

A Health Maintenance Organization

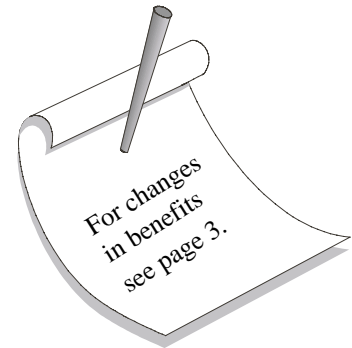
Serving: Chicagoland area

Enrollment in this Plan is limited; see page 4 for requirements.

Enrollment code:

171 Self Only

172 Self and Family



This Plan has commendable accreditation from the NCQA. See the *2000 Guide* for more information on NCQA.

Visit the OPM website at <http://www.opm.gov/insure>
and
our web site at <http://www.rushpru.com>

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UNITED STATES OFFICE OF
PERSONNEL MANAGEMENT
RETIREMENT AND INSURANCE SERVICE



Federal Employees
Health Benefits Program

RI 73-029

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Introduction

Rush Prudential HMO, Inc., d/b/a Rush Prudential HMO, Sears Tower, 233 S. Wacker Dr. 39th Flr., Chicago, IL 60606-6309

This brochure describes the benefits you can receive from Rush Prudential HMO under its contract (CS1656) with the Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits (FEHB) law. This brochure is the official statement of benefits on which you can rely. A person enrolled in this Plan is 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.

OPM negotiates benefits and premiums with each plan annually. Benefit changes are effective January 1, 2000, and are shown on page 3. Premiums are listed at the end of this brochure.

Plain Language

The President and Vice President are making the Government's communication more responsive, accessible, and understandable to the public by requiring agencies to use plain language. Health plan representatives and Office of Personnel Management staff have worked cooperatively to make portions of this brochure clearer. In it you will find common, everyday words, except for necessary technical terms; "you" and other personal pronouns; active voice; and short sentences.

We refer to Rush Prudential HMO as "this Plan" throughout this brochure even though in other legal documents, you will see a plan referred to as a carrier.

These changes do not affect the benefits or services we provide. We have rewritten this brochure only to make it more understandable.

We have not re-written the Benefits section of this brochure. You will find new benefits language next year.

How to Use this Brochure

This brochure has eight sections. Each section has important information you should read. If you want to compare this Plan's benefits with benefits from other FEHB plans, you will find that the brochures have the same format and similar information to make comparisons easier.

1. Health Maintenance Organizations (HMO). This Plan is an HMO. Turn to this section for a brief description of HMOs and how they work.
2. How we change for 2000. If you are a current member and want to see how we have changed, read this section.
3. How to get benefits. Make sure you read this section; it tells you how to get services and how we operate.
4. What to do if we deny your claim or request for service. This section tells you what to do if you disagree with our decision not to pay for your claim or to deny your request for a service.
5. Benefits. Look here to see the benefits we will provide as well as specific exclusions and limitations. You will also find information about non-FEHB benefits.
6. General exclusions - Things we don't cover. Look here to see benefits that we will not provide.
7. Limitations - Rules that affect your benefits. This section describes limits that can affect your benefits.
8. FEHB FACTS. Read this for information about the Federal Employees Health Benefits (FEHB) Program.

Section 1. — Health Maintenance Organizations

Health maintenance organizations (HMOs) are health plans that require you to see Plan providers: specific physicians, hospitals and other providers that contract with us. These providers coordinate your health care services. The care you receive includes preventative care such as routine office visits, physical exams, well-baby care and immunizations, as well as treatment for illness and injury.

When you receive services from our providers, you will not have to submit claim forms or pay bills. However, you must pay copayments and coinsurance listed in this brochure. When you receive emergency services 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. Our providers follow generally accepted medical practice when prescribing any course of treatment.

Section 2. — How we change for 2000

Program-wide changes

To keep your premium as low as possible OPM has set a minimum copay of \$10 for all primary care office visits.

This year, you have a right to more information about this Plan, care management, its networks, facilities, and providers.

If you have a chronic or disabling condition, and your provider leaves the Plan at our request, you may continue to see your specialist for up to 90 days. If your provider leaves the Plan and you are in the second or third trimester of pregnancy, you may be able to continue seeing your OB/GYN until the end of your postpartum care. You have similar rights if this Plan leaves the FEHB program. (See Section 3, How to get benefits for more information).

You may review and obtain copies of your medical records on request. If you want copies of your medical records, ask your health care provider for them. You may ask that a physician amend a record that is not accurate, not relevant or incomplete. If the physician does not amend your record, you may add a brief statement to it. If they do not provide you your records, call us and we will assist you.

If you are over age 50, all FEHB plans will cover a screening sigmoidoscopy every five years. This screening is for colorectal cancer.

Changes to this Plan

Your share of the Rush Prudential HMO non-postal premium will increase by 3.6% for Self Only or 11.8% for Self and Family.

Office visits with Plan primary care doctors and specialists will be subject to a \$10 copay per visit. See page 8.

Short-term rehabilitative therapy will be provided on an inpatient or outpatient basis for up to two consecutive months per condition only. Outpatient therapy will not be extended up to an additional 60 consecutive days per condition. Inpatient rehabilitation will continue to be based on medical necessity. See page 10.

