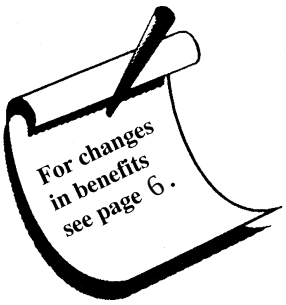
Cimarron Health Plan

(formerly QualMed Plans for Health)

2001

http://www.cimarronhealthplan.com

A Health Maintenance Organization



Serving: *The entire State of New Mexico*

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

Enrollment codes for this Plan:

PX1 Self Only
PX2 Self and Family

Authorized for distribution by the:

UNITED STATES
OFFICE OF PERSONNEL MANAGEMENT
RETIREMENT AND INSURANCE SERVICE
HTTP://WWW.OPM.GOV/INSURE

Federal Employees
Health Benefits Program

RI 73-251

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Introduction

Cimarron Health Plan
(formerly QualMed Plans for Health)
P.O. Box 3050
Albuquerque, NM 87190-3050

This brochure describes the benefits of Cimarron Health Plan under our contract (CS 2062) 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 6. 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 Cimarron Health Plan.

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, coinsurance, and deductibles described in this brochure. When you receive emergency services from non-Plan providers, you may have to submit claim forms.

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

How we pay providers

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

Who provides my healthcare

Cimarron Health Plan is an individual practice plan that provides care to members through an extensive list of private practice doctors and other providers located conveniently throughout the entire State of New Mexico. The doctor panel consists of over 2,400 primary care doctors and over 1,200 specialists.

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.

- Find out about care management, which includes medical practice guidelines, disease management programs and how we determine if procedures are experimental or investigational.

If you want more information about us, call 800/365-0009, or write to Cimarron Health Plan, P.O. Box 3050, Albuquerque, NM 87190-3050. You may also contact us by fax at 505/798-4558 or visit our website at cimarronhealthplan.com.

Service Area

To enroll in this Plan, you must live in or work in our Service Area.

Our Service Area is the **entire** State of New Mexico.

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 also reimburse routine care received at Student Health Care Centers at the out-of-area colleges or universities that your covered dependent children attend, less the office visit copayment. 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 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. 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 deductibles, coinsurance, copays, and day and visit limitations when you follow a treatment plan that we approve. Previously, we placed higher patient cost sharing and 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 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 800-365-0009, or checking our website at cimarronhealthplan.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 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 3.7% for Self Only or 3.7% for Self and Family**.**

- Durable Medical Equipment, Orthopedic Devices, and Prosthetic Devices are no longer subject to a combined maximum Plan payment of $2,000 per calendar year. You pay 20% of covered charges.

- Hospice Benefits are covered subject to a benefit maximum of 210 days per lifetime instead of a benefit maximum of $10,000 per lifetime.

- Acupuncture is covered for up to 20 visits per calendar year. You pay 50% of covered charges. Previously, members paid $10 per visit and the benefit was limited to 60 days of coverage.

- Contraceptive devices are no longer covered subject to a combined maximum Plan payment of $2,000 per calendar year. You pay $10 per visit and 50% of covered charges for the device.

- Doctor's house calls are covered subject to a member copayment of $20 per visit instead of $15 per visit.

- Preventive and diagnostic dental benefits are covered. You pay 50% instead of $40 per visit.

- Kidney/Pancreas transplants have been added to the list of covered organ/tissue transplants.

- We have expanded our service area to include all of the State of New Mexico.

Section 3. How to 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 (800) 365-0009 or (505) 342-4723.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments, and 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. The list is also on our website.

- **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

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. Call Membership Services at (800) 365-0009 or (505) 342-4723 to choose or change your primary care physician.

- **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 will request a referral from the Plan for you 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. However, women may see their OB-Gyn physicans for female related conditions without a referral. Services of providers who are not Plan contracted providers are covered only when there has been a Plan approved referral by your primary care doctor.

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 the 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 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 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 (800) 365-0009 or (505) 342-4723. 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 prior approval

Your primary care physician has authority to refer you for some 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 "prior authorization". Your physician must obtain a prior authorization for services such as hospitalization and outpatient surgery and procedures, testing such as CT Scans and MRI's, and nuclear medicine. Your physician will request this information directly from the Plan. If care must be extended, your physician will request additional visits or procedures from the Plan.

