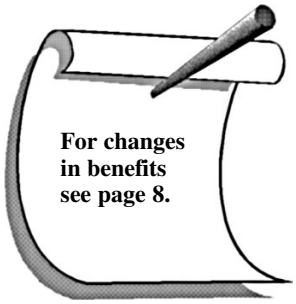
Group Health Cooperative of South Central Wisconsin 2002

http://www.ghc-hmo.com

A Health Maintenance Organization

Serving: South Central Wisconsin

Enrollment in this Plan is limited. You must live or work in our Geographic service area to enroll. See page 7 for requirements.



This Plan has Excellent accreditation from the NCQA. See the 2002 Guide for more information on the NCQA.

Enrollment codes for this Plan:

WJ1 Self Only
WJ2 Self and Family

Special notice: We have both expanded and reduced our Service Area in the State of Wisconsin for 2002.

We **expanded** our Service Area to include the entire counties of **Columbia, Dodge, Iowa, and Sauk.**

We **eliminated** from our Service Area the counties of **Lafayette and Walworth**. If you live or work in one of these areas and do not select another FEHB plan, you will be covered only for emergency services received outside the Service Area. In order to receive full Plan benefits, you must travel to a county in the remaining Service Area, and be seen by a Plan provider.

Authorized for distribution by the:

United States
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Retirement and Insurance Service
http://www.opm.gov/insure

FEHB
Federal Employees
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Introduction

Group Health Cooperative of South Central Wisconsin
8202 Excelsior Drive
Madison, WI 53717

This brochure describes the benefits of Group Health Cooperative of South Central Wisconsin under our contract (CS 1828) 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, 2002, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2002, and changes are summarized on page 8. Rates are shown at the end of this brochure.

Plain Language

Teams of government and health plans' staff worked on all FEHB brochures to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" means Group Health Cooperative of South Central Wisconsin.

- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the Office of Personnel Management. If we use others, we tell you what they mean first.

- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail OPM at fehbwebcomments@opm.gov. You may also write to OPM at the Office of Personnel Management, Office of Insurance Planning and Evaluation Division, 1900 E Street, NW, Washington, DC 20415.

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 608/828-4853 and explain the situation.
- If we do not resolve the issue, call or write

THE HEALTH CARE FRAUD HOTLINE
202/418-3300
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.

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 your health care?

GHC is a Group-Practice Prepayment (GPP) plan. We select qualified, experienced doctors for our medical staff. The group medical practice at GHC allows for in-house consultations, peer review, and regular staff audits of medical care so that we can assure quality care for you and your family members.

The first and most important decision you must make is to select your primary care provider. Specialists who represent every possible specialty area also serve GHC members. Your Primary Care Provider (PCP) makes any necessary referrals, with the following exceptions: A woman may see her Plan gynecological provider for her annual routine examination without a referral (certified nurse midwives are not covered providers under this Plan); Vision care; Dental care; Mental Condition benefits; Substance Abuse benefits; and Chiropractic care.

GHC uses the facilities and services of four hospitals in the South Central Wisconsin area. Your primary care site (clinic) determines the assigned hospital for your routine care. Most specialty care is referred to the University of Wisconsin Hospital and Clinics in Madison. Babies are usually delivered at St. Marys Hospital in Madison.

Your rights

OPM requires that all FEHB Plans provide certain information to their FEHB members. 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.

- Years in existence: 26
- Profit status: Non-Profit
- Accreditation: Excellent rating from NCQA

If you want more information about us, call 608/828-4827, or write to the GHC Marketing Department, PO Box 44971, Madison, WI 53744-4971. You may also contact us by fax at 608/828-9333 or visit our website at www.ghc-hmo.com.

Service area

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice. Our service area is:

In the state of **Wisconsin,** the entire counties of Columbia, Dane, Dodge, Green, Iowa, Jefferson, Rock, and Sauk.

