Blue Cross® and Blue Shield® Service Benefit Plan
FEP® Blue Focus

www.fepblue.org

2020

A Fee-For-Service Plan (FEP Blue Focus) with a Preferred Provider Organization

This Plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 9 for details. This Plan is accredited. See page 13.

Sponsored and administered by: The Blue Cross and Blue Shield Association and participating Blue Cross and Blue Shield Plans

Who may enroll in this Plan: All Federal employees, Tribal employees, and annuitants who are eligible to enroll in the Federal Employees Health Benefits Program

Enrollment codes for this Plan:

131 FEP Blue Focus - Self Only
133 FEP Blue Focus - Self Plus One
132 FEP Blue Focus - Self and Family

IMPORTANT

Federal Employees Health Benefits Program

Authorized for distribution by the:

United States
Office of Personnel Management

Healthcare and Insurance
http://www.opm.gov/insure

RI 71-017

Important Notice from the Blue Cross and Blue Shield Service Benefit Plan About Our Prescription Drug Coverage and Medicare

The Office of Personnel Management (OPM) has determined that the Blue Cross and Blue Shield Service Benefit Plan's prescription drug coverage is, on average, expected to pay out as much as the standard Medicare prescription drug coverage will pay for all plan participants and is considered Creditable Coverage. This means you do not need to enroll in Medicare Part D and pay extra for prescription drug coverage. If you decide to enroll in Medicare Part D later, you will not have to pay a penalty for late enrollment as long as you keep your FEHB coverage.

However, if you choose to enroll in Medicare Part D, you can keep your FEHB coverage and your FEHB plan will coordinate benefits with Medicare.

Remember: If you are an annuitant and you cancel your FEHB coverage, you may not re-enroll in the FEHB Program.

Please be advised

If you lose or drop your FEHB coverage and go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly Medicare Part D premium will go up at least 1 percent per month for every month that you did not have that coverage. For example, if you go 19 months without Medicare Part D prescription drug coverage, your premium will always be at least 19 percent higher than what many other people pay. You will have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the next Annual Coordinated Election Period (October 15 through December 7) to enroll in Medicare Part D.

Medicare's Low Income Benefits

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at www.socialsecurity.gov, or call the SSA at 800-772-1213, TTY 800-325-0778.

You can get more information about Medicare prescription drug plans and the coverage offered in your area from these places:

- Visit www.medicare.gov for personalized help.
- Call 800-MEDICARE 800-633-4227, TTY 877-486-2048.

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Introduction

This brochure describes the benefits of the **Blue Cross and Blue Shield Service Benefit Plan – FEP Blue Focus** under our contract (CS 1039) with the United States Office of Personnel Management, as authorized by the Federal Employees Health Benefits law. This Plan is underwritten by participating Blue Cross and Blue Shield Plans (Local Plans) that administer this Plan in their individual localities. For customer service assistance, visit our website, www.fepblue.org, or contact your Local Plan at the telephone number appearing on the back of your FEP Blue Focus ID card.

The Blue Cross and Blue Shield Association is the Carrier of the Plan. The address for the Blue Cross and Blue Shield Service Benefit Plan administrative office is:

Blue Cross and Blue Shield Service Benefit Plan
1310 G Street NW, Suite 900
Washington, DC 20005

This brochure is the official statement of benefits. No verbal statement can modify or otherwise affect the benefits, limitations, and exclusions of this brochure. It is your responsibility to be informed about your healthcare benefits.

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One or Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2020, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefits are effective January 1, 2020. Rates are shown on the back cover of this brochure.

Plain Language

All FEHB brochures are written in plain language to make them easy to understand. Here are some examples:

- Except for necessary technical terms, we use common words. For instance, "you" means the enrollee or family member; "we" means the Blue Cross and Blue Shield Service Benefit Plan.
- We limit acronyms to ones you know. FEHB is the Federal Employees Health Benefits Program. OPM is the United States Office of Personnel Management. If we use others, we tell you what they mean.
- Our brochure and other FEHB plans' brochures have the same format and similar descriptions to help you compare plans.

Stop Health Care Fraud!

Fraud increases the cost of healthcare for everyone and increases your Federal Employees Health Benefits Program premium.

OPM's Office of the Inspector General investigates all allegations of fraud, waste, and abuse in the FEHB Program regardless of the agency that employs you or from which you retired.

Protect Yourself From Fraud – Here are some things you can do to prevent fraud:

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your healthcare provider, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using healthcare providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) statements that you receive from us.
- Periodically review your claim history for accuracy to ensure we have not been billed for services you did not receive.
- Do not ask your doctor to make false entries on certificates, bills, or records in order to get us to pay for an item or service.

- If you suspect that a provider 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 the FEP Fraud Hotline at 800-FEP-8440 (800-337-8440) and explain the situation.
  - If we do not resolve the issue:

CALL – THE HEALTH CARE FRAUD HOTLINE

877-499-7295

OR go to www.opm.gov/our-inspector-general/hotline-to-report-fraud-waste-or-abuse/complaint-form

The online form is the desired method of reporting fraud in order to ensure accuracy, and a quick response time.

You can also write to:

United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street NW Room 6400
Washington, DC 20415-1100

- Do not maintain as a family member on your policy:
  - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
  - Your child age 26 or over (unless he/she was disabled and incapable of self-support prior to age 26).
  - A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee's FEHB enrollment.
- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage (TCC).
- Fraud or intentional misrepresentation of material fact is prohibited under the Plan. You can be prosecuted for fraud and your agency may take action against you. Examples of fraud include falsifying a claim to obtain FEHB benefits, trying to or obtaining service or coverage for yourself or for someone who is not eligible for coverage, or enrolling in the Plan when you are no longer eligible.
- If your enrollment continues after you are no longer eligible for coverage (i.e., you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed by your provider for services received. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member is no longer eligible to use your health insurance coverage.

Discrimination is Against the Law

The Blue Cross and Blue Shield Service Benefit Plan complies with all applicable Federal civil rights laws, to include both Title VII of the Civil Rights Act of 1964 and Section 1557 of the Affordable Care Act. Pursuant to Section 1557, we do not discriminate, exclude people, or treat them differently on the basis of race, color, national origin, age, disability, or sex.

We:

- Provide free aids and services to people with disabilities to communicate effectively with us, such as:
  - Qualified sign language interpreters
  - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provide free language services to people whose primary language is not English, such as:
  - Qualified interpreters
  - Information written in other languages

If you need these services, contact the Civil Rights Coordinator of your Local Plan by contacting your Local Plan at the telephone number appearing on the back of your ID card.

If you believe that we have failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with the Civil Rights Coordinator of your Local Plan. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, your Local Plan's Civil Rights Coordinator is available to help you.

Members may file a complaint with the HHS Office of Civil Rights, OPM, or FEHB Program Carriers.

You can also file a civil rights complaint with the Office of Personnel Management by mail at:

Office of Personnel Management
Healthcare and Insurance
Federal Employee Insurance Operations
Attention: Assistant Director, FEIO
1900 E Street NW, Suite 3400-S
Washington, D.C. 20415-3610

For further information about how to file a civil rights complaint, go to www.fepblue.org/en/rights-and-responsibilities/, or call the customer service telephone number on the back of your ID card. For TTY, dial 711.

Preventing Medical Mistakes

Medical mistakes continue to be a significant cause of preventable deaths within the United States. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and additional treatments. Medical mistakes and their consequences also add significantly to the overall cost of healthcare. Hospitals and healthcare providers are being held accountable for the quality of care and reduction in medical mistakes by their accrediting bodies. You can also improve the quality and safety of your own healthcare and that of your family members by learning more about and understanding your risks. Take these simple steps:

1. Ask questions if you have doubts or concerns.

- Ask questions and make sure you understand the answers.
- Choose a doctor with whom you feel comfortable talking.
- Take a relative or friend with you to help you take notes, ask questions and understand answers.

2. Keep and bring a list of all the medications you take.

- Bring the actual medications or give your doctor and pharmacist a list of all the medications and dosages that you take, including non-prescription (over-the-counter) medications and nutritional supplements.
- Tell your doctor and pharmacist about any drug, food, and other allergies you have, such as to latex.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medication is what the doctor ordered. Ask the pharmacist about your medication if it looks different than you expected.

- Read the label and patient package insert when you get your medication, including all warnings and instructions.
- Know how to use your medication. Especially note the times and conditions when your medication should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.
- Understand both the generic and brand names of your medication. This helps ensure you do not receive double dosing from taking both a generic and a brand. It also helps prevent you from taking a medication to which you are allergic.

3. Get the results of any test or procedure.

- Ask when and how you will get the results of tests or procedures. Will it be in person, by telephone, mail, through the Plan or Provider's portal?
- Do not assume the results are fine if you do not get them when expected. Contact your healthcare provider and ask for your results.
- Ask what the results mean for your care.

4. Talk to your doctor about which hospital or clinic is best for your health needs.

- Ask your doctor about which hospital or clinic has the best care and results for your condition if you have more than one hospital or clinic to choose from to get the healthcare you need.
- Be sure you understand the instructions you get about follow-up care when you leave the hospital or clinic.

5. Make sure you understand what will happen if you need surgery.

- Make sure you, your doctor, and your surgeon all agree on exactly what will be done during the operation.
- Ask your doctor, "Who will manage my care when I am in the hospital?"
- Ask your surgeon:
  - "Exactly what will you be doing?"
  - "About how long will it take?"
  - "What will happen after surgery?"
  - "How can I expect to feel during recovery?"
- Tell the surgeon, anesthesiologist, and nurses about any allergies, bad reactions to anesthesia, and any medications or nutritional supplements you are taking.

Patient Safety Links

For more information on patient safety, please visit:

- www.jointcommission.org/topics/patient_safety.aspx. The Joint Commission helps health care organizations to improve the quality and safety of the care they deliver.
- www.ahrq.gov/patients-consumers. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality healthcare providers and improve the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer healthcare for you and your family.
- www.bemedwise.org. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medications.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and healthcare professionals working to improve patient safety.

Preventable Healthcare Acquired Conditions ("Never Events")

When you enter the hospital for treatment of one medical problem, you do not expect to leave with additional injuries, infections, or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, patients do suffer from injuries or illnesses that could have been prevented if doctors or the hospital had taken proper precautions. Errors in medical care that are clearly identifiable, preventable and serious in their consequences for patients can indicate a significant problem in the safety and credibility of a healthcare facility. These conditions and errors are sometimes called "Never Events" or "Serious Reportable Events."

We have a benefit payment policy that encourages hospitals to reduce the likelihood of hospital-acquired conditions such as certain infections, severe bedsores, and fractures, and to reduce medical errors that should never happen. When such an event occurs, neither you nor your FEHB plan will incur costs to correct the medical error.

You will not be billed for inpatient services when care is related to treatment of specific hospital-acquired conditions if you use Preferred hospitals. This policy helps to protect you from having to pay for the cost of treating these conditions, and it encourages hospitals to improve the quality of care they provide.

FEHB Facts

Coverage information

- **No pre-existing condition limitation**

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

- **Minimum essential coverage (MEC)**

  Coverage under this Plan qualifies as minimum essential coverage. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

- **Minimum value standard**

  Our health coverage meets the minimum value standard of 60% established by the ACA. This means that we provide benefits to cover at least 60% of the total allowed costs of essential health benefits. The 60% standard is an actuarial value; your specific out-of-pocket costs are determined as explained in this brochure.

- **Where you can get information about enrolling in the FEHB Program**

  See www.opm.gov/healthcare-insurance/healthcare for enrollment information as well as:

  - Information on the FEHB Program and plans available to you
  - A health plan comparison tool
  - A list of agencies that participate in Employee Express
  - A link to Employee Express
  - Information on and links to other electronic enrollment systems

  Also, your employing or retirement office can answer your questions and give you brochures for other plans and other materials you need to make an informed decision about your FEHB coverage. These materials tell you:

  - 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
  - What happens when your enrollment ends
  - When the next Open Season for enrollment begins

  We do not determine who is eligible for coverage and, in most cases, cannot change your enrollment status without information from your employing or retirement office. For information on your premium deductions, you must also contact your employing or retirement office.

- **Types of coverage available for you and your family**

  Self Only coverage is for you alone. Self Plus One coverage is an enrollment that covers you and one eligible family member. Self and Family coverage is for you and one eligible family member, or you, your spouse, and your dependent children under age 26, including any foster children authorized for coverage by your employing agency or retirement office. Under certain circumstances, you may also continue coverage for a disabled child 26 years of age or older who is incapable of self-support.

  If you have a Self Only enrollment, you may change to a Self Plus One or 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 that event. The Self Plus One or Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self Plus One or Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form. Benefits will not be available until you are married. A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee's FEHB enrollment.

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 of changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26.

If you or one of your family members is enrolled in one FEHB plan you or they cannot be enrolled in or covered as a family member by another enrollee in another FEHB plan.

If you have a qualifying life event (QLE) – such as marriage, divorce, or the birth of a child – outside of the Federal Benefits Open Season, you may be eligible to enroll in the FEHB Program, change your enrollment, or cancel coverage. For a complete list of QLEs, visit the FEHB website at www.opm.gov/healthcare-insurance/life-events. If you need assistance, please contact your employing agency, Tribal Benefits Officer, personnel/payroll office, or retirement office.

- **Family member coverage**

Family members covered under your Self and Family enrollment are your spouse (including your spouse by valid common-law marriage if you reside in a state that recognizes common-law marriages) and children as described in the chart below. A Self Plus One enrollment covers you and your spouse, or one other eligible family member as described in the chart below.

Children	Coverage
Natural children, adopted children, and stepchildren	Natural children, adopted children, and stepchildren are covered until their 26th birthday.
Foster children	Foster children are eligible for coverage until their 26th birthday if you provide documentation of your regular and substantial support of the child and sign a certification stating that your foster child meets all the requirements. Contact your human resources office or retirement system for additional information.
Children incapable of self-support	Children who are incapable of self-support because of a mental or physical disability that began before age 26 are eligible to continue coverage. Contact your human resources office or retirement system for additional information.
Married children	Married children (but NOT their spouse or their own children) are covered until their 26th birthday.
Children with or eligible for employer-provided health insurance	Children who are eligible for or have their own employer-provided health insurance are covered until their 26th birthday.

Newborns of covered children are insured only for routine nursery care during the covered portion of the mother's maternity stay.

You can find additional information at www.opm.gov/healthcare-insurance.

- **Children's Equity Act**

OPM has implemented the Federal Employees Health Benefits Children's Equity Act of 2000. This law mandates that you be enrolled for Self Plus One or Self and Family coverage in the FEHB Program, if you are an employee subject to a court or administrative order requiring you to provide health benefits for your child or children.

If this law applies to you, you must enroll in Self Plus One or Self and Family coverage in a health plan that provides full benefits in the area where your children live or provide documentation to your employing office that you have obtained other health benefits coverage for your children. If you do not do so, your employing office will enroll you involuntarily as follows:

- If you have no FEHB coverage, your employing office will enroll you for Self Plus One or Self and Family coverage, as appropriate, in the lowest-cost nationwide plan option as determined by OPM.

- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self Plus One or Self and Family, as appropriate, in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self Plus One or Self and Family, as appropriate, in the lowest-cost nationwide plan option as determined by OPM.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that does not serve the area in which your children live, unless you provide documentation that you have other coverage for the children.

If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that does not serve the area in which your children live as long as the court/administrative order is in effect. Similarly, you cannot change to Self Plus One if the court/administrative order identifies more than one child. Contact your employing office for further information.

- **When benefits and premiums start**

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or Plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2020 benefits of your old plan or option.** However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2019 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

If your enrollment continues after you are no longer eligible for coverage (i.e., you have separated from Federal service), and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed for services received directly from your provider. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or family members are no longer eligible to use your health insurance coverage.

- **When you 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 (TCC).

When you lose benefits

- **When FEHB coverage 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.

Any person covered under the 31-day extension of coverage who is confined in a hospital or other institution for care or treatment on the 31st day of the temporary extension is entitled to continuation of the benefits of the Plan during the continuance of the confinement but not beyond the 60th day after the end of the 31-day temporary extension.

You may be eligible for spouse equity coverage or assistance with enrolling in a conversion policy (non-FEHB individual policy). FEP helps members with Temporary Continuation of Coverage (TCC) and with finding replacement coverage.

- **Upon divorce**

  If you are divorced from a Federal employee or annuitant you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health benefits coverage for you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or TCC. If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get additional information about your coverage choices. You can also visit OPM's website, www.opm.gov/healthcare-insurance/healthcare/plan-information/guides. A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee's FEHB enrollment.

- **Temporary Continuation of Coverage (TCC)**

  If you leave Federal service, Tribal employment, or if you lose coverage because you no longer qualify as a family member, you may be eligible for TCC. The Affordable Care Act (ACA) did not eliminate TCC or change the TCC rules. For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn age 26, regardless of marital status, etc.

  You may not elect TCC if you are fired from your Federal or Tribal job due to gross misconduct.

  Enrolling in TCC. Get the RI 79-27, which describes TCC, from your employing or retirement office or from www.opm.gov/healthcare-insurance/healthcare/plan-information/guides. It explains what you have to do to enroll.

  Alternatively, you can buy coverage through the Health Insurance Marketplace where, depending on your income, you could be eligible for a new kind of tax credit that lowers your monthly premiums. Visit www.HealthCare.gov to compare plans and see what your premium, deductible, and out-of-pocket costs would be before you make a decision to enroll. Finally, if you qualify for coverage under another group health plan (such as your spouse's plan), you may be able to enroll in that plan, as long as you apply within 30 days of losing FEHB coverage.

  We also want to inform you that the Patient Protection and ACA did not eliminate TCC or change the TCC rules.

- **Finding replacement coverage**

  If you would like to purchase health insurance through the Affordable Care Act's Health Insurance Marketplace, please refer to the next Section of this brochure. We will help you find replacement coverage inside or outside the Marketplace. For assistance, please contact your Local Plan at the telephone number appearing on the back of your ID card, or visit www.bcbs.com to access the website of your Local Plan.

  Note: We do not determine who is eligible to purchase health benefits coverage inside the Affordable Care Act's Health Insurance Marketplace. These rules are established by the Federal Government agencies that have responsibility for implementing the Affordable Care Act and by the Marketplace.

- **Health Insurance Marketplace**

  If you would like to purchase health insurance through the ACA's Health Insurance Marketplace, please visit www.HealthCare.gov. This is a website provided by the U.S. Department of Health and Human Services that provides up-to-date information on the Marketplace.

Section 1. How This Plan Works

This Plan is a fee-for-service (FFS) plan that offers covered services through Preferred providers. You can choose your own physicians, hospitals, and other healthcare providers within our Preferred Provider Organization (PPO) network. We reimburse you or your provider for your covered services, usually based on a percentage of the amount we allow. The type and extent of covered services, and the amount we allow, may be different from other plans. Read brochures carefully.

OPM requires that FEHB plans be accredited to validate that plan operations and/or care management meet nationally recognized standards. The local Plans and vendors that support Blue Cross and Blue Shield Service Benefit Plan hold accreditation from National Committee for Quality Assurance (NCQA) and/or URAC. To learn more about this Plan's accreditations, please visit the following websites:

- National Committee for Quality Assurance (www.ncqa.org);
- URAC (www.URAC.org).

General features of FEP Blue Focus

We have a Preferred Provider Organization (PPO)

Our fee-for-service Plan offers services through a PPO. This means that certain hospitals and other healthcare providers are "Preferred providers." Your Local Plan (or, for Preferred retail pharmacies, CVS Caremark) is solely responsible for the selection of PPO providers in your area. Contact your Local Plan for the names of PPO (Preferred) providers and to verify their continued participation. You can also visit www.fepblue.org/provider/ to use our National Doctor & Hospital Finder^{SM}. You can reach our website through the FEHB website, www.opm.gov/healthcare-insurance.

You must use Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.

How we pay professional and facility providers

We pay benefits when we receive a claim for covered services. Each Local Plan contracts with hospitals and other healthcare facilities, physicians, and other healthcare professionals in its service area, and is responsible for processing and paying claims for services you receive within that area. Many, but not all, of these contracted providers are in our PPO (Preferred) network.

- **PPO providers.** PPO (Preferred) providers have agreed to accept a specific negotiated amount as payment in full for covered services provided to you. **We refer to PPO facility and professional providers as "Preferred."** They will generally bill the Local Plan directly, who will then pay them directly. You do not file a claim. When you use Preferred providers your out-of-pocket costs are limited to your copayment, deductible, and/or coinsurance. See Section 3 (page 18) and 5(d) *Emergency Services/Accidents* for the exceptions to this requirement.

  In Local Plan areas, Preferred providers who contract with us will accept 100% of the Plan allowance as payment in full for covered services. As a result, you are only responsible for applicable deductible, coinsurance or copayments for covered services, and any charges for non-covered services.

- **Non-preferred providers.** This is a PPO-only contract. There are no benefits for care performed by Non-preferred providers (Participating/Non-participating) or Non-preferred facilities (Member/Non-member). You must use Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.

- **Pilot Programs.** We may implement pilot programs in one or more Local Plan areas and overseas to test the feasibility and examine the impact of various initiatives. The pilot programs do not affect all Plan areas. Information on specific pilots is not published in this brochure; it is communicated to members and network providers in accordance with our agreement with OPM. Certain pilot programs may incorporate benefits that are different from those described in this brochure.

Your rights and responsibilities

OPM requires that all FEHB plans provide certain information to their FEHB members. You may get information about us, our networks, and our providers. OPM's FEHB website (www.opm.gov/insure) lists the specific types of information that we must make available to you. Some of the required information is listed below.

- Years in existence
- Profit status
- Care management, including case management and disease management programs
- How we determine if procedures are experimental or investigational

You are also entitled to a wide range of consumer protections and have specific responsibilities as a member of this Plan. You can view the complete list of these rights and responsibilities by visiting our website, at www.fepblue.org/en/rights-and-responsibilities.

By law, you have the right to access your protected health information (PHI). For more information regarding access to PHI, visit our website at www.fepblue.org/en/terms-and-privacy/notice-of-privacy-practices to obtain our Notice of Privacy Practices. You can also contact us to request that we mail you a copy of that Notice.

If you want more information about us, call or write to us. Our telephone number is shown on the back of your ID card. You may also visit our website at www.fepblue.org.

Your medical and claims records are confidential

We will keep your medical and claims information confidential.

Note: As part of our administration of this contract, we may disclose your medical and claims information (including your prescription drug utilization) to any treating physicians or dispensing pharmacies. You may view our Notice of Privacy Practice for more information about how we may use and disclose member information by visiting our website at www.fepblue.org.

Section 2. Changes for 2020

Do not rely only on these change descriptions; this Section is not an official statement of benefits. For that, go to Section 5 (Benefits). Also, we edited and clarified language throughout the brochure; any language change not shown here is a clarification that does not change benefits.

Changes to our FEP Blue Focus

- There is no member cost-share for the first 10 laboratory tests performed in each of the following laboratory test categories: Basic metabolic panels; Cholesterol screenings; Complete blood counts; Fasting lipoprotein profiles; General health panels; Urinalysis; and 10 Venipunctures. This benefit is applicable to laboratory services not associated with preventive, maternity, or accidental injury care. Previously, after meeting your calendar year deductible, you were responsible for 30% of the Plan allowance for these laboratory tests. (See page 40.)
- We now provide a preventive telehealth benefit for nutritional counseling with no member cost-share. Previously, there was no telehealth benefit. (See pages 16, 43, 47, 107 and 138.)
- We now provide benefits to cover up to 4 visits per year in full to treat depression associated with pregnancy (i.e., depression during pregnancy, postpartum depression, or both) when you use a Preferred provider. Previously, screening for perinatal depression was covered under the mental health benefit with a member cost-share. (See pages 48, 75, and 88.)
- We now provide autologous blood or marrow stem cell transplant benefits for scleroderma without a clinical trial. Previously, a clinical trial was required. (See page 67.)
- We now provide preventive care benefits with no member cost-share for screening pregnant members for syphilis. Previously, the screening would have been included in the $1,500 copayment per pregnancy. (See page 75.)
- We now provide preventive care benefits with no member cost-share for reducing alcohol abuse for pregnant members when billed by an outpatient facility. Previously, these services were applied to the $1,500 copayment per pregnancy. (See page 75.)
- We now define an episode of care for traditional home hospice as one home hospice treatment plan per calendar year. Previously, there was no description for an episode of care. (See page 82.)
- You now pay all charges for traditional home hospice care received from a Non-preferred provider (Member/Non-member facility). Previously, there was no member cost-share. (See page 82.)
- You may receive continuous home hospice care without 21 days of traditional home hospice care between each episode. Previously, each episode of continuous home hospice care had to be separated by at least 21 days of traditional home hospice care. (See page 82.)
- You do not need to be enrolled in a home hospice program to be eligible for the first continuous home hospice care. You must be enrolled in a home hospice program to receive benefits for subsequent continuous home hospice care. Previously, you had to be enrolled in a home hospice program to be eligible for continuous home hospice care. (See page 82.)
- You may receive inpatient hospice care without 21 days of traditional home hospice care between each episode. Previously, each episode of an inpatient hospice stay had to be separated by at least 21 days of traditional home hospice care. (See page 82.)
- We now provide only pharmacy benefits for prescription vitamin D. Previously, vitamin D supplements were available under the preventive care adult benefits with no member cost-share.
- We now limit the timely filing for overseas pharmacy claims to one year from the prescription fill date. Previously, you had to submit your overseas pharmacy claims by December 31 of the year after the year you received the service. (See pages 110 and 116.)
- We have added to the preventive care adult definition that screening for intimate partner violence for women of reproductive age is covered under this benefit. (See page 137.)

Section 3. How You Get Care

Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You will need it whenever you receive services from a covered provider, or fill a prescription through a Preferred retail pharmacy. Until you receive your ID card, use your copy of the Health Benefits Election Form, SF-2809, your health benefits enrollment confirmation letter (for annuitants), or your electronic enrollment system (such as Employee Express) confirmation letter.

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call the Local Plan serving the area where you reside and ask them to assist you, or write to us directly at: FEP® Enrollment Services, 840 First Street NE, Washington, DC 20065. You may also request replacement cards through our website, www.fepblue.org.

Where you get covered care

You **must** use those "covered professional providers" or "covered facility providers" that are **Preferred providers** for FEP Blue Focus in order to receive benefits. Benefits are not available for care from Non-preferred providers, except in very limited situations. Please refer to page 18 for the exceptions to this requirement. Refer to page 13 for more information about Preferred providers.

You can also get care for the treatment of minor acute conditions (see page 134 for definition), dermatology care (see page 39), and counseling for behavioral health and substance use disorder (see page 88), and nutritional counseling (see pages 43 and 47), using teleconsultation services delivered via telephone by calling 855-636-1579, TTY: 855-636-1578, or via secure online video/messaging at www.fepblue.org/telehealth.

- **Covered professional providers**

We provide benefits for the services of covered professional providers, as required by Section 2706 (a) of the Public Health Service Act. Covered professional providers are healthcare providers who perform covered services when acting within the scope of their license or certification under applicable state law and who furnish, bill, or are paid for their healthcare services in the normal course of business. Covered services must be provided in the state in which the provider is licensed or certified. Your Local Plan is responsible for determining the provider's licensing status and scope of practice. As reflected in Section 5, the Plan does limit coverage for some services, in accordance with accepted standards of clinical practice regardless of the geographic area.

- We cover any licensed professional provider who is Preferred for covered services performed within the scope of that license.

Covered professional providers are physicians and other healthcare providers, when they provide covered services *and* meet the state's applicable licensing or certification requirements. **If the state has no applicable licensing or certification requirement, the provider must meet the requirements of the Local Plan.**

If you have questions about covered providers or would like the names of PPO (Preferred) providers, please contact the Local Plan where services will be performed.

- **Covered facility providers**

Covered Preferred (PPO) facilities include those listed below, when they meet the state's applicable licensing or certification requirements.

Hospital – An institution, or a distinct portion of an institution, that:

1. Primarily provides diagnostic and therapeutic facilities for surgical and medical diagnoses, treatment, and care of injured and sick persons provided or supervised by a staff of licensed doctors of medicine (M.D.) or licensed doctors of osteopathy (D.O.), for compensation from its patients, on an inpatient or outpatient basis;
2. Continuously provides 24-hour-a-day professional registered nursing (R.N.) services; and
3. Is not, other than incidentally, an extended care facility; a nursing home; a place for rest; an institution for exceptional children, the aged, drug addicts, or alcoholics; or a custodial or domiciliary institution having as its primary purpose the furnishing of food, shelter, training, or non-medical personal services.

Note: You must use Preferred providers to receive benefits. We consider college infirmaries to be Non-preferred (Member/Non-member) hospitals. In addition, we may, at our discretion, recognize any institution located outside the 50 states and the District of Columbia as a Non-preferred (Member/Non-member) hospital.

Freestanding Ambulatory Facility – A freestanding facility, such as an ambulatory surgical center, freestanding surgicenter, freestanding dialysis center, or freestanding ambulatory medical facility, that:

1. Provides services in an outpatient setting;
2. Contains permanent amenities and equipment primarily for the purpose of performing medical, surgical, and/or renal dialysis procedures;
3. Provides treatment performed or supervised by doctors and/or nurses, and may include other professional services performed at the facility; and
4. Is not, other than incidentally, an office or clinic for the private practice of a doctor or other professional.

Note: We may, at our discretion, recognize any other similar facilities, such as birthing centers, as freestanding ambulatory facilities.

Residential Treatment Center – Residential treatment centers (RTCs) are accredited by a nationally recognized organization and licensed by the state, district, or territory to provide residential treatment for medical conditions, mental health conditions, and/or substance use disorder. Accredited healthcare facilities (excluding hospitals, skilled nursing facilities, group homes, halfway houses, and similar types of facilities) provide 24-hour residential evaluation, treatment and comprehensive specialized services relating to the individual's medical, physical, mental health, and/or substance use disorder therapy needs. RTCs offer programs for persons who need short-term transitional services designed to achieve predicted outcomes focused on fostering improvement or stability in functional, physical and/or mental health, recognizing the individuality, strengths, and needs of the persons served. Benefits are available for services performed and billed by RTCs, as described on pages 79-80 and 89. If you have questions about treatment at an RTC, please contact us at the customer service telephone number listed on the back of your ID card.

Blue Distinction® Specialty Care

Blue Distinction Specialty Care, our centers of excellence program, focuses on effective treatment for specialty procedures, such as: Bariatric Surgery, Cardiac Care, Knee and Hip Replacement, Spine Surgery, Transplants, Cancer Care, Cellular Immunotherapy (CAR-T), Gene Therapy, Maternity Care, and Substance Use Treatment and Recovery. Using national evaluation criteria developed with input from medical experts, the Blue Distinction Centers offer comprehensive care delivered by multidisciplinary teams with subspecialty training and distinguished clinical expertise. Providers demonstrate quality care, treatment expertise and better overall patient results.

Bariatric and Transplant care benefits are limited to services provided in a Blue Distinction Center. For more information, including the list of transplants that must be performed at a Blue Distinction Center see Section 5(b), pages 61 and 65.

For listings of Blue Distinction Centers, visit https://www.bcbs.com/blue-distinction-center/facility; access our National Doctor & Hospital Finder via www.fepblue.org/provider; or call us at the customer service telephone number listed on the back of your ID card.

Other facilities specifically listed in the benefits descriptions in Section 5(c).

What you must do to get covered care

You must use Preferred providers in order to receive benefits, except under the situations listed below. In addition, we must approve certain types of care in advance. Please refer to Section 4, *Your Costs for Covered Services*, for related benefits information.

Exceptions:

1. Medical emergency or accidental injury care in a hospital emergency room and related ambulance transport as described in Section 5(d), *Emergency Services/Accidents*;
2. Professional care provided at Preferred facilities by Non-preferred radiologists, anesthesiologists, certified registered nurse anesthetists (CRNAs), pathologists, emergency room physicians, and assistant surgeons;
3. Laboratory and pathology services, X-rays, and diagnostic tests billed by Non-preferred laboratories, radiologists, and outpatient facilities;
4. Services of assistant surgeons;
5. Care received outside the United States, Puerto Rico, and the U.S. Virgin Islands; or
6. Special provider access situations, other than those described above. We encourage you to contact your Local Plan for more information in these types of situations before you receive services from a Non-preferred provider.

Unless otherwise noted in Section 5, when services are covered as an exception for Non-preferred provider care, you are responsible for the applicable coinsurance or copayment, and may also be responsible for any difference between our allowance and the billed amount.

- **Transitional care**

Specialty care: If you have a chronic or disabling condition and

- lose access to your specialist because we drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB plan, or
- lose access to your Preferred specialist because we terminate our contract with your specialist for reasons other than for cause,

you may be able to continue seeing your specialist and receiving any Preferred benefits for up to 90 days after you receive notice of the change. Contact us or, if we drop out of the Program, contact your new plan.

If you are in the second or third trimester of pregnancy and you lose access to your specialist based on the above circumstances, you can continue to see your specialist and your Preferred benefits will continue until the end of your postpartum care, even if it is beyond the 90 days.

- **If you are hospitalized when your enrollment begins**

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call us immediately. If you have not yet received your ID card, you can contact your Local Plan at the telephone number listed in your local telephone directory. If you already have your new ID card, call us at the telephone number on the back of your ID card. If you are new to the FEHB Program, we will reimburse you for your covered services while you are in the hospital beginning on the effective date of your coverage.

However, if you changed from another FEHB plan to us, your former plan will pay for the hospital stay until:

- you are discharged, not merely moved to an alternative care center;
- the day your benefits from your former plan run out; or
- the 92nd day after you become a member of this Plan, whichever happens first

These provisions apply only to the benefits of the hospitalized person. If your plan terminates participation in the FEHB in whole or in part, or if OPM orders an enrollment change, this continuation of coverage provision does not apply. In such cases, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

You need prior Plan approval for certain services

The pre-service claim approval processes for inpatient hospital admissions (called precertification) and for Other services (called prior approval) are detailed in this Section. A **pre-service claim** is any claim, in whole or in part, that requires approval from us before you receive medical care or services. In other words, a pre-service claim for benefits may require precertification and prior approval. If you do not obtain precertification or prior approval as required, there may be a reduction or denial of benefits. Be sure to read all of the precertification and prior approval information below and on pages 20-22.

