverage under the spouse equity law. If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices.

• 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.

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

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

• 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

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.

Inspector General Advisory

Stop health care fraud! Fraud increases the cost of health care for everyone. If you suspect that a physician, pharmacy, or hospital 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 888/302-3767 and explain the situation.
- If we do not resolve the issue, call **THE HEALTH CARE FRAUD HOTLINE-202/418-3300** or write to: The United States Office of Personnel Management, Office of the Inspector General Fraud Hotline, 1900 E Street, NW, Room 6400, Washington, DC 20415.

• Penalties for Fraud

Anyone who falsifies a claim to obtain FEHB Program benefits can be prosecuted for fraud. Also, the Inspector General may investigate anyone who uses an ID card if the person tries to obtain services for someone who is not an eligible family member, or is no longer enrolled in the Plan and tries to obtain benefits. Your agency may also take administrative action against you.

Index

Do not rely on this page; it is for your convenience and does not explain your benefit coverage.

Summary of Benefits for SelectCare HMO — 2001

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

Benefits	You Pay	Page
Medical services provided by physicians: • Diagnostic and treatment services provided in the office	Office visit copay; $10 primary care; $10 specialist	13
Services provided by a hospital: • Inpatient • Outpatient	Nothing	 26 27
Emergency benefits: • In-area • Out-of-area	Nothing as an outpatient or inpatient at a hospital; $10 per office visit at a doctor's office or urgent care center	 30 30
Mental health and substance abuse treatment	Regular cost sharing	31
Prescription drugs	$2 per prescription	33
Dental care	No benefit	37
Vision care	$10 per office visit	17
Special features: • Flexible benefits option • Services for deaf and hearing impaired • High risk pregnancies • Centers for excellence		36

2001 Rate Information for SelectCare HMO

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

Postal rates apply to most career U.S. Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and special FEHB guides are published for Postal Service Nurses and Tool & Die employees (see RI 70-2B); and for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-21N).

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

		Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
Type of Enrollment	Code	Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
Southeast Michigan							
Self Only	**K61**	**$68.48**	**$22.82**	**$148.37**	**$49.45**	**$81.03**	**$10.27**
Self and Family	**K62**	**$191.71**	**$63.90**	**$415.37**	**$138.45**	**$226.85**	**$28.76**
Flint area							
Self Only	**KP1**	**$82.16**	**$27.38**	**$178.01**	**$59.33**	**$97.22**	**$12.32**
Self and Family	**KP2**	**$195.82**	**$110.92**	**$424.28**	**$240.32**	**$231.17**	**$75.57**