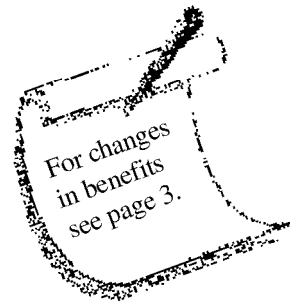


A Health Maintenance Organization



Serving: Greater Pittsburgh area, Central, South Central, and Northeast Pennsylvania

Enrollment in this Plan is limited; See page 5 for requirements

Enrollment codes:

Greater Pittsburgh area

261 Self Only

262 Self and Family

Central, South Central, and Northeast Pennsylvania

SW1 Self Only

SW2 Self and Family

This Plan has Commendable status from NCQA. See the 1999 FEHB Guide for more information on NCQA.

SPECIAL NOTICE TO HEALTHAMERICA ENROLLEES WHO LIVE IN CENTRAL, SOUTH CENTRAL, OR NORTHEAST PENNSYLVANIA

You have a new enrollment code (SW) if you live in one of the following counties: Adams, Berks, Blair, Centre, Clinton, Columbia, Cumberland, Dauphin, Huntingdon, Juniata, Lancaster, Lebanon, Lycoming, Luzerne, Mifflin, Northumberland, Perry, Schuylkill, Snyder, Union, and York. If you choose to remain with HealthAmerica for 2000, you must complete a Standard Form (SF) 2809 to change to the new enrollment code during open season. If you don't change to the new enrollment code, HealthAmerica will not provide benefits for services that you receive from local Plan providers (including primary care physicians, specialists, hospitals, pharmacies, etc.). You will have to use Plan providers located in the Greater Pittsburgh area (26) for all covered medical care.

Visit the OPM website at <http://www.opm.gov/insure>
and
our website at <http://www.healthamerica.cvtv.com>

Authorized for distribution by the:



United States Office of
Personnel Management
Retirement and Insurance Service



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Introduction

*HealthAmerica Pennsylvania, Inc., A Coventry HealthPlan
Five Gateway Center
Pittsburgh, PA 15222-1209*

This brochure describes the benefits you can receive from HealthAmerica Pennsylvania, Inc., a Coventry HealthPlan, under its contract (CS2078) 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 HealthAmerica Pennsylvania, Inc., 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 preventive 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, when you receive services you must pay copayments 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, our 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 the record. 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

For enrollment code SW, your share of the non-postal HealthAmerica Pennsylvania premium will increase by 13.7% for Self Only and 25.4% for Self and Family. For enrollment code 26, your share of the non-postal HealthAmerica Pennsylvania premium will increase by 5.4% for Self Only and 2.2% for Self and Family.

HealthAmerica has added a new enrollment code (SW) for enrollees who live in South Central, Central and Northeast Pennsylvania. Your enrollment code is SW, if you live in one of following counties: Adams, Berks, Blair, Centre, Clinton, Columbia, Cumberland, Dauphin, Huntingdon, Juniata, Lancaster, Lebanon, Luzerne, Lycoming, Mifflin, Northumberland, Perry, Schuylkill, Snyder, Union, York. In order to receive the Plan's full benefits, you should have switched your enrollment during open season by completing a 2809.

The office visit copay has increased from \$5 to \$10. The copay for an office visit after posted hours has increased from \$10 to \$20.

Transplants are only covered at facilities specifically approved and designated by the Plan. HealthAmerica generally uses United Resource Networks (URN) for organ/tissue transplants. You may be required to travel outside of the local service area for transplant services. The plan provides travel and transportation assistance for patients who live more than 50 miles from the approved facility See page 9.

Heart/lung and lung are added to the list of covered organ/tissue transplants. See page 9.

