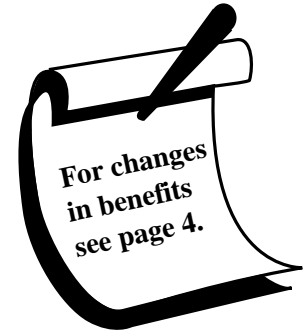


A Health Maintenance Organization



Serving: The Philadelphia area

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

Enrollment code:

- ED1 Self Only
- ED2 Self and Family



This plan is accredited by NCQA.
See the *FEHB Guide*
for more information on NCQA.

Visit the OPM website at <http://www.opm.gov/insure>

Authorized for distribution by the:



**United States
Office of
Personnel
Management**



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Introduction

Keystone Health Plan East, Inc.
1901 Market Street
Philadelphia, Pennsylvania 19101

This brochure describes the benefits you can receive from Keystone Health Plan East, Inc. under its contract (CS2339) 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 4. 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 Keystone Health Plan East, 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, you must pay copayments and coinsurance listed in this brochure. When you receive emergency services you may have to submit claim forms.

You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician or group of physicians, 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 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 Keystone Health Plan East's non-postal premium will increase by 3.1% for Self Only and decrease by 10.5% for Self and Family.

The copay for doctor's office visits is now \$10 per visit for primary care physician (PCP), \$15 per visit for specialists, \$15 for home visits by a PCP, \$15 for after hours visits to a PCP, and \$15 for the first maternity care visit. Previously, the copay was \$5 for visits to both PCPs and specialists, \$10 for home visits by a PCP and after hours visits to a PCP, and \$5 for the first maternity visit.

Diabetic self-management training and education may be provided by a Plan provider who is a licensed health care professional approved by the Plan. The Plan also covers services provided by a community based program that is approved by the Plan in accordance with criteria based on the certification programs developed by the American Diabetes Association (ADA) and the Pennsylvania Department of Health, or at a participating Hospital on an outpatient basis through American Diabetes Association approved community based programs; a licensed health care professional; or at a hospital.

Foot orthotics are covered when associated with the diagnosis of diabetes.

The Mental Conditions/Substance Abuse Benefit has been enhanced to provide services for serious mental illnesses. Serious mental illnesses are any of the following biologically based mental illnesses as defined by the American Psychiatric Association in the Diagnostic and Statistical Manual (DSM): schizophrenia; bipolar disorder; obsessive-compulsive disorder; major depressive disorder; panic disorder; anorexia nervosa; bulimia nervosa; schizo affective disorder; and delusional disorder. Outpatient care is limited to 60 days/visits in a calendar year. You pay a copay of \$25 for each covered outpatient visit or partial hospitalization stay. Inpatient care is limited to 35 days of hospitalization each calendar year. You pay nothing. Up to 30 inpatient days may be exchanged on a 1-for-2 basis for up to 60 additional serious mental illness days/visits.

The Catastrophic Limit for out-of-pocket expenses is now \$1,000 per individual or \$2,000 per family per calendar year. Previously, the limit was \$650 per person per calendar year.

Section 3 — How To Get Benefits

What is this Plan's service area?

To enroll with us, you must live or work in our service area. This is where our providers practice. Our service area is: Pennsylvania counties of Bucks, Chester, Montgomery, Delaware and Philadelphia.

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, however as a Keystone Health Plan East member, you have access to physician care through a nationwide network of Blue Cross and Blue Shield HMOs. This is one of the largest HMO networks in the country, offering coverage in more than 200 U.S. cities. If you become ill while visiting one of these cities, contact the network at 1-800-446-6872. This number is also found on the back of your I.D. card. The network referral coordinator will schedule an appointment with a network physician in the area from which you are calling. No office visit copayment will be required and you will not need to file a claim.

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. Through the network's guest membership benefit, dependents who are away from home for at least 90 days may temporarily enroll in another network HMO. Members are also eligible for guest membership for up to six months if, for example, they are assigned out-of-area temporarily. Guest memberships enable members to receive the full range of HMO benefits and services offered by the hosting HMO's. To enroll, members simply contact their Away From Home Care Coordinator in advance. The coordinator will make all the necessary arrangements for guest memberships and take care of all the billing details. Also, your prescription drug card works in more than 52,000 pharmacies in the United States. 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, except for either of the following:

- the emergency room visit results in admission to a hospital; or
- you are referred to the emergency room by your primary care doctor and services could have been provided by your doctor.