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

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO that has agreements with affiliates in other areas. 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 2002

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

Program-wide changes

- We changed the address for sending disputed claims to OPM. (Section 8)

Changes to this Plan

- Your share of the non-Postal premium will increase by 16.8% for Self Only or 26.7% for Self and Family.
- We now cover certain intestinal transplants. (Section 5(b))
- We changed speech therapy benefits by removing the requirement that services must be required to restore functional speech. (Section 5(a))
- We no longer limit total blood cholesterol tests to certain age groups. (Section 5(a))
- We now cover insulin pumps, under "Durable medical equipment (DME)," subject to a member copay of 20% of charges. (Section 5(a))
- We now cover Emergency care received in the outpatient department of a hospital, both in and out of the service area, subject to a member copay of $25. If the emergency results in an admission as an inpatient, the $25 copay will be waived. (Section 5(d))
- We now cover Prescription drugs prescribed by a Plan physician and obtained at a Plan pharmacy, for up to a 34 day supply per prescription unit or refill, subject to the following copays:
  - A $6 copay per prescription unit or refilll for formulary generic drugs, or for Plan approved Non-formulary generic drugs; and
  - A $12 copay per prescription unit or refill for formulary name brand drugs, or for Plan approved Non-formulary name brand drugs. (Section 5(f))
- We now cover the surgical removal of fully impacted teeth, under "Oral and maxillofacial surgery," subject to a $10 copay per office visit. (Section 5(b)).
- We now cover physical exams required for travel, or for attending school or camp, subject to a $10 copay. (Section 5(a))
- We now cover physician house visits subject to a $10 copay per visit. (Section 5(a))
- We have removed the time restriction from Cardiac rehabilitation so that it no longer must be provided over a 12 week time period. (Section 5(a))
- We do not cover ambulance transportation to the home following an inpatient stay. (Section 5(c) and 5(d))
- We have added a "Not covered" section under "Dental benefits" to show that except for an "Accidental injury benefit," we do not cover any other dental services. (Section 5(h))
- We have both expanded and reduced our Service Area in the State of Wisconsin for 2002. We have **expanded** our Service Area to include the entire counties of Columbia, Dodge, Iowa, and Sauk. We also have **eliminated** a portion of our Service Area, so if you are enrolled in this Plan and live or work in one of the following areas, you must select another plan during Open Season to continue to receive full Plan benefits: the partial counties of Lafayette (zip codes 53504 and 53516) and Walworth (zip codes 53114, 53115, and 53190). If you live or work in one of these areas and do not select another FEHB plan, you will be covered only for emergency services received outside the Service Area. In order to receive full Plan benefits, you must travel to a county in the remaining Service Area, and be seen by a Plan provider. (Brochure cover and Section 1)

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 608/260-3170.

Where you get covered care

You get care from "Plan providers" and "Plan facilities." You will only pay copayments 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 GHC 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 to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. If you need assistance, please call the GHC Member Services Department at 608/828-4853.

• Primary care

Your primary care physician can be a family practitioner, an internist or a pediatrician. (You may also select from affiliated nurse practitioners or physicians assistants.) Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us. We will help you select a new one.

• Specialty care

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

However, you may see plan mental health and/or substance abuse, vision care, dental care or chiropractic providers without a referral, and a woman may see her Plan gynecological provider for her annual routine 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 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 Medical Utilization Management department immediately at 608/251-4156 x4514. 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 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 prior approval. Your physician must obtain prior approval for the following services:

Hospital care;
Referring you to a specialist;
Recommending follow-up care;
All surgical procedures;
All physical, speech and occupational therapy;
Infertility;
Breast reduction mammoplasty;
Plastic surgery;
Transplant of any organ;
All outpatient surgery; and
Growth hormone therapy (GHT).

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, facility, pharmacy, etc., 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 any 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 20% of our allowance for insulin pumps, and 50% of our allowance for sexual dysfunction drugs and for preventive dental care services if a non-participating dentist is used.
Your catastrophic protection out-of-pocket maximum for coinsurance and copayments	We do not have an out-of-pocket maximum.