Section 2. How we change for 2000 *continued*

**Changes to this
Plan**
continued

Under the Prescription Drug Benefits, your copay is \$35 for all covered medications and items that are not on our prescription drug formulary. When generic substitution is permissible, but you or your doctor request the name brand drug, you pay the price difference between the generic drug and name brand drug as well as the appropriate copay (generic formulary, name brand formulary, or non-formulary) per prescription unit or refill. See page 16.

Prescriptions from retail pharmacies will only be dispensed for up to a 31-day supply. Previously, you could obtain up to a 34 day supply. See page 16.

We do not cover the cost of cochlear Implant devices. See page 11.

We cover the treatment of diabetes (Medical and Surgical Benefits or Prescription Drug Benefits) and serious mental illness (Mental Conditions and Substance Abuse Benefits) as mandated by the Commonwealth of Pennsylvania. See appropriate benefits pages for coverage details.

Under the Medical and Surgical Limited Benefits for Oral and Maxillofacial Surgery, we cover the extraction of symptomatic impacted third molars when partially or totally covered by bone. See page 10.

Section 3. How to get benefits

What is this Plan's service area?

To enroll with us, you must live in our service area. This is where our providers practice. You must enroll in the code we have designated for your county. You may enroll with us if you live in one of the following Pennsylvania counties:

Enrollment code 26 (Greater Pittsburgh area) - Allegheny, Armstrong, Beaver, Butler, Cambria, Fayette, Greene, Indiana, Lawrence, Mercer, Somerset, Washington and Westmoreland

Enrollment code SW (Central, South Central, Northeast Pennsylvania) - Adams, Berks, Blair, Centre, Clinton, Columbia Cumberland, Dauphin, Huntingdon, Juniata, Lancaster, Lebanon, Luzerne, Lycoming, Mifflin, Northumberland, Perry, Schuylkill, Snyder, Union, York

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will only pay for authorized emergency care. We will not pay for any other health care services received outside the service area. You must call your Primary Care Physician (PCP) within 48 hours or on the first working day after you are treated and/ or admitted to a hospital. In an emergency that is not life threatening you must call your PCP before you receive care.

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.

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 percent of charges). Please remember you must pay this amount when you receive services.

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?

We are a mixed-model HMO with physicians in individual or group practices. Each HealthAmerica member must choose his or her own primary care physician (PCP). You and each covered family member can choose his or her own PCP who specializes in family practice, internal medicine, or pediatrics. Your PCP will provide or coordinate all of your health care needs.

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

Call us. 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.

If you have a life or limb threatening emergency, go to the nearest hospital or call 911. You must call your plan physician within 24 hours of treatment. A life-or limb- threatening emergency is a sudden illness or injury that could lead to loss of life or limb if not treated right away. Examples of such emergencies are heart attack, loss of consciousness, difficulty breathing, poisoning, drug overdose, or bleeding you can't stop.

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 800/735-4404 for the Greater Pittsburgh region; or 800/788-8445 in South Central, Central and Northeast Pennsylvania. 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 became 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 receive a referral from your primary care doctor before seeing any other doctor or obtaining special services. The only exceptions are when there is a medical emergency or when your primary care doctor has designated another doctor to see his or her patients. Also, a woman may self-refer to a Plan obstetrician/gynecologist (OB/GYN) for all her OB/GYN services including her annual routine examination (limited to 1 per year up to \$100). Referral to a participating specialist is given at the primary care doctor's discretion. When non-Plan specialists or consultants are required, your primary care physician will contact us for approval. We provide benefits for covered services only when the services are medically necessary to prevent, diagnose or treat your illness or condition.

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 and may have to get our authorization or approval before finalizing the treatment plan.

It is important to remember that your PCP must arrange each visit to a specialist. After you visit a specialist, your PCP may be able to provide you with needed follow-up care. If your PCP decides that the specialist should provide follow-up care, your PCP must arrange the visit.

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

Your primary care physician will decide what treatment you need. If they decide 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 receive services from your current specialist until we 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. 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, 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 doing certain medical procedures or tests or when sending you to a hospital. Before giving approval, we consider if the service is medically necessary, and if it follows generally accepted medical practice. We only cover medically necessary services and supplies.

