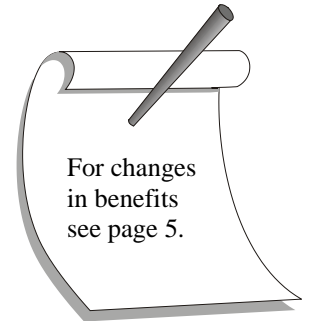


A Health Maintenance Organization



**Serving: St. Louis, Central, Southeast and Southwest Missouri areas and
St. Clair/Madison counties, Illinois**

Enrollment in this plan is limited; see page 6 for requirements.

**Enrollment code:
9G1 Self Only
9G2 Self and Family**



This plan has accreditation
from the NCQA. See the *2000 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
RETIREMENT AND INSURANCE SERVICE**



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BlueCHOICE, a name HMO Missouri, Inc. uses to do business, and Alliance Blue Cross Blue Shield, the name RightCHOICE® Managed Care, Inc. uses to do business in Missouri, are independent licensees of the Blue Cross and Blue Shield Association.

Introduction

HMO Missouri Inc., d/b/a BlueCHOICE
1831 Chestnut Street
St. Louis, MO 63103-2275

This brochure describes the benefits you can receive from **BlueCHOICE HMO** under its contract (CS2838) 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 5. 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 **BlueCHOICE HMO** as "this Plan" throughout this brochure even though in other legal documents, you will see a plan referred to as a carrier.

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

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

How to use this brochure

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

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

Section 1. Health Maintenance Organizations

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

When you receive services from our providers, you will not have to submit claim forms or pay bills. However, you must pay copayments and coinsurance listed in this brochure. When you receive emergency services from providers that do not participate with BlueCHOICE you may have to submit claim forms.

You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our Plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us. Our providers follow generally accepted medical practice when prescribing any course of treatment.

Section 2. How We Change For 2000

Program-wide changes

- To keep your premium as low as possible, OPM has set a minimum copay of \$10 for all primary care office visits.
- This year, you have a right to more information about this Plan, care management, our networks, facilities, and providers.
- If you have a chronic or disabling condition, and your provider leaves the Plan at our request, you may continue to see your specialist for up to 90 days. If your provider leaves the Plan and you are in the second or third trimester of pregnancy, you may be able to continue seeing your OB/GYN until the end of your postpartum care. You have similar rights if this Plan leaves the FEHB program. (See Section 3, How to get benefits, for more information).
- You may review and obtain copies of your medical records on request. If you want copies of your medical records, ask your health care provider for them. You may ask that a physician amend a record that is not accurate, not relevant, or incomplete. If the physician does not amend your record, you may add a brief statement to 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 premium will increase by 5.9 percent for Self Only or 4.9 percent for Self and Family.
- In the year 2000, benefits will be based on a calendar year and **not** on a 365-day period.
- No referral or authorization is required for an annual well-women gynecological exam and *other medically necessary* OB/GYN care received from a BlueCHOICE OB/GYN.

Section 3. How to get benefits

What is this Plan's service area?

To enroll with us, you must live in the BlueCHOICE service area or within a 30-mile radius of a BlueCHOICE network hospital. Our service area is:

The **St. Louis Area**, including the **Missouri** counties of Crawford, Franklin, Gasconade, Jefferson, Lincoln, Montgomery, Pike, St. Charles, St. Francois, St. Louis (City and County), Ste. Genevieve, Warren and Washington; **the Central Missouri Area** counties of: Adair, Audrain, Boone, Callaway, Camden, Chariton, Cole, Cooper, Howard, Linn, Macon, Maries, Miller, Moniteau, Monroe, Morgan, Osage, Phelps, Pulaski, Putnam, Randolph; Schuyler, Sullivan; **the Southwest Missouri Area** counties of: Barry, Barton, Cedar, Christian, Dade, Dallas, Douglas, Greene, Hickory, Jasper, Laclede, Lawrence, McDonald, Newton, Ozark, Polk, Stone, Taney, Webster, Wright; and **the Southeast Missouri Area** counties of: Butler, Carter, Ripley, Wayne.

You may also enroll with us if you live in the Illinois counties of Madison or St. Clair and work in Missouri.