We will no longer cover ostomy supplies including bags, adhesives, and skin protectants. See page 11.

We will no longer cover smoking cessation drugs and medications, including but not limited to, nicotine patches and sprays. See page 16.

Section 3. — How to get benefits

What is this Plan's service area?

To enroll with us, you must live or work in our service area. Our service area is the Chicago Metropolitan area and includes the Illinois counties of Cook, DuPage, Kane, Kankakee, Kendall, Lake, McHenry and Will and the Indiana counties of Lake and Porter. This is where our providers practice.

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will pay only for urgent or emergency care benefits. We will not pay for any other health care services.

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

If you need urgent or emergency care when you are away from home, you should call Rush Prudential HMO at 800/782-0180. Service is available 24 hours a day, 7 days a week. If your unexpected illness is not an emergency, you should call this number before seeking treatment. For life-threatening medical emergencies, you should seek treatment from the nearest medical facility and inform the hospital or physician that you are a member of Rush Prudential HMO. You should then contact Rush Prudential HMO at 800/782-0180 within 24 hours after medical care begins.

How much do I pay for services?

You must share the cost of some services. This is called either a copayment (a set dollar amount) or coinsurance (a set percentage of charges). Please remember you must pay this amount when you receive services.

After you pay \$2,900 in copayments or coinsurance for one family member, or \$7,000 for two or more family members, you do not have to make any further payments for certain services for the rest of the year. This is called a catastrophic limit. However, copayments or coinsurance for your prescription drugs do not count toward these limits and you must continue to make these payments.

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

Do I have to submit claims?

You normally won't have to submit claims to us unless you receive emergency services from a provider who doesn't contract with us. If you file a claim, please send us all of the documents for your claim as soon as possible. You must submit claims by December 31 of the year after the year you received the service. Either OPM or we can extend this deadline if you show that circumstances beyond your control prevented you from filing on time.

Who provides my health care?

Rush Prudential HMO is a mixed model HMO Plan with a broad network of physicians who practice at Rush Prudential managed medical offices or in contracted medical groups. Federal employees who enroll in our Plan can select a doctor from among more than 2,800 primary care physicians associated with more than 90 hospitals throughout the greater Chicago metropolitan area.

What do I do if my primary care physician leaves the Plan?

Call us at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area). We will help you select a new one.

What do I do if I need to go into the hospital?

Talk to your Plan physician. If you need to be hospitalized, your primary care physician or specialist will make the necessary hospital arrangements and supervise your care.

Section 3. — How to get benefits *continued*

What do I do if I'm in the hospital when I join this Plan?

First, call our customer service department at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area). If you are new to the FEHB Program, we will arrange for you to receive care. If you are currently in the FEHB Program and are switching 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 only apply to the person who is hospitalized.

How do I get specialty care?

Your primary care physician will arrange your referral to a specialist. You must contact your primary care doctor for a referral before seeing any other doctor or getting special services except in a medical emergency or when a primary care doctor has designated another doctor to see patients. Your primary care doctor will refer you to a network specialist at his or her discretion.

You cannot self-refer to a specialty provider without written authorization from your primary care doctor except in the following instance. Female members may designate an obstetrician/gynecologist (OB/GYN), also known as a "woman's principal health care provider," who is in the Plan's network and see this provider without a written referral. Although a woman may directly see her "woman's principal health care provider," a referral arrangement must exist between that provider and her PCP so her care can be coordinated. This will eliminate any potential billing issues. She must call the Plan's Member Services Department at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area) for assistance in designating a provider where the referral arrangement exists.

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.

What do I do if I am seeing a specialist when I enroll?

Your primary care physician will decide what treatment you need. If he/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.

What do I do if my specialist leaves the Plan?

Call your primary care physician, who will arrange for you to see another specialist. You may be able to receive services from your current specialist until we can make arrangements for you to see someone else.

But, what if I have a serious illness and my provider leaves the Plan or this Plan leaves the Program?

Please contact us if you believe your condition is chronic or disabling. You may be able to continue seeing your provider for up to 90 days after we notify you that we are terminating our contract with the provider (unless the termination is for cause). If you are in the second or third trimester of pregnancy, you may continue to see your OB/GYN until the end of your postpartum care.

You may also be able to continue seeing your provider if your plan drops out of the FEHB Program and you enroll in a new FEHB plan. Contact the new plan and explain that you have a serious or chronic condition, or are in your second or third trimester of pregnancy. Your new plan will pay for or provide your care for up to 90 days after you receive notice that your prior plan is leaving the FEHB Program. If you are in your second or third trimester of pregnancy, your new plan will pay for the OB/GYN care you receive from your current provider until the end of your postpartum care.

Section 3. — How to get benefits *continued*

How do you authorize medical services?

Your physician must get our approval before sending you to a hospital, referring you to a specialist, or recommending follow-up care. Before giving approval, we consider if the service is medically necessary, and if it follows generally accepted medical practice.

How do you decide if a service is experimental or investigational?