How do you decide if a service is experimental or investigational? We gather appropriate information to determine whether a procedure, service, or supply is experimental or investigational. The gathered information includes all appropriate medical records, reviews of current medical and scientific evidence publications, as well as information from government regulatory bodies. Appropriate medical professionals participate in the extensive evaluation process to determine whether a procedure is/is not considered experimental or investigational. After the determination is made, you will be notified of our decision. You can obtain a copy of our Experimental Procedures Determinations Policy by contacting HealthAmerica's Member Services Department.

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 in 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.

What if I have a serious or life threatening condition and you haven't responded to my request for service? Call our customer service department at 800/735-4404 for the Greater Pittsburgh region; or 800/788-8445 in South Central, Central and Northeast Pennsylvania. 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 we 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 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.

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

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 do 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 did 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.

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

Our Plan doctors and other Plan providers provide a comprehensive range of preventive, diagnostic and treatment services. This includes all necessary office visits. You pay a \$10 office visit copay for office visits but no additional costs for laboratory tests and X-rays. Within the service area, house calls will be provided if, in the judgement of our Plan doctor, such care is necessary and appropriate; you pay a \$10 copay for a doctor's house call and nothing for home visits by nurses and licensed therapists. For office visits after posted appointment hours, you pay a \$20 copay per visit.

The following services are included and are subject to the office visit copay unless stated otherwise:

- Preventive care, including well-baby care and periodic check-ups
- Mammograms are covered as follows: if you are a woman age 35 through age 39, one mammogram during these five years; if you are a woman age 40 through 49, one mammogram every one or two years; if you are a woman age 50 through 64, one mammogram every year; and if you are a woman age 65 and above, one mammogram every two years. In addition to screening, mammograms are covered when prescribed by the doctor as medically necessary to diagnose or treat your illness. You pay nothing.
- Routine immunizations and boosters.
- Consultations by specialists.
- Diagnostic procedures, such as laboratory tests and X-rays. You pay nothing.
- Complete obstetrical (maternity) care if you are a covered female, including prenatal, delivery and postnatal care by a Plan doctor. Copays are waived for maternity care. The mother, at her option, may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a caesarean delivery. Inpatient stays will be extended if medically necessary. If you terminate your enrollment during pregnancy, benefits will not be provided after your coverage under our Plan has ended. Ordinary nursery care of your newborn child during the covered portion of your 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, family planning services, and the full range of FDA approved contraceptive devices. You pay a \$10 copay for diaphragms (fitting only); you pay a \$50 copay for vasectomies and you pay a \$100 copay for tubal ligation.
- Diagnosis and treatment of diseases of the eye.
- Allergy testing and treatment, including test and treatment materials (such as allergy serum).
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints.
- Cornea, heart, heart/lung, lung, 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 (when authorized for payment by our Plan's Medical Director, in accordance with policies and procedures based on criteria established by our Medical Executive Committee); and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Related medical and hospital expenses of the donor are covered if the expenses are not covered by the donor's insurance. Transplant services may be provided at a participating Center of Excellence as determined by us, and all transplants must be performed at hospitals specifically approved and designated by us to perform these procedures. The Plan provides limited travel and transportation assistance for patients who live more than 50 miles from the approved facility. Contact customer service for information.
- If you undergo a mastectomy you may, at your option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure. You pay nothing.
- Dialysis.
- Chemotherapy, radiation therapy, and inhalation therapy.
- Surgical treatment of morbid obesity
- Orthopedic devices, such as braces when ordered by a Plan physician and authorized in accordance with our policies and procedures.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Medical and Surgical Benefits *continued*

What is covered *continued*

- Prosthetic devices (such as artificial limbs, lenses following cataract removal, breast prosthesis/surgical bra) when ordered by a Plan physician and authorized in accordance with our policies and procedures.
- Durable medical equipment, such as wheelchairs and hospital beds when ordered by a Plan physician and authorized in accordance with our policies and procedures.
- 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 our Plan doctors and other Plan providers, at no additional cost to you.