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. As a BlueCHOICE member, you have access to physician care through HMO-USA, a nationwide network of Blue Cross and Blue Shield HMOs. HMO-USA 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 HMO-USA network at 1-800/1-HMO-USA. This number is also found on the back of your ID card. The HMO-USA referral coordinator will schedule an appointment with an HMO-USA physician in the area from which you are calling. No office visit copay will be required and you will not need to file a claim. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employment or retirement office.

How much do I pay for services?

You must share the cost of some services. This is called either a copayment (a set dollar amount) or coinsurance (a set percentage of charges). Please remember you must pay this amount when you receive services. When a member receives an allergy injection, flu shot or immunization in the physician's office, and no other services are received, there is no copayment. The regular office visit copay will continue to apply if any other covered care is received during the visit.

After you pay 100% of your annual premium in copayments for one family member, or 100% of your annual premium for two or more family members, you do not have to make any further payments for certain services for the rest of the year. This is called a catastrophic limit. However, copayments 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 and coinsurance, since you are responsible for informing us when you reach the limits.

Do I have to submit claims?

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

Who provides my health care?

This Plan is an individual-practice prepayment Plan. All participating doctors practice in their own offices in the community. Covered benefits are available only from those doctors and from participating hospitals and participating pharmacies. The Plan arranges with doctors and hospitals to provide medical care for both the prevention of disease and the treatment of serious illness. For the treatment of rare or unusual medical cases, the Plan may provide services without geographic limitation.

You must select a primary care doctor for each covered family member. More than 1,000 primary care physicians participate in BlueCHOICE. For most care, you must contact your primary care doctor for a referral or authorization before seeing any other doctor or obtaining specialty care or hospital services for a nonemergency. A wide variety of Board eligible and Board certified specialists are participating Plan doctors. Your Plan primary doctor admits you to a participating hospital where he/she has admitting privileges for elective procedures.

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 1-800-932-4480. 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.

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 your primary care physician decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate with us, you must receive treatment from a specialist who does. Generally, we will not pay for you to see a specialist who does not participate with our Plan.

What do I do if my specialist leaves the Plan?

Call your primary care physician, who will arrange for you to see another specialist. You may 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 primary care physician must obtain authorization from BlueCHOICE before admitting you to the hospital or referring you to a nonparticipating provider. 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?

A drug, device or biological product is experimental or investigational if the drug, device, or biological product cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (FDA) and approval for marketing has not been given at the time it is furnished. Approval means all forms of acceptance by the FDA.

An FDA-approved drug, device or biological product (for use other than its intended purpose and labeled indications), or medical treatment or procedure is experimental or investigational if

- 1) reliable evidence shows that it is the subject of ongoing phase I, II or III clinical trials or under study to determine its maximum tolerated dose, its toxicity, its safety, or
- 2) reliable evidence shows that the consensus of opinion among experts regarding the drug, device, or biological product or medical treatment or procedure is that further studies or clinical trials are necessary to determine its maximum tolerated dose, its toxicity, its safety, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis.

Reliable evidence shall mean only published reports and articles in the authorized medical and scientific literature; the written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device or medical treatment or procedure; or the written informed consent used by the treating facility or by another facility studying substantially the same drug, device or medical treatment or procedure.

FDA-approved drugs, devices, or biological products used for their intended purpose and labeled indication and those that have received FDA approval subject to postmarketing approval clinical trials, and devices classified by the FDA as "Category B Non-experimental/Investigational Devices" are not considered experimental or investigational.

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:

- Be in writing,
- Refer to specific brochure wording explaining why you believe our decision is wrong; and
- 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:

- Maintain our denial in writing;
- Pay the claim;
- Arrange for a health care provider to give you the service; or
- 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 1-800-932-4480 and we will expedite our review.

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

If we expedite your review due to a serious medical condition and deny your claim, we will inform OPM so that they can give your claim expedited treatment too. Alternatively, you can call OPM's health benefits Contract Division II at 202/606-3818 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 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.

What address should I send my disputed claim to?

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contract Division II, 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/Surgical Benefits

What is covered

A comprehensive range of preventive, diagnostic and treatment services is provided by Plan doctors and other Plan providers. This includes all necessary office visits; you pay a \$10 office visit copay, but no additional charges for laboratory tests and X-rays performed in the doctor's office. Within the service area, house calls will be provided if in the judgment of the Plan doctor such care is necessary and appropriate; you pay a \$10 copay for a doctor's house call; nothing for home visits by nurses and health aides.