We do not cover procedures, services, or supplies that are experimental or investigational. In order to determine whether or not a procedure, service, or supply is experimental or investigational, we gather appropriate information for a decision that will be made by medical professionals. The information we collect may include medical records, current reviews of medical literature and scientific evidence, results of current studies or clinical trials, research protocols, reports or opinions of authoritative medical bodies, opinions of independent outside experts and approvals granted by regulatory bodies. Your provider may sometimes ask that you sign a form acknowledging that the procedure, service, or supply is experimental or investigational. This form and any related protocol may also be part of the information we consider. After reviewing all pertinent information, we make our determination and notify you of our decision. If you would like any additional information, you may call us at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area).

Section 4. — What to do if we deny your claim or request for service

If we deny services or won't pay your claim, you may ask us to reconsider our decision. Your request must:

1. Be in writing;
2. Refer to specific brochure wording explaining why you believe our decision is wrong; and
3. Be made within six months from the date of our initial denial or refusal. We may extend this time limit if you show that you were unable to make a timely request due to reasons beyond your control.

We have 30 days from the date we receive your reconsideration request to:

1. Maintain our denial in writing;
2. Pay the claim;
3. Arrange for a health care provider to give you the service; or
4. Ask for more information.

If we ask your medical provider for more information, we will send you a copy of our request. We must make a decision within 30 days after we receive the additional information. If we do not receive the requested information within 60 days, we will make our decision based on the information we already have.

When may I ask OPM to review a denial?

You may ask OPM to review the denial after you ask us to reconsider our initial denial or refusal. OPM will determine if we correctly applied the terms of our contract when we denied your claim or request for service.

Section 4. — What to do if we deny your claim or request for service *continued*

What if I have a serious or life-threatening condition and you haven't responded to my request for service?

Call us at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area) and we will expedite our review.

What if you have denied my request for care and my condition is serious or life-threatening?

If we expedite your review due to a serious medical condition and deny your claim, we will inform OPM so that they can give your claim expedited treatment too. Alternatively, you can call OPM's Health Benefits Contract Division 3 at (202) 606-0755 between 8 a.m. and 5 p.m. Serious or life-threatening conditions are ones that may cause permanent loss of bodily functions or death if they are not treated as soon as possible.

Are there other time limits?

You must write to OPM and ask them to review our decision within 90 days after we uphold our initial denial or refusal of service. You may also ask OPM to review your claim if:

1. We did not answer your request within 30 days. In this case, OPM must receive your request within 120 days of the date you asked us to reconsider your claim.
2. You provided us with additional information we asked for, and we do not answer within 30 days. In this case, OPM must receive your request within 120 days of the date we asked you for additional information.

What do I send to OPM?

Your request must be complete, or OPM will return it to you. You must send the following information:

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

If you want OPM to review different claims, you must clearly identify which documents apply to which claim.

Who can make the request?

Those who have a legal right to file a disputed claim with OPM are:

1. Anyone enrolled in the Plan;
2. The estate of a person once enrolled in the Plan; and
3. Medical providers, legal counsel, and other interested parties who are acting as the enrolled person's representative. They must send a copy of the person's specific written consent with the review request.

Section 4. — What to do if we deny your claim or request for service *continued*

Where should I mail my disputed claim?

Send your request for OPM review to: Office of Personnel Management, Office of Insurance Programs, Contract Division 3, P.O. Box 436, Washington, D.C. 20044.

What if OPM upholds the Plan's denial?

OPM's decision is final. There are no other administrative appeals. If OPM agrees with our decision, your only recourse is to sue.

If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services or supplies.

What laws apply if I file a lawsuit?

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 made its decision on your claim. You may recover only the amount of benefits in dispute.

You (or a person acting on your behalf) may not sue to recover benefits on a claim for treatment, services, supplies, or drugs covered by us until you have completed the OPM review procedure described above.

Your records and the Privacy Act

Chapter 89 of title 5, United States Code allows OPM to use the information it collects from you and us to determine if our denial of your claim is correct. The information OPM collects during the review process becomes a permanent part of your disputed claims file, and is subject to the provisions of the Freedom of Information Act and the Privacy Act. OPM may disclose this information to support the disputed claim decision. If you file a lawsuit, this information will become part of the court record.

Section 5. — Medical and Surgical Benefits

What is covered

Plan doctors and other Plan providers supply a comprehensive range of preventive, diagnostic and treatment services. This includes all necessary office visits, laboratory tests and X-rays; you pay a \$10 copay for each office visit but no additional copays for authorized laboratory tests and x-rays. Within the service area, house calls will be provided if, in the judgment of the Plan doctor, such care is necessary and appropriate; you pay a \$10 copay for a doctor's house call but no copay for home visits by nurses and health aides.

The following services are included:

- Preventive care, including well-baby care and periodic check-ups
- Mammograms are covered as follows: for women age 35 through age 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for women age 50 and over, one mammogram every year. In addition to routine screening, mammograms are covered when prescribed by the doctor as medically necessary to diagnose or treat your illness.
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays