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 your oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts and extractions of impacted third molars when partially or totally covered by bone. All other procedures involving your 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.

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 your 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) is provided on an inpatient or outpatient basis for up to two consecutive months per condition, if significant improvement can be expected within two months; you pay nothing. Speech therapy is limited to treatment of certain speech impairments of organic origin. Occupational therapy is limited to services that assist you in achieving and maintaining self-care and improved functioning in other activities of daily living.

Self-referred annual preventive gynecological examinations are limited to one per year from a Plan OB/GYN.

Diagnosis and treatment of infertility is covered; you pay a \$300 copay or 50% of the cost of the service, whichever is less, for you and each of your covered dependents. The following types of artificial insemination are covered: intravaginal insemination (IVI); intracervical insemination (ICI) and intrauterine insemination (IUI); you pay a \$300 copay or 50% of the cost of the service, whichever is less, for you and each of your covered dependents; cost of donor sperm is not covered. Fertility drugs are not covered. Other assisted reproductive technology (ART) procedures, such as in vitro fertilization and embryo transfer, gamete intrafallopian transfer (GIFT), zygote intrafallopian transfer (ZIFT), and ovum harvest are not covered.

Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided up to 60 consecutive days or 15 visits, whichever is greater, per cardiac event. You pay nothing.

Chiropractic care for diagnosis and medically necessary treatment of acute musculoskeletal disorders is limited to 15 visits per member per year up to \$1000. You pay \$10 per visit.

Enteral Formula is covered when medically necessary for treating specific metabolic disorders (phenylketonuria, branched chain phenylketonuria, galactosemia and homocystinuria). It must be administered under the direction of a Physician. You pay nothing.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Medical and Surgical Benefits *continued*

Limited benefits *continued*

Diabetes Treatment is covered if prescribed by a Plan physician and it complies with our policies and procedures. Plan approved blood glucose monitors, insulin infusion devices, and orthotics are covered in full. You pay nothing. We also cover outpatient diabetes self-management training and education (including nutritional therapy) for persons with diabetes, if prescribed by a Plan Physician. Self-management training and education includes: 1) visits medically necessary upon the diagnosis of diabetes; 2) visits where a Plan physician identifies and diagnoses a significant change in the patient's symptoms or conditions that necessitates changes in a patient's self-management; and 3) where a licensed physician identifies that a new medication or therapeutic process relating to the person's treatment or diabetes management is medically necessary. You pay a \$10 copay per visit. Insulin, syringes, pharmacological agents, injection aids, and monitor supplies for controlling blood sugar are covered under the Prescription Drug Benefits subject to applicable copays and the Plan's prescription drug formulary.

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 Cochlear Implants
- Homemaker services
- Replacement of orthopedic or external prosthetic devices
- Long-term rehabilitative therapy
- Organ transplantation services and supplies related to organ donation, unless the recipient is a Plan member
- Foot orthotics, disposable supplies or dental appliances
- Blood and blood derivatives not replaced by you.
- Foot care services except when required to treat manifestations of systemic disease causing circulatory problems, such as diabetes or peripheral vascular disease.

Section 5. Hospital/Extended Care Benefits

What is covered

Hospital care

We provide 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 medically necessary, the doctor may prescribe private accommodations or private duty nursing care
- Specialized care units, such as intensive care or cardiac care units

Extended care

We provide a comprehensive range of benefits for up to 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. 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

Supportive and palliative care for a terminally ill member is covered in the home or a hospice facility. Services include inpatient and outpatient care, and family counseling. 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.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Hospital/Extended Care Benefits *continued*

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

Limited benefits

Inpatient dental procedures We cover hospitalization for certain dental procedures when a Plan doctor determines there is need for hospitalization for reasons totally unrelated to the dental procedure. Although we will cover the hospitalization, we will not cover the cost of the professional dental services. Conditions for which hospitalization would be covered include hemophilia and heart disease. The need for anesthesia, by itself, is not such a condition.