Section 5. Benefits-OVERVIEW

(See page 8 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 subsections. To obtain claims filing advice or more information about our benefits, contact us at 608/828-4853 or at our website at www.ghc-hmo.com.

(a) Medical services and supplies provided by physicians and other health care professionals.....14–21

- Diagnostic and treatment services
- Lab, X-ray, and other diagnostic tests
- Preventive care, adult
- Preventive care, children
- Maternity care
- Family planning
- Infertility services
- Allergy care
- Treatment therapies
- Physical and occupational therapies
- Speech therapy
- Hearing services (testing, treatment, and supplies)
- Vision services (testing, treatment, and supplies)
- Foot care
- Orthopedic and prosthetic devices
- Durable medical equipment (DME)
- Home health services
- Chiropractic
- Alternative treatments
- Educational classes and programs

(b) Surgical and anesthesia services provided by physicians and other health care professionals.....22–24

- Surgical procedures
- Reconstructive surgery
- Oral and maxillofacial surgery
- Organ/tissue transplants
- Anesthesia

(c) Services provided by a hospital or other facility, and ambulance services 25–26

- Inpatient hospital
- Outpatient hospital or ambulatory surgical center
- Extended care benefits/skilled nursing care facility benefits
- Hospice care
- Ambulance

(d) Emergency services/accidents 27–28

- Medical emergency
- Ambulance

(e) Mental health and substance abuse benefits 29–30

(f) Prescription drug benefits.....31–32

(g) Special features 33

- Services for deaf and hearing impaired
- Centers of excellence for transplants/heart surgery/etc.

(h) Dental benefits 34

Summary of benefits 51

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 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 • Second surgical opinion • At home	$10 per office visit
Professional services of physicians • During a hospital stay • In a skilled nursing facility	Nothing

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	You pay
Routine screenings, such as: • Total Blood Cholesterol—once every three years • Colorectal Cancer Screening, including – Fecal occult blood test – Sigmoidoscopy, screening—every five years starting at age 50 Prostate Specific Antigen (PSA test)—one annually for men age 40 and older Routine pap test 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 through 64, one every calendar year Physical exams required for travel, or for attending school or camp	$10 per office visit
Not covered: Physical exams required for obtaining or continuing employment or insurance.	*All charges.*
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	You pay
• Childhood immunizations recommended by the American Academy of Pediatrics • Well-child care charges for routine examinations, immunizations and care (up to age 22) • 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 (up to age 22)	Nothing to age 5; $10 per office visit age 5 and older

Maternity care	You pay
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care Note: Here are some things to keep in mind: • 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 for the initial maternity office visit; nothing for all other maternity related office visits.
Not covered: Routine sonograms to determine fetal age, size or sex	*All charges*

Family planning	You pay
A broad range of voluntary family planning services, limited to: • Voluntary sterilization • Surgically implanted contraceptives (such as Norplant) • Injectable contraceptive drugs (such as Depo provera) • Intrauterine devices (IUDs) • Diaphragms Note: We cover oral contraceptives under the prescription drug benefit.	$10 per office visit
Not covered: Reversal of voluntary surgical sterilization, genetic counseling	*All charges.*

Infertility services	You pay
Diagnosis and treatment of infertility, such as: • Artificial insemination: – *Intracervical insemination (ICI)* • Fertility drugs Note: We only cover the oral fertility drug (clomiphene citrate) under the prescription drug benefit.	$10 per office visit
Not covered: • *Artificial insemination:* – *Intravaginal insemination (IVI)* – *Intrauterine insemination (IUI)* • *Assisted reproductive technology (ART) procedures, such as:* – *In vitro fertilization* – *Embryo transfer, gamete GIFT and zygote ZIFT* – *Zygote transfer* • *Services and supplies related to excluded ART procedures* • *Cost of donor sperm* • *Cost of donor egg* • *Injectable and oral fertility drugs, except for Clomiphene citrate*	*All charges.*

