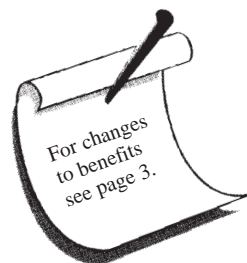


A Health Maintenance Organization



Serving: The Greater Oklahoma City and Greater Tulsa, Oklahoma areas

Enrollment code:

2N1 Self Only

2N2 Self and Family



See the FEHB Guide
for more information on NCQA.

Visit the OPM website at <http://www.opm.gov/insure>
and
this Plan's website at <http://www.pacificare.com>

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United States Office of
Personnel Management
Retirement and Insurance



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Introduction

This brochure describes the benefits you can receive from PacifiCare of Oklahoma under its contract CS2225 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 negotiated 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 PacifiCare of Oklahoma 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 or 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 copayment 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 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 non-postal premium will increase by 0.4 % for Self Only or will decrease 5.4% for Self and Family
- Effective January 1, 2000, the Plan has eliminated the following service areas in the Southwestern Oklahoma counties of Cado, Comanche, Cotton, Custer, Greer, Harmon, Jefferson, Kiowa, Stephens, Tillman and Washita and the cities of Blair and Warren and zip code 73526 in Jackson county.
- General anesthesia for certain dental procedures is covered for members age 8 and younger or severely disabled.
- Maintenance drugs up to a 90-day supply may be obtained through mail order for the cost of two copayments.
- Orthopedic devices, prosthetic devices and durable medical equipment are covered in full.
- Substance abuse benefits are now covered separately from mental health benefits and are subject to its own maximums.
- Speech and hearing benefits are no longer covered except hearing screenings.
- Out-of-Pocket Maximums (catastrophic limit) have increased to \$600 per Self Only enrollment or \$1,800 per Self and Family enrollment.
- Copayments for pre-natal care are waived after the first \$10 copayment.

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. Our service area is:

All of the following counties in Greater Oklahoma City and Tulsa: Canadian, Cleveland, Creek, Grady, Lincoln, Logan, Mayes, McClain, Okmulgee, Osage, Pottawatomie, Rogers, Seminole, Wagoner, and Washington and cities and towns which consist of the following zip codes:

73003, 73007, 73008,73010, 73013, 73016, 73019, 73020, 73022, 73026, 73027, 73028, 73034,73036, 73037, 73044, 73045, 73049, 73050, 73054, 73056, 73058, 73059, 73063, 73064, 73065, 73066, 73068, 73069, 73070, 73071, 73072, 73073, 73078, 73083, 73084, 73085, 73089, 73090, 73097, 73099,73100-73199, 73762, 74002, 74008, 74011, 74020, 74021, 74023, 74026, 74031, 74032, 74033, 74035, 74036-37, 74039, 74041, 74043, 74044, 74047, 74050, 74053, 74054, 74055, 74059, 74060-63, 74066, 74067, 74070, 74073, 74074-76, 74079, 74080, 74081, 74082, 74085, 74101-08, 74110, 74112, 74114-17, 74119-20, 74126-37, 74145-49, 74152-53, 74155, 74157-59, 74169-70, 74337, 74352, 74353, 74421, 74429, 74436, 74446, 74454, 74458, 74466, 74467, 74477, 74484, 74538, 74801, 74802, 74824, 74826, 74830, 74832, 74834, 74837, 74838, 74840, 74849, 74851, 74852, 74854, 74855, 74857, 74864, 74866, 74867, 74868, 74869, 74873, 74875, 74878, 74881, 74884

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

If you or a covered family member move outside of our service area, you can enroll in another plan. If your dependents live out of the area (for example, if 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 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** \$600 in copayments for one family member or \$1,800 for a family, 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 for your prescription drugs, dental services, inpatient mental health, and rehabilitation for substance abuse do not count toward these limits and you must continue to make these payments.

Be sure to keep accurate records of your copayments, 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 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?

PacifiCare of Oklahoma operates as a mixed model plan (MMP). This means that doctors provide care either in contracted medical centers or in their own offices.

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

Call us. We will help you select a new one.

Section 3 — How to get benefits *continued*

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.

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

First, call our customer service department at 1-800-825-9355. 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. Referral to a participating specialist is given at the primary care doctor's discretion.

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 may have to get an authorization, or approval, beforehand 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 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 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. 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.