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

- Preventive care, including well-baby care and periodic check-ups
- Allergy injections, flu shots and immunizations
- For members age 50 and above, one screening sigmoidoscopy every five years
- Mammograms are covered as follows: for women age 35 through age 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for women age 50 and 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.
- Benefits will be provided for breast reconstruction surgery following a mastectomy, including surgery to produce a symmetrical appearance on the other breast. Benefits will be provided for all stages of breast reconstruction following a mastectomy, including treatment of physical complications, including lymphedemas, and for breast prostheses, including surgical bras and replacements.
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays; you pay a \$10 copay for services performed at an outpatient facility.
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor. Initial copay applies for maternity care. Subsequent copays are waived per pregnancy. The mother, at her option, may remain in the hospital up to 48 hours after a regular vaginal delivery and 96 hours after a cesarean 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 services
- 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. The cost of the devices is covered except for cochlear implants.

Medical/Surgical Benefits *(continued)*

What is covered (continued)

- Cornea, heart, heart-lung, kidney, liver, lung (single or double), and pancreas-kidney 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. Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in a non-randomized clinical trial. Treatment is provided when deemed medically necessary and appropriate by the Plan's Medical Director and performed in a Plan facility. Related medical and hospital expenses of the donor are covered when the recipient is covered by the 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
- Durable medical equipment such as wheelchairs, canes, walkers, and hospital beds will be provided as determined by the Plan, to treat a disease, or to improve bodily function, due to disease, injury or congenital defect. The equipment must be prescribed by a participating physician, obtained from a participating durable medical equipment provider, and approved in advance by the Plan. You pay appropriate copay per piece of equipment. Varying copays apply to durable medical equipment (ranging from \$10 to \$100). Durable medical equipment benefits are limited to the rental (not to exceed the cost of purchase) or, at the option of BlueCHOICE, the purchase of equipment duly approved by BlueCHOICE.
- 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, 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 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.
- Short-term rehabilitative therapy (physical, speech and occupational) is provided on an inpatient or outpatient basis for up to two consecutive months per condition if significant improvement can be expected within two months; you pay a \$10 copay 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.

Medical/Surgical Benefits *(continued)*

Limited benefits (continued)

- Diagnosis and treatment of infertility are covered; you pay nothing. Artificial insemination is covered; you pay nothing. The cost of donor sperm is not covered. Other assisted reproductive technology (ART) procedures such as in vitro fertilization and embryo transfer are not covered. Oral fertility drugs and injectable fertility drugs are not covered under the prescription drug benefit or medical and surgical benefit.
- Orthopedic devices, such as braces used to treat congenital defects, and prosthetic devices, such as artificial limbs and lenses following cataract removal, are covered.
- Cardiac Rehabilitation Benefits will be provided for Medically Necessary treatments that are rendered by a Network Provider on an outpatient basis following, but not limited to, a heart transplant, bypass surgery, or a myocardial infarction. This benefit is provided for one consecutive 12-week period per calendar year. You pay \$10 per session.
- Pulmonary Rehabilitation Benefits will be provided for Medically Necessary treatments that are rendered by a Network Provider on an outpatient basis limited to a lifetime maximum of 14 sessions per initial 12-month period and one session per three-month period thereafter. You pay \$10 per session.

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
- Long-term rehabilitative therapy
- Chiropractic services
- Homemaker services
- Foot orthotics

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 with no dollar or day limit 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 17 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

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.
Emergencies within the service area	<p>If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours. It is your responsibility to ensure that the Plan has been notified in a timely manner.</p> <p>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 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.</p> <p>Benefits are available for care from non-Plan providers in a medical emergency only if delay in reaching a Plan provider would result in death, disability or significant jeopardy to your condition.</p>
Plan pays...	Reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers.
You pay...	\$50 per hospital emergency room visit or \$10 per emergency care service visit at the Primary Care Physician office or urgent care center for covered services of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.
Emergencies outside the service area	<p>Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.</p> <p>If you need to be hospitalized, 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.</p>
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 per hospital emergency room visit or \$10 per emergency care visit for emergency services at the Primary Care Physician office or urgent care center for covered services of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

Emergency Benefits *(continued)*

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 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 9.