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 15 for nonmedical substance abuse benefits.

What is not covered

- Personal comfort items, such as telephone and television
- Custodial care, rest cures, domiciliary or convalescent care
- Blood and blood derivatives not replaced by the member

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Emergency Benefits

What is a medical emergency?	<p>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.</p>
Emergencies within the service area	<p>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 us. You or a family member must notify us within 48 hours unless it was not reasonable to do so. It is your responsibility to ensure that we have been timely notified.</p> <p>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 you are hospitalized in non-Plan facilities and 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.</p> <p>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.</p> <p>To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or Provided by the Plan providers.</p>
We pay...	<p>Reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.</p>
You pay...	<p>\$25 per emergency room visit or urgent care center visit for emergency care services that are covered benefits of this Plan. If the emergency results in admission to a hospital, we waive the copay.</p>
Emergencies outside the service area	<p>Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.</p> <p>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.</p> <p>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.</p>
We pay...	<p>Reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.</p>
You pay...	<p>\$25 per emergency room visit or urgent care center visit for emergency care services that are covered benefits of this Plan. If the emergency results in admission to a hospital, we waive the copay.</p>
What is covered	<ul style="list-style-type: none">• Emergency care at a doctor's office or urgent care center• Emergency care as an outpatient or inpatient at a hospital, including doctor's services• Ambulance service approved by the Plan

Section 5. Emergency Benefits *continued*

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 denial. If you disagree with us, you may ask us to reconsider our decision in accordance with the disputed claims procedure described on page 7.</p>

Section 5. Mental Conditions/Substance Abuse Benefits

Although referral from your PCP is not required, you must call 1-800/627-1894 in Greater Pittsburgh and 1-800/332-1024 in Central, South Central and Northeast Pennsylvania prior to obtaining services. The Plan or mental health managed care vendor will determine and authorize the number of visits based on the medical necessity of treatment.

Mental Conditions

What is covered	<p>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:</p> <ul style="list-style-type: none">• Diagnostic evaluation• Psychological testing• Psychiatric treatment (including individual and group therapy)• Hospitalization (including inpatient professional services)
Outpatient care	<p>Up to 20 outpatient visits to Plan doctors, consultants or other psychiatric personnel each calendar year; you pay a \$20 copay for each individual visit and a \$10 copay for each group visit - all charges thereafter.</p>
Inpatient care	<p>Up to 30 days of hospitalization each calendar year. Inpatient mental health days may be exchanged on a one-for-two basis to secure up to 60 transitional partial hospitalization days or on a one-for-four basis to secure up to 120 intensive outpatient sessions. You pay a \$25 copay per day for the first five (5) days per admission to inpatient hospital or partial hospitalization facility, and nothing day 6 through 30 inpatient or day 6 through 60 partial hospitalization; or, you pay \$25 for the first ten (10) days of intensive outpatient sessions, and nothing session 11 through 120 - all charges thereafter. The copay will be waived on the first five (5) days of partial hospitalization if transferred from an inpatient facility.</p>
What is not covered	<ul style="list-style-type: none">• 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

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Mental Conditions/Substance Abuse Benefits *continued*