Allergy care	You pay
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. • Respiratory and inhalation therapy • Dialysis—Hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy—Home IV and antibiotic therapy • Growth hormone therapy (GHT) Note: Growth hormone is covered under the prescription drug benefit. Note: We will only cover GHT when we preauthorize the treatment. Call your primary care physician for preauthorization. If we determine that GHT is not medically necessary, we will not cover the GHT or related services and supplies. See *Services requiring our prior approval* in Section 3.	$10 per office visit

Physical and occupational therapies	You pay
• 60 consecutive days per condition for the services of each of the following: – qualified physical therapists; and – occupational therapists. Note: We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.	$10 per initial visit per condition; nothing during inpatient admission
One follow-up visit six months after the date of your last physical or occupational therapy treatment.	$10 per visit
• Cardiac rehabilitation following a heart transplant, bypass surgery, a myocardial infarction, unstable angina pectoris, or angioplasty is provided for up to 36 sessions.	$10 for the initial visit
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs (except in therapy programs listed above)*	*All charges.*

Speech therapy	You pay
• 60 consecutive days per condition for the services of qualified speech therapists.	$10 per initial office visit per condition; nothing during inpatient admission

Hearing services (testing, treatment, and supplies)	You pay
• Hearing testing	Nothing to age 5; $10 per office visit for age 5 and older
Not covered: Hearing aids, testing and examinations for them	*All charges.*

Vision services (testing, treatment, and supplies)	You pay
• Annual vision examinations	Nothing to age 5; $10 per office visit for age 5 and older
• Annual eye refractions	Nothing
• Lenses following intraocular surgery (such as for cataract removal) or for Keratoconus when there is a change in visual acuity requiring a new prescription	$10 per office visit

Vision services continued on the next page.

Vision services (testing, treatment, and supplies) *(Continued)*	**You pay**
Not covered: • *Eyeglasses or contact lenses, except as above* • *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 office 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	**You pay**
• 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, and surgically implanted breast implant following mastectomy. Note: See Section 5(b) for coverage of the surgery to insert the device. • Braces • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome	$10 per office visit
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* • *Cost of a cochlear implanted device* • *Prosthetic replacements, unless the item is no longer useful and has exceeded its reasonable lifetime under normal use; or the member's condition has changed so as to make the original equipment inappropriate.*	*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; • walkers; and • blood glucose monitors	$10 per office visit
• insulin pumps.	20% copay
Note: Call us at 608/251-4156 x4514 as soon as your Plan physician prescribes any of the above equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.	
Not covered: • *Motorized wheel chairs* • *DME replacements, unless the item is no longer useful and has exceeded its reasonable lifetime under normal use; or the member's condition has changed so as to make the original equipment inappropriate.*	*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;* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic, or rehabilitative*	*All charges.*

Chiropractic	You pay
• Chiropractic services, but only related to a specific injury.	$10 per office visit
Not covered: *• Chiropractic services for chronic problems or for maintenance.*	*All charges.*
Alternative treatments	**You pay**
Not covered: *• Acupuncture* *• Naturopathic services* *• Hypnotherapy* *• Biofeedback*	*All charges.*
Educational classes and programs	**You pay**
Coverage may include: • Smoking Cessation • Diabetes self-management • Nutrition • Weight Management • Stress Management • Prenatal • First aid • Fitness programs	Some fees required—contact GHC Health Education Department at 608/257-9705 for fees and schedules

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 (i.e., hospital, surgical center, etc.).
- YOUR PLAN DOCTOR MUST GET PRIOR APPROVAL OF SOME SURGICAL PROCEDURES. Please refer to the prior approval information shown in Section 3 to be sure which services require prior approval and identify which surgeries require prior approval.