Section 5. — Medical and Surgical Benefits *continued*

What is covered *continued*

- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor. You pay a \$10 copay for the initial maternity visit and nothing for subsequent maternity office visits. The mother, at her option, may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. Inpatient stays will be extended if medically necessary. If you terminate enrollment in the plan during pregnancy, benefits will not be provided after coverage under the Plan has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment. Other care of an infant who requires definitive treatment will be covered only if the infant is covered under a Self and Family enrollment.
- Voluntary sterilization and family planning services; FDA approved implantable and injectable contraceptives
- Diagnosis and treatment of infertility including artificial insemination, in vitro fertilization, uterine embryo lavage, embryo transfer, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, and low tubal ovum transfer. Coverage for in vitro fertilization shall be available only if the covered individual has been unable to attain or sustain a successful pregnancy through reasonable less costly medically appropriate infertility treatments for which coverage is available. Additionally, the covered individual has not undergone four completed oocyte retrievals per lifetime, except that if a live birth follows a complete oocyte retrieval, then two more completed oocyte retrievals shall be covered. Artificial insemination is limited to intrauterine insemination (IUI) and intracervical insemination (ICI). The cost of donor sperm is not covered. Fertility drugs that are administered in the doctor's office (not self-injected) are covered subject to the \$10 office visit copay. Self-injectable fertility drugs are covered under Prescription Drug Benefits.
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including testing and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers, artificial joints, breast prostheses and surgical bras. The cost of the device is covered.
- Cornea, heart, kidney, and liver transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors; Transplants are covered when approved by the Medical Director. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Women who undergo mastectomies may, at their option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- Dialysis
- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need;
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers

Section 5. — Medical and Surgical Benefits *continued*

What is covered *continued*

- Oxygen and rental of equipment for use of oxygen
- Administration of blood or blood plasma
- Diabetic supplies and glucometers for diabetes treatment

Limited benefits

Oral and maxillofacial surgery is provided for nondental surgical and hospitalization procedures for congenital defects, such as cleft lip and cleft palate, and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts. Extraction of completely (100%) bony impacted teeth is covered. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including any dental care involved in the treatment of temporomandibular joint (TMJ) pain dysfunction syndrome unless there is acute trauma or system-wide disease, and there is objective radiological evidence of joint disease. You pay 50% of charges for approved treatment of TMJ pain dysfunction syndrome.

Reconstructive surgery will be provided to correct a condition resulting from a functional defect or from an injury or surgery that has produced a major effect on the member's appearance and if the condition can reasonably be expected to be corrected by such surgery. A patient and her attending physician may decide whether to have breast reconstruction surgery following a mastectomy and whether surgery on the other breast is needed to produce a symmetrical appearance.

Short-term rehabilitative therapy (physical, speech and occupational therapy) is provided on an inpatient or outpatient basis for up to two consecutive months per condition; you pay a \$10 copay per outpatient visit. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living. Rehabilitation is based on medical necessity.

Durable medical equipment and prosthetic devices - Benefits are provided for the purchase or rental (up to the purchase price) of medically necessary equipment, including hospital beds, wheelchairs, artificial limbs, eyes and lenses following cataract removal. You pay 20% of the charges for equipment and devices after you have satisfied a calendar year deductible of \$100 per Self Only enrollment and \$300 per Self and Family enrollment.

Cardiac rehabilitation program following a heart transplant, bypass surgery or a myocardial infarction is provided as determined to be medically necessary; you pay a \$10 copay per office visit.

What is not covered

- Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending school or camp, or travel
- Reversal of voluntary, surgically-induced sterility
- Surgery primarily for cosmetic purposes
- Transplants not listed as covered
- Hearing aids and the cost of cochlear implant devices
- Homemaker services
- Biofeedback
- Long-term rehabilitative therapy
- Chiropractic services

Section 5. — Medical and Surgical Benefits *continued*

What is not covered *continued*

- Orthopedic devices, such as braces; foot orthotics, orthopedic shoes unless permanently attached to an approved device
- Any eye surgery solely for the purpose of correcting refractive defects of the eye, such as nearsightedness (myopia), farsightedness (hyperopia) and astigmatism
- All ostomy supplies including bags, adhesives and skin protectants

Section 5. — Hospital/Extended Care Benefits

What is covered

Hospital care

We cover a comprehensive range of benefits with no dollar or day limit when you are hospitalized under the care of a Plan doctor. You pay nothing. All necessary services are covered, including:

- Semiprivate room accommodations; when a Plan doctor determines it is medically necessary, the doctor may prescribe private accommodations or private duty nursing care
- Specialized care units, such as intensive care or cardiac care units
- Administration of blood and blood plasma

Extended care

We cover a comprehensive range of benefits for up to 120 days of care per member, 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. You pay nothing. All necessary services are covered, including:

- Bed, board and general nursing care
- Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor

Hospice care

We cover supportive and palliative care for a terminally ill member in the home or hospice facility. Coverage is provided up to a maximum benefit of \$10,000 per period of care. Services include inpatient and outpatient care, and family counseling. Covered hospice services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.

Ambulance service

Benefits are provided for ambulance transportation ordered or authorized by a Plan doctor.

Limited benefits

Acute inpatient detoxification

Hospitalization for medical treatment of substance abuse is limited to emergency care, diagnosis, treatment of medical conditions, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. See page 14 for non-medical substance abuse benefits.

What is not covered

- Personal comfort items, such as telephone and television
- Custodial care, rest cures, domiciliary or convalescent care
- Hospitalization for dental procedures

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Section 5. — Emergency Benefits

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.

Emergencies within the service area

If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member must notify us within 48 hours unless it was not reasonably possible to do so. It is your responsibility to ensure that we have been timely notified.

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

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

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers.