Serious Mental Illness	Serious Mental Illness means any of the following mental illnesses as defined by the American Psychiatric Association in the most recent edition of the Diagnostic and Statistical manual: Schizophrenia, Bipolar Disorder, Obsessive-Compulsive Disorder, Major Depressive Disorder, Panic Disorder, Anorexia Nervosa, Bulimia Nervosa, Schizo-Affective Disorder, and Delusional Disorder. When you have a condition that qualifies as serious mental illness, we provide the following benefits:
Outpatient care	Up to 60 visits per year; you pay a \$20 copay for each individual, marital, and family visit, or \$10 copay for each group visit - all charges thereafter. Group visits are counted as one half of a visit. 15 minute medication checks; you pay a \$10 copay per visit.
Inpatient Care	Up to 30 days of hospitalization each calendar year. Inpatient mental health days may be exchanged on a one-for- two basis to secure up to 60 transitional partial hospitalization days or on a one-for four basis to secure up to 120 intensive outpatient sessions. You pay a \$25 copay per day for the first five (5) days per admission to inpatient hospital or partial hospitalization facility, and nothing day 6 through 30 inpatient or day 6 through 60 partial hospitalization; or, you pay \$25 for the first ten (10) days of intensive outpatient sessions, and nothing session 11 through 120 - all charges thereafter. The copay will be waived on the first five (5) days of partial hospitalization if transferred from an inpatient facility.
What is not covered	Treatment not authorized by a Plan doctor
Substance abuse	
What is covered	This plan provides 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, and, to the extent shown below, the services necessary for diagnosis and treatment.
Outpatient care	Up to 60 outpatient visits per calendar year with a lifetime maximum of 120 visits to Plan providers for treatment; you pay nothing for each covered visit - all charges thereafter. These outpatient visits on the basis of 30 visits only, can be exchanged on a two-for-one basis to secure up to fifteen (15) additional days in an Alcohol Detoxification or Rehabilitation Center.
Inpatient care	Up to 30 days in an Alcohol Detoxification or Rehabilitation Center approved by the Plan with a lifetime maximum of 90 days; you pay nothing during the benefit period - all charges thereafter.
What is not covered	Treatment that is not authorized by a Plan doctor.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Prescription Drug Benefits

What is covered Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan Participating retail pharmacy will be dispensed up to a 31 day supply or 100-unit supply, whichever is less, or one commercially prepared unit (i.e., one inhaler, one can, one vial ophthalmic medication or insulin). Selected products or prescription drugs may require prior approval from the Plan. You pay a \$5 copay per generic formulary drug or refill and a \$10 copay per name brand formulary drug when generic substitution is not permissible and \$35 copay for a non-formulary drug at a retail pharmacy. When generic substitution is permissible, but you or your doctor request the name brand drug, you pay the price difference between the generic drug and name brand drug as well as the appropriate copay per prescription unit or refill. In any event, your prescription drug copay will never exceed the retail price of the drug.

Mail Order You can get a 90-day supply of plan-approved maintenance medications for one copayment through our mail-order pharmacy. Maintenance medications are those drugs that are needed for long-term or chronic conditions such as high blood pressure. The mail order quantity shall not exceed 3 commercially prepared units or the amount required for ninety (90) consecutive days, whichever is less. Selected products or prescription drugs may require prior approval from the Plan and may not be available by mail order.

Prescription Drug Formulary Drugs are prescribed by Plan doctors and dispensed in accordance with our prescription drug formulary. Nonformulary drugs will be covered when prescribed by a Plan doctor subject to the \$35 non-formulary copay.

Our Prescription Drug Formulary is a list of drugs and other items that we approve for your use and which will be dispensed through Participating pharmacies to members. We periodically review and modify our formulary. The list of approved drugs is available for review in the participating physician's office. You may also obtain the list by contacting the Plan's Member Services Department or the plans web site at www.healthamerica.cvtv.com.