IMPORTANT

Benefit Description	You pay
Surgical procedures	
A comprehensive range of services such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • 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 • Insertion of internal prosthetic devices. See Section 5(a)—Orthopedic and prosthetic devices for device coverage information. • Voluntary sterilization • 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 visit
Not covered: *• Reversal of voluntary sterilization* *• Routine treatment of conditions of the foot; see Foot care*	*All charges.*

Reconstructive surgery	You pay
• 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. • 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.	$10 per office visit; nothing for hospital visit
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	**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; • Other surgical procedures that do not involve the teeth or their supporting structures; and • Surgical removal of fully impacted teeth.	$10 per office visit; nothing for hospital visit
• Dental treatment of Temporomandibular joint (TMJ) syndrome is limited to a maximum Plan payment of $1250 per person per calendar year.	$10 per office visit
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges.*

Organ/tissue transplants	You pay
Limited to: • Cornea • Heart • Heart/lung • Kidney • Kidney/Pancreas • Liver • Lung: Single/Double • Pancreas • Allogenic (donor) bone marrow transplants • Autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas • National Transplant Program (NTP) —UW Hospital & Clinics 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 cover related medical and hospital expenses of the donor when we cover the recipient.	$10 per office visit for evaluation; nothing in hospital
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	**You pay**
Professional services provided in • Hospital (inpatient)	Nothing
Professional services provided in • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • 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.
- 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).

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. 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
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, 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	You pay
• 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	You pay
We provide a comprehensive range of benefits for up to a 100 days per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan.	Nothing
Not covered: Custodial care	*All charges*

Hospice care	You pay
Supportive and palliative care for a terminally ill member is covered in the home. Services include 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 stage of an illness, with a life expectancy of six months or less.	Nothing
Not covered: Independent nursing, homemaker services	*All charges*

Ambulance	You pay
• Local professional ambulance service when medically appropriate	Nothing
Not covered: Ambulance services to home following an inpatient stay	*All charges*

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: If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the nearest emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell emergency room personnel that you are a GHC Plan member so they can notify us. You or a family member must also notify us within 48 hours. It is your responsibility to make certain that the Plan has been notified.

If you need to be hospitalized in a non-Plan facility, you or a family member must notify the Plan within 48 hours or on the first working day following your admission, unless it is not reasonably possible to do so. If a GHC plan doctor believes that you will receive better care in a Plan hospital, we will transfer you when it is medically feasible and we will pay all ambulance charges for the transfer.

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

Any follow up care recommended by non-plan providers in such a medical emergency must be approved by GHC or provided by GHC 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, you or a family member must notify the Plan within 48 hours or on the first working day following your admission, unless it is not reasonably possible to do so. If a GHC Plan doctor believes you will receive better care in a Plan hospital, we will transfer you when it is medically feasible and we will pay all ambulance charges for that transfer.

Any follow-up care recommended by non-plan providers in such a medical emergency must be approved by GHC or provided by GHC plan providers.

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 • Emergency care as an inpatient at a hospital, including doctors' services	Nothing
• Emergency care as an outpatient at a hospital, including doctors' services	$25 per visit, waived if admitted as an inpatient.
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 • Emergency care as an inpatient at a hospital, including doctors' services	Nothing
• Emergency care as an outpatient at a hospital, including doctors' services	$25 per visit, waived if admitted as an inpatient.
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.*
Ambulance	
Professional ambulance service, as well as air ambulance, when medically appropriate. See Section 5(c) for non-emergency service.	Nothing
Not covered: Ambulance services to home following an inpatient stay	*All charges.*

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

IMPORTANT

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.

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 illnesses 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 if you receive these services during your office visit; otherwise, $10 per office visit
• 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

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.*

Preauthorization

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

- Patients may make their own appointments for mental health and/or substance abuse services as follows:

Outpatient Mental Health—GHC Mental Health Department
Telephone: 608/257-1204 or 800/605-4327

Inpatient Mental Health—US Hospital & Clinics

Substance Abuse—Outpatient and Inpatient Services
Gateway Recovery Services, Inc.
608/278-8200 (Madison, WI)
608/877-1855 (Stoughton, WI)

Limitation

We may limit your benefits if you do not obtain a 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.
- 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, referral doctor, or licensed dentist must write the prescription.
- **Where you can obtain them.** You must fill the prescription at a plan pharmacy.
- **We use a formulary**. A drug formulary is a list of prescription medications representing the current judgment of medical practitioners for the treatment of disease. Not all medications will be listed in the formulary, particularly when there are several similar medications available. The formulary will include the drugs covered by the plan's benefit. Your physician/practitioner may request coverage for non-formulary drugs when clinically necessary.