After you pay \$1,000.00 in copayments for one family member, or \$2,000 for two or more family members, you do not have to make any further payments for that person for certain services for the rest of the year. This is called a catastrophic limit. However, copayments for your prescription drugs and dental services 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 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?

Keystone Health Plan East, a wholly owned subsidiary of Independence Blue Cross, is an individual practice plan (IPP) that provides access to care throughout the greater Philadelphia area. Members and their family members may select their own primary care doctor from among the 2,611 who practice within the Plan's service area. There are approximately 9,700 specialty care doctors who participate with the Plan. Your primary care doctor will arrange for the necessary specialty and hospital care you need at one of the Plan's participating specialist office or a participating Plan hospital throughout the Plan's service area.

The first and most important decision each member must make is the selection of a primary care doctor. The decision is important since it is through this doctor that all other health services, particularly those of a specialist, are obtained. It is the responsibility of your primary care doctor to obtain any necessary authorizations from the Plan before referring you to a specialist or making arrangements for hospitalization. Services of other providers are covered only when there has been a referral by the members primary care doctor except for dental care, vision care, and visits to the OB/GYN for preventive care, routine maternity care or problems related to gynecological conditions when medically necessary. Non-routine care provided by Reproductive Endocrinologist/Infertility Specialists and Gynecologic Oncologists continues to require a referral from the primary care physician. Treatment for mental conditions and substance abuse may be obtained directly from Magellan Behavioral Health (formerly Green Spring Health Services). Magellan Behavioral Health, or any other mental health administrator for Keystone Health Plan East, manages all care related to mental health and substance abuse services and will determine what specialty care is appropriate and which specialists will be utilized. Questions about related benefits and precertifications should be directed to Magellan Behavioral Health at 1-800-688-1911.

If you enroll, you will be asked to complete a primary care doctor selection form and send it directly to the Plan, indicating the name of the primary care doctor selected for you and each member of your family. You are required to select a personal doctor from among participating plan primary care doctors located within the Plan's service area. Please note that if you reside in New Jersey and work in Pennsylvania within our service area, you must select a primary care doctor whose practice is in Pennsylvania within our service area. Your dependents may select a personal doctor from among participating plan primary care doctors in Pennsylvania or New Jersey. You and your dependents may have only one dentist who must be selected from a list of participating plan dentists located within the Plan's service area.

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.

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

First, call our customer service department at 1-800-227-3114. 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 at the primary care doctor's discretion; if non-Plan specialists or consultants are required, the primary care doctor will arrange appropriate referrals. When you receive a referral from your primary care doctor you must return to the primary care doctor after the consultation. All follow-up care must be provided or arranged by the primary care doctor. On referrals, the primary care doctor will give specific instructions to the consultant as to what services are authorized. If the consultant suggests additional services or visits, you must first check with your primary care doctor. Do not go to the specialist unless your primary care doctor has arranged for and we have issued an authorization for the referral in advance.

If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan.

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

Your primary care physician will decide what treatment you need. If 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 generally accepted medical practice.

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

To establish if a biological, medical device, drug or procedure is experimental/investigational or not a technology assessment is performed. The results of the assessment provide the basis for the determination of the service's status (e.g., medically effective, experimental, etc.). Technology assessment is the review and evaluation of available data from multiple sources using industry standard criteria to assess the medical effectiveness of the service. Sources of data used in technology assessment include but are not limited to clinical trials, position papers, articles published by local and/or nationally accepted medical organizations or peer-reviewed journals, information supplied by government agencies, as well as regional and national experts and/or panels and, if applicable, literature supplied by the manufacturer.

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 800-227-3114 and we will expedite our review.

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

If we expedite your review due to a serious medical condition and deny your claim, we will inform OPM so that they can give your claim expedited treatment too. Alternatively, you can call OPM's health benefits Contracts Division 3 at (202) 606-0755 between 8 a.m. and 5 p.m. Eastern Time. 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 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 to OPM?