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- Full range of FDA approved prescriptions for birth control, including but not limited to oral contraceptives, Depo Provera, and contraceptive diaphragms
- Insulin with a copay charge applied to each vial;
- Plan approved diabetic supplies and pharmacological agents, or devices used to assist in insulin injection (injection aids) including insulin syringes and needles, blood glucose test strips and lancets
- Selected injectables as specified by the Plan (Imitrex, Glucagon and Bee Sting Kits)
- Disposable needles and syringes needed to inject covered medication

Intravenous fluids and medications for home use, some injectable drugs, diabetic equipment (glucose monitors), and some FDA approved contraceptive devices, are covered under Medical and Surgical Benefits

Limited Benefits Sexual dysfunction drugs have dispensing limitations. For complete details, please call the Member Services phone number shown on your ID card.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Section 5. Prescription Drug Benefits continued

- What is not covered**
- Drugs available without a prescription or for which there is a nonprescription equivalent available
 - Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies
 - Vitamins and minerals (both OTC and legend), except legend prenatal vitamins and liquid or chewable legend pediatric vitamins
 - Medical supplies such as dressings and antiseptics
 - Contraceptive devices (except diaphragms)
 - Drugs for cosmetic purposes
 - Drugs to enhance athletic performance
 - Drugs to aid in smoking cessation
 - Drugs used for the primary purpose of treating infertility, including those given in connection with artificial insemination
 - Oral dental preparations and fluoride rinses
 - Drug therapy for weight loss (e.g., Xenical)

Section 5. Other Benefits

Dental care

What is covered

Accidental Injury Benefits Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth are covered. The need for these services must result from an accidental injury. Covered services must be rendered within 24 hours of the accident. You pay nothing.

What is not covered

- Orthodontia and all other dental related services
- Services provided by non-participating dentists
- Other dental services shown as not covered

Vision Care

What is covered In addition to the medical and surgical benefits provided for diagnosis and treatment of disease of the eye, annual eye refractions (to provide a written lens prescription) for all members may be obtained from Plan providers. You pay a \$15 copay per visit.

What is not covered

- Corrective lenses or frames
- Eye exercises

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS.

Non-FEHB Benefits Available to Plan Members

The benefits described on this page are neither offered nor guaranteed under the contract with the FEHB, 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 and any charges for these services do not count toward any FEHB deductibles or out-of-pocket maximums. These benefits are not subject to the FEHB disputed claims procedure.

Medicare prepaid plan enrollment. This Plan offers Medicare recipients the opportunity to enroll in the Plan through Medicare. As indicated on page 6, annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan when one is available in their area. They may then later reenroll in the FEHB Program. Most Federal annuitants have Medicare Part A. Those without Medicare Part A may join the Medicare prepaid plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether the plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. Contact us at 1-800-470-4272 for information on the Medicare prepaid plan and the cost of that enrollment. The Health Care Financing Administration has not approved all of the counties in this Plan's service area for participation in the Medicare HMO. Call the Plan to find out if your county is included.

If you are Medicare eligible and are interested in enrolling in a Medicare HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan, call 1-800/470-4272 for information on the benefits available under the Medicare HMO.

HealthAmerica Dental Plan - Federal HealthAmerica dental is an optional dental benefit available when you enroll in HealthAmerica's HMO. It is available at no cost when you choose HealthAmerica's HMO medical option. For more information please reference the HealthAmerica Dental brochure.

Eligibility and Enrollment: To apply for federal HealthAmerica dental coverage, you must be enrolled in the HealthAmerica HMO medical option and you must complete a dental enrollment form.

Plan Features: Preventive Services including exam, cleaning and Xrays, restorative and orthodontics.

Value-Added Services:

- Vision Coverage - All HealthAmerica members automatically qualify for a "20/20" vision benefit which provides a 20% discount off the normal retail price for lenses, frames and contact lenses at Plan participating vision providers.
- Health Education Classes - Classes include Weight Management, Diabetic Education, Prenatal Education, Stress Management and Smoking Cessation.
- Health Club Discounts - HealthAmerica members are eligible for discounted initiation fees and discounted monthly membership fees at Plan participating health clubs.

To obtain an approved listing of programs available refer to your provider directory or call our customer service department at 800/735-4404 for the Greater Pittsburgh region or 800/788-8445 in South Central, Central and Northeast Pennsylvania.