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 general accepted medical practice.

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

The Plan accepts the determination of PacifiCare's National and Regional Medical Committees as to whether treatments, procedures and drugs are accepted as no longer experimental or investigational. The determinations are based on the safety and effectiveness of new medical procedures, technologies, devices and drugs.

Plan providers will follow generally accepted medical practice in prescribing any course of treatment. Before you enroll in this Plan, you should determine whether you will be able to accept treatment or procedures which may be recommended by Plan providers.

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.

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

Call us at 1-800-825-9355 and we will expedite the 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 Contracts Division IV at 202-606-0737 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 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.

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

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 to OPM?

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contracts Division IV, 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?

A comprehensive range of preventive, diagnostic and treatment services is provided by Plan physicians and other Plan providers. This includes all necessary office visits; **you pay** a \$10 office visit copayment, but no additional copayment for laboratory tests and X-rays. Within the service area, house calls will be provided if in the judgment of the Plan physician such care is necessary and appropriate; **you pay** a \$10 copayment for a physician's house call. There is no cost to you for home visits by nurses and health aides.

The following services are included:

- Preventive care, including well-baby care and periodic checkups
- Hearing Screenings; **you pay** a \$10 copayment
- Mammograms are covered as follows: for women age 35 through 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one to two years; for women age 50 through 64, one mammogram every year; for women age 65 and above, one mammogram every two years. In addition to routine screening, mammograms are covered when prescribed by the physician 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 physician. **You pay** a \$10 copayment for the 1st pre-natal visit; all subsequent pre-natal visit copayments are waived for the remainder of the pregnancy. 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 enrollment in the Plan is terminated 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.
- Women may self-refer to a gynecologist within their medical group for one pap smear, pelvic exam and breast exam per calendar year.
- Voluntary family planning services
- Sterilization - **you pay** a \$50 copayment for a vasectomy; **you pay** a \$100 copayment for a tubal ligation.
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including testing and treatment materials, subject to \$10 copayment; allergy serum is covered in full.
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints.
- Kidney, cornea, heart, heart/lung, lung (single or double), pancreas, 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 nonlymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, testicular, mediastinal, retroperitoneal and ovarian germ cell tumors, breast cancer, multiple myeloma and epithelial ovarian cancer. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Women who undergo mastectomies or lymph node dissections related to the treatment of breast cancer and other breast conditions may, at their option have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours and 24 hours, respectively, 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
- Chiropractic services
- Disposable needles and syringes needed for injecting covered prescribed medication
- Depo-Provera subject to a \$25 copayment per injection
- Implantable drugs except Zoledex
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, at no additional cost to you.
- Outpatient surgery is covered in full
- Stop Smoking - comprehensive self-paced program which includes telephone case management, video tape, urge tamer bag and "quit booklets;" **you pay** a \$20 copayment
- Healthy Pregnancy Program - Includes pregnancy risk screening, education and case management for women with special needs. Staff nurses are available by calling a toll free hotline; **you pay** nothing.
- Orthopedic devices such as custom made foot orthotics, prosthetic devices, such as artificial limbs, lenses following cataract removal; and breast prosthesis and surgical bras as well as their replacement following a mastectomy and durable medical equipment, such as wheelchairs and hospital beds limited to the initial placement of the device or equipment are covered in full. Repair or adjustment required because of a change in your condition (as determined by your Plan physician) is provided.

Section 5 — Medical and Surgical Benefits *continued*

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. All other procedures involving the teeth or areas surrounding the teeth are not covered, including shortening of the mandible or maxillae for cosmetic purposes, correction of malocclusion, and any dental care involved in 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 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) is provided on an inpatient or outpatient basis for up to 60 treatment days per medical episode if significant improvement can be expected within the 60 treatment days per medical episode; **you pay** \$10 per outpatient session. 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.

Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided for up to 60 treatment days per disability: **you pay** a \$10 copayment per visit.

Diagnosis and treatment of infertility is covered (including, but not limited to sperm count, hysterosalpingography, endometrial biopsy or clomid therapy); **you pay** 50% of charges. The following types of artificial insemination are covered: intravaginal insemination (IVI), intracervical insemination (ICI), and intrauterine insemination (IUI); **you pay** 50% of the charges; cost of donor sperm is not covered. Oral fertility drugs are covered subject to a member copayment of 50%. The member must purchase the medication at the pharmacy and submit the receipt for the full cost to PacifiCare for 50% reimbursement. Other fertility drugs are not covered. Other assisted reproductive technology (ART) procedures such as in vitro fertilization and embryo transfer are not covered.