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 and when you visit an emergency room you pay a $50 copayment.

- **Deductible**

A deductible is a fixed expense you must incur for certain covered services and supplies before we start paying benefits for those services. We have no deductible.

NOTE: if you change plans during open season, you do not have to start a new deductible under your old plan between January 1 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.

- **Coinsurance**

Coinsurance is the percentage of our negotiated fee that you must pay for your care.

Example: In our Plan, you pay 50% of our allowance for infertility services and 20% for durable medical equipment and prosthetics.

Your out-of-pocket maximum

After your out-of-pocket expenses total 200% of your annual premium 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 out-of-pocket maximum, and you must continue to pay copayments for these services:

- Dental Services
- Prescription Drugs

Be sure to keep accurate records of your out-of-pocket expenses, since you are responsible for informing us when you reach the maximum.

Section 5. Benefits ... OVERVIEW

(See page 6 for how our benefits changed this year and page 47 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. For more information about our benefits, contact us at (800) 365-0009 or (505) 342-4723, or at our website at *cimarronhealthplan.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.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also please 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 a physician's office	$10 per visit
Professional services of physicians	
• In an urgent care center	$25 per visit
• During a hospital stay	Nothing
• In a skilled nursing facility	Nothing
• Initial examination of a newborn child covered under a family enrollment	$10 per visit
• Office medical consultations	$10 per visit
• Second surgical opinion	$10 per visit
• At home	$20 per visit

Diagnostic and treatment services — Continued on next page

Lab, X-ray and other diagnotic 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 visit.
Preventive care, adult	
Routine screenings, such as: • Blood lead level • Total Blood Cholesterol • Colorectal Cancer Screening, including •• Fecal occult blood test •• Sigmoidoscopy, screening • Prostate Specific Antigen (PSA test) • Routine pap test and mammogram	$10 per visit
Not covered: Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges*
Routine Immunizations such as: • Tetanus-diphtheria (Td) booster • Influenza/Pneumococcal vaccines	$10 per visit

Preventive care, children	You pay
• Childhood immunizations recommended by the American Academy of Pediatrics	$10 per 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)	$10 per visit
• Well-child care charges for routine examinations, immunizations and care (through age 22)	
Maternity care	
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care — *Note: Here are some things to keep in mind:* • You need to precertify your normal delivery; see page **22** 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 necesary. • 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 per visit
Family planning	
• Voluntary sterilization	$10 per visit
• Surgically implanted contraceptives	50% of charges
• Injectable contraceptive drugs	$10 per visit
• Intrauterine devices (IUDs)	50% of charges
Not covered: reversal of voluntary surgical sterilization.	*All charges.*

Infertility services	You pay
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.	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	$10 per visit
Allergy injection	$3 per visit *and* $10 office visit copay
Allergy serum	Nothing
Treatment therapies	
• 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 **20.** • Respiratory and inhalation therapy • Dialysis - Hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy - Home IV and antibiotic therapy • Growth hormone therapy (GHT) when prior authorization received by Plan from Plan physician — Covered under medical benefits.	$10 per visit

Rehabilitative therapies	You pay
Physical therapy, occupational therapy and speech therapy: • Covered for two consecutive months per condition for the services of each of the following (Therapy may be extended upon recommendation of the participating provider in consultation with us): •• 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. Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to 36 sessions per cardiac event.	$10 per visit
Not covered: • *long-term rehabilitative therapy* • *exercise programs*	*All charges*
Hearing services (testing, treatment, and supplies)	
• Initial hearing evaluation • Hearing testing for children through age 17 (see *Preventive care, children*)	$10 per visit
Not covered: • *all other hearing testing* • *hearing aids, testing and examinations for them.*	*All charges*
Vision services (testing, treatment, and supplies)	
• Eye exam to determine the need for vision correction for children through age 17 (see preventive care)	$10 per visit
Not covered: • *Eyeglasses or contact lenses and, after age 17, examinations for them* • *Eye exercises and orthoptics* • *Radial keratotomy and other refractive surgery*	*All charges*