Mental Conditions/Substance Abuse Benefits

Mental Conditions

What is covered 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:

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

The medical management of certain mental conditions will be covered under this Plan's Medical and Surgical Benefits provisions. Related drug costs will be covered under this Plan's Prescription Drug Benefits, and any costs for psychological testing or psychotherapy will be covered under this Plan's Mental Conditions Benefits. *Office visits for the medical aspects of treatment do not count toward the 20 outpatient Mental Conditions visit limit.*

Outpatient care Up to 20 outpatient visits to Plan doctors, consultants or other psychiatric personnel per calendar year; you pay the following copays for up to 20 visits:
 Visits 1 and 2— No copay
 Visits 3-10— A \$10 copay/visit*
 Visits 11-20— A \$25 copay/visit*
 *or 50% of the cost of the visit, whichever is less.

Inpatient care Up to 35 days of hospitalization each calendar year; you pay nothing for the first 35 days — all charges thereafter.

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 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 and, to the extent shown below, the services necessary for diagnosis and treatment.

Outpatient care Up to 20 outpatient visits to Participating Substance Abuse Providers per calendar year; you pay the following copays for up to 20 visits:
 Visits 1-10 — \$15 copay/visit*
 Visits 11-15 — \$ 5 copay/visit*
 Visits 16-20 — No copay
 *or 50% of the cost of the visit, whichever is less.

Inpatient care Up to 35 days per calendar year in a substance abuse rehabilitation (intermediate care) program in an alcohol detoxification or rehabilitation center approved by the Plan; you pay a \$50 copay per day during the benefit period — all charges thereafter.

What is not covered

- Treatment that is not authorized by a Plan doctor.
- 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.

Prescription Drug Benefits

What is covered

Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or insulin). Drugs are prescribed by Plan doctors and dispensed in accordance with BlueCHOICE's drug formulary. Nonpreferred brand name drugs will be covered when prescribed by a Plan doctor. The Plan must authorize a nonpreferred brand name drug before it may be dispensed. It is the prescribing doctor's responsibility to obtain the Plan's authorization. You pay a \$5 copay per prescription unit or refill for generic drugs; \$10 for preferred brand name drugs; and \$15 for nonpreferred brand name drugs. When a generic drug is available but you request the brand name drug, you pay the price difference between the generic and brand name drug as well as the \$5 copay per prescription unit or refill. You must present your BlueCHOICE ID card at the pharmacy in order to be charged only the retail prescription drug benefit copay. In addition, mail-order drugs and out-of-area emergency drugs are available as follows:

Retail - 30-day supply:

\$5 generic
\$10 preferred brand name
\$15 nonpreferred brand name

Mail Order - 90 day supply:

\$10 generic
\$20 preferred brand name
\$30 nonpreferred brand name

Out-of-Area Emergency Prescriptions: \$25 copay

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- FDA-approved prescription drugs and devices for birth control
- Insulin, with a copay charge applied to each vial
- Disposable needles and syringes needed to inject covered prescribed medication, including insulin
- Diabetic test strips, lancets
- Intravenous fluids and medication for home use (provided under home health services at no charge) and some injectable drugs are covered under Medical and Surgical Benefits.

Limited Drug Benefits

Prescription benefits for the treatment of sexual dysfunction will only be available with prior authorization where sexual dysfunction is secondary to a medical condition and the medical history and work-up is documented. You must receive prior authorization before receiving any prescription for the treatment of sexual dysfunction. If approved, four prescribed treatments per month will be available and subject to the nonpreferred brand name copayment.

What is not covered

- Drugs for which there is a nonprescription equivalent available
- Drugs obtained at a non-Plan pharmacy (except for out-of-area emergencies). An out-of-area emergency is defined as being beyond a 50-mile radius of the member's participating pharmacy. Reimbursement for prescriptions purchased out-of-area, in the event of an emergency, will be the cost of the prescription less a \$25 copayment.
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical equipment, devices and supplies such as dressings and antiseptics
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Test agents and devices
- Fertility drugs, Oral or Injectable
- Prescription smoking cessation aids

Other Benefits

Dental care

What is covered

The following dental services are covered when provided by your participating Plan primary dentist; you pay a \$5 copay per office visit

Preventive dental care as follows:

- Office visit for oral examination, limited to two visits per calendar year
- Oral prophylaxis (cleaning) as necessary, limited to two visits per calendar year
- Topical application of fluorides is limited to two courses of treatment per calendar year, limited to children under age 18
- Oral hygiene instruction
- Dietary advice and counseling
- Consultations with Primary Dentist

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, annual eye refractions (to provide a written lens prescription for eyeglasses) may be obtained from Plan providers. In addition, the Plan provides up to \$35 reimbursement per 24-month period for corrective eyeglasses and frames or contact lenses (hard or soft lenses). You pay a \$10 copay per visit.