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
- Hearing aids
- Long-term rehabilitative therapy
- Homemaker services
- Transplants not listed as covered

Section 5 — Hospital/Extended Care Benefits

What is covered?

Hospital care

The Plan provides a comprehensive range of benefits with no dollar or day limit when you are hospitalized under the care of a Plan physician. **You pay** nothing per inpatient admission. All necessary services are covered, including:

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

Section 5 — Hospital/Extended Care Benefits *continued*

Extended care The Plan provides a comprehensive range of benefits up to 100 consecutive calendar days from first treatment per disability when skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan physician and approved by the Plan. **You pay nothing per inpatient admission.** 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 physician

Hospice care Supportive and palliative care for a terminally ill member are covered in the home or hospice facility. Services include inpatient and outpatient care and family counseling. These services are provided under the direction of a plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately 6 months or less.

Ambulance care Benefits are provided for ambulance transportation ordered or authorized by a Plan physician.

Limited benefits

Inpatient dental procedures Hospitalization for certain dental procedures are covered when a Plan physician determines there is a need for hospitalization for reasons totally unrelated to the dental procedure; the Plan will cover the hospitalization, but not 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, unless the member is age 8 or younger or severely disabled.

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 12 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

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 uncontrolled bleeding, loss of consciousness; broken bones or severe chest pain. 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 the Plan 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 physician. In extreme emergencies, if you are unable to contact your physician, 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 should notify your primary care physician within 48 hours unless it is not reasonably possible to do so. It is your responsibility to ensure that your primary care physician has been timely notified.

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

Section 5 — Emergency Benefits *continued*

Emergencies within the service area *continued*

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.

Plan pays...

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

You pay...

\$10 copayment per visit for emergency and urgent care services provided in an urgent care center or a plan physician's office after normal business hours (This service is not available at all centers or Plan physician's offices. To determine if your center or Plan doctor's office provides after hours care, you must contact them directly); **you pay** a \$50 copayment for each hospital emergency room visit. If the emergency results in admission to a hospital, the emergency care copayment is waived.

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 to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan 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.

Plan pays...

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

You pay...

\$50 copayment per visit for emergency room or urgent care center visit for emergency care services which are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copayment is waived.

What is covered?

- Emergency care at a physician'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?

- 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

With your authorization, the Plan 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 the Plan along with an explanation of the services and the identification information from your ID card.

Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on page 6.

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

Mental conditions

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| What is covered? | To the extent shown below, this Plan provides 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 • Psychiatric treatment (including individual and group therapy) • Hospitalization (including inpatient professional services) |
| Outpatient care | Up to 40 outpatient visits to Plan doctors, consultants or other psychiatric personnel each calendar year; you pay a \$20 copayment per visit for visits 1 through 20 (within the first 20 visits, group sessions are covered subject to a \$10 copayment per visit); and 50% of cost for each visit for visits 21-40 - all charges thereafter. |
| Inpatient care | Up to 30 days of hospitalization each calendar year; you pay nothing for the first 30 days - all charges thereafter. |
| What is not covered? | <ul style="list-style-type: none"> • Care for psychiatric conditions which in the professional judgment of PacifiCare Behavioral Health 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 PacifiCare Behavioral Health to be necessary and appropriate • Psychological testing when not medically necessary to determine the appropriate treatment of a short-term psychiatric condition |

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. Services for the psychiatric aspects are provided in conjunction with the Mental Conditions Benefits shown above. 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 Benefits visit/day limitations and copays apply to any covered substance abuse care. |
| What is not covered? | <ul style="list-style-type: none"> • Treatment that is not authorized by PacifiCare Behavioral Health. • Educational programs to which drinking drivers are referred by a court. • Codependency, sexual addictions and compulsive disorders. • Care when there is no reasonable expectation of short-term improvement. • Leaving treatment against medical advice. • Halfway house and court ordered treatment. |

All Mental Health and Substance Abuse treatment must be pre-authorized by PacifiCare Behavioral Health at 1-800-524-4574.