Foot care	You pay
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 visit
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 • 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.	20% of charges when prior authorized by the Plan
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.*	*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; • standard wheelchairs; • crutches;	20% of charges

Durable medical equipment (DME) — Continued on next page

Durable medical equipment (DME) *continued*	**You pay**
• walkers; • blood glucose monitors; and • insulin pumps. • oxygen Note: Durable medical equipment must be prior authorized by the Plan.	
Not covered: • *Motorized wheel chairs.*	*All charges*
Home health services	
• 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; no dollar or day limitation
Not covered: • *nursing care requested by, or for the convenience of, the patient or the patient's family;* • *nursing care primarily for hygiene, feeding, exercising, moving the patient, homemaking, companionship or giving oral medication.*	*All charges*
Alternative treatments	
Acupuncture - by a contracted Plan provider for: anesthesia, pain relief; limited to 20 visits per calendar year. Chiropractic care - acute care only for subluxation of the spinal column, limited to 20 visits per calendar year.	50% of charges per visit 50% of charges per visit
Not covered: • *naturopathic services* • *hypnotherapy* • *biofeedback.*	*All charges*

Educational classes and programs	You pay
Programs such as: • Weight control, stress management, workplace ergonomics are routinely offered at plan offices or at the worksite at client request. • Prenatal education class and Child safety class with free infant car seat is available to all member mothers who deliver children on the Plan. • Bike safety class with free bike helmet available to all member children ages 4-18.	No charge
• Other programs such as weight management, stress reduction, ergonomics, back injury, etc. are available and can be designed to fit the particular needs of the group.	No charge

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.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility charge (i.e. hospital, surgical center, etc.).
- **YOU MUST GET PRECERTIFICATION OF MOST SURGICAL PROCEDURES.** Please refer to the precertification information shown in Section 3 or call us at (800) 365-0009 to identify which surgeries require precertification.

IMPORTANT

Benefit Description	You pay
Surgical procedures	
• Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus	$10 per visit in physician's office; nothing per inpatient hospital admission

Surgical procedures continued on next page.

Surgical procedures *(Continued)*	**You pay**
• 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. • Insertion of internal prosthetic devices. See 5(a) - Orthopedic braces and prosthetic devices for device coverage information. • Voluntary sterilization	$10 per visit in physician's office; nothing per inpatient hospital admission
• Norplant (a surgically implanted contraceptive) and intrauterine devices (IUDs) Note: Devices are covered under 5(a).	50% of charges
• Treatment of burns	$10 per visit in physician's office; nothing per inpatient hospital admission
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot care.*	*All charges*
Reconstructive surgery	
• Surgery to correct a functional defect	$10 per visit in physician's office; nothing per hospital admission
• 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.	
• 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.	Nothing

Reconstructive surgery continued on next page.

Reconstructive surgery *continued*	**You pay**
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* • *Surgeries related to sex transformation*	*All charges*
Oral and maxillofacial surgery	
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 visit; nothing for inpatient services
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)* • *Dental work related to the treatment of TMJ*	*All charges*
Organ/tissue transplants	
Limited to: • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single -Double • Pancreas • Allogeneic (donor) bone marrow transplants	$10 per visit; nothing for inpatient services

Reconstructive surgery continued on next page.

Organ/tissue transplants *continued*	**You pay**
• 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; aplastic anemia; Wiskott-Aldrich Syndrome; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors • All transplants require the prior approval of the Cimarron Transplant Committee — Note: We cover related medical and hospital expenses of the donor when we cover the recipient.	$10 per visit; nothing for inpatient services
Not covered: • *Donor screening tests and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*
Anesthesia	
Professional services provided in • Hospital (inpatient)	Nothing
Professional services provided in • Hospital outpatient department	Nothing
• Skilled nursing facility	Nothing
• Ambulatory surgical center	Nothing
• Office	$10 per visit

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

IMPORTANT

Here are some important things to remember about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Plan physicians must provide or arrange your care and you must be hospitalized in a Plan facility.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- The amounts listed below are for the charges billed by 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).
- **YOU MUST GET PRECERTIFICATION OF HOSPITAL STAYS.** Please refer to Section 3 to be sure which services require precertification.