What is not covered

- Eye exercises

Non-FEHB Benefits Available to Plan Members

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

Eat Smart

Learn to eat right and control your weight. You'll get \$75 if you achieve your weight loss goal through a participating facility.

Breathe Easy

Smoking cessation classes offered in cooperation with local health care providers teach you some helpful tips for kicking the habit. Earn \$50 for regular class attendance and for quitting smoking.

Physical Fitness

If you are 18 or older, we will reimburse you 25% of annual dues (up to \$100) for continued attendance at the health club of your choice.

Self-Help Educational Information

Free literature is available on a variety of subjects, including stress, alcohol, drugs and cholesterol.

Take the First Step

When you read the HealthChoices brochures, you are on your way to a healthier, happier you. Call the BlueCHOICE Client Service department today to get the brochures for the above items that interest you.

Away From Home Care

BlueCHOICE offers its members medical care in urgent situations when traveling outside of the service area.

Also, members who are traveling for an extended time or who are on an extended work assignment in another city may be eligible to apply for a guest membership in a local Blue Cross and Blue Shield HMO. The guest membership also temporarily covers dependent children who are away at school or living in another city.

Blue Horizons Medicare HMO, formerly BlueCHOICE Senior

This plan offers Medicare recipients the opportunity to enroll in the Plan through Medicare without payment of an FEHB premium. As indicated on page 23, 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 314-923-6500 or 1-800-652-6387 for information on the Medicare prepaid plan, BlueHorizons and the cost of enrolling in this program.

RightSteps®

This is a voluntary program that strives to help mothers-to-be avoid potential problems during pregnancy. Members who have primary health coverage through BlueCHOICE are eligible to enroll. Pregnant women who choose to participate must enroll in RightSteps within 20 weeks of becoming pregnant. Participants will then be asked to complete a questionnaire. An obstetrical registered nurse will then contact the member periodically to provide information on pregnancy and childbirth. We will encourage the member to have early, regular prenatal care and to pay attention to her lifestyle behaviors. Mothers-to-be who participate in the program will also receive a nationally recognized book on pregnancy, childbirth and infant care; up to a \$40 reimbursement for the cost of a childbirth or parenting class; and a special gift from us after the baby arrives.

**TAKE CHARGE™
of Your Asthma**

Our goal is to help our members who have asthma manage their disease more successfully. Working with the patient's physician, we provide case management services to severe asthmatics through frequent phone calls, individual care plans, home health visits (as approved by the patient's doctor), durable medical equipment benefits and asthma educational material. Adults and children with mild or moderate asthma receive asthma educational materials as requested.

CardioCall™

BlueCHOICE also offers a service based on studies that show telephone management and education can reduce the risks associated with heart attacks. CardioCall uses an automated telephone system to call members at risk for heart attacks and who voluntarily enroll in the program. These members receive six telephone calls over six months. Each call is confidential and takes only five to 10 minutes. After each call, the member receives a personalized letter recapping the information reviewed during the call and educational information. The member's doctor also receives a copy of each report.

Note: Special programs such as *RightSteps®* , *Take Charge™ of Your Asthma* and *CardioCall™* , are voluntary programs that are available to members who have primary health coverage through BlueCHOICE.

BlueCHOICE Client Service Department

**1-800-932-4480 or
TDD#314/923-6299**

Benefits on these pages 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 20 for information about BlueHorizons Medicare HMO.

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.

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 1-800-932-4480, or write to BlueCHOICE, 1831 Chestnut Street, St. Louis MO, 63103.

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.

If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth or add a child to your family. You may change your enrollment 31 days before to 60 days after you give birth or add the child to your family. The benefits and premiums for your Self and Family enrollment begin on the first day of the pay period in which the child is born or becomes an eligible family member.

Your employing or retirement office will not notify you when a family member is no longer eligible to receive health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce.

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

Are my medical and claims records confidential?