- **Inpatient hospital admission, inpatient residential treatment center admission**

Precertification is the process by which – prior to your inpatient admission – we evaluate the medical necessity of your proposed stay, the procedure(s)/service(s) to be performed, the number of days required to treat your condition, and any applicable benefit criteria. Unless we are misled by the information given to us, we will not change our decision on medical necessity.

In most cases, your physician or facility will take care of requesting precertification. Because you are still responsible for ensuring that your care is precertified, you should always ask your physician, hospital or inpatient residential treatment center whether or not they have contacted us and provided all necessary information. You may also contact us at the telephone number on the back of your ID card to ask if we have received the request for precertification. You are also responsible for enrolling in case management and working with your case manager if your care involves residential treatment. For information about precertification of an emergency inpatient hospital admission, please see page 26.

Note: Special rules apply when Medicare or another payer is primary, see tables on pages 23-24.

Warning: We will reduce our benefits for the inpatient hospital stay by $500, even if you have obtained prior approval for the service or procedure being performed during the stay, if no one contacts us for precertification. If the stay is not medically necessary, we will not provide benefits for inpatient hospital room and board or inpatient physician care; we will only pay for covered medical services and supplies that are otherwise payable on an outpatient basis.

Note: If precertification was not obtained prior to admission, inpatient benefits (such as room and board) are not available for inpatient care at a residential treatment center. We will pay only for covered medical services and supplies that are otherwise payable on an outpatient basis.

Exceptions: You do not need precertification in these cases:

You are admitted to a hospital outside the United States; with the exception of admissions for gender reassignment surgery and admissions to residential treatment centers.

Note: Special rules apply when Medicare or another payer is primary, see the tables on pages 23-24.

- **Other services**

You must obtain prior approval for these services. Failure to obtain prior approval will result in a $100 penalty. Precertification is also required if the service or procedure requires an inpatient hospital admission. However, special rules apply when Medicare or another payer is primary, see tables on pages 23-24. If an inpatient admission is necessary, precertification is also required. Contact us using the customer service telephone number listed on the back of your ID card before receiving these types of services, and we will request the medical evidence needed to make a coverage determination:

- **Gene Therapy and Cellular Immunotherapy,** including Car-T and T-cell receptor therapy
- **Air Ambulance Transport (non-emergent)** – Air ambulance transport related to immediate care of a medical emergency or accidental injury does not require prior approval; see Section 5 (c), page 83, for more information.
- **Applied behavior analysis (ABA)** – Prior approval is required for ABA and all related services, including assessments, evaluations, and treatments.
- **Genetic testing including the following:**
  - BRCA screening or diagnostic testing
  - Large genomic rearrangements of the BRCA1 and BRCA2 genes screening or diagnostic testing

- Genetic testing for the diagnosis and/or management of an existing medical condition

  Note: Necessary medical evidence for BRCA related genetic testing includes the results of genetic counseling.

- **Surgical services –** The surgical services on the following list require prior approval and when care is provided in an inpatient setting, precertification is required for the hospital stay.
  - Procedures to treat morbid obesity (see page 61-62)

    Note: Benefits for the surgical treatment of morbid obesity – performed on an inpatient or outpatient basis – are subject to the pre-surgical requirements listed on page 62. Benefits are only available for the surgical treatment of morbid obesity when provided at a Blue Distinction Specialty Care Center for Bariatric (weight loss) surgery.

    Note: See tables on pages 23-24 for special situations when another payor is primary.
  - Breast reduction or augmentation not related to treatment of cancer
  - Gender reassignment surgery – Prior to surgical treatment of gender dysphoria, your provider must submit a treatment plan including all surgeries planned and the estimated date each will be performed. A new prior approval must be obtained if the treatment plan is approved and your provider later modifies the plan.

    Note: See tables on pages 23-24 for special situations when another payor is primary.
  - Outpatient surgical correction of congenital anomalies (see definition on page 132)
  - Oral maxillofacial surgeries/surgery on the jaw, cheeks, lips, tongue, roof and floor of the mouth, and related procedures
  - Orthognathic surgery procedures, bone grafts, osteotomies and surgical management of the temporomandibular joint (TMJ)
  - Orthopedic procedures: hip, knee, ankle, spine, shoulder and all orthopedic procedures using computer-assisted musculoskeletal surgical navigation
  - Reconstructive surgery for conditions other than breast cancer
  - Rhinoplasty
  - Septoplasty
  - Varicose vein treatment
- **Outpatient intensity-modulated radiation therapy (IMRT) –** Prior approval is required for all outpatient IMRT services except IMRT related to the treatment of head, neck, breast, prostate or anal cancer. Brain cancer is not considered a form of head or neck cancer; therefore, prior approval is required for IMRT treatment of brain cancer.
- **Hospice care –** Prior approval is required for home hospice, continuous home hospice, or inpatient hospice care services. We will advise you which home hospice care agencies we have approved. See page 81 for information about the exception to this requirement.
- **Cardiac rehabilitation**
- **Cochlear implants**
- **Outpatient residential treatment center care** for any condition
  Note: See tables on pages 23-24 for special situations when another payor is primary.
- **Prosthetic devices (external),** including: microprocessor controlled limb prosthesis; electronic and externally powered prosthesis
- **Pulmonary rehabilitation**
- **Radiology, high technology** including:
  - Magnetic resonance imaging (MRI)
  - Computed tomography (CT) scan

- Positron emission tomography (PET) scan

  Note: High technology radiology related to immediate care of a medical emergency or accidental injury does not require prior approval.

- **Specialty durable medical equipment (DME),** rental or purchase, to include:
  - Specialty hospital beds
  - Deluxe wheelchairs, power wheelchairs and mobility devices and related supplies
- **Transplants:** Prior Approval is required for all transplants, except cornea and kidney. **Prior approval is required for** both the procedure and if benefits require, the transplant program; precertification is required for inpatient care.
- **Blood or marrow stem cell transplants** listed on pages 66-68 must be performed in a transplant program designated as a Blue Distinction Center for Transplants. See page 17 for more information about these types of programs.

  Not every transplant program provides transplant services for every type of transplant procedure or condition listed, or is designated or accredited for every covered transplant. Benefits are not provided for a covered transplant procedure unless the transplant program is specifically designated as a Blue Distinction Center for Transplants for that procedure. Before scheduling a transplant, call your Local Plan at the customer service telephone number appearing on the back of your ID card for assistance in locating an eligible facility and requesting prior approval for transplant services.

- **Clinical trials for certain** blood or marrow stem cell **transplants** – See pages 67-68 for the **list of conditions covered only in clinical trials**.
  - Contact us at the customer service telephone number on the back of your ID card for information or to request prior approval before obtaining services. We will request the medical evidence we need to make our coverage determination.

  Even though we may state benefits are available for a specific type of clinical trial, you may not be eligible for inclusion in these trials or there may not be any trials available in a Blue Distinction Center for Transplants to treat your condition. If your physician has recommended you receive a transplant or that you participate in a transplant clinical trial, we encourage you to contact the Case Management Department at your Local Plan.

  Note: For the purposes of the blood or marrow stem cell clinical trial transplants covered under this Plan, a clinical trial is a research study whose protocol has been reviewed and approved by the Institutional Review Board (IRB) of the Blue Distinction Center for Transplants where the procedure is to be performed.

- **Organ/tissue transplants**
  Benefits for certain transplants are limited to designated transplant centers or programs.

  Transplants listed on page 68 must be performed in a transplant program designated as a Blue Distinction Center for Transplants.

  The organ transplants listed on page 69 are not available in a Blue Distinction Center for Transplants and must be performed at a Preferred facility with a Medicare-Approved Transplant Program, if one is available.

Transplants involving more than one organ must be performed in a facility that offers a Medicare-Approved Transplant Program for each organ transplanted. Contact your local Plan for Medicare's approved transplant programs.

If Medicare does not offer an approved program for a certain type of organ transplant procedure, this requirement does not apply and you may use any covered Preferred facility and Preferred provider that performs the procedure.

Contact us at the customer service telephone number listed on the back of your ID card before obtaining services. We will request the medical evidence we need to make our coverage determination. Our review will include whether you meet the facility and transplant program criteria for the particular transplant.

All members (including those who have Medicare Part A or another group health insurance policy as their primary payor) must contact us at the customer service telephone number listed on the back of their ID card before obtaining services.

- **Transplant travel –** If you travel to a Blue Distinction Center for Transplants, we reimburse up to $5,000 per transplant for costs of transportation (air, rail, bus, and/or taxi) and lodging (for you and your traveling companions) if you live 50 miles or more from the facility.
- **Prescription drugs and supplies –** Certain prescription drugs and supplies, including medical foods administered orally (see pages 96 and 133), require prior approval. Contact CVS Caremark, our Pharmacy Program administrator, at 800-624-5060, TTY: 800-624-5077, to request prior approval, or to obtain a list of drugs and supplies that require prior approval. We will request the information we need to make our coverage determination. You must periodically renew prior approval for certain drugs. See page 94 for more information about our prescription drug prior approval program, which is part of our Patient Safety and Quality Monitoring (PSQM) program.

  Notes:

  - Updates are made periodically throughout the year to the list of drugs and supplies requiring prior approval. New drugs and supplies may be added to the list and prior approval criteria may change. Changes to the prior approval list or to prior approval criteria are not considered benefit changes.
  - Until we approve them, you must pay for these drugs in full when you purchase them – even if you purchase them at a Preferred retail pharmacy or through our specialty drug pharmacy – and submit the expense(s) to us on a claim form. Preferred pharmacies will not file these claims for you.
  - The Specialty Drug Pharmacy Program will not fill your prescription until you have obtained prior approval. AllianceRx Walgreens Prime, the program administrator, will hold your prescription for you up to 30 days. If prior approval is not obtained within 30 days, your prescription will be returned to you along with a letter explaining the prior approval procedures.

Warning: We will reduce our benefits by $100 for medically necessary services that require prior approval, if no one contacts us for prior approval. If the service is not medically necessary, we will not provide benefits. This benefit reduction does not apply to prescription drugs that require prior approval, see above.

- **Special prior authorization situations related to coordination of benefits (COB)**

The table below provides the special situations regarding prior approval and precertification when Medicare is the primary payor.

Service Type	Primary Payor	Precertification	Prior Approval
Inpatient hospital admission	Medicare Part A	No	Not applicable
Medicare hospital benefits exhausted and you do not want to use your Medicare lifetime reserve days	Medicare Part A benefits not provided	Yes	Not applicable
Gender reassignment surgery when performed during an inpatient admission	Medicare Part A	Yes	Yes
Gender reassignment surgery in an outpatient hospital or ambulatory surgical center (ASC)	Medicare Part B	Not applicable	Yes
Morbid obesity surgery when performed during an inpatient admission	Medicare Part A	No	Yes
Morbid obesity surgery in an outpatient hospital or ambulatory surgical center (ASC)	Medicare Part B	Not applicable	Yes
Residential treatment center admission – inpatient	Medicare Part A	Yes	Not applicable
Residential treatment center – outpatient care	Medicare Part B	Not applicable	Yes

- **Special prior authorization situations related to coordination of benefits (COB) (cont.)**

The table below provides the special situations regarding prior approval and precertification when another healthcare insurance is the primary payor.

Service Type	Primary Payor	Precertification	Prior Approval
Inpatient hospital admission	Other healthcare insurance	No	Not applicable
Gender reassignment surgery when performed during an inpatient admission	Other healthcare insurance	Yes	Yes
Gender reassignment surgery in an outpatient hospital or ambulatory surgical center (ASC)	Other healthcare insurance	Not applicable	Yes
Morbid obesity surgery when performed during an inpatient admission	Other healthcare insurance	No	Yes
Morbid obesity surgery in an outpatient hospital or ambulatory surgical center (ASC)	Other healthcare insurance	Not applicable	Yes
Residential treatment center admission – inpatient	Other healthcare insurance	Yes	Not applicable
Residential treatment center – outpatient care	Other healthcare insurance	Not applicable	Yes

- **Prior notification – Maternity care**

We encourage you to notify us of your pregnancy during the first trimester. Please contact us at the telephone number on the back of your ID card and provide the following information:

- Enrollee's name and Plan identification number
- Expected delivery date
- Date of your first prenatal appointment
- Name and telephone number of the provider (i.e., physician, nurse practitioner, nurse midwife) providing your prenatal, delivery, and postnatal care
- Name and location of the place you intend to deliver (i.e., hospital, birthing center, your home)
- If you plan to deliver in a hospital, the type of delivery and the estimated number of days you will be in the hospital.

We will advise you if any additional information is needed.

- **How to request precertification for an admission or get prior approval for *Other services***

You, your representative, your physician, or your hospital, residential treatment center or other covered inpatient facility must call us at the telephone number listed on the back of your ID card any time prior to admission or before receiving services that require prior approval with the following information:

- Enrollee's name and Plan identification number;
- Patient's name, birth date, and telephone number;
- Reason for inpatient admission, proposed treatment, or surgery;
- Name and telephone number of admitting physician;
- Name of hospital or facility;
- Number of days requested for hospital stay;

- Any other information we may request related to the services to be provided; and
- If the admission is to a residential treatment center (RTC), a preliminary treatment and discharge plan agreed to by the member, provider and case manager at the Local Plan, and the RTC.

  Note: You must enroll and participate in case management with your Local Plan prior to, during, and following an inpatient RTC stay. See pages 79-80 and 89 for additional information.

Note: If we approve the request for prior approval or precertification, you will be provided with a notice that identifies the approved services and the authorization period. You must contact us with a request for a new approval five (5) business days prior to a change to the approved original request, and for requests for an extension beyond the approved authorization period in the notice you received. We will advise you of the information needed to review the request for change and/or extension.

- **Non-urgent care claims**

For non-urgent care claims (including non-urgent concurrent care claims), we will tell the physician and/or hospital the number of approved inpatient days, or the care that we approve for *Other services* that must have prior approval. We will notify you of our decision within 15 days after the receipt of the pre-service claim.

If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you of the need for an extension of time before the end of the original **15-day** period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

- **Urgent care claims**

If you have an **urgent care claim** (i.e., when waiting for your medical care or treatment could seriously jeopardize your life, health, or ability to regain maximum function, or in the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without this care or treatment), we will expedite our review of the claim and notify you of our decision within 72 hours as long as we receive sufficient information to complete the review. (For concurrent care claims that are also urgent care claims, please see *If your treatment needs to be extended* on page 26. If you request that we review your claim as an urgent care claim, we will review the documentation you provide and decide whether or not it is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you fail to provide sufficient information, we will contact you within 24 hours after we receive the claim to let you know what information we need to complete our review of the claim. You will then have up to 48 hours to provide the required information. We will make our decision on the claim within 48 hours of (1) the time we received the additional information or (2) the end of the time frame, whichever is earlier.

We may provide our decision orally within these time frames, but we will follow up with written or electronic notification within three days of oral notification.

You may request that your urgent care claim on appeal be reviewed simultaneously by us and OPM. Please let us know that you would like a simultaneous review of your urgent care claim by OPM either in writing at the time you appeal our initial decision, or by calling us at the telephone number listed on the back of your ID card. You may also call OPM's FEHB 1 at (202) 606-0727 between 8 a.m. and 5 p.m. Eastern Time (excluding holidays) to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, call us at the telephone number listed on the back of your ID card. If it is determined that your claim is an urgent care claim, we will expedite our review (if we have not yet responded to your claim).

- **Concurrent care claims**

  A concurrent care claim involves care provided over a period of time or over a number of treatments. We will treat any reduction or termination of our pre-approved course of treatment before the end of the approved period of time or number of treatments as an appealable decision. This does not include reduction or termination due to benefit changes or if your enrollment ends. If we believe a reduction or termination is warranted, we will allow you sufficient time to appeal and obtain a decision from us before the reduction or termination takes effect.

  If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, we will make a decision within 24 hours after we receive the request.

- **Emergency inpatient admission**

  If you have an emergency admission due to a condition that you reasonably believe puts your life in danger or could cause serious damage to bodily function, you, your representative, the physician, or the hospital must telephone us within two business days following the day of the emergency admission, even if you have been discharged from the hospital. If you do not telephone us within two business days, a $500 penalty may apply – see *Warning* under *Inpatient hospital admissions* earlier in this Section and *If your facility stay needs to be extended* on this page below.

  Admissions to residential treatment centers do not qualify as emergencies.

- **Maternity care**

  We encourage you to notify us of your pregnancy during the first trimester. You do not need precertification of a maternity admission for a routine delivery. However, if your medical condition requires you to stay more than 48 hours after a vaginal delivery or 96 hours after a cesarean section, your physician or the hospital must contact us for precertification of additional days. Further, if your newborn stays after you are discharged, then your physician or the hospital must contact us for precertification of additional days for your newborn.

  Note: When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. If the newborn is eligible for coverage, regular medical or surgical benefits apply rather than maternity benefits.

- **If your facility stay needs to be extended**

  If your **hospital** stay – including for maternity care – needs to be extended, you, your representative, your physician, or the hospital must ask us to approve the additional days. If you remain in the hospital beyond the number of days we approved and did not get the additional days precertified, then:

  - for the part of the admission that was medically necessary, we will pay inpatient benefits, but
  - for the part of the admission that was not medically necessary, we will pay only medical services and supplies otherwise payable on an outpatient basis and we will not pay inpatient benefits.

  If your **residential treatment center** stay needs to be extended, you, your representative, your physician or the residential treatment center must ask us to approve the additional days. If you remain in the residential treatment center beyond the number of days approved and did not get the additional days precertified, we will provide benefits for medically necessary covered services, other than room and board and inpatient physician care, at the level we would have paid if they had been provided on an outpatient basis. Note: Benefits for inpatient residential treatment centers (RTCs) are limited to 30 days per calendar year.

- **If your treatment needs to be extended**

  If you request an extension of an ongoing course of treatment at least 24 hours prior to the expiration of the approved time period and this is also an urgent care claim, we will make a decision within 24 hours after we receive the claim.

If you disagree with our pre-service claim decision

If you have a **pre-service claim** and you do not agree with our decision regarding precertification of an inpatient admission or prior approval of *Other services*, you may request a review by following the procedures listed on the next page. Note that these procedures apply to requests for reconsideration of concurrent care claims as well (see page 131 for definition). If you have already received the service, supply, or treatment, then your claim is a **post-service claim** and you must follow the entire disputed claims process detailed in Section 8.

- **To reconsider a non-urgent care claim**

  Within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

  In the case of a **pre-service claim** and subject to a request for additional information, we have 30 days from the date we receive your written request for reconsideration to:

  1. Precertify your inpatient admission or, if applicable, approve your request for prior approval for the service, drug, or supply; or
  2. Write to you and maintain our denial; or
  3. Ask you or your provider for more information.

  You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

  If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.

- **To reconsider an urgent care claim**

  In the case of an appeal of a pre-service urgent care claim, within 6 months of our initial decision, you may ask us in writing to reconsider our initial decision. Follow Step 1 of the disputed claims process detailed in Section 8 of this brochure.

  Unless we request additional information, we will notify you of our decision within 72 hours after receipt of your reconsideration request. We will expedite the review process, which allows verbal or written requests for appeals and the exchange of information by telephone, electronic mail, facsimile, or other expeditious methods.

- **To file an appeal with OPM**

  After we reconsider your pre-service claim, if you do not agree with our decision, you may ask OPM to review it by following Step 3 of the disputed claims process detailed in Section 8 of this brochure.

- **The Federal Flexible Spending Account Program – FSAFEDS**

  Health Care FSA (HCFSA) – Reimburses you for eligible out-of-pocket health care expenses (such as copayments, deductibles, physician prescribed over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26).

  FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

Section 4. Your Costs for Covered Services

This is what you will pay out-of-pocket for your covered care:

Cost-share/Cost-sharing

Cost-share or cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

Note: You may have to pay the deductible, coinsurance, and/or copayment amount(s) that apply to your care at the time you receive the services.

Copayment

A copayment is a fixed amount of money you pay to the provider, facility, pharmacy, etc., when you receive certain services.

Example: When you see your Preferred professional provider for physical therapy, you pay a copayment of $25 for the visit, and we then pay the remainder of the amount we allow for the visit. (You may have to pay separately for other services you receive while in the provider's office.)

Copayments do not apply to services and supplies that are subject to a deductible and/or coinsurance amount.

Note: If the billed amount (or the Plan allowance that providers we contract with have agreed to accept as payment in full) is less than your copayment, you pay the lower amount.

Deductible

A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for them. Copayments and coinsurance amounts do not count toward your deductible. When a covered service or supply is subject to a deductible, only the Plan allowance for the service or supply that you then pay counts toward meeting your deductible.

The calendar year deductible is $500 per person. After the deductible amount is satisfied for an individual, covered services are payable for that individual. Under a Self Plus One enrollment, both family members must meet the individual deductible. Under a Self and Family enrollment, an individual may meet the individual deductible, or all family members' individual deductibles are considered to be satisfied when the family members' deductibles are combined and reach $1,000.

Note: If the billed amount (or the Plan allowance that providers we contract with have agreed to accept as payment in full) is less than the remaining portion of your deductible, you pay the lower amount.

Example: If the billed amount is $100, the provider has an agreement with us to accept $80, and you have not paid any amount toward meeting your calendar year deductible, you must pay $80. We will apply $80 to your deductible. We will begin paying benefits once the remaining portion of your $500 calendar year deductible has been satisfied.

Note: If you change plans during Open Season and the effective date of your new plan is after January 1 of the next year, you do not have to start a new deductible under your old plan between January 1 and the effective date of your new plan. If you change plans at another time during the year, you must begin a new deductible under your new plan.

Coinsurance

Coinsurance is the percentage of the Plan allowance that you must pay for your care. Your coinsurance is based on the Plan allowance, or billed amount, whichever is less. Coinsurance does not begin until you have met your calendar year deductible.

Example: You pay 30% of the Plan allowance for durable medical equipment obtained from a Preferred provider, after meeting your $500 calendar year deductible.

If your provider routinely waives your cost

If your provider routinely waives (does not require you to pay) your applicable copayments, deductibles, or coinsurance, the provider is misstating the fee and may be violating the law. In this case, when we calculate our share, we will reduce the provider's fee by the amount waived.

Example: If your physician ordinarily charges $100 for a service but routinely waives your 30% coinsurance, the actual charge is $70. We will pay $49 (70% of the actual charge of $70).

Waivers

In some instances, a provider may ask you to sign a "waiver" prior to receiving care. This waiver may state that you accept responsibility for the total charge for any care that is not covered by your health plan. If you sign such a waiver, whether or not you are responsible for the total charge depends on the contracts that the Local Plan has with its providers. If you are asked to sign this type of waiver, please be aware that, if benefits are denied for the services, you could be legally liable for the related expenses. If you would like more information about waivers, please contact us at the customer service telephone number on the back of your ID card.

Differences between our allowance and the bill

Our "**Plan allowance**" is the amount we use to calculate our payment for certain types of covered services. Fee-for-service plans arrive at their allowances in different ways, so allowances vary. For information about how we determine our Plan allowance, see the definition of Plan allowance in Section 10.

Often, the provider's bill is more than a fee-for-service Plan's allowance. It is possible for a provider's bill to exceed the Plan's allowance by a significant amount. Whether or not you have to pay the difference between our allowance and the bill will depend on the type of provider you use. Providers that have agreements with this Plan are Preferred and will not bill you for any balances that are in excess of our allowance for covered services. See the descriptions appearing below for the types of providers available in this Plan.

- **Preferred providers.** These types of providers have agreements with the Local Plan to limit what they bill our members. Because of that, when you use a Preferred provider, your share of the provider's bill for covered care is limited.

  Your share consists only of your deductible, coinsurance, and/or copayment. Here is an example about coinsurance: You see a Preferred physician who charges $250, but our allowance is $100. If you have met your deductible, you are only responsible for your coinsurance. That is, you pay just 30% of our $100 allowance ($30). Because of the agreement, your Preferred physician will not bill you for the $150 difference between our allowance and his/her bill.

Remember, you must use Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.

- **Non-preferred Providers:**
  - **Participating provider/Member facility. There are no benefits for care performed by Participating providers; you pay all charges.** See page 18 for the exceptions to this requirement.
  - **Non-participating providers/Non-member facility. There are no benefits for care performed by Non-participating providers; you pay all charges.** See page 18 for the exceptions to this requirement.

Important notice about Non-participating providers!

Preferred hospitals and other covered facilities may contract with Non-preferred providers to provide certain medical or surgical services at their facilities. Non-participating providers have no agreements with your Local Plan to limit what they can bill you.

There are no benefits for care performed by Participating/Member or Non-participating/Non-member providers. You must use Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.

Always request Preferred providers for your care. Call your Local Plan at the telephone number listed on the back of your ID card or go to our website, www.fepblue.org, to check the contracting status of your provider or to locate a Preferred provider near you.

Your costs for other care

Overseas care: We pay overseas claims at Preferred benefit levels. In most cases, our Plan allowance for professional provider services is based on our Overseas Fee Schedule. Most overseas professional providers are under no obligation to accept our allowance, and you must pay any difference between our payment and the provider's bill. For inpatient facility care you receive overseas, we provide benefits in full for admissions to a Department of Defense (DoD) facility, or when the Overseas Assistance Center (provided by GMMI, Inc.) has arranged direct billing or acceptance of a guarantee of benefits with the facility. If a direct billing arrangement or guarantee of benefits is not accepted by the facility, you are responsible for the applicable deductible, copayment and/or coinsurance. For outpatient facility care you receive overseas, we provide benefits in full after you pay the applicable deductible and copayment or coinsurance. See Section 5(i) for more information about our overseas benefits.

Inpatient facility care: You must use **Preferred** facilities in order to receive benefits. See page 18 for the exceptions to this requirement.

Your catastrophic protection out-of-pocket maximum for deductibles, coinsurance, and copayments

We limit your annual out-of-pocket expenses for the covered services you receive to protect you from unexpected healthcare costs. When your eligible out-of-pocket expenses reach this catastrophic protection maximum, you no longer have to pay the associated cost-sharing amounts for the rest of the calendar year. For Self Plus One and Self and Family enrollments, once any individual family member reaches the Self Only catastrophic protection out-of-pocket maximum during the calendar year, that member's claims will no longer be subject to associated cost-sharing amounts for the rest of the year. All other family members will be required to meet the balance of the catastrophic protection out-of-pocket maximum.

Note: Certain types of expenses do not accumulate to the maximum.

Preferred Provider maximum – For a Self Only enrollment, your out-of-pocket maximum for your deductible, and for eligible coinsurance and copayment amounts, is $6,500 when you use Preferred providers. For a Self Plus One or a Self and Family enrollment, your out-of-pocket maximum for these types of expenses is $13,000 for Preferred provider services. Only eligible expenses for Preferred provider services count toward these limits.

The following expenses are not included under this feature. These expenses do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay them even after your expenses exceed the limits described above.

- The difference between the Plan allowance and the billed amount. See page 29;
- Expenses for services, drugs, and supplies in excess of our maximum benefit limitations;
- The $500 penalty for failing to obtain precertification, and any other amounts you pay because we reduce benefits for not complying with our cost containment requirements;
- The $100 penalty for failing to obtain prior approval, and any other amounts you pay because we reduce benefits for not complying with our cost containment requirements;
- If there is a generic substitution available and you or your provider requests a brand-name drug, your expenses for the difference between the cost of the generic medication and the brand-name medication do not count toward your catastrophic protection out-of-pocket maximum (see page 91 for additional information); and
- Expenses for care received from Non-preferred providers (Participating/Non-participating professional providers or Member/Non-member facilities), except for your deductible, coinsurance and/or copayments you pay in those situations where we do pay for care provided by Non-preferred providers. Please see page 18 for the exceptions to the requirement to use Preferred providers.

Carryover

If you change to another plan during Open Season, we will continue to provide benefits between January 1 and the effective date of your new plan.

- If you had already paid the out-of-pocket maximum, we will continue to provide benefits as described above until the effective date of your new plan.

- If you had not yet paid the out-of-pocket maximum, we will apply any expenses you incur in January (before the effective date of your new plan) to our prior year's out-of-pocket maximum. Once you reach the maximum, you do not need to pay our deductibles, copayments, or coinsurance amounts (except as shown on page 30) from that point until the effective date of your new plan.

Because benefit changes are effective January 1, we will apply our next year's benefits to any expenses you incur in January.

If you change options in this Service Benefit Plan during the year, we will credit the amounts already accumulated toward the catastrophic protection out-of-pocket limit of your old option to the catastrophic protection out-of-pocket limit of your new option. If you change from Self Only to Self Plus One or Self and Family, or vice versa, during the calendar year, please call us about your out-of-pocket accumulations and how they carry over.

If we overpay you

We will make diligent efforts to recover benefit payments we made in error but in good faith. We may reduce subsequent benefit payments to offset overpayments.

We will generally first seek recovery from the provider if we paid the provider directly, or from the person (covered family member, guardian, custodial parent, etc.) to whom we sent our payment.

If we provided coverage in error, but in good faith, for prescription drugs purchased through one of our pharmacy programs, we will request reimbursement from the contract holder.

When Government facilities bill us

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from us for certain services and supplies they provide to you or a family member. They may not seek more than their governing laws allow. You may be responsible to pay for certain services and charges. Contact the government facility directly for more information.

Section 5. FEP Blue Focus Benefits

See page 15 for how our benefits changed this year. Page 141 is a summary of benefits for this plan and pages 34-37 provide an overview of FEP Blue Focus.

FEP Blue Focus Overview

The benefit package for FEP® Blue Focus is described in Section 5, which is divided into subsections 5(a) through 5(i).

Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the general exclusions in Section 6; they apply to the benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about FEP Blue Focus benefits, contact us at the customer service telephone number on the back of your ID card or go to our website at www.fepblue.org.

We have provided a new way for you to consider the benefits available to you under FEP Blue Focus to determine whether this product will be a good choice for you and your family. We have divided the benefits under FEP Blue Focus into three basic categories: CORE, NON-CORE and WRAP. The following information describes the portion you pay, based on the benefits you use. All benefits are subject to the definitions, limitations, and exclusions in this brochure. In the following charts, we summarize specific expenses we cover; for more detail, look inside. **Do not rely on the charts alone**. Note: For more information about services received overseas, see Section 5(i).

The "***CORE***" benefits are those under this program that form the most important level – the base of the program. These benefits have only a low or no copayment and are not subject to a deductible or coinsurance for the care received. These benefits are most commonly used to receive general care and to maintain your overall health and well-being, in addition to coverage for accidental injuries. For example, your first 10 health care visits with a primary care physician, specialist or other healthcare professional will be subject to a $10 copayment for each visit.

The "***NON-CORE***" benefits are there to provide coverage for any unexpected medical costs you may incur during the calendar year. These share the same annual deductible and the same co-insurance level (see *Annual Cost-Shares* below). When the catastrophic out-of-pocket maximum has been satisfied, we pay 100% of the Plan allowance for the remainder of the calendar year (see page 30 for more information). For example, after your first 10 visits (primary care, specialist or other healthcare provider), you will have a deductible to satisfy of $500 and then you will pay 30% of the Plan allowance for the visit. You may or may not have a need to use these benefits during the year.

"***WRAP***" benefits provide the final layer of protection and complete or "wrap-up" the FEP Blue Focus benefit package. These are benefits you may or may not have a need to use during the year. These benefits have visit limitations and/or different copayments or co-insurance levels than the "CORE" or "NON-CORE" benefit levels. The calendar year deductible does not apply to these benefits.

In addition to the general exclusions found in Section 6, this program does not provide benefits for some services that are covered under the Service Benefit Plan Standard or Basic Options. An example of services excluded under FEP Blue Focus is coverage for routine dental care. See the charts below.

You must use Preferred providers for your care to be eligible for benefits, except in certain circumstances, such as medical emergency or accidental injury services. Preferred providers will submit claims to us on your behalf.