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 • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home	Nothing

Inpatient hospital continued on next page.

Inpatient hospital *(Continued)*	**You pay**
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, extended care facilities, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *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 • 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
Not covered: • *blood and blood derivatives not replaced by the member*	*All charges*
Extended care benefits/skilled nursing care facility benefits	
We cover up to 30 days per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. All necessary services are covered, including: • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor.	Nothing
Not covered: custodial care	*All charges*

Hospice care	You pay
Supportive and palliative care for a terminally ill family 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. Maximum benefit is 210 days per member per lifetime.	Nothing
Not covered: Independent nursing, homemaker services	*All charges*
Ambulance	
Local professional ambulance service when medically appropriate	$50 ground ambulance per trip, $100 air ambulance per trip

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.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

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: For true life or limb threatening emergencies: Call 911 and go to the nearest facility. For other emergent or urgent situations go to a Plan contracted facility or call the Plan's Healthline at (800) 564-8596.

Emergency services/accidents *continued*

Emergencies outside our service area: Life or limb threatening emergencies or medically necessary urgent care: Go to an emergency facility or doctors office or call the Plan's Healthline at (800) 564-8596 for assistance.

You or a family member must notify the Plan at (800) 365-0009 within 48 hours, unless it was not reasonably possible to do so.

You must return to your primary care physician for all follow-up care. Do not return to the Emergency Room.

Benefit Description	You pay
Emergency within our service area	
• Emergency care at a doctor's office	$10 per visit
• Emergency care at an urgent care center	$25 per visit
• Emergency care as an outpatient or inpatient at a hospital, including doctors' services. Note: Hospital emergency care copay waived if you are admitted to the hospital.	$50 per visit
Not covered: Elective care or non-emergency care	*All charges*
Emergency outside our service area	
• Emergency care at a doctor's office	$10 per visit
• Emergency care at an urgent care center	$25 per visit
• Emergency care as an outpatient or inpatient at a hospital, including doctors' services. Note: Hospital emergency care copay waived if you are admitted to the hospital.	$50 per visit
Not covered: • *Elective care or non-emergency care* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area*	*All charges*

Emergency services continued on next page.

Ambulance	You pay
Professional ambulance service when medically appropriate. See 5(c) for non-emergency service.	$50 per trip for ground ambulance, $100 per trip for air ambulance

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.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION OF THESE SERVICES FROM ASPEN BEHAVIORAL HEALTH SERVICES AT (505) 342-2474 OR (888)-91-ASPEN.** See the instructions after the benefits description below.

IMPORTANT

Benefit Description	You pay
Mental health and substance abuse benefits	
Diagnostic and treatment services recommended by an Aspen Behavioral Health Services provider and contained in a treatment plan that Aspen approves. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan benefits are payable only when Aspen Behavioral Health Services determines the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that they approve.	Your cost sharing responsibilities are no greater than for other illness or conditions.

Mental health and substance abuse benefits continued on next page.

Mental health and substance abuse benefits *continued*	**You pay**
• Professional services, including individual or group therapy by providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$10 per visit
• Diagnostic tests	Nothing
• Services provided by a hospital or other facility • Services in approved alternative care settings such as partial hospitalization, full-day hospitalization, facility based intensive outpatient treatment.	Nothing
Not covered: Services not approved by Aspen Behavioral Health Services. *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*

Preauthorization

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

Call Aspen Behavioral Health Services at (505) 342-2474 or (888)-91-ASPEN. You do not need a referral from your Primary Care Physician (PCP) or Specialist for an evaluation for behavioral health services, however, you must call the number(s) above to access the services.