We pay...

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

You pay...

\$25 per hospital emergency room visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, we waive the emergency care copay.

Emergencies outside the service area

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

If you need urgent or emergency medical care when you're away from home, you should call the Rush Prudential HMO at 800/782-0180. Service is available 24 hours a day, 7 days a week. If your unexpected illness is not an emergency, you must call this number before seeking treatment. For life-threatening medical emergencies, you should seek treatment from the nearest medical facility and inform the hospital or physician that you are a member of Rush Prudential HMO. You should then contact Rush Prudential HMO at 800/782-0180 within 24 hours after medical care begins.

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

We pay...

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

Section 5. — Emergency Benefits *continued*

You pay...	\$25 per hospital emergency room or urgent care center visit for emergency services that are covered benefits of the Plan. If the emergency results in admission to a hospital, we waive the emergency care copay.
What is covered	<ul style="list-style-type: none">• Emergency care at a doctor's office or an urgent care center• Emergency care as an outpatient or inpatient at a hospital, including doctors' services• Ambulance service approved by the Plan
What is not covered	<ul style="list-style-type: none">• Elective care or nonemergency care• Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area• Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area
Filing claims for non-Plan providers	<p>With your authorization, we will pay benefits directly to the providers of your emergency care upon receipt of their claims. Physician claims should be submitted on the HCFA 1500 claim form. If you are required to pay for the services, submit itemized bills and your receipts to us along with an explanation of the services and the identification information from your ID card.</p> <p>We will send payment to you (or the provider if you did not pay the bill), unless we deny benefits for the claim. If we deny benefits, we will send you a written notice of our decision, including the reasons for the denial and the provisions of the contract on which we based our decision. If you disagree with us, you may ask us to reconsider our decision in accordance with the disputed claims procedure described on pages 6 and 7.</p>

Section 5. — Mental Conditions/Substance Abuse Benefits

Mental Conditions

What is covered	To the extent shown below, we provide the following services necessary for the diagnosis and treatment of acute psychiatric conditions, including the treatment of mental illness or disorders: <ul style="list-style-type: none">• Diagnostic evaluation• Psychological testing for medical diagnostic services• Psychiatric treatment (including individual and group therapy)• Hospitalization (including inpatient professional services)
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Outpatient care	We cover up to 20 outpatient visits to Plan doctors, consultants or other psychiatric personnel each calendar year. You pay a \$25 copay for each covered visit and all charges thereafter. Group outpatient visits may be substituted on a 2-to-1 basis for individual mental health care visits as deemed appropriate by the Rush Prudential HMO primary care doctor.
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Section 5. — Mental Conditions/Substance Abuse Benefits *continued*

Inpatient care We cover up to 30 days of hospitalization each calendar year. You pay nothing for the first 30 days and all charges thereafter. Care in a day hospital may be substituted on a 2-to-1 basis for inpatient hospital services as deemed appropriate by the Rush Prudential HMO primary care doctor.

What is not covered

- Care for psychiatric conditions that in the professional judgment of Plan doctors are not subject to significant improvement through relatively short-term treatment
- Psychiatric evaluation or therapy on court order or as a condition of parole or probation unless determined by a Plan doctor to be necessary and appropriate
- Psychological testing that is not medically necessary to determine the appropriate treatment of a short-term psychiatric condition
- Marriage and lifestyle counseling

Substance Abuse

What is covered We provide medical and hospital services such as acute detoxification services for the medical, non-psychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition. Services for the psychiatric aspects are provided in conjunction with the mental conditions benefit. Outpatient visits to Plan mental health providers for follow-up care and counseling are covered as well as inpatient services necessary for diagnosis and treatment. The mental conditions benefit visit/day limitations and copays apply.

In addition to the psychiatric treatment covered under the mental conditions benefit, we provide the following non-psychiatric treatment:

Outpatient care Up to 20 outpatient visits for the non-psychiatric treatment of substance abuse per calendar year; you pay nothing. The sessions may be either individual or group therapy as determined by the Plan.

Inpatient care Up to 10 days of inpatient non-psychiatric hospitalization per calendar year for treatment of substance abuse; you pay nothing. Alcohol and substance abuse care in a day hospital, residential non-hospital or intensive outpatient treatment mode may be substituted on a 2 to1 basis for inpatient hospital services as deemed appropriate by the Rush Prudential HMO primary care doctor.

What is not covered

- Treatment that is not authorized by a Plan doctor

Section 5. — Prescription Drug Benefits

What is covered Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply or 100-unit supply, whichever is less; 240 milliliters of liquid (8oz); 60 grams of ointment, creams or topical preparation; or one commercially prepared unit (i.e. one inhaler). You pay a \$5 copay per prescription unit or refill for generic drugs or for name brand drugs when generic substitution is not permissible. When generic substitution is permissible (i.e., a generic drug is available and the prescribing doctor does not require the use of a name brand drug), but you request the name brand drug, you pay the \$5 copay plus the difference between the cost of the generic drug and the cost of the name brand drug.

Mail Order Pharmacy Members may obtain up to a 90-day supply of certain maintenance medications through Rush Prudential's mail order pharmacy program. A Plan doctor must prescribe all covered medication. You pay a \$5 copay per 30-day supply (prescription unit or refill) for generic drugs or for name brand drugs when generic substitution is not permissible, less a 10% discount. You subtract the discount from the 90-day supply copay you send to our mail order pharmacy along with the appropriate paperwork.