ANNUAL COST-SHARES		
See above for information about when these cost-shares apply.		
Cost-Share	**Member Responsibility (Self Only)**	**Member Responsibility (Self Plus One/ Self Plus Family)**
Deductible	$500	$1,000
Coinsurance (medical)	30% of the Plan Allowance	30% of the Plan Allowance
Catastrophic Maximum	$6,500	$13,000

CORE			
Key benefits with no or low member cost-share – not subject to deductible and coinsurance			
Brochure Section	**Benefit**	**Member Payment & Calendar Year Limitations**	**Page(s)**
5(a)	Professional visit (combined medical and mental health and substance use disorder visits, see Section 5(e))	$10 per visit for first 10 visits (See "Non-Core" for visits 11+.)	39, 88
5(a)	Lab, X-ray and other diagnostic services	$0 member cost-share for the first 10 laboratory tests performed in each of these different laboratory test categories (Basic metabolic panels; Cholesterol screenings; Complete blood counts; Fasting lipoprotein profiles; General health panels; Urinalysis) and 10 Venipunctures when not associated with preventive, maternity or accidental injury care	40
5(a)	Telehealth • Minor acute conditions • Dermatology care • Mental health and substance use disorder counseling	$10 per visit First 2 visits – no member cost-share	39, 88
5(a)	Preventive care (adult/child)	$0	41, 46
5(a)	Family planning	$0	49-50
5(a)	Oral & transdermal contraceptives from Preferred pharmacy	$0	97
5(a)	Immunizations (preventive listed)	$0	45-46
5(a)	Smoking cessation treatment	$0	58, 100
5(a)	Acupuncture and manipulative treatments	$25 per visit Limited to 10 visits combined	57
5(c), 5(d) & 5(g)	Accidental injury • Ambulance • Dental • Professional • Outpatient hospital services • Urgent Care	$0 Within 72 hours of the accidental injury	83, 85, 103
5(d)	Medical emergencies – urgent care	$25 per visit	86
5(f)	Preferred retail pharmacy - Tier 1: (Preferred Generic Drugs at a Preferred retail pharmacy)	$5 for up to a 30-day supply $15 for up to a 90-day supply	95

***The Core benefits do not include Tier 2 brand-name drugs or any specialty drugs (including generic specialty drugs), see WRAP benefits listed on page 37.**

NON-CORE			
Benefits that share a common deductible and coinsurance			
Brochure Section	**Benefit**	**Member Payment & Calendar Year Limitations (Deductible Applies)**	**Page(s)**
5(a)	Professional visits (combined medical and mental health and substance use disorder visits, see Section 5(e))	30% of the Plan Allowance Beginning with visit 11 and after	39, 88
5(a)	Inpatient physician	30% of the Plan Allowance	39-40
5(a)	Lab, X-ray and other diagnostic services	30% of the Plan Allowance	40-41
5(a)	Lab, X-ray and other diagnostic services	Beginning with the 11th occurrence of laboratory tests performed in each of these different laboratory test categories (Basic metabolic panels; Cholesterol screenings; Complete blood counts; Fasting lipoprotein profiles; General health panels; Urinalysis) and Venipunctures when not associated with preventive, maternity or accidental injury care, 30% of Plan Allowance after CYD	40
5(a)	Allergy – testing, injections, multi-dose antigens	30% of the Plan Allowance	51
5(a)	Outpatient applied behavior analysis (ABA)	30% of the Plan Allowance Limited to 200 hours	52, 78
5(a)	Inpatient and outpatient therapies	30% of the Plan Allowance	51-52
5(a)	Durable medical equipment	30% of the Plan Allowance	55-56
5(b)	Surgical care – including Blue Distinction® Center	30% of the Plan Allowance	60-71
5(c)	Inpatient hospital	30% of the Plan Allowance	73-74
5(c)	Outpatient hospital or ambulatory surgical center	30% of the Plan Allowance	76-79
5(c)	Ambulance – medical emergency	30% of the Plan Allowance	83
5(c) & 5(e)	Inpatient residential treatment centers (RTCs)	30% of the Plan Allowance Limited to 30 days	79, 89
5(d)	Accidental injury – inpatient	30% of the Plan Allowance	85
5(d)	Medical emergencies (Professional, Hospital emergency room)	30% of the Plan Allowance	86
5(e)	Mental health visits (combined medical and mental health and substance use disorder visits, see Section 5(e))	30% of the Plan Allowance Beginning with visit 11 and after	88
5(e)	Mental health inpatient and outpatient professional	30% of the Plan Allowance	88-89
5(e)	Mental health inpatient, outpatient, and intensive outpatient care – facility	30% of the Plan Allowance	89-90

WRAP			
Benefits with different copayments or coinsurance and no deductible - limits may apply			
Brochure Section	**Benefit**	**Member Payment & Calendar Year Limitations**	**Page(s)**
5(a)	Maternity – professional	$0	48
5(c)	Maternity – facility	$1,500 per pregnancy	74-75
5(a)	Occupational, physical or speech therapy	$25/visit Limited to 25 visits combined	52
5(c)	Hospice – Traditional (home)	$0	82
5(f)	Preferred retail pharmacy – Tier 2 (Preferred Brand-name drugs)	40% of the Plan allowance (up to a $350 maximum) for up to a 30-day supply 40% of the Plan allowance (up to a $1,050 maximum) for up to a 90-day supply	95
5(f)	Specialty pharmacy – Tier 2 (Preferred Generic Specialty drugs and Preferred Brand-name Specialty Drugs)	40% of the Plan allowance (up to a $350 maximum) for up to a 30-day supply	95

NOT COVERED	
See "Not covered" at the end of each sub-section and Section 6, General Exclusions, page 113, for complete information regarding services, drugs or supplies not covered under FEP Blue Focus.	
Benefit	**Member Payment**
Hearing aids including bone-anchored hearing aids	All charges
Wigs	All charges
Skilled nursing facility	All charges
Non-preferred generic, non-preferred brand-name and non-preferred specialty generic and brand-name drugs (drugs not on the FEP Blue Focus formulary)	All charges
Dental care (except accidental injury)	All charges

Section 5(a). Medical Services and Supplies Provided by Physicians and Other Healthcare Professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Please refer to Section 3, *How You Get Care*, for information on covered professional providers and other healthcare professionals.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- We base payment on whether a facility or a healthcare professional bills for the services or supplies. You will find that some benefits are listed in more than one Section of the brochure. This is because how they are paid depends on what type of provider or facility bills for the service.
- The services listed in this Section are for the charges billed by a physician or other healthcare professional for your medical care. See Section 5(c) for charges associated with the facility (i.e., hospital or other outpatient facility, etc.).
- Benefits for certain self-injectable drugs are limited to once per lifetime per therapeutic category of drugs when obtained from a covered provider other than a pharmacy under the pharmacy benefit. You must use a Preferred pharmacy, thereafter. This benefit limitation does not apply if you have primary Medicare Part B coverage. See page 95 for information about Tier 2 specialty drug fills from a Preferred pharmacy. Medications restricted under this benefit are available on our FEP Blue Focus Specialty Drug List. Visit www.fepblue.org/specialtypharmacy or call us at 888-346-3731.
- The calendar year deductibles: $500 per person ($1,000 per Self Plus One or Self and Family enrollment). The calendar year deductible applies to many of the benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- **You must use Preferred providers in order to receive benefits.** See below and page 18 for the exceptions to this requirement.
- We provide benefits at Preferred benefit levels for services provided in Preferred facilities by Non-preferred radiologists, anesthesiologists, certified registered nurse anesthetists (CRNAs), pathologists, emergency room physicians, and assistant surgeons (including assistant surgeons in a physician's office). You are responsible for any difference between our payment and the billed amount.
- You should be aware that some Non-preferred professional providers may provide services in Preferred inpatient facilities.
- There is a $10 visit copayment for each of the first 10 visits to a professional provider per calendar year. This applies to a combined total for medical and mental health and substance use disorder visits.
- We waive the cost-share for the first 2 visits for telehealth per calendar year. This applies to a combined total for treatment of minor acute conditions, dermatology care, and mental health and substance use disorder conditions. (See pages 39 and 88.)
- **If you receive both preventive and diagnostic services from your Preferred provider on the same day**, you are responsible for paying your cost-share for the diagnostic services. This includes applicable cost-share for diagnostic procedures such as an injection, laboratory, and X-ray services.
- An incentive award is available for those members (member and/or Spouse over age 18) who receive an annual routine physical in 2020. Please see Section 5(h), page 108, for more information.

Preventive Care Benefits - Here are some things to keep in mind:

- Preventive care refers to medical services, counseling, and screenings related to the prevention of disease and health-related problems, rather than curing disease or treating its symptoms.
- You must use Preferred providers in order to receive preventive benefits without cost-share, see page 18 for exceptions to this requirement.

Benefit Description	You Pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Diagnostic and Treatment Services	
Outpatient professional services of physicians and other healthcare professionals: • Consultations • Second surgical opinions • Clinic visits • Office visits • Home visits • Initial examination of a newborn needing definitive treatment when covered under a Self Plus One or Self and Family enrollment • Pharmacotherapy (medication management) (See Section 5(f) for prescription drug coverage) Note: Please refer to pages 40-41 for our coverage of laboratory, X-ray, and other diagnostic tests billed for by a healthcare professional, and to page 77 for our coverage of these services when billed for by a facility, such as the outpatient department of a hospital.	Preferred provider: $10 copayment (no deductible) per visit up to a combined total of 10 visits per calendar year (benefits combined with visits in Section 5(e) page 88) Preferred provider, visits after the 10th visit: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about "agents.")
Telehealth professional services for: • Minor acute conditions (see page 134 for definition) • Dermatology care (see page 138 for definition) Note: Refer to Section 5(h), *Wellness and Other Special Features*, for information on telehealth services and how to access a provider.	Preferred Telehealth Provider: Nothing (no deductible) for the first 2 visits per calendar year for any covered telehealth service (benefits are combined with telehealth services listed in Section 5(e) page 88) $10 copayment per visit (no deductible) after the 2nd visit Non-preferred (Participating/Non-participating): You pay all charges
Inpatient professional services: • During a covered hospital stay • Services for nonsurgical procedures when ordered, provided, and billed by a physician during a covered inpatient hospital admission • Medical care by the attending physician (the physician who is primarily responsible for your care when you are hospitalized) on days we pay hospital benefits Note: A consulting physician employed by the hospital is not the attending physician. • Consultations when requested by the attending physician	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Diagnostic and Treatment Services - continued on next page

Benefit Description	You Pay
Diagnostic and Treatment Services (cont.)	
• Concurrent care – hospital inpatient care by a physician other than the attending physician for a condition not related to your primary diagnosis, or because the medical complexity of your condition requires this additional medical care • Physical therapy by a physician other than the attending physician • Initial examination of a newborn needing definitive treatment when covered under a Self Plus One or Self and Family enrollment • Pharmacotherapy (medication management) (See Section 5(c) for our coverage of drugs you receive while in the hospital.) • Second surgical opinion • Nutritional counseling when billed by a covered provider	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Routine services except for those Preventive care services described on pages 41-47* • *Telephone consultations and online medical evaluation and management services except as shown in Section 5(a) page 39 and Section 5(e) page 88* • *Private duty nursing* • *Standby physicians* • *Routine radiological and staff consultations required by facility rules and regulations* • *Inpatient physician care when your admission or portion of an admission is not covered (See Section 5(c).)* *Note: If we determine that an inpatient admission is not covered, we will not provide benefits for inpatient room and board or inpatient physician care. However, we will provide benefits for covered services or supplies other than room and board and inpatient physician care at the level that we would have paid if they had been provided in some other setting.*	*All charges*
Lab, X-ray and Other Diagnostic Tests	
Diagnostic tests, such as: • Laboratory tests (such as blood tests and urinalysis) • Pathology services • EKGs • Cardiovascular monitoring • EEGs • Neurological testing • Ultrasounds • X-rays (including set-up of portable X-ray equipment) • Bone density tests • CT scans*/MRIs*/PET scans* • Angiographies • Genetic testing* ***Prior approval is required**	Preferred: 30% of the Plan allowance Note: $0 member cost-share for the first 10 laboratory tests performed in each of these different laboratory test categories (Basic metabolic panels; Cholesterol screenings; Complete blood counts, Fasting lipoprotein profiles; General health panels; Urinalysis) and 10 Venipunctures when not associated with preventive maternity or accidental injury care. Non-preferred (Participating/Non-participating): You pay all charges

Lab, X-ray and Other Diagnostic Tests - continued on next page

Benefit Description	You Pay
Lab, X-ray and Other Diagnostic Tests (cont.)	
• Notes: - Benefits are available for specialized diagnostic genetic testing when it is medically necessary to diagnose and/or manage a patient's existing medical condition. Benefits are not provided for genetic panels when some or all of the tests included in the panel are not covered, are experimental or investigational, or are not medically necessary. Refer to the next paragraph for information about diagnostic BRCA. - You must obtain prior approval for BRCA testing (see page 43). Diagnostic BRCA testing, including testing for large genomic rearrangements in the BRCA1 and BRCA2 genes: Benefits are available for members with a cancer diagnosis when the requirements in the note above are met, and the member does not meet criteria for Preventive BRCA testing. Benefits are limited to one test of each type per lifetime whether covered as a diagnostic test or paid under *Preventive Care* benefits (see pages 43-44). - See pages 43-44 in this Section for coverage of genetic counseling and testing services related to family history of cancer or other disease. • Nuclear medicine • Sleep studies Note: See Section 5(c) for services billed for by a facility, such as the outpatient department of a hospital.	Continued from previous page: Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: 30% of the Plan allowance • Non-participating laboratories or radiologists: 30% of the Plan allowance, plus any difference between our allowance and the billed amount
Preventive Care, Adult	
Benefits are provided for preventive care services for adults age 22 and over, including services recommended by the U.S. Preventive Services Task Force (USPSTF). Covered services include: • Visits/exams for preventive care Note: See the definition of Preventive Care, Adult on page 137 for included health screening services. • Individual counseling on prevention and reducing health risks Note: Preventive care benefits are not available for group counseling. Preventive care benefits for each of the services listed below are limited to one per calendar year: • Chest X-ray • EKG • Urinalysis • General health panel • Basic or comprehensive metabolic panel test • CBC • Fasting lipoprotein profile (total cholesterol, LDL, HDL, and/or triglycerides)	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: Nothing (no deductible) • Non-participating laboratories or radiologists: The difference between our allowance and the billed amount (no deductible)

Preventive Care, Adult - continued on next page

Benefit Description	You Pay
Preventive Care, Adult (cont.)	
• Screening for diabetes mellitus • Screening for hepatitis B • Screening for hepatitis C • Screening for alcohol/substance use disorder Note: See pages 58 and 100 for our coverage of smoking, tobacco, and E-cigarette cessation treatment. • Screening for chlamydial infection • Screening for gonorrhea infection • Screening for human immunodeficiency virus (HIV) infection • Screening for syphilis infection • Screening for latent tuberculosis infection • Administration and interpretation of a Health Risk Assessment (HRA) questionnaire (see *Definitions*) Note: As a member of FEP Blue Focus, you have access to the Blue Cross and Blue Shield HRA, called the "Blue Health Assessment" questionnaire. See Section 5(h) for more information.	See previous page
• Colorectal cancer tests, including: - Fecal occult blood test - Colonoscopy, with or without biopsy (see page 60 for our payment levels for diagnostic colonoscopies) - Sigmoidoscopy - Double contrast barium enema - DNA analysis of stool samples • Prostate cancer tests – Prostate Specific Antigen (PSA) test • Cervical cancer screening tests - Pap tests of the cervix - Human papillomavirus (HPV) tests of the cervix • Screening mammograms, including mammography using digital technology Note: Preventive care benefits for each of the services listed above are limited to one per calendar year. Note: We pay preventive care benefits on the first claim we process for each of the above tests you receive in the calendar year. Regular coverage criteria and benefit levels apply to subsequent claims for those types of tests if performed in the same year. • Low-dose CT screening for lung cancer (limited to one per year, for adults ages 55 to 80, with a history of tobacco use) • Osteoporosis screening for women age 65 and over or women ages 50 to 65 who are at increased risk • Ultrasound for abdominal aortic aneurysm for adults, ages 65 to 75, limited to one screening per lifetime	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: Nothing (no deductible) • Non-participating laboratories or radiologists: The difference between our allowance and the billed amount (no deductible) Note: See Section 5(c) for our payment levels for covered cancer screenings and ultrasound screening for abdominal aortic aneurysm billed for by Member or Non-member facilities and performed on an outpatient basis.

Preventive Care, Adult - continued on next page

Benefit Description	You Pay
Preventive Care, Adult (cont.)	
• Nutritional counseling Note: Benefits are limited to individual nutritional counseling services. We do not provide benefits for group counseling services. Note: When nutritional counseling is via the contracted telehealth provider network, we provide benefits as shown here for Preferred providers. Refer to Section 5(h), *Wellness and Other Special Features*, for information on how to access a telehealth provider. Notes: • If you receive both preventive and diagnostic services from your Preferred provider on the same day, you are responsible for paying your cost-share for the diagnostic services. • See Section 5(c) for our payment levels for covered cancer screenings and ultrasound screenings for abdominal aortic aneurysm performed on an outpatient basis.	See previous page
Hereditary Breast and Ovarian Cancer Screening Benefits are available for screening members, age 18 and over, to evaluate the risk for developing certain types of hereditary breast or ovarian cancer related to mutations in BRCA1 and BRCA2 genes: • **Genetic counseling and evaluation** for members whose personal and/or family history is associated with an increased risk for harmful mutations in BRCA1 and BRCA2 genes. • **BRCA testing** for members whose personal and/or family history is associated with an increased risk for harmful mutations in BRCA1 or BRCA2 genes. Note: **You must receive genetic counseling and evaluation services and obtain prior approval before you receive preventive BRCA testing.** Preventive care benefits will not be provided for BRCA testing unless you receive genetic counseling and evaluation prior to the test, and scientifically valid screening measures are used for the evaluation, and the results support BRCA testing. See page 19 for information about prior approval. Eligible members must meet at least one of the following criteria: - Members who have a personal history of breast, ovarian, fallopian tube, peritoneal, pancreatic and/or prostate cancer, who have not received BRCA testing, when genetic counseling and evaluation using scientifically valid measures (see above) supports BRCA testing - Members who have not been diagnosed with breast, ovarian, fallopian tube, peritoneal, pancreatic, and/or prostate cancer who meet at least one of the following family history criteria (see next page for members of Ashkenazi Jewish heritage): • Individual from a family with a known harmful mutation in BRCA1 and/or BRCA2 gene; or • Two first-degree female relatives with breast cancer, one of whom was diagnosed at age 50 or younger; or • A combination of three or more first- or second-degree female relatives with breast cancer regardless of age at diagnosis; or	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: Nothing (no deductible) • Non-participating laboratories or radiologists: The difference between our allowance and the billed amount (no deductible) Note: When billed by a Preferred facility, such as the outpatient department of a hospital, we provide benefits for Preferred providers. Benefits are not available for BRCA testing performed at Member or Non-member facilities.

Preventive Care, Adult - continued on next page

Benefit Description	You Pay
Preventive Care, Adult (cont.)	
• Eligible members must meet at least one of the following criteria *(continued)*: - Members who have not been diagnosed with breast, ovarian, fallopian tube, peritoneal, pancreatic, and/or prostate cancer who meet at least one of the following family history criteria (see below for members of Ashkenazi Jewish heritage) *(continued)*: • A first- or second-degree relative with both breast and ovarian cancer at any age; or • A history of breast cancer in a first- or second-degree female relative, and a history of ovarian, fallopian tube, or primary peritoneal cancer in the same or another female first- or second-degree relative; or • A first-degree female relative with bilateral breast cancer; or • A combination of two or more first- or second-degree female relatives with ovarian cancer regardless of age at diagnosis; or • A history of pancreatic or prostate cancer diagnosed in a first- or second-degree relative; or • A history of breast cancer in a male relative - Members of Ashkenazi Jewish heritage who have not been diagnosed with breast, ovarian, fallopian tube, peritoneal, pancreatic, and/or prostate cancer must meet one of the following family history criteria: • Individual from a family with a known harmful mutation in BRCA1 and/or BRCA2 gene; or • Any first-degree relative with breast or ovarian cancer; or • A history of pancreatic or prostate cancer diagnosed in a first- or second-degree relative; or • Two second-degree relatives on the same side of the family with breast or ovarian cancer First-degree relatives are defined as: parents, siblings, and children of the member being tested. Second-degree relatives are defined as: grandparents, aunts, uncles, nieces, nephews, grandchildren, and half-siblings (siblings with one shared biological parent) of the member being tested. Relatives may be living or deceased. • **Testing for large genomic rearrangements of the BRCA1 and BRCA2 genes** - Eligible members are age 18 or older; and - Receive genetic counseling and evaluation prior to the BRCA1 and BRCA2 testing; and - Meet BRCA testing criteria described above and on page 43. Notes: • Benefits for BRCA testing and testing for large genomic rearrangements of the BRCA1 and BRCA2 genes are limited to one of each type of test per lifetime whether considered a preventive screening or a diagnostic test (see page 40-41 for our coverage of diagnostic BRCA testing). • Preventive care benefits are not available for surgical removal of breasts, ovaries, or prostate.	See previous page

Preventive Care, Adult - continued on next page

Benefit Description	You Pay
Preventive Care, Adult (cont.)	
Immunizations limited to the following vaccines (as licensed by the U.S. Food and Drug Administration (U.S. FDA)): • Hepatitis (types A and B) for patients with increased risk or family history • Herpes zoster (shingles) • Human papillomavirus (HPV) • Influenza (flu) • Measles, mumps, rubella • Meningococcal • Pneumococcal • Tetanus, diphtheria, pertussis booster • Varicella Many Preferred retail pharmacies participate in our vaccine network. See page 97 for our coverage of these vaccines when provided by pharmacies in the vaccine network. Notes: • U.S. FDA licensure may restrict the use of the immunizations and vaccines listed above to certain age ranges, frequencies, and/or other patient-specific indications, including gender. • If you receive both preventive and diagnostic services from your Preferred provider on the same day, you are responsible for paying your cost-share for the diagnostic services. • See page 98 for our payment levels for medications to promote better health as recommended under the Affordable Care Act. • The benefits listed above and on pages 41-44 do not apply to children up to age 22. (See benefits under *Preventive Care, Child*, in this Section.) • Any procedure, injection, diagnostic service, laboratory, or X-ray service done in conjunction with a routine examination and not included in the preventive listing of services will be subject to the applicable member copayments, coinsurance, and deductible. • A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at: www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ HHS: www.healthcare.gov/preventive-care-benefits A complete list of women's preventive services can be found at: www.healthcare.gov/preventive-care-women/ For additional information: www.healthfinder.gov/myhealthfinder/default.aspx	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges (except as noted below) Notes: • For services billed by Non-preferred providers (Participating/Non-participating) related to Influenza (flu) vaccines, we pay the Plan allowance. If you receive the Influenza (flu) vaccine from a Non-participating provider, you pay any difference between our allowance and the billed amount (no deductible). • When billed by a facility, such as the outpatient department of a hospital, we provide benefits as shown here, according to the contracting status of the facility.

Preventive Care, Adult - continued on next page

Benefit Description	You Pay
Preventive Care, Adult (cont.)	
Not covered: • *Genetic testing related to family history of cancer or other disease, except as described on pages 43-44* *Note: See page 40 for our coverage of medically necessary diagnostic genetic testing.* • *Genetic panels when some or all of the tests included in the panel are not covered, are experimental or investigational, or are not medically necessary* • *Group counseling on prevention and reducing health risks* • *Self-administered health risk assessments (other than the Blue Health Assessment)* • *Screening services requested solely by the member, such as commercially advertised heart scans, body scans, and tests performed in mobile traveling vans* • *Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel* • *Immunizations, boosters, and medications for travel or work-related exposure. Medical benefits may be available for these services.*	*All charges*
Preventive Care, Child	
Benefits are provided for preventive care services for children up to age 22, including services recommended under the Affordable Care Act (ACA) and as described in the Bright Future Guidelines provided by the American Academy of Pediatrics (AAP). Covered services include: • Healthy newborn visits and screenings (inpatient or outpatient) • Visits/exams for preventive care • Laboratory tests • Hearing and vision screenings • Application of fluoride varnish for children through age 5, when administered by a primary care provider (limited to 2 per calendar year) • Immunizations as licensed by the U.S. Food and Drug Administration (U.S. FDA) limited to the following vaccines: - Diphtheria, tetanus, pertussis - Hemophilus influenza type b (Hib) - Hepatitis (types A and B) - Human papillomavirus (HPV) - Inactivated poliovirus - Measles, mumps, rubella - Meningococcal - Pneumococcal - Rotavirus - Influenza (flu) - Varicella	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: Nothing (no deductible) • Non-participating laboratories or radiologists: The difference between our allowance and the billed amount (no deductible) Notes: • For services billed by Non-preferred providers (Participating/Non-participating) related to Influenza (flu) vaccines, we pay the Plan allowance. If you receive the Influenza (flu) vaccine from a Non-participating provider, you pay any difference between our allowance and the billed amount (no deductible). • When billed by a facility, such as the outpatient department of a hospital, we provide benefits as shown here, according to the contracting status of the facility.

Preventive Care, Child - continued on next page

Benefit Description	You Pay
Preventive Care, Child (cont.)	
Note: U.S. FDA licensure may restrict the use of certain vaccines to specific age ranges, frequencies, and/or other patient-specific indications, including gender. • Nutritional counseling Note: Benefits are limited to individual nutritional counseling services. We do not provide benefits for group counseling services. Note: When nutritional counseling is via the contracted telehealth provider network, we provide benefits as shown here for Preferred providers. Refer to Section 5(h), *Wellness and Other Special Features*, for information on how to access a telehealth provider. Preventive care benefits for each of the services listed below are limited to one per calendar year: • Screening for hepatitis B for children age 13 and over • Screening for chlamydial infection • Screening for gonorrhea infection • Cervical cancer screening tests - Pap tests of the cervix - Human papillomavirus (HPV) tests of the cervix • Screening for human immunodeficiency virus (HIV) infection • Screening for syphilis infection • Screening for latent tuberculosis infection for children ages 18 through 21 Notes: • If your child receives both preventive and diagnostic services from a Preferred provider on the same day, you are responsible for paying the cost-share for the diagnostic services. • Any procedure, injection, diagnostic service, laboratory, or X-ray service done in conjunction with a routine examination and not included in the preventive listing of services will be subject to the applicable member copayments, coinsurance, and deductible. • See page 98 for our payment levels for medications to promote better health as recommended under the Affordable Care Act. • A complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) is available online at: www.uspreventiveservicestaskforce.org/Page/Name/uspstf-a-and-b-recommendations/ A complete list of women's preventive services can be found at www.healthcare.gov/preventive-care-women HHS: www.healthcare.gov/preventive-care-benefits For additional information: www.healthfinder.gov/myhealthfinder/default.aspx For a complete list of the American Academy of Pediatrics Bright Futures Guidelines, go to brightfutures.aap.org/pages/default.aspx	See previous page

Benefit Description	You Pay
Maternity Care	
We encourage you to notify us of your pregnancy during the first trimester, see page 24. Maternity (obstetrical) care including related conditions resulting in childbirth or miscarriage, such as: • Prenatal care (including ultrasound, laboratory, and diagnostic tests) • Delivery • Postpartum care Note: We cover up to 4 visits per year in full to treat depression associated with pregnancy (i.e., depression during pregnancy, postpartum depression, or both) when you use a Preferred provider. See Section 5(e) for our coverage and benefits for additional mental health services. • Assistant surgeons/surgical assistance if required because of the complexity of the delivery • Anesthesia (including acupuncture) when requested by the attending physician and performed by a certified registered nurse anesthetist (CRNA) or a physician other than the operating physician (surgeon) or the assistant • Tocolytic therapy and related services when provided on an inpatient basis during a covered hospital admission • Breastfeeding education and individual coaching on breastfeeding by healthcare providers such as physicians, physician assistants, midwives, nurse practitioners/clinical specialists, and lactation consultants Note: See page 49 for our coverage of breast pump kits. • Home nursing visits (skilled), subject to visit limitation stated on page 57 Notes: • See pages 43 and 47 for our coverage of nutritional counseling. • Maternity care benefits are not provided for prescription drugs required during pregnancy, except as recommended under the Affordable Care Act. See page 98 for more information. See Section 5(f) for other prescription drug coverage. Here are some things to keep in mind: • You do not need to precertify your delivery; see page 26 for other circumstances, such as extended stays for you or your newborn. • You may remain in the hospital up to 48 hours after a vaginal delivery and 96 hours after a cesarean delivery. We will cover an extended stay if medically necessary. • We cover routine nursery care of the newborn when performed during the covered portion of the mother's maternity stay and billed by the facility. We cover other care of a newborn who requires professional services or non-routine treatment, only if we cover the newborn under a Self Plus One or Self and Family enrollment. Surgical benefits apply to circumcision when billed by a professional provider for a male newborn. • Hospital services are listed in Section 5(c) and Surgical benefits are in Section 5(b).	Preferred: Nothing (no deductible) Note: For Preferred facility care related to maternity, including care at Preferred birthing facilities, your responsibility for covered facility care is limited to $1,500 per pregnancy. See Section 5(c), page 74. Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: Nothing (no deductible) • Non-participating laboratories or radiologists: The difference between our allowance and the billed amount (no deductible)

Maternity Care - continued on next page

Benefit Description	You Pay
Maternity Care (cont.)	
• See page 135 for our payment for inpatient stays resulting from an emergency delivery at a hospital or other facility not contracted with your Local Plan. • When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. Regular medical or surgical benefits apply rather than maternity benefits. • See page 60 for our payment levels for circumcision.	
• Breast pump kit, limited to one of the two kits listed below, per calendar year, for members who are pregnant and/or nursing - Ameda Manual pump kit ***or*** - Ameda Double Electric pump kit Note: The breast pump kit will include a supply of 150 Ameda milk storage bags. You may order Ameda milk storage bags, limited to 150 bags every 90 days, even if you own your own breast pump. Note: Benefits for the breast pump kit and milk storage bags are only available when you order them through CVS Caremark by calling 800-262-7890.	Nothing
Not covered: • *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* • *Genetic testing/screening of the baby's father (see page 40 for our coverage of medically necessary diagnostic genetic testing)* • *Childbirth preparation, Lamaze, and other birthing/parenting classes* • *Breast pumps and milk storage bags except as stated above* • *Breastfeeding supplies other than those contained in the breast pump kit described above including clothing (e.g., nursing bras), baby bottles, or items for personal comfort or convenience (e.g., nursing pads)* • *Tocolytic therapy and related services provided on an outpatient basis* • *Maternity care for members not enrolled in the Service Benefit Plan*	*All charges*
Family Planning	
A range of voluntary family planning services for women, limited to: • Contraceptive counseling • Diaphragms and contraceptive rings • Injectable contraceptives • Intrauterine devices (IUDs) • Implantable contraceptives • Tubal ligation or tubal occlusion/tubal blocking procedures only	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges

Family Planning - continued on next page

Benefit Description	You Pay
Family Planning (cont.)	
Family planning services for men, limited to: • Vasectomy Notes: • We also provide benefits for professional services associated with tubal ligation/occlusion/blocking procedures, vasectomy, and with the fitting, insertion, or removal of the contraceptives as shown on the previous page. • When billed by a facility, such as the outpatient department of a hospital, we provide benefits as shown here, according to the contracting status of the facility.	See previous page
• Oral and transdermal contraceptives Note: We waive your cost-share for generic oral and transdermal contraceptives when you purchase them at a Preferred retail pharmacy; see Section 5(f) page 97.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Reversal of voluntary surgical sterilization* • *Contraceptive devices not described above* • *Over-the-counter (OTC) contraceptives, except as described in Section 5(f)*	*All charges*
Reproductive Services	
Diagnosis of infertility, limited to: • Diagnostic services • Laboratory tests • Diagnostic tests • Agents, drugs, and/or supplies administered or obtained in connection with your care Note: See Section 5(a) for covered labs, diagnostic tests, and X-rays.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: 30% of the Plan allowance • Non-participating laboratories or radiologists: 30% of the Plan allowance, plus any difference between our allowance and the billed amount
Not covered: The services listed below are not covered as treatments for infertility or as alternatives to conventional conception: • *Assisted reproductive technology (ART) and assisted insemination procedures, including but not limited to:* - *Artificial insemination (AI)* - *In vitro fertilization (IVF)* - *Embryo transfer and gamete intrafallopian transfer (GIFT) and zygote intrafallopian transfer (ZIFT)* - *Intravaginal insemination (IVI)* - *Intracervical insemination (ICI)* - *Intracytoplasmic sperm injection (ICSI)* - *Intrauterine insemination (IUI)*	*All charges*

Reproductive Services - continued on next page

Benefit Description	You Pay
Reproductive Services (cont.)	
• *Services, procedures, and/or supplies that are related to ART and assisted insemination procedures* • *Cryopreservation or storage of sperm (sperm banking), eggs, or embryos* • *Preimplantation diagnosis, testing, and/or screening, including the testing or screening of eggs, sperm, or embryos* • *Drugs used in conjunction with ART and assisted insemination procedures* • *Drugs to treat infertility* • *Services, supplies, or drugs provided to individuals not enrolled in this Plan*	*All charges*
Allergy Care	
• Allergy testing • Allergy treatment • Allergy injections • Sublingual allergy desensitization drugs as licensed by the U.S. FDA • Preparation of each multi-dose vial of antigen • Agents, drugs, and/or supplies administered or obtained in connection with your care Note: See page 39 for applicable office visit copayment.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: When care is provided by a Non-preferred laboratory and/or radiologist, as stated on page 18 for an exception, you pay: • Participating laboratories or radiologists: 30% of the Plan allowance • Non-participating laboratories or radiologists: 30% of the Plan allowance, plus any difference between our allowance and the billed amount
Not covered: Provocative food testing	*All charges*
Treatment Therapies	
Outpatient treatment therapies: • Chemotherapy and radiation therapy Note: We cover high-dose chemotherapy and/or radiation therapy in connection with bone marrow transplants, and drugs or medications to stimulate or mobilize stem cells for transplant procedures, only for those conditions listed as covered under *Organ/Tissue Transplants* in Section 5 (b). See also, *Other services* under *You need prior Plan approval for certain services* in Section 3 (pages 19-22). • Intensity-modulated radiation therapy (IMRT)* Note: **You must get prior approval for outpatient IMRT related to cancers, except head, neck, breast, prostate, or anal cancer.** Please refer to pages 19-22 for more information. • Renal dialysis – Hemodialysis and peritoneal dialysis • Intravenous (IV)/infusion therapy – Home IV or infusion therapy Note: Home nursing visits (skilled) associated with Home IV/infusion therapy are covered as shown under *Home Health Services* on page 57. • Outpatient cardiac rehabilitation • Pulmonary rehabilitation therapy	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Treatment Therapies - continued on next page

Benefit Description	You Pay
Treatment Therapies (cont.)	
• Applied behavior analysis (ABA)* for the treatment of an autism spectrum disorder limited to 200 hours per person, per calendar year (see prior approval requirements on page 19) • Auto-immune infusion medications: Remicade, Renflexis or Inflectra • Agents, drugs, and/or supplies administered or obtained in connection with your care Notes: • See Section 5(c) for our payment levels for treatment therapies billed for by the outpatient department of a hospital. • See page 57-58 for our coverage of osteopathic and chiropractic manipulative treatment. ***Prior approval required**	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Inpatient treatment therapies: • Chemotherapy and radiation therapy Note: We cover high-dose chemotherapy and/or radiation therapy in connection with bone marrow transplants, and drugs or medications to stimulate or mobilize stem cells for transplant procedures, only for those conditions listed as covered under *Organ/Tissue Transplants* in Section 5 (b). See also, *Other services* under *You need prior Plan approval for certain services* in Section 3 (pages 19-22). • Renal dialysis – Hemodialysis and peritoneal dialysis • Pharmacotherapy (medication management) (See Section 5(c) for our coverage of drugs administered in connection with these treatment therapies.) • Applied behavior analysis (ABA)* for the treatment of an autism spectrum disorder (see prior approval requirements on page 19) ***Prior approval required**	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Physical Therapy, Occupational Therapy, Speech Therapy, and Cognitive Rehabilitation Therapy	
Outpatient treatment therapies, subject to visit limits: • Physical therapy, occupational therapy, and speech therapy: - Benefits are limited to 25 visits per person, per calendar year for physical, occupational, or speech therapy, or a combination of all three; regardless of the provider or facility billing for the services • Cognitive rehabilitation therapy, limited to 25 visits per calendar year, regardless of the provider billing the service	Preferred: $25 copayment per visit (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Notes: • You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about “agents.”) • See Section 5(c) for our payment levels for rehabilitative therapies billed for by the outpatient department of a hospital.