Section 5 — Prescription Drug Benefits

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| What is covered? | Prescription drugs prescribed by a Plan or referral physician and obtained at a Plan pharmacy will be dispensed for up to a 30 day supply or one commercially prepared unit such as inhalers or tubes; drugs are prescribed by Plan physicians and dispensed in accordance with the Plan's drug formulary; you pay a \$5 copayment for generic drugs; a \$10 copayment for name brand formulary drugs per prescription unit or refill. Nonformulary drugs will be covered when prescribed by a Plan physician; you pay a \$10 copayment per prescription unit or refill. |
|-------------------------|--|

Section 5 — Prescription Drug Benefits *continued*

What is covered? *continued*

The PacifiCare Formulary is a list of over 1600 prescription drugs that Physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to PacifiCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. PacifiCare's physicians will request preauthorization for non-formulary drugs. A participating physician may initiate the pre-authorization request simply by phoning or faxing in the request. Requests are generally processed within ten minutes although a few require up to 2 working days when additional information is needed from the physician.

Non-Formulary drugs will be covered in the following instances:

- No Formulary alternative is appropriate
- You have tried the Formulary drugs and they have not been effective or you have been experiencing side effects or interactions with other drugs. The physician is asked to provide a copy of the medical chart notes specifically stating treatment failure with the Formulary alternatives.
- You have been under treatment and remain stable on a non-Formulary prescription drug and conversion to a Formulary drug would be medically inappropriate.
- Your physician provides evidence to PacifiCare in the form of documents, records, or clinical trials which establishes that use of the requested non-Formulary drug over the Formulary drug is medically necessary, as determined by PacifiCare.

The formulary is a list of outpatient medications covered by PacifiCare. The formulary is regularly updated. If the retail cost of the prescription drug is less than the copayment, you will pay the retail cost. Unless a brand name is medically indicated, prescriptions will be filled with generic drugs.

Maintenance drugs up to a 90-day supply may be obtained through a Mail Order Prescription Drug program; the member pays 2 copayments per 90-day supply. Please call the Plan's Customer Service Department at 1-800-825-9355 for information.

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- Oral contraceptive drugs, prescription diaphragms and IUD's
- Implanted contraceptive devices, such as Norplant
- Insulin
- Diabetic supplies including Insulin syringes, blood glucose test strips, urine test strips, glucagon emergency kits, injectable glucagon, and lancets
- Inhaler extender devices, epipens and Anakits
- Intravenous fluids and injectable medication for home use (covered under Medical and Surgical Benefits as a home health service, see page 8)

Limited benefits

- Drugs to treat sexual dysfunction are covered when the Plan's medical criteria is met. Contact the plan for dose limits. **You pay** 50% of the cost of the medication per prescription unit or refill up to the dosage limits and all charges above that.
- Prescription smoking cessation medications upon proof of completion of a smoking cessation program. Reimbursement is limited to a 90-day supply for one time per calendar year with a three time lifetime maximum.

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 nutritional substances which can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Fertility drugs (oral fertility drugs are covered under the Medical and Surgical Benefits section, for the diagnosis and treatment of infertility)
- Lifestyle enhancing drugs

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Section 5 — Other Benefits

Dental care

What is covered?

- Inpatient dental care provided under Hospital/Extended Care Benefits (see page 10). Ambulatory surgical center expenses and general anesthesia associated with certain dental procedures are covered for members age 8 and younger or severely disabled.

The following dental services are covered when provided by participating Plan dentists. **You pay** nothing.

- Oral Exam
- Prophylaxis (cleaning), once every 6 months
- Topical application of fluoride, once every 6 months
- Sealants
- Oral hygiene instructions
- X-rays; for members over age 15, full mouth series limited to once every 24 to 36 months and bitewings limited to once every 12 months
- Vitality tests
- Oral cancer exam

There will be a \$10 charge for broken appointments without 24 hours prior notice.

Accidental injury benefit

Dental emergencies are covered for cases when immediate stabilization of sound natural teeth is required due to accident or injury. Stabilization is defined as the splinting, cementing, or wiring of the teeth in an emergency room provided as a temporary and precautionary measure until follow-up care may be obtained from a dentist or oral surgeon. All follow-up care is not provided, even if the teeth are not saved by emergency stabilization; **you pay** a \$50 copayment at the hospital.

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, this Plan provides the following vision care benefits from Plan providers. **You pay** a \$10 copayment per visit.