  There are dispensing limitations. We furnish up to a 34-day supply of the prescribed drug, or one commercially prepared unit (such as one vial of opthalmic drops, one inhaler, or one bottle of insulin). There are certain drugs that we will cover up to a 100 day supply. You pay $6 copay for each generic and $12 copay for each name brand prescription, for up to a 34-day supply.
  If coverage has been approved for a non-formulary drug, you pay the applicable generic or name brand copayment. For non-formulary drugs when coverage has not been approved, the copayment is equal to the plan-calculated total prescription cost.
- **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name; the name brand is the name under which the manufacturer advertises and sells a drug. Under federal law, generic and name brand drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you less and helps moderate the costs of providing healthcare.
- **When you have to file a claim.** Generally you will not need to file a claim. An exception would be a drug prescribed in an emergency or urgent situation when you are out of the area. Forward such claims to GHC Claims Department, PO Box 44971, Madison, WI 53744-4971. Be sure to include your member number and an explanation of why you are submitting the claim.

Prescription drug benefits begin on the next page.

Benefit Description	You pay
Covered medications and supplies	
We cover the following medications and supplies prescribed by a Plan physician, referral doctor, or licensed dentist, and obtained from a Plan pharmacy. • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Insulin • Diabetic supplies, including insulin syringes, needles, injection pens, glucose test tablets and test tape, Bendict's solution or equivalent and acetone test tablets • Contraceptive drugs and devices • Smoking cessation drugs when participating in the Plan's behavior modification program • Prenatal vitamins during pregnancy • Disposable needles and syringes for the administration of covered medications • Oral fertility drug, Clomiphene citrate, limited to a lifetime maximum of one year	A $6 copay for generic drugs A $12 copay for name brand drugs *Note: if there is no generic equivalent available, you will still have to pay the name brand copay.*
Drugs for sexual dysfunction are subject to dosage limits. Contact plan for details.	50%
Not covered: • *Drugs and supplies for cosmetic purposes* • *Non-formulary drugs* • *Drugs to enhance athletic performance* • *Fertility drugs, including drugs to maintain pregnancy (except Clomiphene citrate—see covered medications)* • *Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies* • *Vitamins, nutrients, and food supplements even if a physician prescribes or administers them (except prenatal vitamins—see covered medications)* • *Non-prescription medications* • *Drugs for which there is a nonprescription equivalent available* • *Medical supplies such as dressings and antiseptics* • *Smoking cessation drugs (except when participating in the Plan's behavior modification program)* • *Weight loss drugs, appetite suppressants, weight loss programs or classes, except when medically necessary for the treatment of morbid obesity*	*All Charges*

Section 5 (g). Special features

Feature	Description
Services for deaf and hearing impaired	Hearing impaired interpreter for non-emergency services can be reached at this TDD line: 608/257-7391.
Centers of excellence for transplants/heart surgery/etc.	Our local center of excellence is associated with the University of Wisconsin Hospital and Clinics in Madison, Wisconsin.

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 and replace sound natural teeth. The need for these services must result from an accidental injury. You must be seen within 48 hours of the accident; however, treatment may be delayed due to your medical condition. Damage to teeth caused by chewing or biting does not constitute an accidental injury.	Nothing up to $1500 per accident, all charges above $1500 per accident
Dental benefits	
Service	**You pay**
• Prophylaxis or cleaning (one every six months) • Topical applications of fluoride through age fifteen (one every six months)	Nothing if you use a GHC Plan dentist; 50% of charges if you use a non-participating dentist.
Not covered: all other dental services (i.e., fillings, extractions, crowns, orthodontics, etc.)	*All charges.*

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 Prior Approval* **on page 11.**

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; 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 fill your prescription drugs at Plan pharmacies, you will not have to file claims. Just present your identification card and pay your copayment or coinsurance, if applicable.