Physical Therapy, Occupational Therapy, Speech Therapy, and Cognitive Rehabilitation Therapy - continued on next page

Benefit Description	You Pay
Physical Therapy, Occupational Therapy, Speech Therapy, and Cognitive Rehabilitation Therapy (cont.)	
Not covered: • *Recreational or educational therapy, and any related diagnostic testing except as provided by a hospital as part of a covered inpatient stay* • *Maintenance or palliative rehabilitative therapy* • *Exercise programs* • *Hippotherapy/Equine therapy* • *Massage therapy*	*All charges*
Hearing Services	
Visits related to the covered hearing services listed below	Preferred: $10 copayment (no deductible) per visit up to a combined total of 10 visits per calendar year (benefits combined with visits in Section 5(a) page 39) Preferred provider, visits after the 10th visit: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about "agents.")
Hearing tests related to illness or injury	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Routine hearing tests (except as indicated on page 46)* • *Hearing aids, including bone-anchored hearing aids, accessories or supplies (including remote controls and warranty packages) and all associated services* • *Hearing aid exams*	*All charges*
Vision Services (Testing, Treatment, and Supplies)	
Eye examinations or visits related to a specific medical condition.	Preferred: $10 copayment (no deductible) per visit up to a combined total of 10 visits per calendar year (benefits combined with visits in Section 5(a) page 39) Preferred provider, visits after the 10th visit: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about "agents.")

Vision Services (Testing, Treatment, and Supplies) - continued on next page

Benefit Description	You Pay
Vision Services (Testing, Treatment, and Supplies) (cont.)	
Diagnostic testing and treatment, such as: • Nonsurgical treatment for amblyopia and strabismus, for children from birth through age 21 • Lab, X-ray, and other diagnostic tests performed or ordered by your provider. • Refraction, only when the refraction is performed to determine the prescription for the one pair of eyeglasses, replacement lenses, or contact lenses provided per incident as described below. Note: See Section 5(b), *Surgical Procedures*, for coverage for surgical treatment of amblyopia and strabismus.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Benefits are limited to one pair of eyeglasses, replacement lenses, or contact lenses per incident prescribed: • To correct an impairment directly caused by a single instance of accidental ocular injury or intraocular surgery; • If the condition can be corrected by surgery, but surgery is not an appropriate option due to age or medical condition; • For the nonsurgical treatment for amblyopia and strabismus, for children from birth through age 21	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Eyeglasses, contact lenses, routine eye examinations, or vision testing for the prescribing or fitting of eyeglasses or contact lenses, except as described above* • *Deluxe eyeglass frames or lens features for eyeglasses or contact lenses such as special coating, polarization, UV treatment, etc.* • *Multifocal, accommodating, toric, or other premium intraocular lenses (IOLs) including Crystalens, ReStor, and ReZoom* • *Eye exercises, visual training, or orthoptics, except for nonsurgical treatment of amblyopia and strabismus as described above* • *LASIK, INTACS, radial keratotomy, and other refractive surgical services* • *Refractions, including those performed during an eye examination related to a specific medical condition, except as described above*	*All charges*
Foot Care	
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes Notes: • For corresponding office visits, see page 39. • See page 55, *Orthopedic and Prosthetic Devices*, for information on podiatric shoe inserts. • See page 60, Section 5(b), for our coverage for surgical procedures.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Routine foot care, such as cutting, trimming, or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above*	*All charges*

Benefit Description	You Pay
Orthopedic and Prosthetic Devices	
Orthopedic braces and prosthetic appliances such as: • Artificial limbs and eyes • Functional foot orthotics when prescribed by a physician • Rigid devices attached to the foot or a brace, or placed in a shoe • Replacement, repair, and adjustment of covered devices • Following a mastectomy, breast prostheses and surgical bras, including necessary replacements • Surgically implanted penile prostheses limited to treatment of erectile dysfunction or as part of an approved plan for gender reassignment surgery • Surgical implants Note: **A prosthetic appliance** is a device that is surgically inserted or physically attached to the body to restore a bodily function or replace a physical portion of the body. We provide hospital benefits for internal prosthetic devices, such as artificial joints, pacemakers, cochlear implants, and surgically implanted breast implants following mastectomy; see Section 5(c) for payment information. Insertion of the device is paid as surgery; see Section 5(b).	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Shoes (including diabetic shoes)* • *Over-the-counter orthotics* • *Arch supports* • *Heel pads and heel cups* • *Wigs (including cranial prostheses)* • *Hearing aids, including bone anchored hearing aids, accessories or supplies (including remote controls and warranty packages) and all associated services*	*All charges*
Durable Medical Equipment (DME)	
Durable medical equipment (DME) is equipment and supplies that are: 1. Prescribed by your attending physician (i.e., the physician who is treating your illness or injury); 2. Medically necessary; 3. Primarily and customarily used only for a medical purpose; 4. Generally useful only to a person with an illness or injury; 5. Designed for prolonged use; and 6. Used to serve a specific therapeutic purpose in the treatment of an illness or injury. We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Home dialysis equipment • Oxygen equipment • Hospital beds • Wheelchairs	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Durable Medical Equipment (DME) - continued on next page

Benefit Description	You Pay
Durable Medical Equipment (DME) (cont.)	
• Crutches • Walkers • Continuous passive motion (CPM) devices • Dynamic orthotic cranioplasty (DOC) devices • Insulin pumps • Other items that we determine to be DME, such as compression stockings • **Specialty DME*** to include**:** - Specialty hospital beds - Deluxe wheelchairs, power wheelchairs and mobility devices including scooters and related supplies. Note: We cover DME at Preferred benefit levels only when you use a Preferred DME provider. Preferred physicians, facilities, and pharmacies are not necessarily Preferred DME providers. ***Prior approval required**	See previous page
• Speech-generating devices, limited to $625 per calendar year	Any amount over $625 per year (no deductible)
Not covered: • *Exercise and bathroom equipment* • *Vehicle modifications, replacements, or upgrades* • *Home modifications, upgrades, or additions* • *Lifts, such as seat, chair, or van lifts* • *Car seats* • *Diabetic supplies, except as described in Section 5(f) or when Medicare Part B is primary* • *Air conditioners, humidifiers, dehumidifiers, and purifiers* • *Breast pumps, except as described on page 49* • *Communications equipment, devices, and aids (including computer equipment) such as "story boards" or other communication aids to assist communication-impaired individuals (except for speech-generating devices as listed above)* • *Equipment for cosmetic purposes* • *Topical Hyperbaric Oxygen Therapy (THBO)*	*All charges*
Medical Supplies	
Covered medical supplies include: • Medical foods and nutritional supplements when administered by catheter or nasogastric tubes Note: See page 134 for the definition of medical foods. • Ostomy and catheter supplies	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Medical Supplies - continued on next page

Benefit Description	You Pay
Medical Supplies (cont.)	
• Oxygen Note: When billed by a skilled nursing facility, nursing home, or extended care facility, we pay benefits as shown here for oxygen, according to the contracting status of the facility. See page 80 for outpatient services received while in a skilled nursing facility. • Blood and blood plasma, except when donated or replaced, and blood plasma expanders Note: We cover medical supplies at Preferred benefit levels only when you use a Preferred medical supply provider. Preferred physicians, facilities, and pharmacies are not necessarily Preferred medical supply providers.	See previous page
Not covered: • *Infant formulas used as a substitute for breastfeeding* • *Diabetic supplies, except as described in Section 5(f) or when Medicare Part B is primary* • *Medical foods administered orally, except as described in Section 5(f)*	*All charges*
Home Health Services	
Home nursing care (skilled) for two hours per day limited to 10 visits when: • A registered nurse (R.N.) or licensed practical nurse (L.P.N.) provides the services; and • A physician orders the care.	Preferred: $25 copayment per visit (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Note: You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about "agents.")
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Services primarily for bathing, feeding, exercising, moving the patient, homemaking, giving medication, or acting as a companion or sitter* • *Services provided by a nurse, nursing assistant, health aide, or other similarly licensed or unlicensed person that are billed by a skilled nursing facility, extended care facility, or nursing home* • *Private duty nursing*	*All charges*
Alternative/Manipulative Treatment	
Benefits for manipulative treatment and acupuncture are subject to a combined limit of 10 visits per person per calendar year • Acupuncture is covered when performed and billed by a healthcare provider who is licensed or certified to perform acupuncture by the state where the services are provided, and who is acting within the scope of that license or certification. See page 16 for more information. Note: See page 71 for our coverage of acupuncture when provided as anesthesia for covered surgery.	Preferred: $25 copayment per visit (no deductible) Non-preferred (Participating/Non-participating): You pay all charges Note: You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about "agents.")

Alternative/Manipulative Treatment - continued on next page

Benefit Description	You Pay
Alternative/Manipulative Treatment (cont.)	
Note: See page 48 for our coverage of acupuncture when provided as anesthesia for covered maternity care. • Manipulative treatment limited to: - Osteopathic manipulative treatment to any body region - Chiropractic spinal and/or extraspinal manipulative treatment See Section 5(c), page 78, for facility benefits.	See previous page
Not covered: • *Biofeedback* • *Self-care or self-help training*	*All charges*
Educational Classes and Programs	
• Smoking, tobacco, and E-cigarette cessation treatment including: - Individual counseling for smoking, tobacco, and E-cigarette use cessation Note: Benefits are not available for group counseling. - Smoking, tobacco, and E-cigarette cessation classes Note: See Section 5(f) for our coverage of smoking, tobacco, and E-cigarette cessation drugs.	Preferred: Nothing (no deductible) Non-preferred (Participating/Non-participating): You pay all charges
• Diabetic education Note: See pages 40, 43, and 47 for our coverage of nutritional counseling services that are not part of a diabetic education program.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Marital, family, educational, or other counseling or training services, or applied behavior analysis (ABA), when performed as part of an educational class or program* • *Premenstrual syndrome (PMS), lactation (except as described on page 48), headache, eating disorder (except as described on page 40), and other educational clinics* • *Recreational or educational therapy, and any related diagnostic testing except as provided by a hospital as part of a covered inpatient stay* • *Services performed or billed by a school or halfway house or a member of its staff*	*All charges*

Section 5(b). Surgical and Anesthesia Services Provided by Physicians and Other Healthcare Professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- We base payment on whether a facility or a healthcare professional bills for the services or supplies. You will find that some benefits are listed in more than one Section of the brochure. This is because how they are paid depends on what type of provider bills for the service.
- The services listed in this Section are for the charges billed by a physician or other healthcare professional for your surgical care. See Section 5(c) for charges associated with the facility (i.e., hospital, surgical center, etc.).
- Benefits for certain self-injectable drugs are limited to once per lifetime per therapeutic category of drugs when obtained from a covered provider other than a pharmacy under the pharmacy benefit. You must use a Preferred pharmacy, thereafter. This benefit limitation does not apply if you have primary Medicare Part B coverage. See page 95 for information about specialty drug fills from a Preferred pharmacy. Medications restricted under this benefit are available on our FEP Blue Focus Specialty Drug List. Visit www.fepblue.org/specialtypharmacy or call us at 888-346-3731.
- **YOU MUST GET PRIOR APPROVAL for services such as the following: surgery for morbid obesity; surgical correction of congenital anomalies; and oral maxillofacial surgeries/surgery on the jaw, cheeks, lips, tongue, roof and floor of the mouth, and related procedures.**
- **YOU MUST GET PRIOR APPROVAL for all organ transplant surgical procedures (except kidney and cornea transplants); and if your surgical procedure requires an inpatient admission, YOU MUST GET PRECERTIFICATION. Please refer to the prior approval and precertification information shown in Section 3 to be sure which services require prior approval or precertification.**
- **YOU MUST GET PRIOR APPROVAL for gender reassignment surgery. Prior to any gender reassignment surgery, your provider must submit a treatment plan including all surgeries planned and the estimated date each will be performed. A new prior approval must be obtained if the treatment plan is approved and your provider later modifies the plan (including changes to the procedures to be performed or the anticipated dates for the procedures). See page 20 and page 61 for additional information. If your surgical procedure requires an inpatient admission, YOU MUST ALSO GET PRECERTIFICATION of the inpatient care.**
- **YOU MUST GET PRIOR APPROVAL FOR CERTAIN PROCEDURES; FAILURE TO DO SO WILL RESULT IN A $100 PENALTY.** Please refer to Section 3, pages 19-22 for the complete list of services which require prior approval.
- When multiple surgical procedures that add time or complexity to patient care are performed during the same operative session, the Local Plan determines our allowance for the combination of multiple, bilateral, or incidental surgical procedures. Generally, we will allow a reduced amount for procedures other than the primary procedure.
- We do not pay extra for “incidental” procedures (those that do not add time or complexity to patient care).
- **When unusual circumstances require the removal of casts or sutures by a physician other than the one who applied them,** the Local Plan may determine that a separate allowance is payable.
- The calendar year deductible is: $500 per person, ($1,000 per Self Plus One or Self and Family enrollment). The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.

- **You must use Preferred providers in order to receive benefits. See below and page 18 for the exceptions to this requirement**.
- We provide benefits at Preferred benefit levels for services provided in Preferred facilities by Non-preferred radiologists, anesthesiologists, certified registered nurse anesthetists (CRNAs), pathologists, emergency room physicians, and assistant surgeons (including assistant surgeons in a physician's office). You are responsible for any difference between our payment and the billed amount.

Benefit Description	You Pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Surgical Procedures	
A comprehensive range of services, such as: • Operative procedures • Assistant surgeons/surgical assistance if required because of the complexity of the surgical procedures • Treatment of fractures and dislocations, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Colonoscopy, with or without biopsy Note: Preventive care benefits apply to the professional charges for your first covered colonoscopy of the calendar year (see page 42). We provide benefits as described here for subsequent colonoscopy procedures performed by a professional provider in the same year. • Endoscopic procedures • Injections • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive Surgery* on page 63) • Treatment of burns • Male circumcision • Insertion of internal prosthetic devices. See Section 5(a), *Orthopedic and Prosthetic Devices*, and "Other hospital services and supplies" in Section 5(c), *Inpatient Hospital*, for our coverage for the device. • **Gender reassignment surgical benefits** are limited to the following: - For female to male surgery: mastectomy, hysterectomy, vaginectomy, salpingo-oophorectomy, metoidioplasty, phalloplasty, urethroplasty, scrotoplasty, electrolysis (hair removal at the covered operative site), and placement of testicular and erectile prosthesis - For male to female surgery: penectomy, orchiectomy, vaginoplasty, clitoroplasty, labiaplasty, and electrolysis (hair removal at the covered operative site) Notes: • Prior approval is required for gender reassignment surgery. For more information about prior approval, please refer to page 20.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Surgical Procedures - continued on next page

Benefit Description	You Pay
Surgical Procedures (cont.)	
• Benefits for gender reassignment surgery are limited to once per covered procedure, per lifetime. Benefits are not available for repeat or revision procedures when benefits were provided for the initial procedure. Benefits are not available for gender reassignment surgery for any condition other than gender dysphoria. • Gender reassignment surgery on an inpatient or outpatient basis is subject to the pre-surgical requirements listed below. **The member must meet all requirements**. - **Prior approval is obtained** - **Member must be at least 18 years of age at the time prior approval is requested and the treatment plan is submitted** - Diagnosis of gender dysphoria by a qualified healthcare professional • New gender identity has been present for at least 24 continuous months • Member has a strong desire to be rid of primary and/or secondary sex characteristics because of a marked incongruence with the member's identified gender • Member's gender dysphoria is not a symptom of another mental disorder or chromosomal abnormality • Gender dysphoria causes clinical distress or impairment in social, occupational, or other important areas of functioning - Member must meet the following criteria: • Living 12 months of continuous, full time, real life experience in the desired gender (including place of employment, family, social and community activities) • 12 months of continuous hormone therapy appropriate to the member's gender identity • Two referral letters from qualified mental health professionals – one must be from a psychotherapist who has treated the member for a minimum of 12 months. Letters must document: diagnosis of persistent and chronic gender dysphoria; any existing co-morbid conditions are stable; member is prepared to undergo surgery and understands all practical aspects of the planned surgery • If medical or mental health concerns are present, they are being optimally managed and are reasonably well-controlled	See previous page
Procedures to treat morbid obesity – a condition in which an individual has a Body Mass Index (BMI) of 40 or more, or an individual with a BMI of 35 or more with one or more co-morbidities; eligible members must be age 18 or over and the procedure must be performed at a facility designated as a Blue Distinction Center for Comprehensive Bariatric Surgery. • Benefits are available only for the following procedures: - Roux-en-Y - Gastric bypass - Laparoscopic adjustable gastric banding - Sleeve gastrectomy - Biliopancreatic bypass with duodenal switch	When performed in a Blue Distinction Center for Comprehensive Bariatric Surgery: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: Your provider will document the place of service when filing your claim for the procedure(s). Please contact the provider if you have any questions about the place of the service.

Surgical Procedures - continued on next page

Benefit Description	You Pay
Surgical Procedures (cont.)	
Notes: • **Benefits for the surgical treatment of morbid obesity are subject to the requirements** listed below. • When the procedures are performed during an inpatient admission, precertification is also required, see page 19 for more information. • **Prior approval is required for outpatient surgery for morbid obesity.** For more information about prior approval, please refer to page 20. **Requirements for surgical treatment of morbid obesity:** • Benefits for the surgical treatment of morbid obesity, performed on an inpatient or outpatient basis, are subject to the pre-surgical requirements listed below. **The member must meet all requirements.** - Diagnosis of morbid obesity (as defined on page 61) for a period of 1 year prior to surgery - Participation in a medically supervised weight loss program, including nutritional counseling, for at least 3 months prior to the date of surgery. (Note: Benefits are not available for commercial weight loss programs; see pages 43 and 47 for our coverage of nutritional counseling services.) - Pre-operative nutritional assessment and nutritional counseling about pre- and post-operative nutrition, eating, and exercise - Evidence that attempts at weight loss in the 1-year period prior to surgery have been ineffective - Psychological clearance of the member's ability to understand and adhere to the pre- and post-operative program, based on a psychological assessment performed by a licensed professional mental health practitioner (see page 88 for our payment levels for mental health services) - Member has not smoked in the 6 months prior to surgery - Member has not been treated for substance use disorder for 1 year prior to surgery and there is no evidence of substance use disorder during the 1-year period prior to surgery • Benefits for subsequent surgery for morbid obesity, performed on an inpatient or outpatient basis, are subject to the following additional pre-surgical requirements: - All criteria listed above for the initial procedure must be met again, except when the subsequent surgery is necessary to treat a complication from the prior morbid obesity surgery. - Previous surgery for morbid obesity was at least 2 years prior to repeat procedure - Weight loss from the initial procedure was less than 50% of the member's excess body weight at the time of the initial procedure - Member complied with previously prescribed post-operative nutrition and exercise program - Claims for the surgical treatment of morbid obesity must include documentation from the member's provider(s) that all pre-surgical requirements have been met	See previous page

Surgical Procedures - continued on next page

Benefit Description	You Pay
Surgical Procedures (cont.)	
Notes: • When multiple surgical procedures that add time or complexity to patient care are performed during the same operative session, the Local Plan determines our allowance for the combination of multiple, bilateral, or incidental surgical procedures. Generally, we will allow a reduced amount for procedures other than the primary procedure. • We do not pay extra for "incidental" procedures (those that do not add time or complexity to patient care). • When unusual circumstances require the removal of casts or sutures by a physician other than the one who applied them, the Local Plan may determine that a separate allowance is payable.	
Not covered: • *Reversal of voluntary sterilization* • *Services of a standby physician* • *Routine surgical treatment of conditions of the foot (See Section 5(a), Foot care.)* • *Cosmetic surgery* • *LASIK, INTACS, radial keratotomy, and other refractive surgery* • *Surgeries related to sexual inadequacy (except surgical placement of penile prostheses to treat erectile dysfunction and gender reassignment surgeries specifically listed as covered)* • *Reversal of gender reassignment surgery* • *Surgical procedures for the treatment of morbid obesity when performed outside a Blue Distinction Center*	*All charges*
Reconstructive Surgery	
Reconstructive surgical procedures, limited to: • Surgery to correct a functional defect • Surgery to correct a congenital anomaly (See Section 10, page 132, for definition.) • Treatment to restore the mouth to a pre-cancer state • All stages of breast reconstruction surgery following a mastectomy, such as: - Surgery to produce a symmetrical appearance of the patient's breasts - Treatment of any physical complications, such as lymphedemas Notes: • Internal breast prostheses are paid as orthopedic and prosthetic devices; see Section 5(a). See Section 5(c) when billed by a facility. • If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure. • Surgery for placement of penile prostheses to treat erectile dysfunction	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Reconstructive Surgery - continued on next page

Benefit Description	You Pay
Reconstructive Surgery (cont.)	
Not covered: • *Cosmetic surgery – any operative procedure or any portion of a procedure performed primarily to improve physical appearance through change in bodily form – unless required for a congenital anomaly or to restore or correct a part of the body that has been altered as a result of accidental injury, disease, or surgery (does not include anomalies related to the teeth or structures supporting the teeth)* • *Surgeries related to sexual dysfunction or sexual inadequacy (except surgical placement of penile prostheses to treat erectile dysfunction and gender reassignment surgeries specifically listed as covered)* • *Reversal of gender reassignment surgery*	*All charges*
Oral and Maxillofacial Surgery	
Oral surgical procedures when **prior approved** are limited to: • Excision of tumors and cysts of the jaws, cheeks, lips, tongue, roof and floor of mouth when pathological examination is necessary • Surgery needed to correct accidental injuries (see *Definitions*, page 131) to jaws, cheeks, lips, tongue, roof and floor of mouth • Excision of exostoses of jaws and hard palate • Incision and drainage of abscesses and cellulitis • Incision and surgical treatment of accessory sinuses, salivary glands, or ducts • Reduction of dislocations and excision of temporomandibular joints • Removal of impacted teeth Notes: • See page 20 for information regarding prior approval. • **Prior approval is required for oral/maxillofacial surgery**, except when related to an accidental injury and provided within 72 hours of the accident. For more information regarding the **prior approval** see page 19. • Call us at the customer service telephone number on the back of your ID card to verify that your provider is Preferred for the type of care (e.g., oral surgery) you are scheduled to receive.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Not covered: • *Oral implants and transplants except for those required to treat accidental injuries as specifically described above and in Section 5(g)* • *Surgical procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone), except for those required to treat accidental injuries as specifically described above and in Section 5(g)* • *Surgical procedures involving dental implants or preparation of the mouth for the fitting or the continued use of dentures, except for those required to treat accidental injuries as specifically described above and in Section 5(g)* • *Orthodontic care before, during, or after surgery, except for orthodontia associated with surgery to correct accidental injuries as specifically described above and in Section 5(g)*	*All charges*

Organ/Tissue Transplants

Prior approval requirements:

For the transplants listed below, you must obtain prior approval (see pages 19-22) from the Local Plan, for the procedure and precertification (see page 19) for the facility admission. Prior approval is not required for kidney transplants or for transplants of corneal tissue. Additional benefit requirements apply for the coverage of certain transplants, see pages 68-69.

- Blood or marrow stem cell transplant procedures
  Note: See pages 67-68 for **additional requirements** that apply to blood or marrow stem cell transplants that are covered only as part of a **clinical trial**.
- Autologous pancreas islet cell transplant
- Heart-lung transplant
- Heart transplant
- Implantation of an artificial heart as a bridge to transplant or destination therapy
- Intestinal transplants (small intestine with or without other organs)
- Liver transplant
- Lung (single, double, or lobar) transplant
- Pancreas transplant
- Simultaneous liver-kidney transplant
- Simultaneous pancreas-kidney transplant

Covered organ/tissue transplants are listed on pages 68-69. Benefits are subject to medical necessity and experimental/investigational review, and to the prior approval requirements shown above.

In addition, benefits are only available for some transplants (and covered related services) when performed in a Blue Distinction Center or Medicare-Approved Transplant Program. Please see pages 68-69 for more information on the benefits available for the services below. Benefits for implantation of an artificial heart as a bridge to transplant or destination therapy are only available when the facility is designated as a Blue Distinction Center for heart transplants.

Must be performed in a Blue Distinction Center for Transplant	Must be performed in a Medicare-Approved Transplant Program	Must be performed in a Preferred hospital by a Preferred provider
• Blood or marrow stem cell transplants • Heart transplants • Liver transplants • Adult single, double or lobar lung transplants • Adult pancreas transplants • Adult pancreas after kidney • Adult simultaneous liver-kidney transplants • Adult simultaneous pancreas-kidney transplants	• Heart-lung transplants • Kidney • Intestinal • Pediatric pancreas transplants • Pediatric lung transplants	• Autologous pancreas islet cell transplants • Corneal tissue transplants • Pediatric pancreas after kidney transplants • Pediatric simultaneous liver-kidney transplants • Pediatric simultaneous pancreas-kidney transplants

Note: Refer to pages 19-22 for information about precertification of inpatient care.

Blood or marrow stem cell transplants are covered as shown below and on pages 67-68. Benefits are limited to the stages of the diagnoses listed.

Physicians consider many features to determine how diseases will respond to different types of treatments. Some of the features measured are the presence or absence of normal and abnormal chromosomes, the extension of the disease throughout the body, and how fast the tumor cells grow. By analyzing these and other characteristics, physicians can determine which diseases may respond to treatment without transplant and which diseases may respond to transplant. For the diagnoses listed on the following pages, the medical necessity limitation is considered satisfied if the patient meets the staging description.

Notes:

- Coverage for the blood or marrow stem cell transplants described below and on the top of page 68 includes benefits for those transplants performed in an approved clinical trial to treat any of the conditions listed when prior approval is obtained. Refer to the bottom of page 67 and the top of page 68 for information about blood or marrow stem cell transplants covered only in clinical trials and the additional requirements that apply.
- See pages 123-124 for our coverage of other costs associated with clinical trials.

The following transplants are only covered for the diagnosis indicated for the transplant procedure.

Benefits for Allogeneic blood or marrow stem cell transplants are only available for the diagnoses as indicated below:

- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia
- Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) with poor response to therapy, short time to progression, transformed disease, or high risk disease
- Chronic myelogenous leukemia
- Hemoglobinopathy (i.e., sickle cell anemia, thalassemia major)
- High-risk neuroblastoma
- Hodgkin's lymphoma
- Infantile malignant osteopetrosis
- Inherited metabolic disorders (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy, Hurler's syndrome and Maroteaux-Lamy syndrome variants)
- Marrow failure (i.e., severe or very severe aplastic anemia, Fanconi's anemia, paroxysmal nocturnal hemoglobinuria (PNH), pure red cell aplasia, congenital thrombocytopenia)
- MDS/MPN (e.g., chronic myelomonocytic leukemia (CMML))
- Myelodysplasia/myelodysplastic syndromes (MDS)
- Myeloproliferative neoplasms (MPN) (e.g., polycythemia vera, essential thrombocythemia, primary myelofibrosis)
- Non-Hodgkin's lymphoma (e.g., Waldenstrom's macroglobulinemia, B-cell lymphoma, Burkitt lymphoma)
- Plasma cell disorders (e.g., multiple myeloma, amyloidosis, polyneuropathy, organomegaly, endocrinopathy, monoclonal gammopathy, and skin changes (POEMS) syndrome)
- Primary immunodeficiencies (e.g., severe combined immunodeficiency, Wiskott-Aldrich syndrome, hemophagocytic lymphohistiocytosis, X-linked lymphoproliferative syndrome, Kostmann's syndrome, leukocyte adhesion deficiencies)

Notes:

- See page 65 for the prior approval and facility transplant program requirements that apply to blood or marrow stem cell transplants.
- Refer to pages 67-68 for information about blood or marrow stem cell transplants covered only in clinical trials.

Benefits for Autologous blood or marrow stem cell transplants are only available for the diagnoses as indicated below:

- Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia
- Central nervous system (CNS) embryonal tumors (e.g., atypical teratoid/rhabdoid tumor, primitive neuroectodermal tumors (PNETs), medulloblastoma, pineoblastoma, ependymoblastoma)
- Ewing's sarcoma
- Germ cell tumors (e.g., testicular germ cell tumors)
- High-risk neuroblastoma
- Hodgkin's lymphoma
- Non-Hodgkin's lymphoma (e.g., Waldenstrom's macroglobulinemia, B-cell lymphoma, Burkitt lymphoma)
- Plasma cell disorders (e.g., multiple myeloma, amyloidosis, polyneuropathy, organomegaly, endocrinopathy, monoclonal gammopathy, and skin changes (POEMS) syndrome)
- Scleroderma

Notes:

- See page 65 for the prior approval and facility transplant program requirements that apply to blood or marrow stem cell transplants.
- See below and page 68 for information about **blood or marrow stem cell transplants covered only in clinical trials.**

Clinical Trials:

Clinical trials are research studies in which physicians and other researchers work to find ways to improve care. Each study tries to answer scientific questions and to find better ways to prevent, diagnose, or treat patients. A clinical trial has possible benefits as well as risks. Each trial has a protocol which explains the purpose of the trial, how the trial will be performed, who may participate in the trial, and the beginning and end points of the trial. Information regarding clinical trials is available at www.cancer.gov/about-cancer/treatment/clinical-trials.

Even though we may state benefits are available for a specific type of clinical trial, you may not be eligible for inclusion in these trials or there may not be any trials available in a Blue Distinction Center for Transplants to treat your condition at the time you seek to be included in a clinical trial. If your physician has recommended you participate in a clinical trial, we encourage you to contact the Case Management Department at your Local Plan for assistance.

Transplants that may be eligible for clinical trials:

Benefits for Blood or marrow stem cell transplants are available for the diagnoses below, **only** when performed as part of a **clinical trial** that meets the transplant program prior approval criteria described on page 66 and the **requirements** listed below, when a clinical trial for the diagnosis is available in a Blue Distinction Center; and you meet the criteria for inclusion in the clinical trial:

- Allogeneic blood or marrow stem cell transplants for:
  - Breast cancer
  - Colon cancer
  - Epidermolysis bullosa
  - Glial tumors (e.g., anaplastic astrocytoma, choroid plexus tumors, ependymoma, glioblastoma multiforme)
  - Ovarian cancer
  - Prostate cancer
  - Renal cell carcinoma
  - Retinoblastoma
  - Rhabdomyosarcoma
  - Sarcoma
  - Wilm's tumor

- Allogeneic blood or marrow stem cell transplants or autologous blood or marrow stem cell transplants for:
  - Autoimmune disease (limited to: multiple sclerosis, scleroderma, systemic lupus erythematosus and chronic inflammatory demyelinating polyneuropathy)
- Autologous blood or marrow stem cell transplants for:
  - Autoimmune disease (limited to: multiple sclerosis, systemic lupus erythematosus and chronic inflammatory demyelinating polyneuropathy)
- Autologous blood or marrow stem cell transplants for:
  - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL)
  - Chronic myelogenous leukemia
  - Glial tumors (e.g., anaplastic astrocytoma, choroid plexus tumors, ependymoma, glioblastoma multiforme)
  - Retinoblastoma
  - Rhabdomyosarcoma
  - Wilm's tumor and other childhood kidney cancers

Note: A transplant clinical trial may not be available for your condition. If you or your provider are considering a clinical trial, please contact us at the telephone number on the back of your ID card for assistance in determining if a covered clinical trial is available in a covered facility.

If a non-randomized clinical trial for a blood or marrow stem cell transplant listed above meeting the **requirements** shown on pages 67-68 is not available in a covered facility near you, we will arrange for the transplant to be provided at an approved transplant program, if a clinical trial is available and you meet the inclusion criteria to participate in the clinical trial.

Benefits for Blood or marrow stem cell transplants are only available for the diagnoses as indicated above only when performed at a Blue Distinction Center for Transplants (see page 17) as part of a clinical trial that meets the requirements listed below:

- You must contact us at the customer service telephone number listed on the back of your ID card to obtain prior approval (see pages 19-22); and
- The patient must be properly and lawfully registered in the clinical trial, meeting all the eligibility requirements of the trial; and
- For the transplant procedures listed above, the clinical trial must be reviewed and approved by the Institutional Review Board for the Blue Distinction Center for Transplant program where the procedure is to be performed.

See page 123-124 for our coverage of other costs associated with clinical trials.

Benefit Description	You Pay
Organ/Tissue Transplants	
The following transplants **must** be performed at a **Blue Distinction Centers for Transplants** (see page 17 for more information): • Blood or marrow stem cell transplants (adult and pediatric) listed on pages 66-67 • Heart transplant (adult and pediatric) - Implantation of an artificial heart as a bridge to transplant or destination therapy (when performed in a Blue Distinction Center for Heart Transplants) • Liver transplant (adult and pediatric) • Lung: - For members with end-stage cystic fibrosis, benefits for lung transplantation are limited to double lung transplants • Pancreas transplant • Pancreas after kidney (adult) • Simultaneous liver-kidney transplant (adult) • Simultaneous pancreas-kidney transplant (adult)	When performed in a Blue Distinction Centers for Transplants: 30% of the Plan allowance All other providers (Participating/Non-participating): You pay all charges Note: Your provider will document the place of service when filing your claim for the procedure(s). Please contact the provider if you have any questions about the place of the service.