BENEFITS ON THIS PAGE ARE NOT PART OF THE FEHB CONTRACT

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. For information on the Medicare+Choice plan offered by this Plan, see page 18.

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 the Plan's Member Services Department in Greater Pittsburgh at 412/553-5575 or 800/735-4404, or you may write to 60 Boulevard of the Allies, Five Gateway Center, Pittsburgh, Pennsylvania 15222 or contact the Member Services Department in South Central, Central and Northeast Pennsylvania at 717/540-6315 or 800/788-8445, or you may write to 2575 Interstate Drive, Harrisburg, Pennsylvania 17110-9339 You may also visit our website at www.healthamerica.cvty.com.

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.

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.

Section 8. FEHB FACTS *continued*

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.

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.

Section 8. FEHB FACTS *continued*

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.

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.

Section 8. FEHB FACTS *continued*

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 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 800/735-4404 for the Greater Pittsburgh region or 800/788-8445 in South Central, Central and Northeast Pennsylvania 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 HealthAmerica Pennsylvania - 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.**

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 nothing11
	Extended Care	All necessary services, up to 100 days per calendar year. You pay nothing11
	Mental Conditions	Diagnosis and treatment of acute psychiatric conditions for up to 30 days of inpatient care per year. You pay a \$25 copay per day for the first 5 days and nothing for days 6 through 30 . . .14
	Serious Mental Illness	Diagnosis and treatment of serious mental illness for up to 30 days of hospitalization per year. You pay a \$25 copay per day for the first 5 days and nothing for days 6 through 3015
	Substance Abuse	Up to 30 days in an Alcohol Detoxification or Rehabilitation Center per contract year, 90 days per lifetime. You pay nothing15

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 per office visit or house call by a doctor. You pay a \$20 copay per office visit after posted appointment hours9-10
Home Health Care	All necessary visits by nurses, health aides and licensed therapists. You pay nothing10
Mental Conditions	Up to 20 outpatient visits per year. You pay a \$20 copay for each individual visit and \$10 copay for each group visit14
Serious Mental Illness	Up to 60 visits per year. You pay a \$20 copay for each individual, marital, and family visit, or \$10 copay for each group visit15
Substance Abuse	Up to 60 visits per contract year, 120 visits per lifetime. You pay nothing15

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 within or outside the service area and any charges for services that are not covered by this Plan13-14
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Prescription Drugs	Drugs prescribed by a Plan doctor and obtained at a Plan retail or mail-order pharmacy up to a 31 day supply. You pay a \$5 copay per formulary generic drug prescription unit or refill or a \$10 copay per formulary name brand drug per prescription unit or refill or a \$35 copay per non-formulary drug prescription unit or refill.16
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Dental Care	Accidental injury benefit; You pay nothing.17
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Vision Care	One refraction annually, including lens prescription for all members. You pay a \$15 copay per visit17
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Out-of-pocket Maximum	Your out-of-pocket expenses for benefits covered under this Plan are limited to the stated copayments which are required for a few benefits5
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2000 Rate Information for HealthAmerica Pennsylvania

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."

		<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>	
Type of Enrollment	Code	Gov't Share	Your Share	Gov't Share	Your Share	Gov't Share	Your Share	Gov't Share	Your Share

Greater Pittsburgh area

Self Only	261	\$65.72	\$21.90	\$142.38	\$47.46	\$77.76	\$9.86	\$77.76	\$9.86
Self and Family	262	\$170.86	\$56.95	\$370.19	\$123.40	\$202.18	\$25.63	\$201.02	\$26.79

Central, South Central, and Northeast Pennsylvania

Self Only	SW1	\$70.91	\$23.64	\$153.65	\$51.21	\$83.91	\$10.64	\$83.91	\$10.64
Self and Family	SW2	\$175.97	\$69.85	\$381.27	\$151.34	\$207.74	\$38.08	\$201.02	\$44.80