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contract Division III, 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 — Benefits

Medical and Surgical Benefits

What is covered

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 copay per visit for visits to your primary care doctor or a \$15 copay per visit for visits to specialists, but no additional copay for laboratory tests and X-rays. **You pay** a \$15 copay per visit for after hours visits to your primary care doctor. Within the service area, house calls will be provided if, in the judgment of the Plan doctor, such care is necessary and appropriate; **you pay** a \$15 copay for a doctor's house call; nothing for home visits by nurses and health aides.

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

- Preventive care, including well-baby care, periodic check-ups and routine gynecological care. Hearing exams are covered only when referred by a Plan primary care doctor.
- Mammograms are covered as follows: for women age 35 through age 39, one mammogram during these five years; for women age 40 and above, one mammogram every year. In addition to routine screening, mammograms are covered when prescribed by the doctor as medically necessary to diagnose or treat your illness.
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor. The \$15 office visit copay for specialists applies only to the first visit for obstetrical care. The mother, at her option, may remain in the hospital up to 48 hours after a regular delivery and 96 hours after 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.
- Voluntary sterilization and family planning service
- Diagnosis and treatment of diseases of the eye
- Allergy testing and treatment, including testing and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints; breast prosthesis and surgical bras, as well as their replacement.
- Cornea, heart, heart-lung, kidney, liver, lung (single or double), and pancreas transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Related medical and hospital expenses of the donor are covered when the recipient is covered by this Plan.
- Women who undergo mastectomies may, at their option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- Dialysis
- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Foot orthotics with a diagnosis of diabetes

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

- Diabetic self-management training and education through community-based programs certified by the American Diabetes Association or Pennsylvania Department of Health. Covered services may also be provided by these contracted providers; a licensed health care professional; or at a hospital on an outpatient basis
- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, is provided 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 the oral cavity or sinuses including, but not limited to, treatment of fractures, removal of teeth partially or totally covered by bone, and excision of tumors and cysts. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including 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 consecutive days 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 the member to achieve and maintain self-care and improved functioning in other activities of daily living.

Chiropractic services will be provided for up to 60 consecutive days per condition if significant improvement can be expected in the two month period.

Diagnosis and treatment of infertility, the following types of artificial insemination, are covered; intracervical insemination (ICI) and intrauterine insemination (IUI); **you pay** a \$15 copay per visit; cost of donor sperm is not covered. Non-injectable fertility drugs are covered under the Prescription Drug Benefit. Other assisted reproductive technology (ART) procedures, such as in vitro fertilization and embryo transfer, are not covered.

Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 12 weeks. **You pay** nothing.

Orthopedic devices, such as braces, are covered but are limited to the initial device only.

Prosthetic devices, such as artificial limbs and lenses following cataract surgery are covered but are limited to the initial device only.

Standard Durable Medical Equipment, such as wheelchairs and hospital beds are covered but are limited to the initial device only.

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
- Blood and blood derivatives not replaced by the member
- Hearing aids

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

- Long-term rehabilitation services
- Homemaker services
- Foot orthotics unless for treatment of diabetes
- Charges for missed appointments or for completing insurance forms
- Appetite suppressants
- Radial keratotomy
- Customized durable medical equipment
- Dental prosthetics

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 doctor. **You pay** nothing. All necessary services are covered, including:

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

Extended care

The Plan provides a comprehensive range of benefits for up to 180 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 hospice facility. Services include inpatient and outpatient care, and family counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.

Ambulance service

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

Limited benefits

Inpatient dental procedures

Hospitalization for certain dental procedures is covered when a Plan doctor 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.

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
- Blood and blood derivatives not replaced by the member
- Custodial care, rest cures, domiciliary or convalescent care

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Emergency Benefits

What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that you believe endangers your life or could result in serious injury or disability and requires immediate medical or surgical care. Some problems are emergencies because, if not treated promptly, they might become more serious; examples include deep cuts and broken bones. Others are emergencies because they are potentially life-threatening, such as heart attacks, strokes, poisonings, gunshot wounds, or sudden inability to breathe. There are many other acute conditions that 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 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.

If you are hospitalized in non-Plan facilities and Plan doctors believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

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

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

Plan pays...

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

You pay...

\$35 per hospital emergency room visit or urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital or you are referred to the emergency room by your primary care doctor and services could have been provided by your doctor, the emergency care copay 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...

\$35 per hospital emergency room visit or urgent care center visit for emergency services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

What is covered

- Emergency care at a doctor's office or an urgent care center
- Emergency care as an outpatient or inpatient at a hospital, including doctor's 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 8.