Organ/Tissue Transplants - continued on next page

Benefit Description	You Pay
Organ/Tissue Transplants (cont.)	
• Single, double, or lobar lung transplant (adult) Note: For covered related transplant services, see below and page 70.	See previous page
The following transplants are not available in a Blue Distinction Centers for Transplants® and **must** be performed at a Preferred facility with a Medicare-Approved transplant program, if one is available (see below): • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis • Corneal tissue transplant • Heart-lung transplant • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas • Kidney transplant • Pancreas after kidney (pediatric) • Pancreas transplant (pediatric) • Simultaneous liver-kidney transplant (pediatric) • Simultaneous pancreas-kidney transplant (pediatric) • Single, double, or lobar lung transplant (pediatric) Notes: • **Organ transplants** that are not available in a Blue Distinction Center for Transplants must be performed in a facility with a Medicare-Approved Transplant Program for the type of transplant anticipated. Transplants involving more than one organ must be performed in a facility that offers a Medicare-Approved Transplant Program for each organ transplanted. Contact your local Plan for Medicare's approved transplant programs. • If Medicare does not offer an approved program for a certain type of organ transplant procedure, this requirement does not apply and you may use any Preferred facility that performs the procedure. If Medicare offers an approved program for an anticipated organ transplant, but your facility is not approved by Medicare for the procedure, please contact your Local Plan at the customer service telephone number appearing on the back of your ID card.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges Note: Your provider will document the place of service when filing your claim for the procedure(s). Please contact the provider if you have any questions about the place of the service.
Related transplant services: • Extraction or reinfusion of blood or marrow stem cells as part of a covered allogeneic or autologous transplant • Harvesting, immediate preservation, and storage of stem cells when the autologous blood or marrow stem cell transplant has been scheduled or is anticipated to be scheduled within an appropriate time frame for patients diagnosed at the time of harvesting with one of the conditions listed on pages 66-68 Note: Benefits are available for charges related to fees for storage of harvested autologous blood or marrow stem cells related to a covered autologous stem cell transplant that has been scheduled or is anticipated to be scheduled within an appropriate time frame. No benefits are available for any charges related to fees for long term storage of stem cells.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Organ/Tissue Transplants - continued on next page

Benefit Description	You Pay
Organ/Tissue Transplants (cont.)	
Related transplant services *(continued)*: • Collection, processing, storage and distribution of cord blood only when provided as part of a blood or marrow stem cell transplant scheduled or anticipated to be scheduled within an appropriate time frame for patients diagnosed with one of the conditions listed on pages 66-68 • Covered medical and hospital expenses of the donor, when we cover the recipient • Covered services or supplies provided to the recipient • Donor screening tests for up to three non-full sibling (such as unrelated) potential donors, for any full sibling potential donors, and for the actual donor used for transplant Note: See Section 5(a) for coverage for related services, such as chemotherapy and/or radiation therapy and drugs administered to stimulate or mobilize stem cells for covered transplant procedures.	See previous page
Travel benefits: Members who receive covered care at a **Blue Distinction Center for Transplants** for one of the transplants listed on page 68 can be reimbursed for incurred travel costs related to the transplant, subject to the criteria and limitations described here. **You must obtain prior approval for travel benefits** (see page 22).	We reimburse costs for transportation (air, rail, bus, and/or taxi) and lodging if you live 50 miles or more from the facility, up to a maximum of $5,000 per transplant for the member and companions. Reimbursement is subject to IRS regulations.
Not covered: • *Any transplant not listed as covered and transplants for any diagnosis not listed as covered* • *Transplants performed in a facility other than the type of facility required for the particular transplant (see page 68 regarding transplants that must be performed in a Blue Distinction Center for Transplants and page 69 for transplants that must be performed in a Medicare-Approved Transplant Program* • *Donor screening tests and donor search expenses, including associated travel expenses, except as defined above* • *Implants of artificial organs, including those implanted as a bridge to transplant and/or as destination therapy, other than medically necessary implantation of an artificial heart as described on page 68* • *Implantation of an artificial heart in a facility not designated as a Blue Distinction Center for Heart Transplant* • *Allogeneic pancreas islet cell transplantation* • *Travel costs related to covered transplants performed at facilities other than Blue Distinction Centers for Transplants; travel costs incurred when prior approval has not been obtained; travel costs outside those allowed by IRS regulations, such as food-related expenses*	*All charges*

Benefit Description	You Pay
Anesthesia	
Anesthesia services consist of administration by injection or inhalation of a drug or other anesthetic agent (including acupuncture) to obtain muscular relaxation, loss of sensation, or loss of consciousness. Anesthesia (including acupuncture) for covered medical or surgical services when requested by the attending physician and performed by: • A certified registered nurse anesthetist (CRNA), or • A physician other than the physician (or the assistant) performing the covered medical or surgical procedure Professional services provided in: • Hospital (inpatient) • Hospital outpatient department • Skilled nursing facility • Ambulatory surgical center • Residential treatment center • Office Notes: • Anesthesia acupuncture services do not accumulate toward the member's annual maximum. • See Section 5(c) for our payment levels for anesthesia services billed by a facility.	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Section 5(c). Services Provided by a Hospital or Other Facility, and Ambulance Services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- **YOU MUST GET PRECERTIFICATION FOR HOSPITAL STAYS; FAILURE TO DO SO WILL RESULT IN A $500 PENALTY.** Please refer to the precertification information listed in Section 3 to be sure which services require precertification.
- **YOU MUST GET PRECERTIFICATION FOR RESIDENTIAL TREATMENT CENTER STAYS.** Please refer to the precertification information listed in Section 3.
- Note: **Observation services** are billed as outpatient facility care. Benefits for observation services are provided at the outpatient facility benefit levels described on page 77. See page 134-135 for more information about these types of services.
- **YOU MUST GET PRIOR APPROVAL for services such as the following: surgery for morbid obesity; surgical correction of congenital anomalies; and oral maxillofacial surgeries/surgery on the jaw, cheeks, lips, tongue, roof and floor of the mouth, and related procedures.**
- **YOU MUST GET PRIOR APPROVAL for gender reassignment surgery. See page 20 for prior approval and page 60 for the surgical benefit.**
- When **PRIOR APPROVAL IS REQUIRED** for a surgical procedure and the surgery is performed on an inpatient basis, **YOU MUST ALSO GET PRECERTIFICATION** for the inpatient admission.
- You should be aware that some Preferred (PPO) inpatient facilities may have Non-preferred (Non-PPO) professional providers on staff.
- **You must use Preferred providers in order to receive benefits**. See page 18 for the exceptions to this requirement.
  - You are responsible for the applicable cost-sharing amounts for care performed and billed by Preferred professional providers in the outpatient department of a Preferred hospital.
- We base payment on whether a facility or a healthcare professional bills for the services or supplies. You will find that some benefits are listed in more than one Section of the brochure. This is because how they are paid depends on what type of provider or facility bills for the service.
- The services listed in this Section are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service, for your inpatient or outpatient surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are listed in Sections 5(a) or 5(b).
- The calendar year deductible is $500 per person ($1,000 per Self Plus One or Self and Family enrollment).
- Benefits for certain self-injectable drugs are limited to once per lifetime per therapeutic category of drugs when obtained from a covered provider other than a pharmacy under the pharmacy benefit. You must use a Preferred pharmacy, thereafter. This benefit limitation does not apply if you have primary Medicare Part B coverage. See page 95 for information about specialty drug fills from a Preferred pharmacy. Medications restricted under this benefit are available on our FEP Blue Focus Specialty Drug List. Visit www.fepblue.org/specialtypharmacy or call us at 888-346-3731.

Benefit Description	You Pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Inpatient Hospital	
Room and board, such as: • Semiprivate or intensive care accommodations • General nursing care • Meals and special diets Note: We cover a private room only when you must be isolated to prevent contagion, when your isolation is required by law, or when a hospital only has private rooms. Other inpatient hospital services and supplies, such as: • Operating, recovery, and other treatment rooms • Prescribed drugs and medications • Diagnostic studies, radiology services, laboratory tests, and pathology services • Administration of blood or blood plasma • Dressings, splints, casts, and sterile tray services • Internal prosthetic devices • Other medical supplies and equipment, including oxygen • Anesthetics and anesthesia services • Take-home items • Pre-admission testing recognized as part of the hospital admissions process • Nutritional counseling • Acute inpatient rehabilitation Note: **Observation services** are billed as outpatient facility care. As a result, benefits for observation services are provided at the outpatient facility benefit levels described on page 77. See pages 134-135 for more information about these types of services. **Here are some things to keep in mind:** • If you need to stay longer in the hospital than initially planned, we will cover an extended stay if it is medically necessary. However, you must precertify the extended stay. See page 26 for information on requesting additional days. • We pay inpatient hospital benefits for an admission in connection with the treatment of children up to age 22 with severe dental caries. We cover hospitalization for other types of dental procedures only when a non-dental physical impairment exists that makes hospitalization necessary to safeguard the health of the patient. We provide benefits for dental procedures as shown in Section 5(g). Notes: • See pages 79 and 89 for inpatient residential treatment center. • See pages 74-76 for other covered maternity services. • For inpatient care received overseas, refer to Section 5(i) page 109.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges

Inpatient Hospital - continued on next page

Benefit Description	You Pay
Inpatient Hospital (cont.)	
Not covered: • *Admission to non-covered facilities, such as nursing homes, extended care/ skilled nursing facilities, schools, or residential treatment centers (except as described on pages 79 and 89)* • *Personal comfort items, such as guest meals and beds, telephone, television, beauty and barber services* • *Private duty nursing* • *Facility room and board expenses when, in our judgment, an admission or portion of an admission is:* - *Custodial or long term care (see* Definitions*)* - *Convalescent care or a rest cure* - *Domiciliary care provided because care in the home is not available or is unsuitable* • *Care that is not medically necessary, such as:* - *When services did not require the acute hospital inpatient (overnight) setting but could have been provided safely and adequately in a physician's office, the outpatient department of a hospital, or some other setting, without adversely affecting your condition or the quality of medical care you receive.* - *Admissions for, or consisting primarily of, observation and/or evaluation that could have been provided safely and adequately in some other setting (such as a physician's office)* - *Admissions primarily for diagnostic studies, radiology services, laboratory tests, or pathology services that could have been provided safely and adequately in some other setting (such as the outpatient department of a hospital or a physician's office)* *Note: If we determine that an inpatient admission is one of the types listed above, we will not provide benefits for inpatient room and board or inpatient physician care. However, we will provide benefits for covered services or supplies other than room and board and inpatient physician care at the level that we would have paid if they had been provided in some other setting. Benefits are limited to care provided by covered facility providers (see pages 16-17).*	*All charges*
Maternity – Facility	
We encourage you to notify us of your pregnancy during the first trimester, see page 24. Maternity (obstetrical) care including related conditions resulting in childbirth or miscarriage, such as: • Inpatient facility care, • Care at birthing facilities, and • Services you receive on an outpatient basis	Preferred facilities: $1,500 copayment per pregnancy (no deductible) Non-preferred facilities (Member/Non-member): You pay all charges

Maternity – Facility - continued on next page

Benefit Description	You Pay
Maternity – Facility (cont.)	
Notes: • We cover up to 4 visits per year in full to treat depression associated with pregnancy (i.e., depression during pregnancy, postpartum depression, or both) when you use a Preferred provider. See page 48. • Preventive care benefits apply to the screening of pregnant members for syphilis and unhealthy alcohol use/substance use when billed by a facility. Room and board, such as: • Semiprivate or intensive care accommodations • General nursing care • Meals and special diets Other inpatient hospital services and supplies, such as: • Administration of blood or blood plasma • Anesthetics and anesthesia services • Breastfeeding education • Covered medical supplies and equipment, including oxygen • Delivery, operating, recovery, and other treatment rooms • Diagnostic studies, radiology services, laboratory tests, and pathology services • Dressings and sterile tray services • Nutritional counseling • Prescribed drugs and medications • Take-home items Here are some things to keep in mind: • You do not need to precertify your delivery; see page 26 for other circumstances, such as extended stays for you or your newborn. • You may remain in the hospital up to 48 hours after a vaginal delivery and 96 hours after a cesarean delivery. We will cover an extended stay if medically necessary. • We cover routine nursery care of the newborn when performed during the covered portion of the mother's maternity stay and billed by the facility. We cover other care of a newborn who requires professional services or non-routine treatment, only if we cover the newborn under a Self Plus One or Self and Family enrollment. Surgical benefits apply to circumcision if billed by a professional provider for a male newborn. • When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. Regular medical or surgical benefits apply rather than maternity benefits. • See page 60 for our payment levels for circumcision. • Note: For inpatient care received overseas, refer to Section 5(i), page 109.	See previous page

Maternity – Facility - continued on next page

Benefit Description	You Pay
Maternity – Facility (cont.)	
Not covered: • *Breast pumps and milk storage bags except as stated on page 49* • *Breastfeeding supplies other than those contained in the breast pump kit described on page 49 including clothing (e.g., nursing bras), baby bottles, or items for personal comfort or convenience (e.g., nursing pads)* • *Childbirth preparation, Lamaze, and other birthing/parenting classes* • *Doula, birth companion, and similar supporter* • *Genetic testing/screening of the baby's father (see page 40 for our coverage of medically necessary diagnostic genetic testing)* • *Genetic testing not specifically stated as covered on pages 43-44* • *Maternity care for members not enrolled in this Plan* • *Personal comfort items, such as guest meals and beds, telephone, television, beauty and barber services* • *Private duty nursing* • *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* • *Tocolytic therapy and related services provided on an outpatient basis*	*All charges*
Outpatient Hospital or Ambulatory Surgical Center	
Outpatient **surgical and treatment services** performed and billed by a facility, such as: • Operating, recovery, and other treatment rooms • Anesthetics and anesthesia services • Pre-surgical testing performed within one business day of the covered surgical services • Chemotherapy and radiation therapy • Colonoscopy, with or without biopsy Note: Preventive care benefits apply to the facility charges for your first covered colonoscopy of the calendar year (see page 42). We provide diagnostic benefits for services related to subsequent colonoscopy procedures in the same year. • Intravenous (IV)/infusion therapy • Renal dialysis • Visits to the outpatient department of a hospital for non-emergency treatment services • Diabetic education • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced, and other biologicals • Dressings, splints, casts, and sterile tray services • Facility supplies for hemophilia home care • Other medical supplies, including oxygen • Surgical implants	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges

Outpatient Hospital or Ambulatory Surgical Center - continued on next page

Benefit Description	You Pay
Outpatient Hospital or Ambulatory Surgical Center (cont.)	
• Cardiac rehabilitation • Observation services Note: All outpatient services billed by the facility during the time you are receiving observation services are included in the cost-share amounts shown here. Please refer to Section 5(a) for services billed by professional providers during an observation stay and page 73 for information about benefits for inpatient admissions. • Pulmonary rehabilitation • Hospital-based clinic visits • Outpatient hospital services and supplies related to: - Treatment of children up to age 22 with severe dental caries. - Dental procedures only when a non-dental physical impairment exists that makes the hospital setting necessary to safeguard the health of the patient. See Section 5(g), *Dental Benefits*, page 104. Notes: • See pages 84-86 for our payment levels for care related to a medical emergency or accidental injury. • See pages 49-50 for our coverage of family planning services. • See page 79 for outpatient drugs, medical devices, and durable medical equipment billed for by a facility. • See page 74 for maternity care provided in an outpatient facility.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges
Outpatient **diagnostic testing** performed and billed by a facility, such as: • Angiographies • Bone density tests • CT scans*/MRIs*/PET scans* • Genetic testing* Note: We cover specialized diagnostic genetic testing billed for by a facility, such as the outpatient department of a hospital, as shown here. See pages 43-44 for coverage criteria and limitations. • Nuclear medicine • Sleep studies • Cardiovascular monitoring • EEGs • Ultrasounds • Neurological testing • X-rays (including set-up of portable X-ray equipment) • EKGs • Laboratory tests and pathology services Note: For outpatient facility care related to maternity, including outpatient care at birthing facilities, see *Maternity – Facility*, page 74 in this Section. ***Prior approval is required.**	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): • Member: 30% of the Plan allowance • Non-member: 30% of the Plan allowance, plus any difference between our allowance and the billed amount

Outpatient Hospital or Ambulatory Surgical Center - continued on next page

Benefit Description	You Pay
Outpatient Hospital or Ambulatory Surgical Center (cont.)	
Outpatient **treatment and therapy services** performed and billed by a facility, limited to: • Cognitive rehabilitation therapy limited to 25 visits per person per calendar year • Physical therapy, occupational therapy, and speech therapy limited to 25 visits per person, per calendar year for physical, occupational, or speech therapy, or a combination of all three. • Manipulative treatment and acupuncture services, limited to a combined 10 visits per person. Notes: - We provide benefits for manipulative treatment and acupuncture services as described on page 57. - See page 71 for our coverage of acupuncture when provided as anesthesia for covered surgery. - See page 75 for our coverage of acupuncture when provided as anesthesia for covered maternity care. Note: The limitations listed above are a combined total regardless of the type of covered provider or facility billing for the services.	Preferred facilities: $25 copayment per visit (no deductible) Non-preferred facilities (Member/Non-member): You pay all charges Note: You pay 30% of the Plan allowance for supplies or drugs administered or obtained in connection with your care. (See page 131 for more information about "agents.")
Outpatient **treatment services** performed and billed by a facility, are limited to: • Outpatient applied behavior analysis* (ABA) for an autism spectrum disorder performed and billed by a facility limited to 200 hours per person, per calendar year. Note: The limitations listed is a combined total regardless of the type of covered provider or facility billing for the services. ***Prior approval is required,** see pages 19-22 for prior approval requirements.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges
Outpatient **adult preventive care** performed and billed by a facility, limited to: • Visits/exams for preventive care, screening procedures, and routine immunizations described on pages 41-46 • Cancer screenings listed on page 42 and ultrasound screening for abdominal aortic aneurysm Notes: • See pages 43-44 for our coverage requirements for preventive BRCA testing. • See pages 46-47 for our payment levels for covered preventive care services for children billed for by facilities and performed on an outpatient basis.	Preferred facilities: Nothing (no deductible) Non-preferred facilities (Member/Non-Member): Nothing for cancer screenings and ultrasound screening for abdominal aortic aneurysm Note: Benefits are not available for routine adult physical examinations, associated laboratory tests, colonoscopies, or routine immunizations performed at Non-preferred (Member/Non-member) facilities.

Outpatient Hospital or Ambulatory Surgical Center - continued on next page

Benefit Description	You Pay
Outpatient Hospital or Ambulatory Surgical Center (cont.)	
Outpatient **drugs, medical devices, and durable medical equipment** billed for by a facility, such as: • Prescribed drugs and medications Note: Certain self-injectable drugs are covered only when dispensed by a pharmacy under the pharmacy benefit. These drugs will be covered once per lifetime per therapeutic category of drugs when dispensed by a non-pharmacy-benefit provider. This benefit limitation does not apply if you have primary Medicare Part B coverage. See page 95 for information about specialty drug fills from a Preferred pharmacy. • Orthopedic and prosthetic devices • Durable medical equipment • Surgical implants • Oral and transdermal contraceptives Note: We waive your cost-share for generic oral and transdermal contraceptives when you purchase them at a Preferred retail pharmacy; see Section 5(f) page 97.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges
Residential Treatment Center	
Inpatient Residential Treatment Center: **Precertification prior to admission is required.** A preliminary treatment plan and discharge plan must be developed and agreed to by the member, provider (residential treatment center (RTC)), and case manager in the Local Plan where the RTC is located prior to admission. We cover up to a combined total (medical and mental health and substance use disorder) of 30 days per calendar year of inpatient care provided and billed by an RTC for members enrolled and participating in case management through the Local Plan, when the care is medically necessary for treatment of a medical, mental health, and/or substance use disorder: • Room and board, such as semiprivate room, nursing care, meals, special diets, ancillary charges, and covered therapy services when billed by the facility (see page 89 for services billed by professional providers). Notes: • For inpatient care received overseas, refer to Section 5(i), page 109. • For outpatient residential treatment center services, see page 90.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges
Not covered services, such as: • *Biofeedback* • *Custodial or long term care (see* Definitions*)* • *Domiciliary care provided because care in the home is not available or is unsuitable* • *Educational therapy or educational classes* • *Equine/hippotherapy provided during the approved stay* • *Recreational therapy* • *Respite care*	*All charges*

Residential Treatment Center - continued on next page

Benefit Description	You Pay
Residential Treatment Center (cont.)	
• *Outdoor residential programs* • *Outward Bound programs* • *Personal comfort items, such as guest meals and beds, telephone, television, beauty and barber service* • *Services provided outside of the provider's licensure/scope of practice* *Note: Residential treatment center benefits are not available for facilities licensed as skilled nursing facilities, group home, halfway house or similar type facilities.*	*All charges*
Extended Care Benefits/Skilled Nursing Care Facility Benefits	
There are no benefits for admissions to an extended care or skilled nursing facility.	*All charges*
Benefits are available for the following covered services when provided as outpatient services and billed by a skilled nursing facility: • Oxygen Note: See Section 5(f) for benefits for prescription drugs.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member/Non-member): You pay all charges
Benefits are available for the following covered professional services when provided as outpatient services and billed by a skilled nursing facility: • Cognitive rehabilitation therapy, limited to 25 visits per calendar year, regardless of the provider billing the service • Physical therapy, occupational therapy, or speech therapy or a combination of all three (regardless of the provider or facility billing for the services) limited to 25 visits per person, per calendar year	Preferred: $25 copayment per visit (no deductible) Non-preferred (Member/Non-member): You pay all charges Note: You pay 30% of the Plan allowance for agents, drugs, and/or supplies administered or obtained in connection with your care. (See page 131 for more information about "agents.")
Not covered: • *Inpatient room and board billed by a skilled nursing facility* • *Telephone; television; personal comfort items, such as guest meals and beds, beauty and barber services, recreational outings/trips, stretcher or wheelchair transportation; non-emergent ambulance transport that is requested beyond the nearest facility adequately equipped to treat the member's condition, by patient or physician for continuity of care or other reason; custodial or long term care (see* Definitions*), and domiciliary care provided because care in the home is not available or is unsuitable.*	*All charges*
Hospice Care	
Hospice care is an integrated set of services and supplies designed to provide palliative and supportive care to members with a projected life expectancy of six months or less due to a terminal medical condition, as certified by the member's primary care provider or specialist.	See pages 81-82

Hospice Care - continued on next page

Benefit Description	You Pay
Hospice Care (cont.)	
Pre-Hospice Enrollment Benefits **Prior approval is not required**. Before home hospice care begins, members may be evaluated by a physician to determine if home hospice care is appropriate. We provide benefits for pre-enrollment visits when provided by a physician who is employed by the home hospice agency and when billed by the agency employing the physician. The pre-enrollment visit includes services such as: • Evaluating the member's need for pain and/or symptom management; and • Counseling regarding hospice and other care options	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Prior approval from the Local Plan is required for all hospice services. Our prior approval decision will be based on the medical necessity of the hospice treatment plan and the clinical information provided to us by the primary care provider (or specialist) and the hospice provider. We may also request information from other providers who have treated the member. All hospice services must be billed by the approved hospice agency. **You are responsible for making sure the hospice care provider has received prior approval from the Local Plan** (see pages 19-22 for instructions). Please check with your Local Plan, and/or visit www.fepblue.org/provider to use our National Doctor & Hospital Finder, for listings of Preferred hospice providers. Note: If Medicare Part A is the primary payor for the member's hospice care, prior approval is not required. However, our benefits will be limited to those services listed in this Section. **Members with a terminal medical condition (or those acting on behalf of the member) are encouraged to contact the Case Management Department at their Local Plan for information about hospice services and Preferred hospice providers.**	
Covered services: We provide benefits for the hospice services listed below when the services have been included in an approved hospice treatment plan and are provided by the home hospice program in which the member is enrolled: • Advanced care planning (see Section 10, page 131) • Dietary counseling • Durable medical equipment rental • Medical social services • Medical supplies • Nursing care • Oxygen therapy • Periodic physician visits • Physical therapy, occupational therapy, and speech therapy related to the terminal medical condition • Prescription drugs and medications • Services of home health aides (certified or licensed, if the state requires it, and provided by the home hospice agency)	See page 82

Hospice Care - continued on next page

Benefit Description	You Pay
Hospice Care (cont.)	
Traditional Home Hospice Care* Periodic visits to the member's home for the management of the terminal medical condition and to provide limited patient care in the home. An episode of care is one home hospice treatment plan per calendar year. See page 20 for prior approval requirements. ***Prior approval is required**	Preferred: Nothing (no deductible) Non-preferred (Member/Non-member): You pay all charges
Continuous Home Hospice Care* Services provided in the home to members enrolled in home hospice during a period of crisis, such as frequent medication adjustments to control symptoms or to manage a significant change in the member's condition, requiring a minimum of 8 hours of care during each 24-hour period by a registered nurse (R.N.) or licensed practical nurse (L.P.N.). Note: Members must receive prior approval from the Local Plan for each episode of continuous home hospice care (see page 20). An episode consists of up to seven consecutive days of continuous care. The member must be enrolled in a home hospice program in order to receive benefits for subsequent continuous home hospice care and the services must be provided by the home hospice program in which the member is enrolled. ***Prior approval is required**	Preferred: 30% of the Plan allowance Non-preferred (Member/Non-member): You pay all charges
Inpatient Hospice Care* Benefits are available for inpatient hospice care when provided by a facility that is licensed as an inpatient hospice facility and when: • Inpatient services are necessary to control pain and/or manage the member's symptoms; • Death is imminent; or • Inpatient services are necessary to provide an interval of relief (respite) to the caregiver Note: Benefits are provided for up to 30 consecutive days in a facility licensed as an inpatient hospice facility. The member does not have to be enrolled in a home hospice care program to be eligible for the first inpatient stay. However, the member must be enrolled in a home hospice care program in order to receive benefits for subsequent inpatient stays. ***Prior approval is required**	Preferred: 30% of the Plan allowance Non-preferred (Member/Non-member): You pay all charges
Not covered: • *Advanced care planning, except when provided as part of a covered hospice care treatment plan (see page 81)* • *Homemaker services* • *Home hospice care (e.g., care given by a home health aide) that is provided and billed for by other than the approved home hospice agency when the same type of care is already being provided by the home hospice agency*	*All charges*

Benefit Description	You Pay
Ambulance	
Professional ambulance **transport services** to or from the nearest hospital equipped to adequately treat your condition, when medically necessary, and: • Associated with covered hospital inpatient care • Related to medical emergency • Associated with covered hospice care Notes: • We also cover medically necessary emergency care provided at the scene when transport services are not required. • **Prior approval is required for all non-emergent air ambulance transport.**	30% of the Plan allowance
Professional ambulance **transport services** to or from the nearest hospital equipped to adequately treat your condition, when medically necessary, and when related to accidental injury care for your accidental injury. Notes: • We also cover medically necessary emergency care provided at the scene when transport services are not required. • Prior approval is required for all non-emergent air ambulance transport.	Nothing (no deductible) Note: These benefit levels apply only if you receive care in connection with, and within 72 hours after, an accidental injury. For services received after 72 hours, see above.
Medically necessary emergency ground, air and sea ambulance transport services to the nearest hospital equipped to adequately treat your condition if you travel outside the United States, Puerto Rico and the U.S. Virgin Islands Note: If you are traveling overseas and need assistance with emergency evacuation services to the nearest facility equipped to adequately treat your condition, please contact the Overseas Assistance Center (provided by GMMI, Inc.) by calling the center collect at 804-673-1678. See page 109 for more information.	30% of the Plan allowance
Not covered: • *Wheelchair van services and gurney van services* • *Ambulance and any other modes of transportation to or from services including but not limited to physician appointments, dialysis, or diagnostic tests not associated with covered inpatient hospital care* • *Ambulance transport that is requested, beyond the nearest facility adequately equipped to treat the member's condition, by patient or physician for continuity of care or other reason* • *Commercial air flights* • *Repatriation from an international location back to the United States. See definition of repatriation in Section 10. Members traveling overseas should consider purchasing a travel insurance policy that covers repatriation to your home country.* • *Costs associated with overseas air or sea transportation to other than the closest hospital equipped to adequately treat your condition*	*All charges*

Section 5(d). Emergency Services/Accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- You should be aware that some Preferred (PPO) hospitals may have Non-preferred (non-PPO) professional providers on staff.
- **You must use Preferred providers in order to receive benefits, except in cases of medical emergency or accidental injury.** Refer to the guidelines appearing below for additional information.
- We provide benefits at Preferred benefit levels for emergency department services performed by both PPO and non-PPO providers when their services are related to an accidental injury or medical emergency. The Plan allowance for these services is determined by the contracting status of the provider. Note: For information regarding the Plan allowance, see *Definitions* on pages 135-136. If services are performed by non-PPO professional providers in a PPO facility, you will be responsible for your cost-share for those services, plus any difference between our allowance and the billed amount.
- The calendar year deductible is $500 per person ($1,000 per Self Plus One or Self and Family enrollment).

What is an accidental injury?

An accidental injury is an injury caused by an external force or element such as a blow or fall and which requires immediate medical attention, including animal bites, and poisonings. (See Section 5(g) for dental care for accidental injury.)

What is a medical emergency?

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

You are encouraged to seek care from Preferred providers in cases of accidental injury or medical emergency. However, if you need care immediately and cannot access a Preferred provider, we will provide benefits for the initial treatment provided in the emergency room of any hospital – even if the hospital is not a Preferred facility. We will also provide benefits if you are admitted directly to the hospital from the emergency room until your condition has been stabilized. In addition, we will provide benefits for emergency ambulance transportation provided by Preferred or Non-preferred ambulance providers if the transport is due to a medical emergency or accidental injury.

We provide emergency benefits when you have acute symptoms of sufficient severity – including severe pain – such that a prudent layperson, who possesses average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in serious jeopardy to the person's health, or with respect to a pregnant member, the health of the member and the unborn child.

Benefit Description	You pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Accidental Injury	
When you receive care for your accidental injury within 72 hours of the injury, we cover: • **Professional provider** services in the emergency room, hospital outpatient department, or provider's office, including professional care, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by a professional provider • **Outpatient hospital** services and supplies, including professional provider services, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by the hospital • **Urgent care center** services and supplies, including professional providers' services, diagnostic studies, radiology services, laboratory tests and pathology services, when billed by the urgent care center provider Notes: • All follow-up care must be performed and billed for by Preferred providers to be eligible for benefits. • If you are treated by a non-PPO professional provider in a PPO facility, you will be responsible for any difference between our allowance and the billed amount. • See Section 5(g) for dental benefits for accidental injury.	Preferred: Nothing (no deductible) Non-preferred professional providers (Participating and Non-participating): • Participating: Nothing (no deductible) • Non-participating: Any difference between our allowance and the billed amount (no deductible) Non-preferred facilities (Member/Non-member): • Member: Nothing (no deductible) • Non-member: Nothing (no deductible) Note: The benefits described above apply only if you receive care in connection with, and within 72 hours after, an accidental injury. For services received after 72 hours, regular benefits apply. See Sections 5(a), 5(b), and 5(c) for the benefits we provide.
When you are admitted to the hospital within 72 hours of an accidental injury, your inpatient admission is covered regardless of the hospital's network status. Notes: • See Section 5(c) for services associated with an inpatient admission. • All follow-up care must be performed and billed for by Preferred providers to be eligible for benefits.	30% of the Plan allowance
When you are admitted to the hospital within 72 hours of an accidental injury, the inpatient professional care you receive is covered regardless of the provider's network status. Notes: • See Section 5(a) for inpatient professional services. • All follow-up care must be performed and billed for by Preferred providers to be eligible for benefits. • For additional information, see Section 5(a), page 38. • For more information regarding non-provider exceptions, see page 18.	Preferred facilities: 30% of the Plan allowance Non-preferred facilities (Member and Non-member): • Member: 30% of the Plan allowance • Non-member: 30% of the Plan allowance, plus any difference between our allowance and the billed amount
Not covered: • *Oral surgery except as shown in Section 5(b)* • *Injury to the teeth while eating* • *Emergency room professional charges for shift differentials*	*All charges*

Benefit Description	You pay
Medical Emergency	
Outpatient medical or surgical services and supplies related to a medical emergency to include: • **Professional provider services in the emergency room**, including professional care, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by a professional provider • Outpatient **hospital emergency room** services and supplies, including professional provider services, diagnostic studies, radiology services, laboratory tests, and pathology services, when billed by the hospital Notes: • All follow-up care must be performed and billed for by Preferred providers to be eligible for benefits. • If you are treated by a non-PPO professional provider in a PPO facility, you will be responsible for your cost-share for the services, plus any difference between our allowance and the billed amount. • We pay inpatient benefits if you are admitted as a result of a medical emergency. See Section 5(c). • Regular benefit levels apply to covered services provided in settings other than the emergency room. See Section 5(c) for those benefits.	Preferred: 30% of the Plan allowance Non-preferred professional providers (Participating and Non-participating): • Participating: 30% of the Plan allowance • Non-participating: 30% of the Plan allowance, plus any difference between our allowance and the billed amount Non-preferred facilities (Member/Non-member): • Member: 30% of the Plan allowance • Non-member: 30% of the Plan allowance
• Urgent care center services and supplies, including professional providers' services, diagnostic studies, radiology services, laboratory tests and pathology services, when billed by the urgent care provider Note: Benefits for crutches, splints, braces, etc. when billed by a provider other than the urgent care center are stated in Section 5(a), pages 55-56.	Preferred urgent care center: $25 copayment per visit (no deductible) Non-preferred (Participating/Non-participating): You pay all charges
Not covered: Emergency room professional charges for shift differentials	*All charges*
Ambulance	
See page 83 for complete ambulance benefit and coverage information.	