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 condition:

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.
- We have no calendar year deductible.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

IMPORTANT

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

- **Who can write your prescription.** A licensed Plan physician must write the prescription.
- **Where you can obtain them.** You may fill the prescription at a participating pharmacy, by internet, or by mail.
- **We use a formulary.** A formulary is a listing of drugs that a plan customarily uses. Unless your physician indicates "dispense as written", your prescription will be filled with an available generic and/or formulary drug. If your physician specifies that the prescription must be dispensed as written, you will receive the drug as prescribed.
- **These are the dispensing limitations.** Retail prescriptions will be dispensed for a 30-day supply or manufacturer's standard trade package. Maintenance drugs may be ordered by mail order. You will receive a 90-day supply for two copayments. Be sure to have your doctor specify that the prescription is for a 90-day supply. If you do not have a mail order envelope, contact Customer Service at (800) 365-0009 or (505) 342-4723. You may also order mail order drugs on the internet at the Website: merckmedco.com. If there is no generic equivalent of your drug, you will still be required to pay the name brand copayment.
- **When you have to file a claim.** Under normal circumstances, you should not have to file a claim. If this becomes necessary, call Customer Service at (800) 365-0009 or (505) 342-4723.

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 or through our mail order program: Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply or 100 unit dose, whichever is less, or manufacturer's standard package size, including inhalers. If a generic substitution is permissible, but you request the name brand drug, you will pay the price difference between the generic and name brand drug as well as the brand name copay per prescription unit or refill. Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. The Plan's drug formulary is based upon effectiveness and cost. Nonformulary drugs will be covered when prescribed by a Plan doctor. Covered medications and accessories include: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase. • Full range of FDA-approved drugs, prescriptions, and devices for birth control. Contraceptive devices, including implanted devices and implantable drugs such as Norplant are covered under Medical and Surgical Benefits as a Limited benefit. • Compounded dermatological preparations • Nitroglycerin, Phenobarbital, or Thyroid U.S.P. • Insulin, with a copay charge applied to every two vials • Fertility drugs are covered under Infertility benefits (see page 14) • Intravenous fluids and medications for home use, implants and some injectible drugs, are covered under Medical and Surgical Benefits. • Disposable needles and syringes needed to inject covered prescribed medication for up to a 30 day supply or 100 units. • Diabetic supplies, including insulin syringes, needles, glucose test tablets and test tape, Benedict's solution or equivalent, glucose monitors and acetone test tablets. • Appetite suppressants when prescribed for morbid obesity • Drugs for sexual dysfunction, with prior authorization from the Plan. • Growth hormones are available with prior authorization from the Plan.	**Retail Pharmacy** $5 per generic, $8 per name brand drug **Mail Order** $10 per generic mail order (90-day) prescription, $16 per name brand (mail order) mail order prescription 50% of covered charges 20% of covered charges

Prescription drug benefits continued on next page.

Covered medications and supplies *(continued)*	**You pay**
Here are some things to keep in mind about our prescription drug program: • A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified Dispense as Written for the name brand drug, you have to pay the difference in cost between the name brand drug and the generic. • We have an open formulary. If your physician believes a name brand product is necessary or there is no generic available, your physician may prescribe a name brand drug from the Cimarron Health Plan formulary list. If your physician believes that a non-formulary drug is necessary for you, he must specifiy "dispense as written" on the prescription. This list of formulary drugs is a preferred list of drugs that we selected to meet patient needs at a lower cost. To order a prescription drug formulary brochure, call (800) 365-0009 or (505) 342-4723.	
Not covered: • *Drugs and supplies for cosmetic purposes* • *Vitamins, nutrients and food supplements even if a physician prescribes or administers them* • *Nonprescription medicines* • *Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies* • *Medical supplies such as dressings and antiseptics* • *Drugs to enhance athletic performance* • *Drugs to aid in dieting, unless for morbid obesity* • *Drugs to aid in smoking cessation, including nicotine gum and patches*	*All Charges*

Section 5 (g). Special Features

Feature	Description
Prenatal Program	Member mothers are encouraged to attend one prenatal class and one infant safety class, after which they will each receive a free car seat to encourage infant safety.
Child Safety Program	Parents of children ages 4 through 18 are encouraged to bring them to a bicycle safety class that teaches safe riding. At the conclusion of the class, all children are properly fitted for and receive a free bicycle helmet to encourage child safety.
24-hour nurse line	For any of your health concerns, 24 hours a day, 7 days a week, you may call 1-800-564-8596 and talk with a registered nurse who will discuss treatment options and answer your health questions.