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, hospital and drug 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 608/828-4853.

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

Submit your claims to: Group Health Cooperative, Claims Department, PO Box 44971, Madison, WI 53744-4971.

Deadline for filing your claim

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

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 preauthorization:

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: Group Health Cooperative Member Services, PO Box 44971, Madison, WI 53744-4971; 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, 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 3, 1900 E Street NW, Washington, DC 20415-3630.

Step 4 continued on next page

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 include 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 608/828-4853 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 3 at 202/606-0755 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 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-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. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a federal employee on January 1, 1983, or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.

If you are eligible for Medicare, you may have choices in how you get your health care. Medicare + Choice plan 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 (Part A or Part B)

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

When you are enrolled in Original Medicare along with this plan, you still need to follow the rules in this brochure for us to cover your care. Your care must continue to be authorized by your Plan primary care physician.

We will not waive any of our copayments or coinsurance.

(Primary payer chart begins on next page.)

The following chart illustrates whether **the Original Medicare Plan** 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 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) Are an annuitant, or	✔	
b) Are an active employee		✔
c) Are a former spouse of an annuitant, or	✔	
d) Are a former spouse of 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 when you have the Original Medicare Plan—You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

- 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 608/251-4138 x4269. We do not waive any costs when you have Medicare.

• Medicare managed care plan

If you are eligible for Medicare, you may choose to enroll in and get your benefits from another type of Medicare + Choice plan—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 provide all the benefits that Original Medicare covers. 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 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, 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. If you enroll in a Medicare managed care plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare managed care plan so we can correctly coordinate benefits with Medicare.

Suspended FEHB coverage to enroll in a Medicare managed care plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to 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 managed care plan's service area.

• If you do not enroll in Medicare Part A or Part B

If you do not have one or both parts of Medicare, you can still be covered under the FEHB Program. We will not require you to enroll in Medicare Part B, and if you can't get premium-free Part A, we will not ask you to enroll in it.

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

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

Coinsurance

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

Copayment

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

Covered services

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

Custodial care

Custodial care means care that is primarily for the purpose of meeting personal needs and which could be provided by persons without professional skill or training. For example, custodial care includes help in walking, getting in or out of bed, bathing, dressing, eating, preparing special diets, and taking medicine.

Experimental or investigational services

We use the following criteria to determine if a service or procedure is considered experimental or investigational:

1. The technology involved must have final approval from the appropriate government regulatory bodies;
2. The scientific evidence must allow conclusions to be drawn based on health outcomes;
3. The technology involved must improve the health outcome of the member;
4. The technology involved must be as good for a patient as any of the already established alternatives; and
5. Possible harm from the procedure (including long term effects) must be well understood and not outweigh the benefits.

Contact us if you would like more information about the criteria used in deciding whether a service or procedure is experimental or investigational.

Medically necessary

Medically necessary means a service or supply that is determined by the GHC medical director to be required for the treatment or evaluation of a medical condition, is consistent with the diagnosis, and which could not have been omitted under generally accepted medical standards or provided in a less intensive setting.

Plan allowance

Plan allowance is the amount we use to determine our payment and your coinsurance for covered services.

Us/we

Us and we refer to Group Health Cooperative of South Central Wisconsin.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB facts

No preexisting 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 joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

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.

• Temporary Continuation of Coverage (TCC)

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your job, if you are a covered dependent child and you turn 22 or marry, etc.

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

Enrolling in TCC. Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal 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. It explains what you have to do to enroll.

• Converting to individual coverage

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

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

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

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

Getting a Certificate of Group Health Plan Coverage

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

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

Long-Term Care Insurance Is Coming Later in 2002!