Section 5(e). Mental Health and Substance Use Disorder Benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you have an acute chronic and/or complex condition, you may be eligible to receive the services of a professional case manager to assist in assessing, planning, and facilitating individualized treatment options and care. For more information about our Case Management process, please refer to page 106. Contact us at the telephone number listed on the back of your ID card if you have any questions or would like to discuss your healthcare needs.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- Every year, we conduct an analysis of the financial requirements and treatment limitations which apply to this Plan's mental health and substance use disorder benefits in compliance with the federal Mental Health Parity and Addiction Equity Act (the Act), and the Act's implementing regulations. Based on the results of this analysis, we may suggest changes to program benefits to OPM. More information on the Act is available on the following Federal Government websites:
  https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections/mhpaea_factsheet.html
  https://www.dol.gov/ebsa/mentalhealthparity/
  https://www.samhsa.gov/health-financing/implementation-mental-health-parity-addiction-equity-act
- **YOU MUST GET PRECERTIFICATION FOR HOSPITAL OR RESIDENTIAL TREATMENT CENTER STAYS; FAILURE TO DO SO WILL RESULT IN A $500 PENALTY**. Please refer to the precertification information listed in Section 3.
- The calendar year deductible is $500 per person ($1,000 per Self Plus One or Self and Family enrollment). The calendar year deductible applies to almost all benefits in this Section. We added "(No deductible)" to show when the calendar year deductible does not apply.
- **You must use Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.**
- You should be aware that some PPO inpatient facilities may have non-PPO professional providers on staff.
- There is a $10 visit copayment for each of the first 10 visits to a professional provider per calendar year. This applies to a combined total for medical and mental health and substance use disorder conditions.

Benefit Description	You Pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Professional Services	
We cover professional services by licensed professional mental health and substance use disorder practitioners when acting within the scope of their license.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.

Professional Services - continued on next page

Benefit Description	You Pay
Professional Services (cont.)	
Services provided by licensed professional mental health and substance use disorder practitioners when acting within the scope of their license Outpatient professional services including: • Individual psychotherapy • Group psychotherapy • Pharmacologic (medication) management • Office visits • Clinic visits • Home visits Notes: • We cover up to 4 visits per year in full to treat depression associated with pregnancy under maternity benefits (i.e., depression during pregnancy, postpartum depression, or both) when you use a Preferred provider. See page 48. • To locate a Preferred provider, visit www.fepblue.org/provider to use our National Doctor & Hospital Finder, or contact your Local Plan at the mental health and substance use disorder telephone number on the back of your ID card. • See pages 58 and 100 for our coverage of smoking, tobacco, and E-cigarette cessation treatment. We cover outpatient mental health and substance use disorder services or supplies provided and billed by residential treatment centers at the levels shown here. **Prior approval is required.**	Preferred: $10 copayment (no deductible) per visit up to a combined total of 10 visits per calendar year (benefits combined with visits in Section 5(a), page 39) Preferred provider, visits after the 10th visit: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges
Telehealth professional services for: • Behavioral health counseling • Substance use disorder counseling Note: Refer to Section 5(h), *Wellness and Other Special Features*, for information on telehealth services and how to access our telehealth provider network.	Preferred Telehealth Provider: Nothing (no deductible) for the first 2 visits per calendar year for any covered telehealth service received (benefits are combined with telehealth services listed in Section 5(a), page 39) $10 copayment per visit (no deductible) after the 2nd visit Non-preferred (Participating/Non-participating): You pay all charges
Services provided by licensed professional mental health and substance use disorder practitioners when acting within the scope of their license: • Inpatient professional services • Professional charges for facility-based intensive outpatient treatment • Professional charges for outpatient diagnostic tests to include psychological testing	Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Benefit Description	You Pay
Inpatient Hospital or Other Covered Facility	
Inpatient services to treat mental health and/or substance use disorders provided and billed by a hospital or other covered facility (see below for residential treatment center care) includes: • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services • Diagnostic tests Notes: • Inpatient care to treat substance use disorders includes room and board and ancillary charges for confinements in a hospital/treatment facility for rehabilitative treatment of alcoholism or substance use disorder. • You must get precertification of inpatient hospital stays; failure to do so will result in a $500 penalty.	Preferred facilities: 30% of the Plan allowance Non-preferred (Member/Non-member) facilities: You pay all charges
Residential Treatment Center	
Precertification prior to admission is required. A preliminary treatment plan and discharge plan must be developed and agreed to by the member, provider (residential treatment center (RTC)), and case manager in the Local Plan where the RTC is located prior to admission We cover up to a combined total (medical and mental health) of 30 days of inpatient care provided and billed by an RTC for members enrolled and participating in case management through the Local Plan, when the care is medically necessary for treatment of a medical, mental health, and/or substance use disorder: • Room and board, such as semiprivate room, nursing care, meals, special diets, ancillary charges, and covered therapy services when billed by the facility (see page 88 for services billed by professional providers) Notes: • RTC benefits are not available for facilities licensed as a skilled nursing facility, group home, halfway house, or similar type facility. • Benefits are not available for non-covered services, including: respite care; outdoor residential programs; services provided outside of the provider's scope of practice; recreational therapy; educational therapy; educational classes; biofeedback; Outward Bound programs; hippotherapy/equine therapy provided during the approved stay; personal comfort items, such as guest meals and beds, telephone, television, beauty and barber services; custodial or long term care (see *Definitions*); and domiciliary care provided because care in the home is not available or is unsuitable. • For outpatient residential treatment center services, see next page.	Preferred facilities: 30% of the Plan allowance Non-preferred (Member/Non-member) facilities: You pay all charges

Benefit Description	You Pay
Outpatient Hospital or Other Covered Facility	
Outpatient services provided and billed by a covered facility • Diagnostic tests • Group psychotherapy • Individual psychotherapy • Intensive outpatient treatment • Partial hospitalization • Pharmacologic (medication) management • Psychological testing Note: We cover outpatient mental health and substance use disorder services or supplies provided and billed by residential treatment centers at the levels shown here. **Prior approval is required.** Failure to obtain prior approval will result in a $100.00 penalty. See page 22.	Preferred facilities: 30% of the Plan allowance Non-preferred (Member/Non-member) facilities: You pay all charges
Not covered: • *Marital, family, educational, or other counseling or training services* • *Services performed by a non-covered provider* • *Testing for and treatment of learning disabilities and intellectual disability* • *Inpatient services performed or billed by residential treatment centers, except as described on pages 79 and 89* • *Services performed or billed by schools, halfway houses, group homes or members of their staffs* *Note: We cover professional services as described on page 16 when they are provided and billed by a covered professional provider acting within the scope of his or her license.* • *Psychoanalysis or psychotherapy credited toward earning a degree or furtherance of education or training regardless of diagnosis or symptoms that may be present* • *Services performed or billed by residential therapeutic camps (e.g., wilderness camps, Outward Bound, etc.)* • *Light boxes* • *Custodial or long term care (see* Definitions*)*	*All charges*

Section 5(f). Prescription Drug Benefits

Important things you should keep in mind about these benefits:

- We cover prescription drugs and supplies, as described in the chart beginning on page 95.
- If there is no generic drug available, you must pay the brand-name cost-sharing amount when you receive a brand-name drug.
- If there is a generic substitution available and you or your provider requests a brand-name drug, you will be responsible for the applicable cost-share plus the difference in the costs of the brand-name and generic drugs.
- If the cost of your prescription is less than your cost-sharing amount, you pay only the cost of your prescription.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Benefits for certain self-injectable (self-administered) drugs are provided only when they are dispensed by a pharmacy under the pharmacy benefit. See page 95 for specialty drug fills from a Preferred pharmacy.
- Benefits for certain auto-immune infusion medications (limited to Remicade, Renflexis and Inflectra) are covered only when they are obtained by a non-pharmacy provider, such as a physician or facility (hospital or ambulatory surgical center). See *Drugs From Other Sources* in this Section, page 102, for more information.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- Medication prices vary among different retail pharmacies and the Specialty Drug Pharmacy Program. **Review purchasing options for your prescriptions to get the best price**. A drug cost tool is available at www.fepblue.org or call:
  - **Retail Pharmacy Program: 800-624-5060, TTY: 800-624-5077**
  - **Specialty Drug Pharmacy Program: 888-346-3731, TTY: 877-853-9549**
- **YOU MUST GET PRIOR APPROVAL FOR CERTAIN DRUGS AND SUPPLIES, and prior approval must be renewed periodically**. Prior approval is part of our Patient Safety and Quality Monitoring (PSQM) program. Please refer to page 94 for more information about the PSQM program and to Section 3 for more information about prior approval.
- During the course of the year, we may move a brand-name drug from Tier 2 (preferred brand-name, preferred generic specialty and preferred brand-name specialty drugs) to non-covered if a generic equivalent or biosimilar becomes available or if new safety concerns arise. If your drug is moved to non-covered, you pay the full cost of the medication. Tier reassignments during the year are not considered benefit changes.
- A pharmacy restriction may be applied for clinically inappropriate use of prescription drugs and supplies.
- **You must use Preferred retail pharmacies or the Specialty Drug Pharmacy Program in order to receive benefits.** Our specialty drug pharmacy is a Preferred pharmacy.
- There is no calendar year deductible for the Retail Pharmacy Program or the Specialty Drug Pharmacy Program.
- The FEP Blue Focus formulary contains a comprehensive list of drugs under all therapeutic categories with two exceptions: some drugs, nutritional supplements and supplies are non-covered (see page 101); we may also exclude certain U.S. FDA-approved drugs when multiple generic equivalents/alternative medications are available. See page 93 for details.
- **The Blue Cross and Blue Shield Service Benefit Plan's FEP Blue Focus uses a closed formulary, see page 92.**

We will send each new enrollee an FEP Blue Focus identification card, which covers pharmacy and medical benefits.

There are important features you should be aware of. These include:

- **Who can write your prescriptions.** A physician or dentist licensed in the United States, Puerto Rico, or the U.S. Virgin Islands, or, in states that permit it, a licensed/certified provider with prescriptive authority prescribing within their scope of practice must write your prescriptions. See Section 5(i) for drugs purchased overseas.
- **Where you can obtain them.**
  You must fill prescriptions only at a Preferred retail pharmacy or through the Specialty Drug Pharmacy Program, in order to receive benefits. See page 138 for the definition of "specialty drugs." For information about prescriptions obtained from an overseas retail pharmacy, see page 110.

  The Retail Pharmacy Program is administered by CVS Caremark. For a listing of Preferred retail pharmacies, call the Retail Pharmacy Program at 800-624-5060, TTY: 800-624-5077, or visit our website, www.fepblue.org.

  Note: If your prescription requires prior approval and you have not yet obtained prior approval, you must pay the full cost of the drug or supply at the time of purchase and file a claim with the Retail Pharmacy Program to be reimbursed. Please refer to Section 7 for instructions on how to file prescription drug claims.

  The Specialty Drug Pharmacy Program is administered by AllianceRx Walgreens Prime.

  Notes:
  - The Specialty Drug Pharmacy Program will not fill your prescription until you have obtained prior approval. AllianceRx Walgreens Prime, the program administrator, will hold your prescription for up to 30 days. If prior approval is not obtained within 30 days, your prescription will be returned to you along with a letter explaining the prior approval procedures.
  - Preferred retail pharmacies may offer options for ordering prescription drugs online. Drugs ordered online may be delivered to your home and these online orders are a part of the Retail Prescription Drug Program described on page 95.
  - Due to manufacturer restrictions, a small number of specialty drugs used to treat rare or uncommon conditions may be available only through a Preferred retail pharmacy. See page 100 for information about your cost-share for specialty drugs purchased at a Preferred retail pharmacy that are affected by these restrictions.

- **What is covered.**
  We use a closed formulary.

  If you purchase a drug that is not on the formulary, you will pay the full cost of that drug.

  The FEP Blue Focus Formulary includes a list of preferred drugs that are safe, effective and appropriate for our members and are available at lower costs than other drugs.

  Some drugs, nutritional supplements, and supplies are not covered (see page 101); we may also exclude certain U.S. FDA-approved drugs when multiple generic equivalents/alternative medications are available. If you purchase a drug, nutritional supplement, or supply that is not covered, you will be responsible for the full cost of the item.

  Notes:
  - **Before filling your prescription, please check the FEP Blue Focus Formulary drug list and tier assignment of the drug. Other than changes resulting from new drugs or safety issues, the preferred drug list is updated periodically during the year and not considered a benefit change.**

- Member cost-share for prescription drugs is determined by the tier to which a drug has been assigned. To determine the tier assignments for formulary drugs, we work with our Pharmacy and Medical Policy Committee, a group of physicians and pharmacists who are not employees or agents of, nor have financial interest in, the Blue Cross and Blue Shield Service Benefit Plan. The Committee meets quarterly to review new and existing drugs to assist us in our assessment. Drugs determined to be of equal therapeutic value and similar safety and efficacy are then evaluated on the basis of cost. The Committee's recommendations, together with our evaluation of the relative cost of the drugs, determine the placement of formulary drugs on a specific tier. Using lower cost preferred generic drugs will provide you with a high-quality, cost-effective prescription drug benefit.

Your cooperation with our cost-saving efforts helps keep your premium affordable.

Our payment levels are generally categorized as:

Tier 1: Preferred generic drugs obtained at a Preferred retail pharmacy
Tier 2: Preferred brand-name drugs, preferred generic specialty drugs, and preferred brand-name specialty drugs obtained at a Preferred retail pharmacy or through the Specialty Drug Pharmacy Program.

You can view the formulary on our website at www.fepblue.org or call 800-624-5060, TTY: 800-624-5077, for assistance. If you do not find your drug on the formulary, or the preferred drug list, please call 800-624-5060. Changes to the formulary are not considered benefit changes.

Any savings we receive on the cost of drugs purchased under this Plan from drug manufacturers are credited to the reserves held for this Plan.

- **Generic equivalents**
  Generic equivalent drugs have the same active ingredients as their brand-name equivalents. By filling your prescriptions (or those of family members covered by the Plan) at a Preferred retail pharmacy or through the Specialty Drug Pharmacy Program, you authorize the pharmacist to substitute any available Federally approved generic equivalent, unless you or your physician specifically request a brand-name drug. However, if there is a generic substitution available and you or your provider requests a brand-name drug, you will be responsible for the applicable cost-share plus the difference in the costs of the brand-name and generic drugs. Keep in mind that FEP Blue Focus members **must use Preferred pharmacies in order to receive benefits.** See page 133 for more information about generic alternatives and generic equivalents.

- Disclosure of information. As part of our administration of prescription drug benefits, we may disclose information about your prescription drug utilization, including the names of your prescribing physicians, to any treating physicians or dispensing pharmacies.

- **These are the dispensing limitations.**
  Subject to manufacturer packaging and your prescriber's instructions, you may purchase either up to a 30-day supply or a 31 to 90 day supply of covered drugs and supplies through the Retail Pharmacy Program or up to a 30-day supply through the Specialty Drug Pharmacy Program.

  Notes:

  - Certain drugs such as narcotics may have additional limits or requirements as established by the U.S. FDA or by national scientific or medical practice guidelines (such as Centers for Disease Control, American Medical Association, etc.) on the quantities that a pharmacy may dispense. In addition, pharmacy dispensing practices are regulated by the state where they are located and may also be determined by individual pharmacies. Due to safety requirements, some medications are dispensed as originally packaged by the manufacturer and we cannot make adjustments to the packaged quantity or otherwise open or split packages to create 30, and 90-day supplies of those medications. **In most cases, refills cannot be obtained until 75% of the prescription has been used. Controlled substances cannot be refilled until 80% of the prescription has been used.** Controlled substances are medications that can cause physical and mental dependence, and have restrictions on how they can be filled and refilled. They are regulated and classified by the DEA (Drug Enforcement Administration) based on how likely they are to cause dependence. Call us or visit our website if you have any questions about dispensing limits. Please note that in the event of a national or other emergency, or if you are a reservist or National Guard member who is called to active military duty, you should contact us regarding your prescription drug needs. See the contact information on page 94.

- Benefits for certain self-injectable (self-administered) drugs are provided only when they are dispensed by a pharmacy under the pharmacy benefit. Medical benefits will be provided for a once-per-lifetime dose per therapeutic category of drugs dispensed by your provider or any non-pharmacy-benefit provider. This benefit limitation does not apply if you have primary Medicare Part B coverage. See page 95 for specialty drug fills from a Preferred pharmacy.
- Benefits for certain auto-immune infusion medications (Remicade, Renflexis and Inflectra) are provided only when they are obtained by a non-pharmacy provider, such as a physician or facility (hospital or ambulatory surgical center). See *Drugs From Other Sources* in this Section, page 102, for more information.

- **Important contact information**
  - Retail Pharmacy Program: 800-624-5060, TTY: 800-624-5077
  - Specialty Drug Pharmacy Program: 888-346-3731, TTY: 877-853-9549; or www.fepblue.org.

Patient Safety and Quality Monitoring (PSQM)

We have a special program to promote patient safety and monitor healthcare quality. Our Patient Safety and Quality Monitoring (PSQM) program features a set of closely aligned programs that are designed to promote the safe and appropriate use of medications. Examples of these programs include:

- Prior approval – As described below, this program requires that approval be obtained for certain prescription drugs and supplies before we provide benefits for them.
- Safety checks – Before your prescription is filled, we perform quality and safety checks for usage precautions, drug interactions, drug duplication, excessive use, and frequency of refills.
- Quantity allowances – Specific allowances for several medications are based on U.S. FDA-approved recommendations, national scientific and generally accepted standards of medical practice guidelines (such as Centers for Disease Control, American Medical Association, etc.), and manufacturer guidelines.

For more information about our PSQM program, including listings of drugs subject to prior approval or quantity allowances, visit our website at www.fepblue.org or call the Retail Pharmacy Program at 800-624-5060, TTY: 800-624-5077.

Prior Approval

As part of our Patient Safety and Quality Monitoring (PSQM) program (see above), **you must make sure your physician obtains prior approval for certain prescription drugs and supplies in order to use your prescription drug coverage.** In providing prior approval, we may limit benefits to quantities prescribed in accordance with generally accepted standards of medical, dental, or psychiatric practice in the United States. **Prior approval must be renewed periodically.** To obtain a list of these drugs and supplies and to obtain prior approval request forms, call the Retail Pharmacy Program at 800-624-5060, TTY: 800-624-5077. You can also obtain the list and forms through our website at www.fepblue.org. Please read Section 3 for more information about prior approval.

Notes:

- Updates to the list of drugs and supplies requiring prior approval are made periodically during the year. New drugs and supplies may be added to the list and prior approval criteria may change. Changes to the prior approval list or to prior approval criteria are not considered benefit changes.
- If your prescription requires prior approval and you have not yet obtained prior approval, you must pay the full cost of the drug or supply at the time of purchase and file a claim with the Retail Pharmacy Program to be reimbursed. Please refer to Section 7 for instructions on how to file prescription drug claims.
- It is your responsibility to know the prior approval authorization expiration date for your medication. We encourage you to work with your physician to obtain prior approval renewal in advance of the expiration date.

Benefits Description	You Pay
Note: The calendar year deductible does not apply to covered prescription drugs unless specifically stated "(deductible applies)".	
Covered Medications and Supplies	
Preferred retail pharmacies **Preferred Generic Drugs obtained at Preferred retail and overseas retail pharmacies:** **Tier 1** Notes: • See Section 5(i), page 110, for information on how to file claims for overseas services. • For prescription drugs billed for by a skilled nursing facility, nursing home, or extended care facility, we provide benefits as shown on this page for drugs obtained from a Preferred retail pharmacy, as long as the pharmacy supplying the prescription drugs to the facility is a Preferred pharmacy.	Preferred retail and overseas retail pharmacy: • $5 copayment for each purchase of up to a 30-day supply • $15 copayment for each purchase of a 31 to 90-day supply Non-preferred pharmacy: You pay all charges
Preferred Brand-Name Drugs obtained at Preferred retail and overseas retail pharmacies: **Tier 2** Notes: • See Section 5(i), page 110, for information on how to file claims for overseas services. • For prescription drugs billed for by a skilled nursing facility, nursing home, or extended care facility, we provide benefits as shown on this page for drugs obtained from a Preferred retail pharmacy, as long as the pharmacy supplying the prescription drugs to the facility is a Preferred pharmacy.	Preferred retail and overseas retail pharmacy: • 40% of the Plan allowance (up to a $350 maximum) for each purchase of up to a 30-day supply • 40% of the Plan allowance (up to a $1,050 maximum) for each purchase of up to a 90-day supply Non-preferred pharmacy: You pay all charges
Preferred specialty drugs (generic and brand-name) obtained at Preferred retail and overseas retail pharmacies: **Tier 2** • Benefits for specialty drugs purchased at a Preferred retail pharmacy are limited to one purchase of up to a 30-day supply for each prescription dispensed. Notes: • All refills must be obtained through the Specialty Drug Pharmacy Program. See page 100 for more information. • See the Specialty Drug Pharmacy Program for applicable cost-shares and limits on page 100. • Due to safety requirement, some medications are dispensed as originally packaged by the manufacturer and we cannot make adjustment to the packaged quantity or otherwise open or split packages to create a 30-day supply of these medications. • For prescription drugs billed for by a skilled nursing facility, nursing home, or extended care facility, we provide benefits as shown on this page for drugs obtained from a Preferred retail pharmacy, as long as the pharmacy supplying the prescription drugs to the facility is a Preferred pharmacy. • See Section 5(i), page 110, for information on how to file claims for overseas services.	Preferred retail and overseas retail pharmacy: • 40% of the Plan allowance (up to a $350 maximum) for each purchase of up to a 30-day supply • If a 31 to 90-day supply of a specialty drug has to be dispensed due to manufacturer packaging, you pay 40% of the Plan allowance (up to a $1,050 maximum) for each purchase. Non-preferred pharmacy: You pay all charges

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
Tier 1 and 2 drugs purchased from a Preferred pharmacy include, but are not limited to the following: • Drugs, vitamins and minerals, and nutritional supplements included in our closed formulary that by Federal law of the United States require a prescription for their purchase Note: See page 98 for our coverage of medications to promote better health as recommended under the Affordable Care Act. • Specialized nutritional formulas for children up to age 22 to treat inborn errors of amino acid metabolism - Must meet the definition of medical food (see definition on page 134) - Must be intended for use solely under medical supervision in the dietary management of an inborn error of amino acid metabolism - Must be receiving active, regular and ongoing medical supervision and must be unable to manage your condition by modification of diet alone • Medical foods, as defined by the U.S. FDA, that are administered orally and that provide the sole source (100%) of nutrition, for children up to age 22, for up to one year following the date of the initial prescription or physician order for the medical food (e.g., Neocate) in formula form only. Notes: - A prescription and prior approval are required for medical foods provided under the pharmacy benefit. - See Section 5(a), page 56, for our coverage of medical foods and nutritional supplements when administered by catheter or nasogastric tube. • Insulin, diabetic test strips, and lancets Note: See page 56 for our coverage of insulin pumps. • Needles and disposable syringes for the administration of covered medications • Clotting factors and anti-inhibitor complexes for the treatment of hemophilia • Drugs to aid smoking, tobacco, and E-cigarette cessation that require a prescription by federal law Notes: - We provide benefits for over-the-counter (OTC) smoking, tobacco, and E-cigarette cessation medications only as described on page 100. - You may be eligible to receive smoking, tobacco, and E-cigarette cessation medications at no charge. See page 100 for more information. • Drugs for the diagnosis of infertility, except as described on page 101 • Drugs to treat gender dysphoria (gonadotropin-releasing hormone (GnRH) antagonists and testosterones • Contraceptive drugs and devices, limited to: - Diaphragms and contraceptive rings - Injectable contraceptives	See pages 95 and 99

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
- Intrauterine devices (IUDs) - Implantable contraceptives - Oral and transdermal contraceptives Note: We waive your cost-share for generic contraceptives and for brand-name contraceptives that have no generic equivalent or generic alternative, when you purchase them at a Preferred retail pharmacy.	See pages 95 and 99
Over-the-counter (OTC) contraceptive drugs and devices, for women only, limited to: • Emergency contraceptive pills • Female condoms • Spermicides • Sponges Note: We provide benefits in full for OTC contraceptive drugs and devices for women only when the contraceptives meet U.S FDA standards for OTC products. To receive benefits, you must use a Preferred retail pharmacy and present the pharmacist with a written prescription from your physician.	Preferred retail and overseas retail pharmacy: Nothing Non-preferred retail pharmacy: You pay all charges Note: See Section 5(i), page 110, for information on how to file claims for overseas services.
Immunizations when provided by a Preferred retail pharmacy that participates in our vaccine network (see below) and administered in compliance with applicable state law and pharmacy certification requirements. See pages 45 and 46 for specific coverage. Note: Our vaccine network is a network of Preferred retail pharmacies that have agreements with us to administer one or more routine immunizations. Check with your pharmacy or call our Retail Pharmacy Program at 800-624-5060, TTY: 800-624-5077, to find out which vaccines your pharmacy can provide.	Preferred retail and overseas retail pharmacy: Nothing Non-preferred retail pharmacy: You pay all charges Notes: • You pay nothing for Influenza (flu) vaccines obtained at Non-preferred retail pharmacies. • See Section 5(i), page 110, for information on how to file claims for overseas services.
Diabetic Meter Program Members with diabetes may obtain one glucose meter kit every 365 days at no cost through our Diabetic Meter Program. To use this program, you must call the telephone number listed below and request one of the eligible types of meters. The types of glucose meter kits available through our program are subject to change. To order your free glucose meter kit, call us toll-free at 855-582-2024, Monday through Friday, from 9 a.m. to 7 p.m., Eastern Time, or visit our website at www.fepblue.org. The selected meter kit will be sent to you within 7 to 10 days of your request. Note: Contact your physician to obtain a new prescription for the test strips and lancets to use with the new meter. Benefits will be provided for the test strips at Tier 2 (preferred brand-name) benefit payment levels if you purchase brand-name strips at a Preferred retail pharmacy. See page 99 for more information.	Nothing for a glucose meter kit ordered through our Diabetic Meter Program When obtained from any other source: You pay all charges

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
Medications to promote better health as recommended under the Patient Protection and Affordable Care Act (the "Affordable Care Act"), limited to: • Iron supplements for children from age 6 months through 12 months • Oral fluoride supplements for children from age 6 months through 5 years • Folic acid supplements, 0.4 mg to 0.8 mg, for women capable of pregnancy • Low-dose aspirin (81 mg per day) for pregnant members at risk for preeclampsia • Aspirin for men age 45 through 79 and women age 50 through 79 • Generic cholesterol-lowering statin drugs Notes: • Benefits are not available for acetaminophen, ibuprofen, naproxen, etc. • Benefits for the medications listed above are subject to the dispensing limitations described on page 93 and are limited to recommended prescribed limits. • To receive benefits, you must use a Preferred retail pharmacy and present a written prescription from your physician to the pharmacist. • A complete list of USPSTF-recommended preventive care services is available online at: www.healthcare.gov/preventive-care-benefits. See pages 41-47 and 78 in Section 5(a) and 5(c) for information about other covered preventive care services. • See page 100 for our coverage of smoking, tobacco, and E-cigarette cessation medications.	Preferred retail and overseas retail pharmacy: Nothing Non-preferred retail pharmacy: You pay all charges Note: See Section 5(i), page 110, for information on how to file claims for overseas services.
Generic medications (limited to tamoxifen and raloxifene) to reduce breast cancer risk for women, age 35 or over, who have not been diagnosed with any form of breast cancer Note: Your physician must send a completed Coverage Request Form to CVS Caremark before you fill the prescription. Call CVS Caremark at 800-624-5060, TTY: 800-624-5077, to request this form. You can also obtain the Coverage Request Form through our website at www.fepblue.org.	Preferred retail and overseas retail pharmacy: Nothing Non-preferred retail pharmacy: You pay all charges
Opioid Reversal Agents: Tier 1 medications limited to Narcan nasal spray and naloxone generic injectable	Preferred retail and overseas retail pharmacy: Nothing for the purchase of one 90-day supply per calendar year Note: Once you have purchased amounts of these medications in a calendar year that are equivalent to a 90-day supply combined, all Tier 1 fills thereafter are subject to the corresponding cost-share. Non-preferred retail pharmacy: You pay all charges

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
Here is how to obtain your prescription drugs and supplies: **Preferred Retail Pharmacies** • Make sure you have your ID card when you are ready to purchase your prescription. • Go to any Preferred retail pharmacy, or • Visit the website of your Preferred retail pharmacy to request your prescriptions online and delivery, if available. • For a listing of Preferred retail pharmacies, call the Retail Pharmacy Program at 800-624-5060, TTY: 800-624-5077, or visit our website, www.fepblue.org. Notes: • Benefits for Tier 2 specialty drugs purchased at a Preferred retail pharmacy are limited to one purchase of up to a 30-day supply for each prescription dispensed. All refills must be obtained through the Specialty Drug Pharmacy Program, see page 100 for more information. • Retail pharmacies that are Preferred for prescription drugs are not necessarily Preferred for durable medical equipment (DME) and medical supplies. To receive Preferred benefits for DME and covered medical supplies, you must use a Preferred DME or medical supply provider. See Section 5(a) for the benefit levels that apply to DME and medical supplies. • For prescription drugs billed for by a skilled nursing facility, nursing home, or extended care facility, we provide benefits as shown on this page for drugs obtained from a Preferred retail pharmacy, as long as the pharmacy supplying the prescription drugs to the facility is a Preferred pharmacy. • For a list of the Preferred Network Long Term Care pharmacies, call 800-624-5060, TTY: 800-624-5077. • For coordination of benefits purposes, if you need a statement of Preferred retail pharmacy benefits in order to file claims with your other coverage when this Plan is the primary payor, call the Retail Pharmacy Program at 800-624-5060, TTY: 800-624-5077, or visit our website at www.fepblue.org.	Preferred retail and overseas retail pharmacy: Tier 1 • $5 copayment for each purchase of up to a 30-day supply • $15 copayment for each purchase of a 31 to 90-day supply Tier 2 • 40% of the Plan allowance (up to a $350 maximum) for each purchase of up to a 30-day supply • 40% of the Plan allowance (up to a $1,050 maximum) for each purchase of a 31 to 90-day supply Non-preferred pharmacy: You pay all charges

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
Smoking, Tobacco, and E-Cigarette Cessation Medications If you are a covered member, you may be eligible to obtain specific prescription generic and brand-name smoking, tobacco, and E-cigarette cessation medications at no charge. Additionally, you may be eligible to obtain over-the-counter (OTC) smoking, tobacco, and E-cigarette cessation medications, prescribed by your physician, at no charge. These benefits are only available when you use a Preferred retail pharmacy. Note: There may be age-restrictions based on U.S. FDA guidelines for these medications. The following medications are covered through this program: • Generic medications available by prescription: - Bupropion ER 150 mg tablet - Bupropion SR 150 mg tablet • Brand-name medications available by prescription: - Chantix 0.5 mg tablet - Chantix 1 mg continuing monthly pack - Chantix 1 mg tablet - Chantix starting monthly pack - Nicotrol cartridge inhaler - Nicotrol NS Spray 10 mg/ml • Over-the-counter (OTC) medications Notes: • To receive benefits for over-the-counter (OTC) smoking, tobacco, and E-cigarette cessation medications, you must have a physician's prescription for each OTC medication that must be filled by a pharmacist at a Preferred retail pharmacy. • Regular prescription drug benefits will apply to purchases of smoking, tobacco, and E-cigarette cessation medications not meeting these criteria. Benefits are not available for over-the-counter (OTC) smoking, tobacco, and E-cigarette cessation medications except as described above. • See page 58 for our coverage of smoking, tobacco, and E-cigarette cessation treatment, counseling, and classes.	Preferred retail pharmacy: Nothing Non-preferred retail pharmacy: You pay all charges
Specialty Drug Pharmacy Program We cover specialty drugs that are listed on the FEP Blue Focus Specialty Drug List. This list is subject to change. For the most up-to-date list, call the telephone number below or visit our website, www.fepblue.org. (See page 138 for the definition of "specialty drugs.") Each time you order a new specialty drug or refill, a Specialty Drug pharmacy representative will work with you to arrange a delivery time and location that are most convenient for you, as well as ask you about any side effects you may be experiencing. See page 116 for more details about the Program.	Specialty Drug Pharmacy Program Tier 2: • 40% of the Plan allowance (up to a $350 maximum) for each purchase of up to a 30-day supply • If a 31 to 90-day supply of a specialty drug has to be dispensed due to manufacturer packaging, you pay 40% of the Plan allowance (up to a $1,050 maximum) for each purchase. Non-preferred specialty drug pharmacy: You pay all charges

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
Note: Due to safety requirements, some medications are dispensed as originally packaged by the manufacturer and we cannot make adjustments to the packaged quantity or otherwise open or split packages to create a 30-day supply of these medications. **Contact Us**: If you have any questions about this program, or need assistance with your specialty drug orders, please call 888-346-3731, TTY: 877-853-9549.	
Not covered: • *Drugs and supplies purchased from a Non-preferred pharmacy* • *Medical foods administered orally are not covered if not obtained at a Preferred retail pharmacy* • *Medical supplies such as dressings and antiseptics* • *Drugs and supplies for cosmetic purposes* • *Drugs and supplies for weight loss* • *Drugs for orthodontic care, dental implants, and periodontal disease* • *Drugs used in conjunction with assisted reproductive technology (ART) and assisted insemination procedures* • *Insulin and diabetic supplies except when obtained from a Preferred retail pharmacy or except when Medicare Part B is primary. See pages 56 and 96.* • *Medications and orally taken nutritional supplements that do not require a prescription under Federal law even if your doctor prescribes them or if a prescription is required under your state law* • *Products and foods other than liquid formulas or powders mixed to become formulas; foods and formulas readily available in a retail environment and marketed for persons without medical conditions; low-protein modified foods (e.g., pastas, breads, rice, sauces and baking mixes); nutritional supplements, energy products; and similar items* *Notes:* - *See Section 5(a), page 56, for our coverage of medical foods and nutritional supplements when administered by catheter or nasogastric tube.* - *See page 98 for our coverage of medications recommended under the Affordable Care Act and page 100 for smoking, tobacco, and E-cigarette cessation medications.* • *Infant formula other than described on pages 56 and 96* • *Drugs not listed on the formulary or preferred drug list* • *Brand name opioids* • *Remicade, Renflexis, and Inflectra are not covered for prescriptions obtained from a Preferred retail pharmacy, or through the Specialty Drug Pharmacy Program* • *Drugs for which prior approval has been denied or not obtained* • *Drugs and supplies related to sexual dysfunction or sexual inadequacy* • *Drugs and covered-drug-related supplies for the treatment of gender dysphoria if not obtained from a Preferred retail pharmacy or the Specialty Drug Pharmacy Program as described on pages 95 and 100*	*All charges*

Covered Medications and Supplies - continued on next page

Benefits Description	You Pay
Covered Medications and Supplies (cont.)	
• *Drugs purchased through the mail or internet from pharmacies inside or outside the United States by members located in the United States* • *Over-the-counter (OTC) contraceptive drugs and devices, except as described on pages 96-97* • *Drugs used to terminate pregnancy* • *Sublingual allergy desensitization drugs, except as described on page 51*	*All charges*
Drugs From Other Sources	
Covered prescription drugs and supplies not obtained at a retail pharmacy or through the Specialty Drug Pharmacy Program to include, but not limited to: • Physician's office – for more information refer to Section 5(a) • Facility (inpatient or outpatient) – for more information refer to Section 5(c) • Hospice agency – for more information refer to Section 5(c) • Drugs obtained at a physician's office, inpatient or outpatient facility or hospice agency while overseas, see Section 5(i) • Drugs and supplies covered only under the medical benefit, see auto-immune infusions below • Prescription drugs obtained from a Preferred retail pharmacy, that are billed by a skilled nursing facility, nursing home, or extended care facility, see page 99	Preferred professional providers and facilities: 30% of the Plan allowance (deductible applies) Non-preferred professional providers (Participating/Non-participating) and Non-preferred facilities (Member/Non-member): You pay all charges
Auto-immune infusion medications: Remicade, Renflexis and Inflectra Note: Benefits for certain auto-immune infusion medications (limited to Remicade, Renflexis and Inflectra) are covered only when they are obtained by a non-pharmacy provider, such as a physician or facility (hospital or ambulatory surgical center).	Preferred professional providers and facilities: 30% of the Plan allowance (deductible applies) Non-preferred professional providers (Participating/Non-participating) and Non-preferred facilities (Member/Non-member): You pay all charges

Section 5(g). Dental Benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be the primary payor for any covered services and your FEDVIP Plan will be secondary to your FEHB Plan. See Section 9, *Coordinating Benefits with Medicare and Other Coverage*, for additional information.
- Be sure to read Section 4, *Your Costs for Covered Services*, for valuable information about how cost-sharing works. Also, read Section 9 for information about how we pay if you have other coverage, or if you are age 65 or over.
- The calendar year deductible of $500 per person ($1,000 per Self Plus One or Self and Family enrollment) applies to the accidental injury benefit below.
- **You must use Preferred providers in order to receive accidental dental injury benefits** for treatment after 72 hours of the accident. Covered services provided more than 72 hours after an accident are subject to the deductible and coinsurance.