- One eye refraction every 12 month period, including the written lens prescription for eyeglasses
- Initial placement of post cataract extraction contact lens in surgically affected eye

What is not covered?

- Corrective eyeglasses and frames or contact lenses (including the fitting of the lenses for eyeglasses)
- Eye exercises
- Replacement of initial lens following cataract surgery

Non-FEHB Benefits Available to Plan Members

The benefits described on this page are neither offered nor guaranteed under the contract with FEHB Program, but are made available to all enrollees and family members of the 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, out of pocket maximum, copayment charges, etc. These benefits are not subject to the FEHB disputed claims procedures.

Expanded dental benefits

The United Dental Care Life & Health Insurance Co. (UDC) provides you with a direct pay dental care plan which allows you to obtain dental services with greatly reduced fees, no deductibles and no annual maximum. You can budget your costs and coordinate your dental and medical care.

In order to join UDC Direct Pay Dental Plan you must be a member of PacifiCare of Oklahoma as of January 2000.

UDC will provide you, through its participating dentists, the following care with copayments due at the time of service.

Coverage

Please obtain a Schedule "C" of Services and Copayments for a complete listing of services and Exclusions and Limitations of Benefits. For a copy of the schedule, please call UDC at 1-800-443-0225. The mailing address is UDC, P.O. Box 844747, Dallas, Texas 75248-4747. (This is a lock box used for enrollments, premiums, etc.)

Restorative Initial

| | |
|---|-----------|
| Consultation | No Charge |
| Sedative Base (under filling) | \$10.00 |
| Oral Examination | No Cost |
| X-Ray, Single film | No Cost |
| Amalgam Restoration (per surface) | \$15.00 |
| Composite Restoration | \$25.00 |

Endodontics (Root Canal)

| | |
|------------------------------|-----------|
| Initial Consultation | No Charge |
| Pulp Capping | \$20.00 |
| Vitalometer | No Charge |
| Pulpectomy | \$38.00 |
| Root canal therapy: | |
| One Canal (per tooth) | \$130.00 |
| Two Canals (per tooth) | \$175.00 |

Oral Surgery

| | |
|--|-----------|
| Initial Consultation | No Charge |
| Simple Extraction (single) | \$24.00 |
| Multiple Extraction (per tooth) | \$15.00 |
| Surgical Extraction Impacted Tooth (soft tissue) | \$55.00 |
| Partial Bone Impaction | \$65.00 |

Space Maintainers

| | |
|----------------------------|-----------|
| Initial Consultation | No Charge |
| Unilateral | \$42.00 |
| Bilateral | \$63.00 |

Orthodontics (Optional rider)

| | |
|--|------------|
| Adults | \$1,800.00 |
| Children | \$1,700.00 |
| Initial Diagnostic Workup and X-rays | \$85.00 |

Periodontics

| | |
|---|-----------|
| Initial Consultation | No Charge |
| Gingivectomy (Per tooth, less than six) | \$60.00 |

Prosthetics

| | |
|-----------------------------------|----------|
| Complete Maxillary Denture | \$230.00 |
| Complete Mandibular Denture | \$230.00 |

Crown and Bridge

| | |
|----------------------------------|----------|
| Porcelain with Metal Crown | \$240.00 |
| Cast Metal Crown | \$200.00 |
| 3/4 Crown | \$150.00 |
| Acrylic Crown | \$45.00 |

Eligibility

As a Federal Member of PacifiCare you are eligible to join this Dental Plan.

Enrollment in the UDC Dental Plan is separate from your PacifiCare FEHB enrollment and it is your personal choice. You do not have to enroll in the Dental Plan if you take PacifiCare. However, you must enroll in PacifiCare to take the Dental Plan.

Monthly Premium

Premiums are paid directly to UDC

| | |
|-------------------------------------|-------------------|
| Member Only: | \$11.50 per month |
| Member Plus One: | \$16.00 per month |
| Member Plus Family: | \$18.50 per month |
| Orthodontic Rider Additional: | \$5.00 per month |

How to enroll

Contact UDC membership services at 1-800/443-0225 for an application for direct pay.

Enrollment into this Dental Plan may be done anytime during the year, however, premiums must be received in the UDC Administrative Office prior to the 10th of the month to ensure eligibility on the 1st of the following month.

What is not covered

Prescription for dental care.