Mental Conditions/Substance Abuse Benefits

Treatment for mental conditions, including various mental illnesses and substance abuse, is coordinated directly by Magellan Behavioral Health (formerly known as Green Spring Health Services), or any other behavioral health administrator we designate. Magellan Behavioral Health, acting as our mental health administrator, manages all care related to mental health and substance abuse services, including referrals to mental health and substance abuse specialists. Questions about related benefits and precertifications should be directed to Magellan Behavioral Health at 1-800/688-1911.

Mental conditions

What is a serious mental illness?

A serious mental illness is any of the following biologically based mental illnesses as defined by the American Psychiatric Association in the most recent edition of the Diagnostic and Statistical Manual (DSM) as follows: schizophrenia; bipolar disorder; obsessive-compulsive disorder; major depressive disorder; panic disorder; anorexia nervosa; bulimia nervosa; schizo affective disorder; and delusional disorder; and any other mental illness that is considered to be "Serious Mental Illness" by law.

To the extent shown below, the Plan provides the following services necessary for the diagnosis and treatment of acute psychiatric conditions, including the treatment of mental illness or disorders:

What is covered

- Diagnostic evaluation
- Psychological testing
- Psychiatric treatment (including individual and group therapy)
- Hospitalization (including inpatient professional services)

Outpatient care

Outpatient visits or partial hospitalization treatment with Plan providers is covered each calendar year for up to 60 days/visits for serious mental illness and 20 visits for all other mental conditions. **You pay** a \$25 copay for each visit — all charges thereafter. Based on medical necessity, up to 60 additional days/visits for outpatient serious mental illness services and other mental conditions are available per calendar year on a 2-for-1 exchange with available inpatient days.

Inpatient care

Up to 35 days of hospitalization are available for a non-serious mental illness each calendar year, **you pay** nothing for the first 35 days — all charges thereafter. Up to 30 days are available for serious mental illness each calendar year, you pay nothing for the first 30 days — all charges thereafter. Up to 30 inpatient days for both serious and non-serious mental illness may be exchanged on a 1-for-2 basis for additional outpatient mental health days/visits.

What is not covered

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

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

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 visits per calendar year subject to a lifetime maximum of 120 visits; **you pay** a \$15 copay for each visit.

Residential rehabilitation

Up to 30 days per calendar year in a residential alcohol and/or drug treatment rehabilitation center approved by the Plan subject to a lifetime maximum of 90 days. Based on medical necessity, members may receive up to 15 additional substance abuse days per calendar year by exchanging any two available outpatient substance abuse visits for one inpatient treatment facility day. **You pay** nothing during the benefit period — all charges thereafter.

Detoxification services

Outpatient and inpatient treatment is provided for up to seven days per episode, subject to a lifetime benefit maximum of four episodes.

What is not covered

- Treatment that is not authorized by the mental health and substance abuse vendor.

Prescription Drug Benefits

What is covered

Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 34-day supply, or 120 unit supply, or maximum allowed dosage as prescribed by law, whichever is less. **You pay** a \$5 copay per prescription unit or refill. Maintenance drugs may be obtained at a Plan pharmacy for up to a 90-day supply; **you pay** a \$15 copay per prescription unit or refill.

DRUG FORMULARY: Drugs are dispensed in accordance with the Plan's drug formulary. Non-formulary drugs will be covered when prescribed by a Plan doctor.

MAIL ORDER OPTION: A Mail Order program is available for obtaining up to a 90-day supply of maintenance medications. **You pay** a \$5 copay per 90-day supply.

Covered medications and accessories include:

- Drugs for which a prescription is required by Federal law
- Oral and injectable contraceptive drugs — up to a three-cycle supply may be obtained for a single copay charge
- Contraceptive diaphragms and IUDs; **you pay** a \$5 copay for the device and a \$15 copay for the office visit
- Implanted time-release medications, such as Norplant. **You pay** a \$5 copay for the implant and a \$15 copay for the office visit. There is no charge when the device is implanted during a covered hospitalization. Removal of the implanted time-release medication before the end of the expected life is not covered unless medically necessary and approved by the Plan.
- Insulin, with a copay charge applied to each vial
- Diabetic supplies, including syringes, needles, glucose test tablets and test tape, Benedict's solution or equivalent and acetone test tablets and glucometers. Copay applies to each diabetic supply, except Glucometers and lancets.
- Disposable needles and syringes needed to inject covered prescribed medication
- Prenatal and Pediatric Vitamins
- Non-injectable fertility drugs

Intravenous fluids and medication for home use (provided under home health services at no charge) and some covered injectable drugs are covered under Medical and Surgical Benefits.