Benefits Description	You Pay
Note: The calendar year deductible applies to almost all benefits in this Section. We say "(No deductible)" when it does not apply.	
Accidental Injury Benefit	
We provide benefits for services, supplies, or appliances for dental care necessary to promptly repair injury to sound natural teeth required as a result of, and directly related to, an accidental injury. To determine benefit coverage, we may require documentation of the condition of your teeth before the accidental injury, documentation of the injury from your provider(s), and a treatment plan for your dental care. We may request updated treatment plans as your treatment progresses. Notes: • An **accidental injury** is an injury caused by an external force or element such as a blow or fall and that requires immediate attention. Injuries to the teeth while eating are not considered accidental injuries. • A **sound natural tooth** is a tooth that is whole or properly restored (restoration with amalgams or resin-based composite fillings only); is without impairment, periodontal, or other conditions; and is not in need of the treatment provided for any reason other than an accidental injury. For purposes of this Plan, a tooth previously restored with a crown, inlay, onlay, or porcelain restoration, or treated by endodontics, is not considered a sound natural tooth. • **We provide benefits for accidental dental injury care in cases of medical emergency when performed by Preferred or Non-preferred providers.** See Section 5(d) for the criteria we use to determine if emergency care is required. You are responsible for the applicable cost-share as shown here. If you use a Non-preferred provider, you may also be responsible for any difference between our allowance and the billed amount. • **All follow-up** care must be performed and billed for by Preferred providers to be eligible for benefits.	**Treatment of an accidental dental injury within 72 hours:** Preferred: Nothing (no deductible) Non-preferred professional providers (Participating and Non-participating): • Participating: Nothing (no deductible) • Non-participating: Any difference between our allowance and the billed amount (no deductible) **Treatment after the initial 72 hours:** Preferred: 30% of the Plan allowance Non-preferred (Participating/Non-participating): You pay all charges

Benefits Description	You Pay
Inpatient and Outpatient Facility Care	
We cover inpatient and outpatient hospital care, as well as anesthesia administered at the facility, • To treat children up to age 22 with severe dental caries, or • When a non-dental physical impairment exists that makes hospitalization necessary to safeguard the health of the patient (even if the dental procedure itself is not covered).	See Section 5(c) for inpatient and outpatient hospital benefits.
Not covered: Routine dental care	*All charges*

Section 5(h). Wellness and Other Special Features

Special Feature	Description
Health Tools	Stay connected to your health and get the answers you need when you need them by using Health Tools 24 hours a day, 365 days a year. Go to www.fepblue.org or call 888-258-3432 toll-free to check out these valuable easy-to-use services: • Talk directly with a **Registered Nurse** any time of the day or night via telephone, secure email, or live chat. Ask questions and get medical advice. Please keep in mind that benefits for any healthcare services you may seek after using Health Tools are subject to the terms of your coverage under this Plan. • **Personal Health Record** – Access your secure online personal health record for information such as the medications you're taking, recent test results, and medical appointments. Update, store, and track health-related information at any time. • **Blue Health Assessment** – An online health and lifestyle questionnaire (see below). • **Online Health Coach (OHC)** – Manage your health proactively by setting and managing health goals, create a plan of care, track your progress, and pursue healthy activities. The OHC offers members a combination of guidance, support, and resources. • **Health Topics and WebMD Videos** offer an extensive variety of educational tools using videos, recorded messages, and colorful online materials that provide up-to-date information about a wide range of health-related topics.
Services for the Deaf and Hearing Impaired	All Blue Cross and Blue Shield Plans provide TTY access for the hearing impaired to access information and receive answers to their questions.
Web Accessibility for the Visually Impaired	Our website, www.fepblue.org, adheres to the most current Section 508 Web accessibility standards to ensure that visitors with visual impairments can use the site with ease.
Travel Benefit/Services Overseas	Please refer to Section 5(i) for benefit and claims information for care you receive outside the United States, Puerto Rico, and the U.S. Virgin Islands.
Healthy Families	Our Healthy Families suite of resources is for families with children and teens, ages 2 to 19. Healthy Families provides activities and tools to help parents teach their children about weight management, nutrition, physical activity, and personal well-being. For more information, go to www.fepblue.org.
Blue Health Assessment	The **Blue Health Assessment (BHA)** questionnaire is an easy and engaging online health evaluation program which can be completed in 10-15 minutes. Your BHA answers are evaluated to create a unique health action plan. Based on the results of your BHA, you can select personalized goals, receive supportive advice, and easily track your progress through our Online Health Coach. Visit our website, www.fepblue.org, for more information and to complete the BHA so you can receive your individualized results and begin working toward achieving your goals. **You may also request a printed BHA** by calling 888-258-3432 toll-free.
Hypertension Management Program	The **Hypertension Management Program** gives members with hypertension (otherwise known as high blood pressure) access to a free blood pressure monitor (BPM) to encourage members to make healthier choices to reduce the potential for complications from cardiac disease. This program is available to all covered adult members, age 18 and over. You will be automatically enrolled in the program, and will be informed of your eligibility to receive a free BPM after at least one medical claim has been processed during the past 12 months with a reported diagnosis of hypertension.

	Once you meet these criteria, CVS Caremark will send you a letter advising you of your eligibility for the free BPM. You are eligible to receive a free BPM every two calendar years. You must follow the directions in the letter, which include taking the letter to your healthcare provider. Your provider is responsible for documenting your most recent blood pressure reading, and identifying the appropriate BPM size for you. The BPM must be received through this program. Benefits are not available for BPMs for members who do not meet the criteria or for those who obtain a BPM outside of this program. For more information, call us at the telephone number on the back of your ID card.
MyBlue® Customer eService	Visit **MyBlue Customer eService** at www.fepblue.org/myblue or use the fepblue mobile app to check the status of your claims, change your address of record, request claim forms, request an ID card, and track how you use your benefits. Additional features include: • **Online EOBs – You will automatically be enrolled in online EOBs**. This will allow you to view, download, and print your explanation of benefits (EOB) forms. Simply log on to MyBlue via www.fepblue.org/myblue and click on "Explanation of Benefits," then "Medical and Pharmacy Claims." From there you can search claims and select the "EOB" link next to each claim to access your EOB. Though your EOBs will be typically available online, there are some instances where you will receive a paper EOB and a form to complete. You can also access EOBs via the fepblue mobile app. Simply link to MyBlue, and click on Claims. • **Opt into Paper EOBs** – If you wish to receive paper EOBs, you may Log on to MyBlue home page, click on "Member Preferences" from the navigation bar and opt in by selecting "paper EOBs." • **Personalized Messages** – Our EOBs provide a wide range of messages just for you and your family, ranging from preventive care opportunities to enhancements to our online services. • **Financial Dashboard –** Log in to MyBlue to access important information in real time, including deductibles, out-of-pocket costs, remaining covered provider visits, medical claims, and pharmacy claims. You also can review your year-to-date summary of completed claims, and pharmacy spending throughout the year.
National Doctor & Hospital Finder	Visit www.fepblue.org/provider to access our National Doctor & Hospital Finder and other nationwide listings of Preferred providers.
Care Management Programs	If you have a rare or chronic disease or have complex healthcare needs, the Service Benefit Plan offers two types of Care Management Programs that provide assistance with the coordination of your care, provide member education and clinical support. • Case Management provides members who have acute or chronic complex healthcare needs with the services and assistance of a licensed health care professional with a nationally recognized case management certification. Case managers may be a registered nurse, licensed social worker, or other licensed healthcare professional practicing within the scope of their license, who may work with you and your providers to assess your health care needs, coordinate needed care and available resources, evaluate the outcomes of your care, and support and monitor the progress of the member's treatment plan and healthcare needs. Some members may receive guidance and clinical support for an acute healthcare need while others may benefit from a short term case management enrollment. Enrollment in case management requires your consent. Members in case management are asked to provide verbal consent prior to enrollment in case management and must provide written consent for case management. Note: Benefits for care provided by residential treatment centers require written consent and participation in Case Management prior to admission; please see pages 79, 89 and 109 for additional information. • Disease Management supports members who have diabetes, asthma, chronic obstructive pulmonary disease (COPD), coronary artery disease, or congestive heart failure by helping them adopt effective self-care habits to improve the self-management of their condition. If you have been diagnosed with any of these conditions, we may send you information about the programs available to you in your area.

	If you have any questions regarding these programs, including if you are eligible for enrollment and assistance with enrollment, please contact us at the customer service telephone number on the back of your ID card.
Flexible Benefits Option	Under the Blue Cross and Blue Shield Service Benefit Plan's FEP Blue Focus, our Case Management process may include a **flexible benefits option**. This option allows professional case managers at Local Plans to assist members with certain complex and/or chronic health issues by coordinating complicated treatment plans and other types of complex patient care plans. Through the flexible benefits option, case managers will review the member's healthcare needs and may at our sole discretion, identify a less costly alternative treatment plan for the member. The member (or their healthcare proxy) and provider(s) must cooperate in the process. Case Management Program enrollment is required for eligibility. Prior to the starting date of the alternative treatment plan, members who are eligible to receive services through the flexible benefits option are required to sign and return a written consent for case management and the alternative plan. If you and your provider agree with the plan, alternative benefits will begin immediately and you will be asked to sign an **alternative benefits agreement** that includes the terms listed below, in addition to any other terms specified in the agreement. **We must receive the consent for case management and the alternative benefits agreement signed by the member/healthcare proxy before you receive any services included in the alternative benefits agreement.** • Alternative benefits will be made available for a limited period of time and are subject to our ongoing review. You must cooperate with and participate in the review process. Your provider (s) must submit the information necessary for our reviews. You and/or your healthcare proxy must participate in care conferences and caregiver training as requested by your provider(s) or by us. • We may revoke the alternative benefits agreement immediately at any time, if we discover we were misled by the information given to us by you, your provider, or anyone else involved in your care, or that you are not meeting the terms of the agreement. • If we approve alternative benefits, we do not guarantee that they will be extended beyond the limited time period and/or scope of the alternative benefits agreement or that they will be approved in the future. • The decision to offer alternative benefits is solely ours, and unless otherwise specified in the **alternative benefits agreement**, we may at our sole discretion, withdraw those benefits at any time and resume regular contract benefits. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. If you sign the **alternative benefits agreement**, we will provide the agreed-upon alternative benefits for the stated time period, unless we are misled by the information given to us or circumstances change. Benefits as stated in this brochure will apply to all services and dates of care not included in the alternative benefits agreement. You or your provider may request an extension of the time period initially approved for alternative benefits, no later than five business days prior to the end of the alternative benefits agreement. We will review the request, including the services proposed as an alternative and the cost of those services, but benefits as stated in this brochure will apply if we do not approve your request. Note: If we deny a request for precertification or prior approval of regular contract benefits, as stated in this brochure, or if we deny regular contract benefits for services you have already received, you may dispute our denial of regular contract benefits under the OPM disputed claims process (see Section 8).
Telehealth Services	Go to www.fepblue.org/telehealth or call 855-636-1579, TTY: 855-636-1578, toll free to access on-demand, affordable, high-quality care for adults and children experiencing non-emergency medical issues, including treatment of minor acute conditions (see page 134 for definition), dermatology care, counseling for mental health and substance use disorder, and nutritional counseling. Note: This benefit is available only through the contracted telehealth provider network.

Special Feature	Description
Routine Annual Physical Incentive Program	The Routine Annual Physical Incentive Program rewards members for receiving a routine annual physical exam. This incentive enables you to receive, at no cost, an incentive reward from our "shopping mall." To qualify, you must be the contract holder or covered spouse (over age 18), receive an annual routine physical exam from a Preferred provider, and have an active MyBlue account (visit www.fepblue.org to set up your account). Qualifying members will receive notification through their MyBlue account with instructions on how to redeem this incentive. Additional details are available on our website, www.fepblue.org/fepbluefocus. Beginning January 1, 2020, FEP Blue Focus members may also call 1-800-411-BLUE (2583) for inquiries related to this incentive program. Note: In order to receive your incentive, you must have received your annual physical no later than December 31, 2020, and you must request your incentive before March 1, 2021. Please allow ample time to complete all activities by this date. If these activities are not completed by the dates listed above, the incentive will be forfeited. Product availability and shipping limitations may apply. International shipping is not available.
The fepblue Mobile Application	Blue Cross and Blue Shield's new fepblue mobile application is available for download for both iOS and Android mobile telephones. The application provides members with 24/7 access to helpful features, tools and information related to Blue Cross and Blue Shield Service Benefit Plan's FEP Blue Focus benefits. Members can log in with their MyBlue® username and password to access personal healthcare information such as benefits, out-of-pocket costs, deductibles (if applicable) and physician visit limits. They can also view claims and approval status, view/share Explanation of Benefits (EOBs), view/share member ID cards, locate Preferred providers, and connect with our telehealth services.

Section 5(i). Services, Drugs, and Supplies Provided Overseas

If you travel or live outside the United States, Puerto Rico, and the U.S. Virgin Islands, you are still entitled to the benefits described in this brochure. Unless otherwise noted in this Section, the same definitions, limitations, and exclusions also apply. Costs associated with repatriation from an international location back to the United States are not covered. See Section 10 for a definition of repatriation. See page 110 for the claims information we need to process overseas claims. We may request that you provide complete medical records from your provider to support your claim. If you plan to receive healthcare services in a country sanctioned by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, your claim must include documentation of a government exemption under OFAC authorizing care in that country.

Please note that the requirements to obtain precertification for inpatient care and prior approval for those services listed in Section 3 do not apply when you receive care outside the United States, with the exception of admissions for gender reassignment surgery (see page 19 for information) and admissions to residential treatment centers. Prior approval is required for all non-emergent air ambulance transport services for overseas members (refer to page 83 for more information).

Overseas Assistance Center

We have a network of participating hospitals overseas that will file your claims for inpatient facility care for you – without an advance payment for the covered services you receive. We also have a network of professional providers who have agreed to accept a negotiated amount as payment in full for their services. The Overseas Assistance Center can help you locate a hospital or physician in our network near where you are staying. You may also view a list of our network providers on our website, www.fepblue.org. You will have to file a claim to us for reimbursement for professional services unless you or your provider contacts the Overseas Assistance Center in advance to arrange direct billing and payment to the provider.

If you are overseas and need assistance locating providers (whether in or out of our network), contact the Overseas Assistance Center (provided by GMMI, Inc.), by calling the center collect at 804-673-1678. Members in the United States, Puerto Rico, or the U.S. Virgin Islands should call 800-699-4337 or email the Overseas Assistance Center at fepoverseas@gmmi.com. GMMI, Inc., also offers emergency evacuation services to the nearest facility equipped to adequately treat your condition, translation services, and conversion of foreign medical bills to U.S. currency. You may contact one of their multilingual operators 24 hours a day, 365 days a year.

Hospital and professional provider benefits

For **professional care** you receive overseas, we provide benefits at Preferred benefit levels using either our Overseas Fee Schedule, a customary percentage of the billed charge, or a provider-negotiated discount as our Plan allowance. **The requirement to use Preferred providers in order to receive benefits does not apply when you receive care outside the United States, Puerto Rico, and the U.S. Virgin Islands.**

When the Plan allowance is based on the Overseas Fee Schedule, you pay any difference between our payment and the amount billed, in addition to any applicable coinsurance and/or copayment amounts. You must also pay any charges for noncovered services, any applicable deductible, coinsurance and/or copayments. When the Plan allowance is a provider-negotiated discount, you are only responsible for any applicable deductible, coinsurance and/or copayment. You must also pay any charges for noncovered services.

For **inpatient facility care** you receive overseas, we provide benefits at the Preferred level **without member cost-share,** for admissions to a DoD facility, or when the Overseas Assistance Center (provided by GMMI, Inc.) has arranged direct billing or acceptance of a guarantee of benefits with the facility.

For **outpatient facility care** you receive overseas, we provide benefits at the Preferred level after you pay the applicable copayment, deductible, and/or coinsurance.

For **transport services** you receive overseas, we provide benefits for transport services to the nearest hospital equipped to adequately treat your condition when the transport services are medically necessary. We provide benefits as described in Section 5(c) and Section 5(d). Benefits are not available for costs associated with transportation to other than the closest hospital equipped to treat your condition. You are responsible for applicable deductible and coinsurance and/or copayments. You must also pay any charges for noncovered services.

Pharmacy benefits

For **prescription drugs purchased at overseas pharmacies,** we provide benefits at Preferred benefit levels, using the billed charge as our Plan allowance. You pay the applicable copayment or coinsurance. The calendar year deductible is not applicable when purchasing drugs at pharmacies located overseas. See page 95 in Section 5(f) for more information.

Overseas claims payment

Most overseas providers are under no obligation to file claims on behalf of our members. Follow the procedures listed below to file claims for covered services and drugs you receive outside the United States, Puerto Rico, and the U.S. Virgin Islands. **You may need to pay for the services at the time you receive them and then send a claim to us for reimbursement.** We will provide translation and currency conversion services for your overseas claims.

Filing overseas claims

To file a claim for covered hospital and professional provider services received outside the United States, Puerto Rico, and the U.S. Virgin Islands, send us a completed FEP Overseas Medical Claim Form, by mail, fax, or internet, along with itemized bills from the provider. In completing the claim form, indicate whether you want to be paid in U.S. dollars or in the currency reflected on the itemized bills, and if you want to receive payment by check or bank wire. Use the following information to mail, fax, or submit your claim electronically:

1. Mail: Federal Employee Program, Overseas Claims, P.O. Box 260070, Pembroke Pines, FL 33026.
2. Fax: 001-954-308-3957. Be sure to first dial the AT&T Direct Access Code of the country from which you are faxing the claim.
3. Internet: Go to the MyBlue portal on www.fepblue.org. If you are already a registered MyBlue portal user, click on the "Health Tools" menu and, in the "Get Care" section, select "Submit Overseas Claim" and follow the instructions for submitting a medical claim. If you are not yet a registered user, go to MyBlue, click on the "Sign Up" link, and register to use the online filing process.

If you have questions about your medical claims, call us at 888-999-9862, using the AT&T Direct Access Code of the country from which you are calling, or email us through our website (www.fepblue.org) via the MyBlue portal. You may also write to us at: Mailroom Administrator, FEP Overseas Claims, P.O. Box 14112, Lexington, KY 40512-4112. You may obtain Overseas Medical Claim Forms from our website, by email at fepoverseas@gmmi.com or from your Local Plan.

Filing a claim for pharmacy benefits

Drugs purchased overseas must be the equivalent to drugs that by Federal law of the United States require a prescription. To file a claim for covered drugs and supplies you purchase from pharmacies outside the United States, Puerto Rico, and the U.S. Virgin Islands, send us a completed FEP Retail Prescription Drug Overseas Claim Form, along with itemized pharmacy receipts or bills. The timely filing deadline for overseas pharmacy claims is limited to one year from the prescription fill date. Use the following information to mail, fax, or submit your claim electronically:

1. Mail: Blue Cross and Blue Shield Service Benefit Plan Retail Pharmacy Program, P.O. Box 52057, Phoenix, AZ 85072-2057.
2. Fax: 001-480-614-7674. Be sure to first dial the AT&T Direct Access Code of the country from which you are faxing the claim.
3. Internet: Go to the MyBlue portal on www.fepblue.org. If you are already a registered MyBlue portal user, click on the "Health Tools" menu and, in the "Get Care" section, select "Submit Overseas Claim" and follow the instructions for submitting a pharmacy claim. If you are not yet a registered user, go to MyBlue, click on the "Sign Up" link, and register to use the online filing process.

Send any written inquiries concerning drugs you purchase overseas to: Blue Cross and Blue Shield Service Benefit Plan Retail Pharmacy Program, P.O. Box 52057, Phoenix, AZ 85072-2057. You may obtain FEP Retail Prescription Drug Overseas Claim forms for your drug purchases by visiting our website, www.fepblue.org, by writing to the address above, or by calling us at 888-999-9862, using the AT&T Direct Access Code of the country from which you are calling.

While overseas, you may be able to order your prescription drugs through our Specialty Drug Pharmacy Program as long as all of the following conditions are met:

- Your address includes a U.S. ZIP code (such as with APO and FPO addresses and in U.S. territories),

- The prescribing physician is licensed in the United States, Puerto Rico, or the U.S. Virgin Islands, and has a National Provider Identifier (NPI), and
- Delivery of the prescription is permitted by law and is in accordance with the manufacturer's guidelines.

See Section 5(f) for more information about Preferred retail pharmacies with online ordering and delivery options, and the Specialty Drug Pharmacy Program.

Note: In most cases, temperature-sensitive drugs cannot be sent to APO/FPO addresses due to the special handling they require.

Note: We are unable to ship drugs, through our Specialty Drug Pharmacy Program, to overseas countries that have laws restricting the importation of prescription drugs from any other country. This is the case even when a valid APO or FPO address is available. If you are living in such a country, you may obtain your prescription drugs from a local overseas pharmacy and submit a claim to us for reimbursement by faxing it to 001-480-614-7674 or filing it via our website at www.fepblue.org/myblue.

Non-FEHB Benefits Available to Plan Members

These benefits are not part of the FEHB contract or premium, and you cannot file an FEHB dispute regarding these benefits. Fees paid for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. In addition, these services are not eligible for benefits under the FEHB Program. Please do not file a claim for these services. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information, contact us at the telephone number on the back of your ID card or visit our website at www.fepblue.org.

Blue365® – The Blue Cross and Blue Shield Service Benefit Plan presents Blue365, a program that offers exclusive health and wellness deals that will assist in your efforts to be healthy and happy, every day of the year. Blue365 delivers top discounts from national and local retailers such as hearing aids through TruHearing, healthy food delivery via Sun Basket, wearable devices from Fitbit, and genetic composition testing by Molecular Fitness, just to name a few. Each week, Blue365 members receive great health and wellness deals via email. With Blue365, there is no paperwork to fill out. Just visit www.fepblue.org/blue365. Select Get Started and then log in to MyBlue with your username and password to learn more about the various Blue365 vendors and discounts. The Blue Cross and Blue Shield Service Benefit Plan may receive payments from Blue365 vendors. The Plan does not recommend, endorse, warrant, or guarantee any specific Blue365 vendor or item. Vendors and the program are subject to change at any time.

Health Club Memberships – Fitness Your Way by Tivity Health can help you meet your health and fitness goals, on your budget, and on your own time. Fitness Your Way by Tivity Health offers access to more than 10,000 different fitness locations for a discounted monthly rate. You'll have access to well-being support, health articles, and online health coaching, as well as exercise tracking and nutrition goals, social networking, rewards, and the Daily Challenge 24 hours a day, 7 days a week. For more information or to enroll, visit www.fepblue.org/healthclub or call customer service at 888-242-2060, Monday through Friday, 8 a.m. – 8 p.m., in all U.S. time zones.

Discount Drug Program – The Discount Drug Program is available to members at no additional premium cost. It enables you to purchase, at discounted prices, certain prescription drugs that are not covered by the regular prescription drug benefit. Discounts vary by drug product, but average about 20%. The program permits you to obtain discounts on several drugs related to dental care, weight loss, hair removal and hair growth, and other miscellaneous health conditions. Please refer to www.fepblue.org/ddp for a full list of discounted drugs, including those that may be added to this list as they are approved by the U.S. Food and Drug Administration (U.S. FDA). To use the program, simply present a valid prescription and your ID card at a Preferred retail pharmacy. The pharmacist will ask you for payment in full at the negotiated discount rate. For more information, visit www.fepblue.org/ddp or call 800-624-5060.

Vision Care Affinity Program – Service Benefit Plan members can receive routine eye exams, frames, lenses, and conventional contact lenses at substantial savings when using Davis Vision network providers. Members can also save up to 25% off the provider's usual fee, or 5% off sales pricing, on laser vision correction procedures. There are over 48,000 points of access including optometrists, ophthalmologists, and many retailers. For a complete description of the program or to find a provider near you, go to www.fepblue.org/vcap. You may also call us at 800-551-3337 between 8:00 a.m. and 11:00 p.m. Eastern Time, Monday to Friday; 9:00 a.m. to 4:00 p.m. on Saturday; or noon to 4:00 p.m. on Sunday. Please be sure to verify that the provider participates in our Vision Care Affinity Program and ask about the discounts available before your visit, as discounts may vary.

Section 6. General Exclusions – Services, Drugs, and Supplies We Do Not Cover

The exclusions in this Section apply to all benefits. There may be other exclusions and limitations listed in Section 5 of this brochure. **Although we may list a specific service as a benefit, we will not cover it unless we determine it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition.** For information on obtaining prior approval for specific services, such as transplants, see Section 3, *You need prior Plan approval for certain services*.

We do not cover the following:

- Services, drugs, or supplies you receive while you are not enrolled in this Plan.
- Services, drugs, or supplies that are not medically necessary.
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice in the United States.
- Services, drugs, or supplies billed by Preferred and Member facilities for inpatient care related to specific medical errors and hospital-acquired conditions known as Never Events (see definition on page 134).
- Experimental or investigational procedures, treatments, drugs, or devices (see Section 5(b) regarding transplants).
- Services, drugs, or 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.
- Services, drugs, or supplies related to sexual dysfunction or sexual inadequacy (except for surgical placement of penile prostheses to treat erectile dysfunction and gender reassignment surgeries specifically listed as covered).
- Travel expenses except as specifically provided for covered transplants performed in a Blue Distinction Center for Transplant (see page 70).
- Services, drugs, or supplies you receive from a provider or facility barred or suspended from the FEHB Program.
- Services, drugs, or supplies you receive in a country sanctioned by the Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, from a provider or facility not appropriately licensed to deliver care in that country.
- Services or supplies for which no charge would be made if the covered individual had no health insurance coverage.
- Services, drugs, or supplies you receive without charge while in active military service.
- Charges which the enrollee or Plan has no legal obligation to pay, such as excess charges for an annuitant age 65 or older who is not covered by Medicare Parts A and/or B (see page 128), doctor's charges exceeding the amount specified by the Department of Health & Human Services when benefits are payable under Medicare (limiting charge, see page 129), or state premium taxes however applied.
- Prescriptions, services or supplies ordered, performed, or furnished by you or your immediate relatives or household members, such as spouse, parents, children, brothers, or sisters by blood, marriage, or adoption.
- Services or supplies furnished or billed by a noncovered facility, except that medically necessary prescription drugs; oxygen; and physical, speech, and occupational therapy provided by a qualified professional therapist on an outpatient basis are covered subject to Plan limits.
- Services, drugs, or supplies you receive from noncovered providers.
- Services, drugs, or supplies you receive for cosmetic purposes.
- Services, drugs, or supplies for the treatment of obesity, weight reduction, or dietary control, except for office visits, diagnostic tests, and procedures and services for the treatment of morbid obesity listed on pages 61-62.
- Services you receive from a provider that are outside the scope of the provider's licensure or certification.
- Any dental or oral surgical procedures or drugs involving orthodontic care, the teeth, dental implants, periodontal disease, or preparing the mouth for the fitting or continued use of dentures, except as specifically described in Section 5(g), *Dental Benefits*, and Section 5(b) under *Oral and Maxillofacial Surgery*.
- Dental and orthodontic services, except for treatment of accidental injury as described on page 103, or oral surgery as described on page 64.

- Orthodontic care for malposition of the bones of the jaw or for temporomandibular joint (TMJ) syndrome.
- Services of standby physicians.
- Self-care or self-help training.
- Custodial or long term care (see *Definitions*).
- Personal comfort items such as beauty and barber services, radio, television, or telephone.
- Furniture (other than medically necessary durable medical equipment) such as commercial beds, mattresses, chairs.
- Routine services, such as periodic physical examinations; screening examinations; immunizations; and services or tests not related to a specific diagnosis, illness, injury, set of symptoms, or maternity care, except for those preventive services specifically covered under Preventive Care, Adult and Preventive Care, Child in Sections 5(a) and 5(c), the preventive screenings specifically listed on pages 41-47 and page 78; and certain routine services associated with covered clinical trials (see pages 123-124).
- Recreational or educational therapy, and any related diagnostic testing, except as provided by a hospital during a covered inpatient stay.
- Applied behavior analysis (ABA) and related services for any condition other than an autism spectrum disorder.
- Applied behavior analysis (ABA) services and related services performed as part of an educational program; or provided in or by a school/educational setting; or provided as a replacement for services that are the responsibility of the educational system.
- Topical Hyperbaric Oxygen Therapy (THBO).
- Research costs (costs related to conducting a clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes).
- Professional charges for after-hours care, except when associated with services provided in a physician's office.
- Incontinence products such as incontinence garments (including adult or infant diapers, briefs, and underwear), incontinence pads/liners, bed pads, or disposable washcloths.
- Alternative medicine services including, but not limited to, botanical medicine, aromatherapy, herbal/nutritional supplements (see page 101), meditation techniques, relaxation techniques, movement therapies, and energy therapies.
- Services, drugs, or supplies related to medical marijuana.
- Hearing aids including bone-anchored hearing aids.
- Advanced care planning, except when provided as part of a covered hospice care treatment plan (see page 81).
- Membership or concierge service fees charged by a healthcare provider.
- Fees associated with copies, forwarding or mailing of records except as specifically described in Section 8.
- Services not specifically listed as covered.

Section 7. Filing a Claim for Covered Services

This Section primarily deals with post-service claims (claims for services, drugs, or supplies you have already received).

See Section 3 for information on pre-service claims procedures (services, drugs, or supplies requiring precertification or prior approval), including urgent care claims procedures.

How to claim benefits

To obtain claim forms or other claims filing advice, or answers to your questions about our benefits, contact us at the customer service telephone number on the back of your ID card, or at our website at www.fepblue.org.

In most cases, physicians and facilities file claims for you. Just present your ID card when you receive services. Your provider must file on the CMS-1500, Health Insurance Claim Form. Your facility will file on the UB-04 form.

When you must file a claim – such as when another group health plan is primary – submit it on the CMS-1500 or a claim form that includes the information shown below. Use a separate claim form for each family member. For long or continuing inpatient stays, or other long-term care, you should submit claims at least every 30 days. Bills and receipts should be itemized and show:

- Patient's name, date of birth, address, telephone number, and relationship to enrollee
- Patient's Plan identification number
- Name and address of person or company providing the service or supply
- Dates that services or supplies were furnished
- Diagnosis
- Type of each service or supply
- Charge for each service or supply

Note: Canceled checks, cash register receipts, balance due statements, or bills you prepare yourself are not acceptable substitutes for itemized bills.