We will keep your medical and claims information confidential. Only the following will have access to it:

- OPM, this Plan, and subcontractors when they administer this contract,
- This plan, and appropriate third parties, such as other insurance plans and the Office of Workers' Compensation Programs (OWCP), when coordinating benefit payments and subrogating claims,
- Law enforcement officials when investigating and/or prosecuting alleged civil or criminal actions,
- OPM and the General Accounting Office when conducting audits,
- Individuals involved in bona fide medical research or education that does not disclose your identity; or
- OPM, when reviewing a disputed claim or defending litigation about a claim.

Information for new members

Identification cards

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

What if I paid a deductible under my old plan?

Your old plan's deductible continues until our coverage begins.

Pre-existing conditions

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

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 former spouse's employing or retirement office to get more information about your coverage choices.

What is TCC?

Temporary Continuation of Coverage (TCC). If you leave Federal service or if you lose coverage because you no longer qualify as a family member, you may be eligible for TCC. For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire. You may not elect TCC if you are fired from your Federal job due to gross misconduct.

Get the RI 79-27, which describes TCC, and the RI 70-5, the *Guide to Federal Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees* from your employing or retirement office.

Key points about TCC:

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

How do I enroll in TCC?

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

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

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

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

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

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

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 1-800-932-4480 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 BlueCHOICE 2000

Do not rely on this chart alone. This chart merely summarizes certain important expenses covered by the Plan. This is only a brief summary of benefits. **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	14
	Extended Care	All necessary services, no dollar or day limit. You pay nothing.....	14
	Mental Conditions	Diagnosis and treatment of acute psychiatric conditions for up to 35 days of inpatient care per calendar year. You pay nothing.....	17
	Substance Abuse	Up to 35 days per year in a substance abuse treatment program. You pay \$50 per day up to 35 days — all charges thereafter	17
Outpatient care		Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$10 copay per office visit; \$10 per house call by a doctor	11
	Home Health Care	All necessary visits by nurses and health aides. You pay nothing	12
	Mental Conditions	Up to 20 outpatient visits per year. You pay the following copays per outpatient visit: Visits 1 and 2 — No copay Visits 3-10 — A \$10 copay/visit* Visits 11-20 — A \$25 copay/visit* *or 50% of the cost of the visit, whichever is less	17
	Substance Abuse	Up to 20 outpatient visits per year. You pay the following copays per outpatient visit Visits 1-10 — A \$15 copay/visit* Visits 11-15 — A \$5 copay/visit* Visits 16-20 — No copay *or 50% of the cost of the visit, whichever is less	17

Benefits	Plan pays / provides	Page
Emergency care	Reasonable charges for services and supplies required because of a medical emergency. You pay a \$10 copay at Primary Care Physicians offices and urgent care centers. You pay a \$50 copay at the hospital for each emergency room visit and any charges for services that are not covered by this Plan	15
Prescription drugs	Drugs must be prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay the following copays depending how/where you purchase your prescription drugs: Retail (30-day supply) \$5/10/15 for generic, preferred brand and nonpreferred brand respectively; Mail Order (90-day supply) \$10/20/30 for generic, preferred brand and nonpreferred brand respectively; Emergency (out-of-area) \$25 copay	18
Dental care	Preventive dental care; you pay a \$5 copay per visit	19
Vision care	One refraction annually. You pay \$10 copay per visit. The Plan pays up to \$35 for eyeglasses or contact lenses per 24 month period	19
Out-of-pocket	Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of 100% of annual premium per Self Only, 100% of annual premium for Self and Family enrollment per calendar year, covered benefits will be provided at 100%. This copay maximum does not include prescription drugs	18

2000 Rate Information for BlueCHOICE

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

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

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

Type of Enrollment	Code	<u>Non-Postal Premium</u>				<u>Postal Premium A</u>		<u>Postal Premium B</u>	
		<u>Biweekly</u>		<u>Monthly</u>		<u>Biweekly</u>		<u>Biweekly</u>	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share	USPS Share	Your Share

StLouis/Central/SW/Poplar Bluff area

Self Only	9G1	\$78.83	\$32.69	\$170.80	\$70.83	\$93.06	\$18.46	\$93.26	\$18.26
Self and Family	9G2	\$175.97	\$65.47	\$381.27	\$141.85	\$207.74	\$33.70	\$201.02	\$40.42