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

Limited benefits

- Drugs to treat sexual dysfunction may be subject to dosage limitations. Contact the Plan for dose limits.

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 that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Contraceptive devices (except diaphragms and IUDs)
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Drugs to aid in smoking cessation
- Injectable fertility drugs

Other Benefits

Dental care

What is covered

The following dental services are covered when provided by participating Plan general dentists. **You pay** a \$5 copay per office visit.

Preventive services

Oral examination and diagnosis (limited to once in 6 months); prophylaxis/teeth cleaning to include scaling and polishing (limited to once in six months); topical fluoride (includes child and adult); oral hygiene instruction.

Diagnostic services

Complete series x-rays; intraoral occlusal film; bitewings (limited to once in 6 months); emergency examination; panoramic film; cephalometric film.

Restorative services

Amalgam (silver) restoration to primary and permanent teeth; anterior and posterior composite restoration to primary and permanent teeth; pin restoration; sedative restoration (per tooth); emergency treatment (palliative).

Other services

We cover the following services at a discount: Endodontic; Orthodontic; Oral Surgery; Single Unconnected crowns; and Prosthodontics. What you pay may change periodically. Call us for the amounts you pay for these dental services.

Out-of-area-dental services

The program will provide coverage for members for dental services in connection with dental emergencies for palliative treatment (relieve pain) up to a maximum of \$25 for each occurrence. To receive payment for Out-of-Area-Dental Services, the member must submit a receipt to Keystone Health Plan East Member Services. The receipt must itemize charges and dental services performed.

Accidental injury benefit

Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth while enrolled in this Plan, and if services are initiated within 6 months or as other medical conditions permit after the accident, are covered when provided by participating Plan dentists. The need for these services must result from an accidental injury. **You pay** a \$15 copay per visit.

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, one eye refraction every two calendar years (to provide a written lens prescription) may be obtained from Plan providers. **You pay** a \$15 copay per visit.

What is not covered

- Up to a \$35 allowance for frames and corrective lenses every two calendar years.
- Eye exercises
- Contact lens fittings

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 Program, but are made available to enrollees and family 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.

Keystone Health Plan East also offers members these Distinct Health Enhancement Opportunities:

Weight Management Program—Keystone and Weight Watchers have a special offer for those who want to lose weight and keep it off! Keystone Members receive 100% reimbursement up to \$200 on Weight Watchers®1.

New Fitness Reimbursement Program—To give members added incentive to maintain an active lifestyle, we will reimburse members up to \$150 of their annual fitness club fees. Members can now enjoy the flexibility of joining any fitness club and working out at multiple fitness clubs. Visits can be recorded by swipe-card, computer printout, telephone or logbook.

Smoking Cessation Program—If you smoke, quitting is one of the best things you can do for your health. Better yet, when you kick the habit, we'll help foot the bill! You can get up to \$200 back when you complete your choice of a variety of proven smoking cessation programs. And to give you more incentive, we now will reimburse you the costs of nicotine replacement products. If you choose a smoking cessation program that costs less than \$200, you use the difference toward the purchase of nicotine replacement products, such as "the patch" or chewing gum.

Red Cross CPR and First Aid Course Discounts—Keystone Health Plan East members will receive a 30% discount off any course offered by the American Red Cross.

Medicare prepaid plan enrollment—This Plan offers Medicare recipients the opportunity to enroll in the Plan through Medicare. As indicated on page 18, certain annuitants and former spouses who are covered by both Medicare Parts A and B and FEHB may elect to drop their FEHB coverage and later reenroll in FEHB. Contact your retirement system for information on changing your FEHB enrollment. Contact us at 1-800/43KEY65 for information on Plan benefits under the Medicare plan and the cost of that enrollment.

Poison Prevention Program—Keystone Health Plan East members can receive warning stickers to place on poisonous substances, and a coupon for a free bottle of Syrup of Ipecac.