Maintenance medications are drugs used on a continual basis for treatment of chronic health conditions, such as high blood pressure, ulcers or diabetes and that are packaged and intended for self-administration by the patient. Additionally, insulin and select oral contraceptives may be obtained through the pharmacy mail order program. The mail order pharmacy program does not cover all prescribed medications. We do not classify antibiotics, cough syrup, drugs that do not require a prescription, and self-injected drugs (except insulin) as maintenance medications. These drugs are not available through the mail order pharmacy program.

To order maintenance medications by mail:

- Call Rush Prudential's Member Services Department at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area) to obtain the necessary forms.
- Complete or have your Plan doctor complete the prescription order form. Mail the Plan doctor's written prescription for up to a 90-day supply of the maintenance drug, along with the completed prescription order form and the appropriate copay amount to the mail order vendor. Additional refills may be obtained the same way provided the strength and dosage of the medication remain the same.

Prescription Drug Formulary Development A committee of primary care physicians and medical directors developed our drug formulary. Committee members review newly FDA approved products and select products that offer clear clinical benefits. Products that are judged to provide additional clinical efficiency compared with current formulary agents are added to the formulary and those agents that are judged to not provide a clinical advantage over current formulary agents are not added to the formulary or are removed from the list. The list of formulary drugs is subject to change periodically.

Drugs are dispensed in accordance with the Plan's drug formulary. Pre-authorization may be required for certain drugs. Non-formulary drugs will be covered when prescribed by a Plan doctor.

Covered medications and accessories include:

- Drugs for which a prescription is required by Federal law
- Insulin; a copy charge applies to a one-month supply
- Self-injectable drugs; you pay 50% of the cost of the drug up to an out-of-pocket maximum of \$2,500 per calendar year. After you have paid \$2,500 during the calendar year, we will cover self-injectable drugs at 100% for the rest of that year.

- Oral contraceptives up to a six-month supply. You pay a \$5 copay per one-month's supply
- Disposable needles and syringes needed to inject covered, prescribed medication
- Self-injectable fertility drugs; you pay 50% of the charges for self-injectable fertility drugs up to an out-of-pocket maximum of \$2,500 per calendar year. After you have paid \$2,500 during the calendar year, we cover self-injectable fertility drugs at 100% for the rest of that year.

Fertility drugs administered in the doctor's office (not self-injected), intravenous fluids and medication for home use, implantable drugs, contraceptive devices, and injectable drugs that can only be administered by a physician are covered under Medical and Surgical Benefits.

Limited benefits

Drugs prescribed for sexual dysfunction have dispensing limitations. For complete details, please call the Rush Prudential customer service phone number shown on your ID card.

What is not covered

- Drugs available without a prescription (over the counter)
- Drugs for which there is a non-prescription equivalent
- Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Smoking cessation drugs and medication, including but not limited to, nicotine patches and sprays
- Smoking cessation classes
- Drugs used for the purpose of weight loss or weight gain

Section 5. — Other Benefits

Dental care

Accidental injury benefit

Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth; you pay nothing. The need for these services must result from an accidental injury. Restorative services must be initiated within 60 days of the reported injury, unless the member's medical condition is such that a delay in initiating treatment is required. The injury must be reported to the Plan as soon as reasonably possible after the accident.

What is not covered

- Other dental services not shown as covered

Vision care

What is covered

In addition to the medical and surgical benefits provided for diagnosis and treatment of diseases of the eye, all medically necessary eye refractions (to provide a written lens prescription for eyeglasses) for members under the age of 18; one refraction every 24 months for enrollees age 18 and older may be obtained from Plan providers. You pay \$10.

What is not covered

- Corrective lenses or frames, or the fitting of contact lenses
- Eye exercises

Non-FEHB Benefits Available to Plan Members

The benefits described on this page are neither offered nor guaranteed under the contract with the FEHB Program, but are made available to all enrollees and family members who are members of this Plan. The cost of the benefits described on this page is not included in the FEHB premium; any charges for these services do not count toward any FEHB deductibles or out-of-pocket maximum. These benefits are not subject to the FEHB disputed claims procedures.

Dental Benefits

As a Rush Prudential HMO member, you and your family are automatically eligible for DNoA Select, a dental network offered by the Dental Network of America (DNoA). By taking advantage of this non-FEHB benefit, you and your family will be able to choose a dental provider from an extensive network of participating, credentialed dental providers in the Chicagoland area. And you will be able to receive a 10% to 40% discount on a wide range of preventive and specialty care services from participating dental providers, including orthodontists. After you enroll in Rush Prudential HMO, we will send you a DNoA identification card. You must call DNoA at 800/367-1203 to select a convenient dental office near you. If you have questions you may also contact Rush Prudential HMO Member Services at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area).

Vision Care

As a Rush Prudential HMO member, you and your family are entitled to discounts off the retail price on eye wear from more than 50 Cole Vision Centers in the Chicagoland area. These discounts are in addition to your covered eye refractions explained on the previous page. Cole Vision Centers are conveniently located in most Sears, Montgomery Ward, JC Penney and Carson Pirie Scott stores. Call the Cole Vision Customer Service Center at 1-800-334-7591 to find a convenient location near you. Then just present your Rush Prudential HMO ID card at a Cole Vision Center to receive your discount. If you have questions you may also contact Rush Prudential HMO Member Services at 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area).