- Many FEHB enrollees think that their health plan and/or Medicare will cover their long-term care needs. Unfortunately, they are WRONG!
- How are YOU planning to pay for the future custodial or chronic care you need?
- You should consider buying long-term care insurance.

The Office of Personnel Management (OPM) will sponsor a high-quality long-term care insurance program effective October 2002. As part of its educational effort, OPM asks you to consider these questions:

What is long-term care (LTC) insurance?

- It's insurance to help pay for long-term care services you may need if you can't take care of yourself because of an extended illness or injury, or an age-related disease such as Alzheimer's.
- LTC insurance can provide broad, flexible benefits for nursing home care, care in an assisted living facility, care in your home, adult day care, hospice care, and more. *LTC insurance can supplement care provided by family members, reducing the burden you place on them.*

I'm healthy. I won't need long-term care. Or will I?

- Welcome to the club!
- 76% of Americans believe they will never need long-term care, but the facts are that about half of them will. And it's not just the old folks. About 40% of people needing long-term care are under age 65. They may need chronic care due to a serious accident, a stroke, or developing multiple sclerosis, etc.
- We hope you will never need long-term care, but everyone should have a plan just in case. *Many people now consider long-term care insurance to be vital to their financial and retirement planning.*

Is long-term care expensive?

- Yes, it can be very expensive . A year in a nursing home can exceed $50,000. Home care for only three 8-hour shifts a week can exceed $20,000 a year. And that's before inflation!
- Long-term care can easily exhaust your savings. *Long-term care insurance can protect your savings.*

But won't my FEHB plan, Medicare or Medicaid cover my long-term care?

- Not FEHB. Look at the *"Not covered"* blocks in sections 5(a) and 5(c) of your FEHB brochure. Health plans don't cover custodial care or a stay in an assisted living facility or a continuing need for a home health aide to help you get in and out of bed with other activities of daily living. Limited stays in skilled nursing facilities can be covered in some circumstances.
- Medicare only covers skilled nursing home care (the highest level of nursing care) after a hospitalization for those who are blind, age 65 or older or fully disabled. It also has a 100 day limit.
- Medicaid covers long-term care for those who meet their state's poverty guidelines, but has restrictions on covered services and where they can be received. *Long-term care insurance can provide choices of care and preserve your independence.*

When will I get more information on how to apply for this new insurance coverage?

- Employees will get more information from their agencies during the LTC open enrollment period in the late summer/early fall of 2002.
- Retirees will receive information at home.

How can I find out more about the program NOW?

- Our toll-free teleservice center will begin in mid-2002. In the meantime, you can learn more about the program on our web site at www.opm.gov/insure/ltc.

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Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

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Notes

Summary of benefits for Group Health Cooperative - 2002

- **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	14
Services provided by a hospital: • Inpatient	Nothing	28
• Outpatient	Nothing	28
Emergency benefits: • In-area	$25 per visit	27
• Out-of-area	$25 per visit	27
Mental health and substance abuse treatment	Regular cost sharing	29
Prescription drugs Up to a 34 day supply per prescription unit or refill	$6 copay for generic drugs; $12 copay for name brand drugs	31
Dental Care—Preventive dental care	Nothing if by a Participating dentist; 50% if by a non-Participating dentist	34
—Accidental injury benefit	Nothing	
Vision Care — One refraction annually	Nothing	18
Special features: Services for deaf and hearing impaired; and Centers of excellence for transplants/heart surgery, etc.		33
Protection against catastrophic costs (your out-of-pocket maximum)	We do not have an out-of-pocket maximum	12

2002 Rate Information for
Group Health Cooperative of South Central Wisconsin

Non-Postal rates apply to 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, 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 who are not career postal employees. 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**
Self Only	WJ1	$87.13	$29.04	$188.78	$62.92	$103.10	$13.07
Self and Family	WJ2	$223.41	$88.38	$484.06	$191.49	$263.75	$48.04