Child Safety Program—Keystone Health Plan East offers its members a child identification record, fingerprint kit, and a poster listing "My Eight Rules of Safety."

For more information—Call the Health Resource Center: 1/800-ASK-BLUE, or if calling within the Philadelphia area — 215/241-3367.

®1Registered mark Weight Watchers, International, Inc.

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 17.

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.

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.

If you have a malpractice claim

If you have a malpractice claim because of services you did or did not receive from a Plan provider, it must go to binding arbitration. Contact us about how to begin our binding arbitration process.

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 800/227-3114, or write to 1901 Market Street, Attention: General Correspondence, Philadelphia, PA 19101-7979.

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.

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, which is also authorized by your employing or retirement office.

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. No new enrollment form is necessary.

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.
When you lose benefits	
What happens if my enrollment in this Plan ends?	<p>You will receive an additional 31 days of coverage, for no additional premium, when:</p> <ul style="list-style-type: none">• Your enrollment ends, unless you cancel your enrollment, or• You are a family member no longer eligible for coverage. <p>You may be eligible for former spouse coverage or Temporary Continuation of Coverage.</p>
What is former spouse coverage?	<p>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.</p>
What is TCC?	<p>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.</p> <p>Get the RI 79-27, which describes TCC, and the RI 70-5, the <i>Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees</i> from your employing or retirement office.</p>
Key points about TCC	<ul style="list-style-type: none">• 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?	<p>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.</p> <p>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.</p> <p>Former spouses: You or your former spouse must notify your employing or retirement office within 60 days of one of these qualifying events:</p> <ul style="list-style-type: none">• Divorce;• Loss of spouse equity coverage within 36 months after the divorce. <p>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.</p>

How can I convert to individual coverage?

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.

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.

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.

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

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 215-241-2273 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 Keystone Health Plan East — 2000

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

Benefits	Plan pays/provides	Page
Inpatient Care	Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. You pay nothing 12
	Extended Care	All necessary services, up to 180 days per calendar year. You pay nothing 12
	Mental Condition	Diagnosis and treatment of acute psychiatric conditions for up to 35 days of inpatient care, and serious mental illnesses for up to 30 days of inpatient care per year. You pay nothing 14
	Substance Abuse	Up to 30 days per calendar year in a residential alcohol/drug treatment rehabilitation center, subject to a lifetime maximum of 90 days. You pay nothing 15
Outpatient care		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$10 copay for primary care and a \$15 copay for specialty care per office visit; \$15 per house call by a doctor . . . 10
	Diabetes	Foot orthotics and diabetic self management training and education prescribed by a Plan doctor 10-11
	Home Health Care	All necessary visits by nurses and health aides. You pay nothing 11
	Mental Condition	Up to 60 outpatient days/visits for serious mental illnesses and 20 outpatient visits for all other mental conditions per year. You pay a \$25 copay for each visit 14
	Substance Abuse	Up to 60 full visits per calendar year for rehabilitation, lifetime maximum of 120 visits. You pay a \$15 copay per visit 15
Emergency care	Reasonable charges for services and supplies required because of a medical emergency. You pay a \$35 copay to the hospital for each emergency room visit and any charges for services that are not covered by this Plan 13	
Prescription drugs	Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay a \$5 copay per prescription unit or refill. A Mail Order program is available for up to a 90 day supply of maintenance medications. You pay a \$5 copay per 90 day supply 15	
Dental care	Accidental injury benefit; you pay a \$15 copay per visit. Preventive, Diagnostic, and Restorative dental care; you pay a \$5 copay per visit 16	
Vision care	One refraction every two years. You pay a \$15 copay per visit 16	
Out-of-pocket maximum	Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$1,000 per person or \$2,000 per family per calendar year, covered benefits will be provided at 100%. This copay maximum does not include prescription drugs or dental services 5	

2000 Rate Information for Keystone Health Plan East

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

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

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

Type of Enrollment	Code	Non-Postal Premium				Postal Premium A		Postal Premium B	
		Biweekly		Monthly		Biweekly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share	USPS Share	Your Share
Self Only	ED1	\$69.87	\$23.29	\$151.39	\$50.46	\$82.68	\$10.48	\$82.68	\$10.48
Self and Family	ED2	\$175.97	\$69.75	\$381.27	\$151.12	\$207.74	\$37.98	\$201.02	\$44.70