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 or condition.

We do not cover the following:

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

Section 7. — Limitations – Rules that affect your benefits

Medicare

Tell us if you or a family member is enrolled in Medicare Part A or B. Medicare will determine who is responsible for paying for medical services and we will coordinate the payments. On occasion, you may need to file a Medicare claim form.

If you are eligible for Medicare, you may enroll in a Medicare+Choice plan and also remain enrolled with us.

If you are an annuitant or former spouse, you can suspend your FEHB coverage and enroll in a Medicare+Choice plan when one is available in your area. For information on suspending your FEHB enrollment and changing to a Medicare+Choice plan, 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.

If you involuntarily lose coverage, or move out of the Medicare+Choice service area, you may re-enroll in the FEHB Program at any time.

If you do not have Medicare Part A or B, you can still be covered under the FEHB Program and your benefits will not be reduced. We cannot require you to enroll in Medicare.

For information on Medicare+Choice plans, contact your local Social Security Administration (SSA) office or request it from SSA at 1-800/638-6833.

Other group insurance coverage

When anyone has coverage with us and with another group health plan, it is called double coverage. You must tell us if you or a family member has double coverage. You must also send us documents about other insurance if we ask for them.

When you have double coverage, one plan is the primary payer; it pays benefits first. The other plan is secondary; it pays benefits next. We decide which insurance is primary according to the National Association of Insurance Commissioners' Guidelines.

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

We will always provide you with the benefits described in this brochure. Remember: even if you do not file a claim with your other plan, you must still tell us that you have double coverage.

Circumstances beyond our control

Under certain extraordinary circumstances, we may have to delay your services or be unable to provide them. In that case, we will make all reasonable efforts to provide you with necessary care.

When others are responsible for injuries

When you receive money to compensate you for medical or hospital care for injuries or illness that another person caused, you must reimburse us for whatever services we paid for. 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.

TRICARE

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

Section 7. — Limitations – Rules that affect your benefits *continued*

Workers' compensation

We do not cover services that:

- You need because of a workplace-related disease or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determine they must provide;
- 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 the OWCP or similar agency has paid its maximum benefits for your treatment, we will provide your benefits.

Medicaid

We pay first if both Medicaid and this Plan cover you.

Other Government Agencies

We do not cover services and supplies that a local, State, or Federal Government agency directly or indirectly pays for.

Section 8. — FEHB FACTS

You have a right to information about your HMO.

OPM requires that all FEHB plans comply with the Patients' Bill of Rights, which gives you the right to information about your health plan, its networks, providers and facilities. You can also find out about care management, which includes medical practice guidelines, disease management programs and how we determine if procedures are experimental or investigational. OPM's website (www.opm.gov) lists the specific types of information that we must make available to you.

If you want specific information about us, call 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area), or write to the plan at Rush Prudential HMO, Inc., Sears Tower, 233 S. Wacker Dr., 39th Flr. Chicago, IL 60606-6309. You may also contact us by fax at 312/234-7001.

Where do I get information about enrolling in the FEHB Program?

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
- The next Open Season for enrollment.

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.

Section 8. — FEHB FACTS *continued*

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

What happens when I 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, which is described later in this section.

What types of coverage are available for my family and me? 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 or step children your employing or retirement office authorizes coverage for. Under certain circumstances, you may also get 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 you give birth or add the child to your family. The benefits and premiums for your Self and Family enrollment begin on the first day of the pay period in which the child is born or becomes an eligible family member.

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.

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

Are my medical and claims records 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.

Information for new members

Identification cards We will send you an Identification (ID) card. Use your copy of the Health Benefits Election Form, SF-2809, or the OPM annuitant confirmation letter until you receive your ID card. You can also use an Employee Express confirmation letter.

What if I paid a deductible under my old plan? Your old plan's deductible continues until our coverage begins.

Section 8. — FEHB FACTS *continued*

Pre-existing conditions

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

When you lose benefits

What happens if my enrollment in this Plan 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 former spouse coverage or Temporary Continuation of Coverage.

What is former spouse 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 more information about your coverage choices.

What is TCC?

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 TCC. For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire. You may not elect TCC if you are fired from your Federal job due to gross misconduct. Get the RI 79-27, which describes TCC, and the RI 70-5, the Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees from your employing or retirement office.

Key points about TCC:

- You can pick a new plan;
- If you leave Federal service, you can receive TCC for up to 18 months after you separate;
- If you no longer qualify as a family member, you can receive TCC for up to 36 months;
- Your TCC enrollment starts after regular coverage ends.
- If you or your employing office delay processing your request, you still have to pay premiums from the 32nd day after your regular coverage ends, even if several months have passed.
- You pay the total premium, and generally a 2-percent administrative charge. The government does not share your costs.
- You receive another 31-day extension of coverage when your TCC enrollment ends, unless you cancel your TCC or stop paying the premium.
- You are not eligible for TCC if you can receive regular FEHB Program benefits.

How do I enroll in TCC?