Medicare+Choice Prepaid Plan Enrollment. This Plan offers Medicare recipients the opportunity to enroll in the Plan through Medicare. As indicated on page 4, annuitants and former spouses with FEHB coverage, entitlement to Part A, and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare+Choice prepaid plan when one is available in their area. They may then later reenroll in the FEHB Program. Most Federal Annuitants have Medicare. You must be entitled to Part A and enrolled in Part B Medicare to enroll in this Medicare+Choice prepaid plan. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare+Choice prepaid plan. Contact us at 1-800-322-8877 for information on the Medicare+Choice prepaid plan and the cost of that enrollment.

If you are Medicare eligible and are interested in enrolling in a Medicare+Choice HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan, call 1-800-322-8877 for information on the benefits available under the Medicare+Choice HMO.

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) or eligible self-referred services;
- 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;
- 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 can't 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 15.

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 plans 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.

Section 7 — Limitations - Rules that affect your benefits *continued*

| | |
|---|---|
| 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 persons 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. |
| Workers' compensation | <p>We do not cover services that:</p> <ul style="list-style-type: none">• 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. <p>Once the OWCP or similar agency has paid its maximum benefits for your treatment, we will provide your benefits.</p> |
| 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

| | |
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| You have a right to information about your HMO. | <p>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.</p> <p>If you want specific information about us, call 1-800-825-9355 or write to 84 NE Loop 410, Suite 100, San Antonio, Texas, 78216-5884. You may also contact us by fax at 210-474-5048, or visit our website at www.pacificare.com.</p> |
| Where do I get information about enrolling in the FEHB Program? | <p>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:</p> <ul style="list-style-type: none">• 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. <p>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.</p> |

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 authorized 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 bonafide 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 to 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 RI79-27, 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 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 1-800-932-3004 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 PacifiCare® of Oklahoma 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 pay/provides | Page |
|------------------------------|--------------------------|--|------|
| Inpatient Care | Hospital | Comprehensive range of medical and surgical services with no 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 | 9 |
| | Extended Care | All necessary services, up to 100 consecutive days per disability. You pay nothing | 10 |
| | Mental Conditions | Diagnosis and treatment of acute psychiatric conditions for up to 30 days of inpatient care per year. You pay nothing | 12 |
| | Substance Abuse | Covered under Mental Conditions | 12 |
| 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 \$10 per office visit; \$10 per house call by a physician | 7 |
| | Home Health Care | All necessary visits by nurses and home health aides. You pay nothing per visit. | 8 |
| | Mental Conditions | Up to 40 outpatient visits per year. You pay \$20 copayment per outpatient visit for visits 1 through 20; and 50% of cost for each visit for visits 21 - 40 | 12 |
| | Substance Abuse | Covered under Mental Conditions | 12 |
| Emergency Care | | Reasonable charges for services and supplies required because of a medical emergency. You pay a \$10 per visit copayment for emergency and urgent care services provided in a Plan physician's office after normal business hours; \$50 copay for each emergency room or urgent care center and any charges for services that are not covered benefits of this Plan. . . | 11 |
| Prescription Drugs | | Drugs prescribed by a Plan physician and obtained at a participating pharmacy. You pay \$5 for generic, \$ 10 for name brand formulary, and \$10 for non-formulary per prescription unit or refill | 13 |
| Dental Care | | Preventive dental benefit You pay nothing . Accidental injury. You pay a \$50 copayment .. | 14 |
| Vision Care | | One refraction annually. You pay \$10 a copayment per visit | 14 |
| Out-of-pocket Maximum | | Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$600 per Self Only or \$1,800 per Self and Family enrollment per calendar year, covered benefits will be provided at 100%. This copayment maximum does not include prescription drugs, dental services, inpatient mental health, and rehabilitation for substance abuse | 4 |

2000 Rate Information for PacifiCare® of Oklahoma

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 postal employees. If you are a career 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 |

Okla Cty and Tulsa area

| | | | | | | | | | |
|------------------------|------------|-----------------|----------------|-----------------|-----------------|-----------------|----------------|-----------------|----------------|
| Self Only | 2N1 | \$55.11 | \$18.37 | \$119.41 | \$39.80 | \$65.21 | \$8.27 | \$65.21 | \$8.27 |
| Self and Family | 2N2 | \$143.29 | \$47.76 | \$310.46 | \$103.48 | \$169.56 | \$21.49 | \$169.56 | \$21.49 |