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 have no calendar year deductible.
- We cover hospitalization for dental procedures only when a nondental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient; we do not cover the dental procedure unless it is described below.
- Be sure to read Section 4, *Your costs for covered services* for valuable information about how cost sharing works. Also read Section 9 about coordinating benefits with other coverage, including with Medicare.

IMPORTANT

Accidental injury benefit	**You pay**
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	$10 per visit
Preventive dental benefits	
• Oral Examination • Prophylaxis (cleaning) • X-rays (bitewings, twice per year; and full mouth, once per 5 year period) • Flouride application • Sealants for enrolled dependents through age 15 for permanent molars, once per three year period per molar. These preventive and diagnostic services are provided by participating **Delta Dental Advantage Plan** dentists. This benefit is limited to two visits per year.	50% of charges

Section 5 (i). Non-FEHB benefits available to Plan members

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

NEW!! DENTAL BENEFITS: Provided by DELTA DENTAL PLAN OF NEW MEXICO

This comprehensive dental program is available as a buy-up option to the FEHB sponsored benefit on page 31. This plan covers the following services:

BENEFIT	YOUR COST
• Preventive Exam, Cleaning and X-rays	No charge
• Basic Services	20% of charges
• Major Services	50% of charges
• Child and Adult Orthodontia	50% of charges, $1,000 maximum benefit per person

For a complete listing of Delta Benefits and Providers, Call Delta Dental at (505) 883-4777 or (800) 999-0968.

VISION BENEFITS: (You are NOT required to pay any additional premium for this benefit.)

Your vision exam and eyewear purchase are covered by Cimarron Health Plan through the **Vision Service Plan**. **No referral is necessary**, just call the provider and schedule your appointment. Your copayment for your eye exam is $10. (Note: If an exam is done for contact lenses, an additional copayment applies.) You and your covered family members may each have one exam every 12 months.

Eyewear is available in most Plan provider offices. If the Plan doctor of your choice does not offer eyewear, you may take your prescription to one of the other participating provider locations. **Each covered family member will receive an initial provider discount of 20% for spectacle lenses and 15% for contact lenses if the exam was received at that location, followed by an additional $55 Cimarron Health Plan discount.** You and your covered family members are allowed one purchase (spectacles or contact lenses) each 24 months.

Remember! This benefit is for routine eye care. Medically necessary diagnostic eye care is available by referral under your FEHB Medical and Surgical Benefits. Refer to the Medical directory for those providers.

For a complete listing of the Vision Service Plan benefits and providers, please call Cimarron Health Plan at (800) 365-0009 or (505) 342-4723.

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 in What Services Require Our Prior Approval on page 9.**

We do not cover the following:

- Care by non-Plan providers except for authorized referrals or emergencies (see Emergency Benefits);
- Services, drugs, or supplies you receive while you are not enrolled in this Plan;
- Services, drugs, or supplies that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice;
- Experimental or investigational procedures, treatments, drugs or devices;
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term or when the pregnancy is the result of an act of rape or incest;
- Services, drugs, or supplies related to sex transformations;
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program; or
- Expenses you incurred while you were not enrolled in this Plan.

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 (800)365-0009 or 505/342-4723.

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

Submit your claims to: Cimarron Health Plan, Box 3050, Albuquerque, NM 87190-3050

Section 7. Filing a claim for covered services *(continued)*

Prescription drugs	**Call Customer Service at (800) 365-0009 or (505) 342-4723 for a Prescription Drug Reimbursement form.** **Submit your claims to: PAID Prescriptions, P.O. Box 2187, Lee's Summit, MO 64063-2187.**
Deadline for filing your claim	Send us all of the documents for your claim as soon as possible. You must submit the claim by 90 days following the date you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.
When we need more information	Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

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 prior authorization:

Step **Description**

1 Ask us in writing to reconsider our initial decision. Write to us at: Cimarron Health Plan, P.O. Box 3050 Albuquerque, NM 87190-3050.

You must:

(a) Write to us within 6 months from the date of our decision; and
(b) Send your request to us at: Cimarron Health Plan, P.O. Box 3050, Albuquerque, NM 87190-3050.
(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, 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.

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.