If you leave Federal service your employing office will notify you of your right to enroll under TCC. You must enroll within 60 days of leaving, or receiving this notice, whichever is later.

Children: You must notify your employing or retirement office within 60 days after your child is no longer an eligible family member. That office will send you information about enrolling in TCC. You must enroll your child within 60 days after they become eligible for TCC, or receive this notice, whichever is later.

Former spouses: You or your former spouse must notify your employing or retirement office within 60 days of one of these qualifying events:

- Divorce
- Loss of spouse equity coverage within 36 months after the divorce.

Section 8. — FEHB FACTS *continued*

Your employing or retirement office will then send your former spouse information about enrolling in TCC. Your former spouse must enroll within 60 days after the event, which qualifies them for coverage, or receiving the information, whichever is later.

Note: Your child or former spouse loses TCC eligibility unless you or your former spouse notify your employing or retirement office within the 60-day deadline.

How can I convert to individual coverage?

You may convert to an 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 if individual coverage is available. 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.

How can I get a Certificate of Group Health Plan Coverage?

If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. You must arrange for the other coverage within 63 days of leaving this Plan. Your new plan must reduce or eliminate waiting periods, limitations or exclusions for health related conditions based on the information in the certificate.

If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may request a certificate from them, as well.

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 312/234-7747 or 888/234-7747 (outside of the Ameritech local calling area) and explain the situation.
- If we do not resolve the issue, call or write:

**THE HEALTH CARE FRAUD HOTLINE
202/418-3300**

U.S. Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street, NW, Room 6400
Washington, D.C. 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 they:

- Try to obtain services for a person who is not an eligible family member; or
- Are no longer enrolled in the Plan and try to obtain benefits.

Your agency may also take administrative action against you.

Summary of Benefits for Rush Prudential HMO-2000

Do not rely on this chart alone. All benefits are provided in full unless otherwise indicated subject to the limitations and exclusions set forth in the brochure. This chart merely summarizes certain important expenses covered by the Plan. If you wish to enroll or change your enrollment in this Plan, be sure to indicate the correct enrollment code on your enrollment form (codes appear on the cover of this brochure). **ALL SERVICES COVERED UNDER THIS PLAN, WITH THE EXCEPTION OF EMERGENCY CARE, ARE COVERED ONLY WHEN PROVIDED OR ARRANGED BY PLAN DOCTORS.**

	Benefits	Plan pays/provides	Page
Inpatient Care	Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. You pay nothing	11
	Extended care	All necessary services up to 120 days per year. You pay nothing	11
	Mental conditions	Diagnosis and treatment of acute psychiatric conditions for up to 30 days of inpatient care per year. You pay nothing	13
	Substance abuse	Covered under Mental conditions. In addition, up to 10 days of non-psychiatric hospitalization for substance abuse treatment per calendar year. You pay nothing	14
Outpatient care		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$10 copay for an office visit or a house call by a doctor	8
	Home health care	All necessary visits by nurses and health aides. You pay nothing	9
	Mental conditions	Up to 20 outpatient visits per year. You pay a \$25 copay per visit	13
	Substance abuse	Covered under Mental conditions. In addition, up to 20 outpatient visits for non-psychiatric substance abuse treatment per calendar year. You pay nothing	14
Emergency care		Reasonable charges for services and supplies required because of a medical emergency. You pay a \$25 copay to the hospital for each emergency room visit and any charges for services that are not covered benefits of this Plan	12
Prescription drugs		Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay a \$5 copay per prescription unit or refill for a generic drug and the difference in cost between a generic and a name brand drug if you request a name brand. A 90-day supply of maintenance medications can be mailed for a copayment of \$13.50. This reflects an additional 10% off the member's normal copayment of \$5 per 30-day supply	15
Dental care		Accidental injury benefit; you pay nothing. Preventive dental care; no current benefit	16
Vision care		Eye refractions. You pay a \$10 copay	16
Out-of-pocket maximum		Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$2,900 per Self Only or \$7,000 per Self and Family enrollment per calendar year, covered benefits will be provided at 100%. This copay does not include charges for prescription drugs.	4

2000 Rate Information for Rush Prudential HMO

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

Postal rates apply to most career U. S. Postal Service employees. In 2000, two categories of contribution rates, referred to as Category A rates and Category B rates, will apply for certain career employees. If you are a career postal employee, but not a member of a special postal employment class, refer to the category definitions in, "The Guide to Federal Employees Health Benefits Plans for United States Postal Service Employees," RI 70-2, to determine which rate applies to you.

Postal rates do not apply to non-career postal employees, postal retirees, certain special postal employment classes or associate members of any postal employee organization. Such persons not subject to postal rates must refer to the applicable "Guide to Federal Employees Health Benefits Plans."

Type of Enrollment	Code	<u>Non-Postal Premium</u>				<u>Postal Premium A</u>		<u>Postal Premium B</u>	
		<u>Biweekly</u>		<u>Monthly</u>		<u>Biweekly</u>		<u>Biweekly</u>	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share	USPS Share	Your Share
Self Only	171	\$66.68	\$22.22	\$144.47	\$48.15	\$78.90	\$10.00	\$78.90	\$10.00
Self and Family	172	\$173.04	\$57.68	\$374.92	\$124.97	\$204.76	\$25.96	\$201.02	\$29.70