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, drugs 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 preauthorization/prior approval, then call us at 800-365-0009 and we will expedite our review; or

(b) We denied your initial request for care or preauthorization/prior approval, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or
- You 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 medical expenses without regard to fault. This is called "double coverage."

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

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

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

- What is Medicare?

Medicare is a Health Insurance Program for:

- People 65 years of age and older
- Some people with disabilities, under 65 years of age
- People with End-State-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. Your care must continue to be authorized by the Plan PCP, or precertified as required.

We will waive some copayments, coinsurance, and deductibles as follows:

We will coordinate benefits with Medicare as we coordinate benefits with any other Plan.

(Primary payer chart begins on next page.)

Section 9. Coordinating benefits with other coverage *(continued)*

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 Medicaresolely 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 your 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) And are an annuitant, or……	✓	
b) Are an active employee……		✓

Please note, if your Plan physician does not participate in Medicare, you will have to file a claim with Medicare .

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 (800) 365-0009 or (505) 342-4723.
- **We waive some costs when you have Medicare —** When Medicare is the primary payer, we will waive some out-of-pocket costs, as follows:

  If you are enrolled in Medicare Part B, we will waive copayments and coinsurance for Medicare covered medical services and supplies provided by physicians and other health care professionals.

- **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 does not offer a Medicare managed care plan.

  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 managed care plan is primary and you have utilized our Plan providers and followed our Plan procedures , and we will waive deductibles and copayments.

  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. 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.

- **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.

Section 9. Coordinating benefits with other coverage *(continued)*

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 9.

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. See page 9.

Covered services

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

Custodial care

Care or service that is designed primarily to assist in meeting the needs of an individual. This type of care is administered to the individual, whether or not totally disabled. This care is given as assistance in daily living. These activities may include bathing, dressing, feeding, special diet preparations, walking assistance, and getting in and out of bed. It also provides for the supervision over medication that can normally be self-administered.

Deductible

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. We have no deductibles.

Experimental or Investigational services

The Plan's experimental/investigational determination process is based upon authoritative information obtained from medical literature, medical specialist opinion, and evidence from State and Federal government agencies and research organizations, including FDA.

Medical necessity

Care, services, or supplies that meet all of the following criteria, as determined by the Plan Medical Director:

(a) Is consistent with symptoms, diagnosis, treatment, and is non-Experimental or under investigation;

(b) Is appropriate in keeping with standards of good medical practice;

(c) Is not solely for the convenience of the Member, Primary Care Physician, or other health care Provider; and

(d) Is the appropriate level of service which can be safely provided to the Member

Plan allowance

Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Fee-for-service plans determine their allowances in different ways. We determine our allowance as follows:

Reasonable and customary charges based upon the 90th percentile.

Note: Contracted Plan providers accept the plan allowance as payment in full.

Us/We

Us and we refer to Cimarron Health Plan

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 800-365-0009, or (505) 342-4723, 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.

NOTES

Summary of benefits for Cimarron Health Plan - 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	11
Services provided by a hospital:		
• Inpatient	Nothing	22
• Outpatient	Nothing	23
Emergency benefits:		
• In-area	$25 per urgent care visit,	25
• Out-of-area	$50 per hospital emergency room visit	25
Mental health and substance abuse treatment	Regular cost sharing	26
Prescription drugs	$5 generic, $8 name brand	28
Dental Care	Accidental Injury: $10 per visit, Preventive dental benefit: 50% of charges (Also, see page 32 for non Federally sponsored benefit)	31
Vision Care	No benefit (See page 32 for non-Federally sponsored benefit)	32
Special features: Free car seats to expectant Plan Members with prenatal classes, free bicycle helmets to member children aged 4 years through 18 years with bicycle safety class		30
Protection against catastrophic costs	Nothing after your out-of-pocket (your out-of-pocket maximum) expenses total twice the individual or family annual premium amount Some costs do not count toward this protection	9

Rate Information for
CIMARRON HEALTH PLAN
(formerly QualMed Plans for Health)

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

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and 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 70-2IN).

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.

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share
The entire State of New Mexico							
Self Only	PX1	$59.83	$19.94	$129.63	$43.21	$70.80	$8.97
Self and Family	PX2	$157.88	$52.63	$342.08	$114.03	$186.83	$23.68