In addition:

- If another health plan is your primary payor, you must send a copy of the explanation of benefits (EOB) form you received from your primary payor (such as the Medicare Summary Notice (MSN)) with your claim.
- Bills for home nursing care must show that the nurse is a registered or licensed practical nurse.
- If your claim is for the rental or purchase of durable medical equipment, home nursing care, or physical, occupational, speech, or cognitive rehabilitation therapy, you must provide a written statement from the provider specifying the medical necessity for the service or supply and the length of time needed.
- Claims for dental care to repair accidental injury to sound natural teeth should include documentation of the condition of your teeth before the accidental injury, documentation of the injury from your provider(s), and a treatment plan for your dental care. We may request updated treatment plans as your treatment progresses.

Claims for prescription drugs and supplies that are not received from the Retail Pharmacy Program must include receipts that show the prescription number, name of drug or supply, prescribing provider's name, date, and charge. (See pages 99-101 for information on how to obtain benefits from the Retail Pharmacy Program and the Specialty Drug Pharmacy Program.)

Post-service claims procedures

We will notify you of our decision within 30 days after we receive your post-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you before the expiration of the original 30-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

If we need an extension because we have not received necessary information (e.g., medical records) from you, our notice will describe the specific information required and we will allow you up to 60 days from the receipt of the notice to provide the information.

If you do not agree with our initial decision, you may ask us to review it by following the disputed claims process detailed in Section 8 of this brochure.

Prescription drug claims

Preferred Retail Pharmacies – When you use Preferred retail pharmacies, show your ID card. To find a Preferred retail pharmacy, visit www.fepblue.org/provider. If you use a Preferred retail pharmacy that offers online ordering, have your ID card ready to complete your purchase. Preferred retail pharmacies file your claims for you. We reimburse them for your covered drugs and supplies. You pay the applicable coinsurance or copayment.

Note: Even if you use Preferred retail pharmacies, you will have to file a paper claim form to obtain reimbursement if:

- You do not have a valid ID card;
- You do not use your valid ID card at the time of purchase; or
- You did not obtain prior approval when required (see page 22).

See the following paragraphs for claim filing instructions.

Non-Preferred Retail Pharmacies: There are **no benefits** for drugs or supplies purchased at Non-preferred retail pharmacies. Note: For overseas pharmacy, see page 110.

Specialty Drug Pharmacy Program

If your physician prescribes a specialty drug that appears on our FEP Blue Focus Specialty Drug List, your physician may order the initial prescription by calling our Specialty Drug Pharmacy Program at 888-346-3731, TTY: 877-853-9549, or you may send your prescription to: Specialty Drug Pharmacy Program, AllianceRx Walgreens Prime, P.O. Box 692169, Orlando, FL 32869. You will be billed later for the copayment. The Specialty Drug Pharmacy Program will work with you to arrange a delivery time and location that is most convenient for you. To order refills, call the same telephone number to arrange your delivery. You may either charge your copayment to your credit card or have it billed to you later.

Note: For the most up-to-date listing of covered specialty drugs, call the Specialty Drug Pharmacy Program at 888-346-3731, TTY: 877-853-9549, or visit our website, www.fepblue.org.

Records

Keep a separate record of the medical expenses of each covered family member, because deductibles and benefit maximums (such as those for outpatient physical therapy) apply separately to each person. Save copies of all medical bills, including those you accumulate to satisfy a deductible. In most instances they will serve as evidence of your claim. We will not provide duplicate or year-end statements.

Deadline for filing your claim

Send us your claim and appropriate documentation as soon as possible. You must submit the claim by December 31 of the year after the year you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided you submitted the claim as soon as reasonably possible. If we return a claim or part of a claim for additional information (e.g., diagnosis codes, dates of service, etc.), you must resubmit it within 90 days, or before the timely filing period expires, whichever is later.

Note: Timely filing for overseas pharmacy claims is limited to one year from the prescription fill date.

Note: Once we pay benefits, there is a five-year limitation on the re-issuance of uncashed checks.

Overseas claims

Please refer to the claims filing information on page 110 of this brochure.

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond. Our deadline for responding to your claim is stayed while we await all of the additional information needed to **process** your claim.

Authorized representative

You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, a healthcare professional with knowledge of your medical condition will be permitted to act as your authorized representative without your express consent. For the purposes of this Section, we are also referring to your authorized representative when we refer to you.

Notice requirements

The Secretary of Health and Human Services has identified counties where at least 10 percent of the population is literate only in certain non-English languages. The non-English languages meeting this threshold in certain counties are Spanish, Chinese, Navajo, and Tagalog. If you live in one of these counties, we will provide language assistance in the applicable non-English language. You can request a copy of your explanation of benefits (EOB) statement, related correspondence, oral language services (such as telephone customer assistance), and help with filing claims and appeals (including external reviews) in the applicable non-English language. The English versions of your EOBs and related correspondence will include information in the non-English language about how to access language services in that non-English language.

Any notice of an adverse benefit determination or correspondence from us confirming an adverse benefit determination will include information sufficient to identify the claim involved (including the date of service, the healthcare provider, and the claim amount, if applicable), and a statement describing the availability, upon request, of the diagnosis code and its corresponding meaning, and the procedure or treatment code and its corresponding meaning.

Section 8. The Disputed Claims Process

Please follow this Federal Employees Health Benefits Program disputed claims process **if you disagree with our decision on your post-service claim** (a claim where services, drugs, or supplies have already been provided). In Section 3, *If you disagree with our pre-service claim decision*, we describe the process you need to follow if you have a claim for services, drugs, or supplies that must have precertification (such as inpatient hospital admissions) or prior approval from the Plan.

You may appeal directly to the U.S. Office of Personnel Management (OPM) if we do not follow required claims processes. For more information or to make an inquiry about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in Sections 3, 7, and 8 of this brochure, please call your Plan's customer service representative at the telephone number found on your identification card, plan brochure, or plan website (www.fepblue.org).

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim. To make your request, please call us at the customer service telephone number on the back of your ID card, or send your request to us at the address shown on your explanation of benefits (EOB) form for the Local Plan that processed the claim (or, for Prescription drug benefits, our Retail Pharmacy Program, or the Specialty Drug Pharmacy Program).

Our reconsideration will take into account all comments, documents, records, and other information submitted by you relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.

When our initial decision is based (in whole or in part) on a medical judgment (i.e., medical necessity, experimental/investigational), we will consult with a healthcare professional who has appropriate training and experience in the field of medicine involved in the medical judgment and who was not involved in making the initial decision.

Our reconsideration will not take into account the initial decision. The review will not be conducted by the same person, or his/her subordinate, who made the initial decision.

We will not make our decisions regarding hiring, compensation, termination, promotion, or other similar matters with respect to any individual (such as a claims adjudicator or medical expert) based upon the likelihood that the individual will support the denial of benefits.

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at the address shown on your explanation of benefits (EOB) form for the Local Plan that processed the claim (or, for Prescription drug benefits, our Retail Pharmacy Program or the Specialty Drug Pharmacy Program); and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in Step 3.
2	In the case of a post-service claim, we have 30 days from the date we receive your request to: a) Pay the claim or b) Write to you and maintain our denial or

c) Ask you or your provider for more information.

You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.

If we do not receive the information within 60 days, we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.

3 If you do not agree with our decision, you may ask OPM to review it.

You must write to OPM within:

- 90 days after the date of our letter upholding our initial decision; or
- 120 days after you first wrote to us – if we did not answer that request in some way within 30 days; or
- 120 days after we asked for additional information – if we did not send you a decision within 30 days after we received the additional information.

Write to OPM at: United States Office of Personnel Management, Healthcare and Insurance, Federal Employee Insurance Operations, FEHB 1, 1900 E Street NW, Washington, DC 20415-3610.

Send OPM the following information:

- A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure;
- Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms;
- Copies of all letters you sent to us about the claim;
- Copies of all letters we sent to you about the claim;
- Your daytime telephone number and the best time to call; and
- Your email address, if you would like to receive OPM's decision via email. Please note that by providing your email address, you may receive OPM's decision more quickly.

Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.

Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request. However, for urgent care claims, a healthcare professional with knowledge of your medical condition may act as your authorized representative without your express consent.

Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

4 OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will determine if we correctly applied the terms of our contract when we denied your claim or request for service. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to file a lawsuit. 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, drugs, or supplies, or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

OPM may disclose the information it collects during the review process to support their disputed claims decision. This information will become part of the court record.

You may not file a lawsuit until you have completed the disputed claims process. Further, 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 decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

Note: If you have a serious or life-threatening condition (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us at the customer service telephone number on the back of your ID card. We will expedite our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's FEHB 1 at 202-606-0727 between 8 a.m. and 5 p. m. Eastern Time.

Please remember that we do not make decisions about Plan eligibility issues. For example, we do not determine whether you or a dependent is covered under this Plan. You must raise eligibility issues with your agency personnel/payroll office if you are an employee, your retirement system if you are an annuitant, or the Office of Workers' Compensation Programs if you are receiving Workers' Compensation benefits.

Section 9. Coordinating Benefits With Medicare and Other Coverage

When you have other health coverage

You must tell us if you or a covered family member has coverage under any other group health plan or has automobile insurance that pays healthcare expenses without regard to fault. This is called "double coverage."

When you have double coverage, one plan normally pays its benefits in full as the primary payor and the other plan pays a reduced benefit as the secondary payor. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' (NAIC) guidelines. For example:

- If you are covered under our Plan as a dependent, any group health insurance you have from your employer will pay primary and we will pay secondary.
- If you are an annuitant under our Plan and also are actively employed, any group health insurance you have from your employer will pay primary and we will pay secondary.
- When you are entitled to the payment of healthcare expenses under automobile insurance, including no-fault insurance and other insurance that pays without regard to fault, your automobile insurance is the primary payor and we are the secondary payor.

For more information on NAIC rules regarding the coordinating of benefits, visit our website at www.fepblue.org/coordinationofbenefits.

When we are the primary payor, we will pay the benefits described in this brochure.

When we are the secondary payor, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance. For example, we will generally only make up the difference between the primary payor's benefits payment and 100% of the Plan allowance, subject to our applicable deductible and coinsurance or copayment amounts, except when Medicare is the primary payor (see page 129). Thus, it is possible that the combined payments from both plans may not equal the entire amount billed by the provider.

Note: When we pay secondary to primary coverage you have from a prepaid plan (HMO), we base our benefits on your out-of-pocket liability under the prepaid plan (generally, the prepaid plan's copayments), subject to our deductible and coinsurance or copayment amounts.

In certain circumstances when we are secondary and there is no adverse effect on you (that is, you do not pay any more), we may also take advantage of any provider discount arrangements your primary plan may have and only make up the difference between the primary plan's payment and the amount the provider has agreed to accept as payment in full from the primary plan.

Note: Any visit limitations that apply to your care under this Plan are still in effect when we are the secondary payor.

Remember: Even if you do not file a claim with your other plan, you must still tell us that you have double coverage, and you must also send us documents about your other coverage if we ask for them.

Please see Section 4, *Your Costs for Covered Services*, for more information about how we pay claims.

- **TRICARE and CHAMPVA**

TRICARE is the healthcare program for eligible dependents of military persons, and retirees of the military. TRICARE includes the CHAMPUS program. CHAMPVA provides health coverage to disabled Veterans and their eligible dependents. If TRICARE or CHAMPVA and this Plan cover you, we pay first. See your TRICARE or CHAMPVA Health Benefits Advisor if you have questions about these programs.

Suspended FEHB coverage to enroll in TRICARE or CHAMPVA: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, 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 unless you involuntarily lose coverage under TRICARE or CHAMPVA.

- **Workers' Compensation**

We do not cover services that:

- You (or a covered family member) need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar federal or state agency determines they must provide; or
- 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 OWCP or a similar agency pays its maximum benefits for your treatment, we will cover your care.

- **Medicaid**

When you have this Plan and Medicaid, we pay first.

Suspended FEHB coverage to enroll in Medicaid or a similar state-sponsored program of medical assistance: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these state programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, 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 unless you involuntarily lose coverage under the state program.

When other Government agencies are responsible for your care

We do not cover services and supplies when a local, state, or federal government agency directly or indirectly pays for them.

When others are responsible for injuries

If another person or entity, through an act or omission, causes you to suffer an injury or illness, and if we paid benefits for that injury or illness, you must agree to the provisions listed below. In addition, if you are injured and no other person or entity is responsible but you receive (or are entitled to) a recovery from another source, and if we paid benefits for that injury, you must agree to the following provisions:

- All recoveries you or your representatives obtain (whether by lawsuit, settlement, insurance or benefit program claims, or otherwise), no matter how described or designated, must be used to reimburse us in full for benefits we paid. Our share of any recovery extends only to the amount of benefits we have paid or will pay to you, your representatives, and/or healthcare providers on your behalf. For purposes of this provision, "you" includes your covered dependents, and "your representatives" include, if applicable, your heirs, administrators, legal representatives, parents (if you are a minor), successors, or assignees. This is our right of recovery.
- We are entitled under our right of recovery to be reimbursed for our benefit payments even if you are not "made whole" for all of your damages in the recoveries that you receive. Our right of recovery is not subject to reduction for attorney's fees and costs under the "common fund" or any other doctrine.
- We will not reduce our share of any recovery unless, in the exercise of our discretion, we agree in writing to a reduction (1) because you do not receive the full amount of damages that you claimed or (2) because you had to pay attorneys' fees.
- You must cooperate in doing what is reasonably necessary to assist us with our right of recovery. You must not take any action that may prejudice our right of recovery.
- If you do not seek damages for your illness or injury, you must permit us to initiate recovery on your behalf (including the right to bring suit in your name). This is called subrogation.

If you do seek damages for your illness or injury, you must tell us promptly that you have made a claim against another party for a condition that we have paid or may pay benefits for, you must seek recovery of our benefit payments and liabilities, and you must tell us about any recoveries you obtain, whether in or out of court. We may seek a first priority lien on the proceeds of your claim in order to reimburse ourselves to the full amount of benefits we have paid or will pay.

We may request that you sign a reimbursement agreement and/or assign to us (1) your right to bring an action or (2) your right to the proceeds of a claim for your illness or injury. We may delay processing of your claims until you provide the signed reimbursement agreement and/or assignment, and we may enforce our right of recovery by offsetting future benefits.

Note: We will pay the costs of any covered services you receive that are in excess of any recoveries made.

Our rights of recovery and subrogation as described in this Section may be enforced, at the Carrier's option, by the Carrier, by any of the Local Plans that administered the benefits paid in connection with the injury or illness at issue, or by any combination of these entities. Please be aware that more than one Local Plan may have a right of recovery/subrogation for claims arising from a single incident (e.g., a car accident resulting in claims paid by multiple Local Plans) and that the resolution by one Local Plan of its lien will not eliminate another Local Plan's right of recovery.

Among the other situations covered by this provision, the circumstances in which we may subrogate or assert a right of recovery shall also include:

- When a third party injures you, for example, in an automobile accident or through medical malpractice;
- When you are injured on premises owned by a third party; or
- When you are injured and benefits are available to you or your dependent, under any law or under any type of insurance, including, but not limited to:
  - No-fault insurance and other insurance that pays without regard to fault, including personal injury protection benefits, regardless of any election made by you to treat those benefits as secondary to this Plan
  - Uninsured and underinsured motorist coverage
  - Workers' Compensation benefits
  - Medical reimbursement coverage

Contact us if you need more information about subrogation.

When you have Federal Employees Dental and Vision Insurance Plan (FEDVIP)

Some FEHB plans already cover some dental and vision services. When you are covered by more than one dental/vision plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. When you enroll in a dental and/or vision plan, you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

Clinical trials

If you are a participant in an approved clinical trial, this health Plan will provide benefits for covered related care as follows, if it is not provided by the clinical trial:

- **Routine care costs** – costs for medically necessary services such as doctor visits, lab tests, X-rays and scans, and hospitalizations related to treating the patient's condition, whether the patient is in a clinical trial or is receiving standard therapy. We provide benefits for these types of costs at the benefit levels described in Section 5 (*Benefits*) when the services are covered under the Plan and we determine that they are medically necessary.

- **Extra care costs** – costs of covered services related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. This Plan covers extra care costs related to taking part in an approved clinical trial for a covered stem cell transplant such as additional tests that a patient may need as part of the clinical trial protocol, but not as part of the patient's routine care. For more information about approved clinical trials for covered stem cell transplants, see pages 67-68. **Extra care costs related to taking part in any other type of clinical trial are not covered**. We encourage you to contact us at the customer service telephone number on the back of your ID card to discuss specific services if you participate in a clinical trial.
- **Research costs** – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials. This Plan does not cover these costs.

An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition, and is either Federally funded; conducted under an investigational new drug application reviewed by the Food and Drug Administration (U.S. FDA); or is a drug trial that is exempt from the requirement of an investigational new drug application.

When you have Medicare

- **What is Medicare?**

Medicare is a health insurance program for:

- People 65 years of age or older
- Some people with disabilities under 65 years of age
- People with End Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant)

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 800-MEDICARE (800-633-4227), TTY: 877-486-2048, for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We do not offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on page 126.
- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure.

  For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. For more information about this extra help, visit the Social Security Administration online at www.socialsecurity.gov, or call them at 800-772-1213, TTY: 800-325-0778.

- **Should I enroll in Medicare?**

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It's easy. Just call the Social Security Administration toll-free telephone number 800-772-1213, TTY: 800-325-0778, to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

If you can get premium-free Part A coverage, we advise you to enroll in it. Most Federal employees and annuitants are entitled to Medicare Part A at age 65 **without cost**. When you do not have to pay premiums for Medicare Part A, it makes good sense to obtain the coverage. It can reduce your out-of-pocket expenses as well as costs to the FEHB, which can help keep FEHB premiums down.

Everyone is charged a premium for Medicare Part B coverage. The Social Security Administration can provide you with premium and benefit information. Review the information and decide if it makes sense for you to buy Medicare Part B coverage. If you do not sign up for Medicare Part B when you are first eligible, you may be charged a Medicare Part B late enrollment penalty of a 10% increase in premium for every 12 months you are not enrolled. If you did not take Part B at age 65 because you were covered under FEHB as an active employee (or you were covered under your spouse's group health insurance plan and he/she was an active employee), you may sign up for Part B (generally without an increased premium) within 8 months from the time you or your spouse stop working or are no longer covered by the group plan. You also can sign up at any time while you are covered by the group plan.

If you are eligible for Medicare, you may have choices in how you get your healthcare. Medicare Advantage is the term used to describe the various private health plan choices available to Medicare beneficiaries. The information in the next few pages shows how we coordinate benefits with Medicare, depending on whether you are in the Original Medicare Plan or a private Medicare Advantage plan.

(Please refer to page 128 for information about how we provide benefits when you are age 65 or older and do not have Medicare.)

- **The Original Medicare Plan (Part A or Part B)**

The Original Medicare Plan (Original Medicare) is available everywhere in the United States. It is the way everyone used to get Medicare benefits and is the way most people get their Medicare Part A and Part B benefits now. You may go to any doctor, specialist, or hospital that accepts Medicare. The Original Medicare Plan pays its share and you pay your share.

All physicians and other providers are required by law to file claims directly to Medicare for members with Medicare Part B, when Medicare is primary. This is true whether or not they accept Medicare.

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care. For example, you must continue to obtain prior approval for some prescription drugs and organ/tissue transplants before we will pay benefits. However, you do not have to precertify inpatient hospital stays when Medicare Part A is primary (see page 19 for exceptions).

Claims process when you have the Original Medicare Plan – You will probably not need to file a claim form when you have both our Plan and the Original Medicare Plan.

When we are the primary payor, we process the claim first.

When the Original Medicare Plan is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for the covered charges. To find out if you need to do something to file your claims, call us at the customer service telephone number on the back of your ID card or visit our website at www.fepblue.org.

We waive some costs if the Original Medicare Plan is your primary payor – We will waive some out-of-pocket costs as follows:

When Medicare Part A is primary –

- We will waive our calendar year deductible and coinsurance
- Once you have exhausted your Medicare Part A benefits, you must then pay the coinsurance once the calendar year deductible has been satisfied for the inpatient admission.

  Note: Precertification is required.

When Medicare Part B is primary –

- We will waive our calendar year deductible, coinsurance and copayments for inpatient and outpatient services and supplies provided by physicians and other covered healthcare professional and outpatient facility services.

Note: We do not waive benefit limitations, such as the 10-visit limit for home skilled nursing visits. In addition, we do not waive any coinsurance or copayments for prescription drugs.

You can find more information about how our Plan coordinates benefits with Medicare in our *Medicare and You Guide for Federal Employees* available online at www.fepblue.org.

- **Tell us about your Medicare coverage**

You must tell us if you or a covered family member has Medicare coverage, and let us obtain information about services denied or paid under Medicare if we ask. You must also tell us about other coverage you or your covered family members may have, as this coverage may affect the primary/secondary status of this Plan and Medicare.

- **Private contract with your physician**

If you are enrolled in Medicare Part B, a physician may ask you to sign a private contract agreeing that you can be billed directly for services ordinarily covered by Original Medicare. Should you sign an agreement, Medicare will not pay any portion of the charges, and we will not increase our payment. We will still limit our payment to the amount we would have paid after Original Medicare's payment. You may be responsible for paying the difference between the billed amount and the amount we paid.

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private healthcare choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 800-MEDICARE (800-633-4227), TTY: 877-486-2048, or at www.medicare.gov.

If you enroll in a Medicare Advantage plan, the following options are available to you:

This Plan and another plan's Medicare Advantage plan: You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB Plan. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

We provide benefits for care received from Preferred providers when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area. However, we will not waive any of our copayments or coinsurance for services you receive from Preferred providers who do not participate in the Medicare Advantage plan. Please remember that you must receive care from Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.

Suspended FEHB coverage to enroll in a Medicare Advantage plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare Advantage plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare Advantage plan premium.) For information on suspending your FEHB enrollment, 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 unless you involuntarily lose coverage or move out of the Medicare Advantage plan's service area.

- **Medicare prescription drug coverage (Part D)**

When we are the primary payor, we process the claim first. If you enroll in Medicare Part D and we are the secondary payor, we will review claims for your prescription drug costs that are not covered by Medicare Part D and consider them for payment under the FEHB plan.

- **Medicare prescription drug coverage (Part B)**

This health plan **does not** coordinate its prescription drug benefits with Medicare Part B.

Medicare always makes the final determination as to whether they are the primary payor. The following chart illustrates whether Medicare or this Plan should be the primary payor for you according to your employment status and other factors determined by Medicare. It is critical that you tell us if you or a covered family member has Medicare coverage so we can administer these requirements correctly. **(Having coverage under more than two health plans may change the order of benefits determined on this chart.)**

Primary Payor Chart		
A. When you - or your covered spouse - are age 65 or over and have Medicare and you...	**The primary payor for the individual with Medicare is...**	
	Medicare	**This Plan**
1) Have FEHB coverage on your own as an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) Have FEHB through your spouse who is an active employee		✓
4) Are a reemployed annuitant with the Federal government and your position is excluded from the FEHB (your employing office will know if this is the case) and you are not covered under FEHB through your spouse under #3 above	✓	
5) Are a reemployed annuitant with the Federal government and your position is not excluded from the FEHB (your employing office will know if this is the case) and...		
• You have FEHB coverage on your own or through your spouse who is also an active employee		✓
• You have FEHB coverage through your spouse who is an annuitant	✓	
6) Are a Federal judge who retired under title 28, U.S.C., or a Tax Court judge who retired under Section 7447 of title 26, U.S.C. (or if your covered spouse is this type of judge) and you are not covered under FEHB through your spouse under #3 above	✓	
7) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
8) Are a Federal employee receiving Workers' Compensation disability benefits for six months or more	✓*	
B. When you or a covered family member...		
1) Have Medicare solely based on end stage renal disease (ESRD) and...		
• It is within the first 30 months of eligibility for or entitlement to Medicare due to ESRD **(30-month coordination period)**		✓
• It is beyond the 30-month coordination period and you or a family member are still entitled to Medicare due to ESRD	✓	
2) Become eligible for Medicare due to ESRD while already a Medicare beneficiary and...		
• This Plan was the primary payor before eligibility due to ESRD **(for 30 month coordination period)**		✓
• Medicare was the primary payor before eligibility due to ESRD	✓	
3) Have Temporary Continuation of Coverage (TCC) and...		
• Medicare based on age and disability	✓	
• Medicare based on ESRD **(for the 30 month coordination period)**		✓
• Medicare based on ESRD **(after the 30 month coordination period)**	✓	
C. When either you or a covered family member are eligible for Medicare solely due to disability and you...		
1) Have FEHB coverage on your own as an active employee or through a family member who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through a family member who is an annuitant	✓	
D. When you are covered under the FEHB Spouse Equity provision as a former spouse	✓	

*Workers' Compensation is primary for claims related to your condition under Workers' Compensation.

When you are age 65 or over and do not have Medicare

Under the FEHB law, we must limit our payments for **inpatient hospital care** and **physician care** to those payments you would be entitled to if you had Medicare. Your physician and hospital must follow Medicare rules and cannot bill you for more than they could bill you if you had Medicare. You and the FEHB benefit from these payment limits. Outpatient hospital care and non-physician-based care are not covered by this law; regular Plan benefits apply. The following chart has more information about the limits.

If you:

- are age 65 or over; and
- do not have Medicare Part A, Part B, or both; and
- have this Plan as an annuitant or as a former spouse, or as a family member of an annuitant or former spouse; and
- are not employed in a position that gives FEHB coverage. (Your employing office can tell you if this applies.)

Then, for your inpatient hospital care:

- The law requires us to base our payment on an amount – the "equivalent Medicare amount" – set by Medicare's rules for what Medicare would pay, not on the actual charge.
- You are responsible for your deductible, coinsurance, or copayments under this Plan.
- You are not responsible for any charges greater than the equivalent Medicare amount; we will show that amount on the explanation of benefits (EOB) form that we send you.
- The law prohibits a hospital from collecting more than the equivalent Medicare amount.

And, for your physician care, the law requires us to base our payment and your applicable coinsurance or copayment on:

- an amount set by Medicare and called the "Medicare-approved amount," or
- the actual charge if it is lower than the Medicare-approved amount.

If your physician:	**Then you are responsible for:**
Participates with Medicare or accepts Medicare assignment for the claim and is in our Preferred network	your deductibles, coinsurance, and copayments.
Participates with Medicare and is **not** in our Preferred network	all charges.
Does not participate with Medicare and is in our Preferred network	your deductibles, coinsurance, copayments, and any balance up to 115% of the Medicare-approved amount. Note: In many cases, your payment will be less because of our Preferred agreements. Contact your Local Plan for information about what your specific Preferred provider can collect from you.
Does not participate with Medicare and is **not** a member in our Preferred network	all charges.
Opts-out of Medicare via private contract and is in our Preferred network	your deductibles, coinsurance, copayments, and any balance your physician charges.

It is generally to your financial advantage to use a physician who participates with Medicare. Such physicians are permitted to collect only up to the Medicare-approved amount.

Our explanation of benefits (EOB) form will tell you how much the physician or hospital can collect from you. If your physician or hospital tries to collect more than allowed by law, ask the physician or hospital to reduce the charges. If you have paid more than allowed, ask for a refund. If you need further assistance, call us.

Physicians Who Opt-Out of Medicare

A physician may have opted-out of Medicare and may or may not ask you to sign a private contract agreeing that you can be billed directly for services ordinarily covered by Original Medicare. This is different than a Non-participating doctor, and we recommend you ask your physician if he or she has opted-out of Medicare. Should you visit an opt-out physician, the physician will not be limited to 115% of the Medicare-approved amount. You may be responsible for paying the difference between the billed amount and our regular in-network/out-of-network benefits.

When you have the Original Medicare Plan (Part A, Part B, or both)

We limit our payment to an amount that supplements the benefits that Medicare would pay under Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance), regardless of whether Medicare pays.

Note: We pay our regular benefits for emergency services to a facility provider, such as a hospital, that does not participate with Medicare and is not reimbursed by Medicare.

We use the Department of Veterans Affairs (VA) Medicare-equivalent Remittance Advice (MRA) when the MRA statement is submitted to determine our payment for covered services provided to you if Medicare is primary, when Medicare does not pay the VA facility.

If you are covered by Medicare Part B and it is primary, your out-of-pocket costs for services that both Medicare Part B and we cover depend on whether your physician accepts Medicare assignment for the claim.

You must see Preferred providers in order to receive benefits. See page 18 for the exceptions to this requirement.

- If your physician **accepts** Medicare assignment, you pay nothing for covered charges.
- If your physician **does not accept** Medicare assignment, you pay the difference between the "limiting charge" or the physician's charge (whichever is less) and our payment combined with Medicare's payment.

It is important to know that a physician who does not accept Medicare assignment may not bill you for more than 115% of the amount Medicare bases its payment on, called the "limiting charge." The Medicare Summary Notice (MSN) form that you receive from Medicare will have more information about the limiting charge. If your physician tries to collect more than allowed by law, ask the physician to reduce the charges. If the physician does not, report the physician to the Medicare carrier that sent you the MSN form. Call us if you need further assistance.

Please review the following table illustrating your cost-share liabilities when Medicare is your primary payor **and** your provider is in our network and participates with Medicare compared to what you pay without Medicare. Please do not rely on this chart alone but read all information in this section of the brochure. You can find more information about how our Plan coordinates with Medicare in our *Medicare and You Guide for Federal Employees* available online at www.fepblue.org.

Benefit Description	FEP Blue Focus You Pay **Without** Medicare Parts A & B	FEP Blue Focus You Pay **With** Medicare Parts A & B
Deductible	$0.00	$0.00
Out of Pocket Maximum	$6,500-Self $13,000-Family	$6,500-Self $13,000-Family
Part B Premium Reimbursement	N/A	N/A
Primary Care Physician	$10 or 30%	$0.00
Specialist	$10 or 30%	$0.00
Inpatient Hospital	30%	$0.00
Outpatient Hospital	30%	$0.00
Incentives Offered	N/A	N/A

Section 10. Definitions of Terms We Use in This Brochure

Accidental injury	An injury caused by an external force or element such as a blow or fall that requires immediate medical attention, including animal bites and poisonings. Note: Injuries to the teeth while eating are **not** considered accidental injuries. Dental care for accidental injury is limited to dental treatment necessary to repair sound natural teeth.
Admission	The period from entry (admission) as an inpatient into a hospital (or other covered facility) until discharge. In counting days of inpatient care, the date of entry and the date of discharge count as the same day.
Advanced care planning	Receiving information on the types of life-sustaining treatments that are available, completing advance directives and other standard forms, and/or if you are diagnosed with a terminal illness and making decisions about the care you would want to receive if you become unable to speak for yourself.
Agents	Medications and other substances or products given by mouth, inhaled, placed on you, or injected in you to diagnose, evaluate, and/or treat your condition. Agents include medications and other substances or products necessary to perform tests such as bone scans, cardiac stress tests, CT scans, MRIs, PET scans, lung scans, and X-rays, as well as those injected into the joint.
Assignment	An authorization by the enrollee or spouse for us to issue payment of benefits directly to the provider. We reserve the right to pay you, the enrollee, directly for all covered services. Benefits provided under the contract are not assignable by the member to any person without express written approval of the Carrier, and in the absence of such approval, any such assignment shall be void. Please visit www.fepblue.org to obtain a valid authorization form.
Assisted reproductive technology (ART)	Reproductive services, testing, and treatments involving manipulation of eggs, sperm, and embryos to achieve pregnancy. In general, assisted reproductive technology (ART) procedures are used to retrieve eggs from a woman, combine them with sperm in the laboratory, and then implant the embryos or donate them to another woman.
Biologic drug	A complex drug or product that is manufactured in a living organism, or its components, that is used as a diagnostic, preventive or therapeutic agent.
Biosimilar drug	A U.S. FDA-approved biologic drug, which is considered highly similar to an original brand-name biologic drug, with no clinically meaningful differences from the original biologic drug in terms of safety, purity and potency.
Biosimilar, interchangeable drug	A U.S. FDA-approved biosimilar drug that may be automatically substituted for the original brand-name biologic drug.
Calendar year	January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
Carrier	The Blue Cross and Blue Shield Association, on behalf of the local Blue Cross and Blue Shield Plans.
Clinical trials	An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition, and is either Federally funded; conducted under an investigational new drug application reviewed by the U.S. Food and Drug Administration (U.S. FDA); or is a drug trial that is exempt from the requirement of an investigational new drug application.
Coinsurance	Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See page 28.
Concurrent care claims	A claim for continuing care or an ongoing course of treatment that is subject to prior approval. See page 26 in Section 3.

Congenital anomaly

A condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are protruding ear deformities; cleft lip; cleft palate; birth marks; ambiguous genitalia; and webbed fingers and toes. Note: Congenital anomalies do not include conditions related to the teeth or intra-oral structures supporting the teeth.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 28.

Core benefits

Benefits under FEP Blue Focus that have no or a low copayment. CORE benefits are not subject to deductible or coinsurance. The benefits are most commonly used to receive general care and to maintain your overall health and well-being, but also include coverage for spinal manipulations, acupuncture and accidental injury.

Cosmetic surgery

Any surgical procedure or any portion of a procedure performed primarily to improve physical appearance through change in bodily form, except for repair of accidental injury, or to restore or correct a part of the body that has been altered as a result of disease or surgery or to correct a congenital anomaly.

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs (e.g., deductible, coinsurance, and copayments) for the covered care you receive.

Covered services

Services we provide benefits for, as described in this brochure.

Custodial or long term care

Facility-based care that does not require access to the full spectrum of services performed by licensed healthcare professionals that is available 24 hours a day in acute inpatient hospital settings to avoid imminent, serious, medical or psychiatric consequences. By "facility-based," we mean services provided in a hospital, long term care facility, extended care facility, skilled nursing facility, residential treatment center, school, halfway house, group home, or any other facility providing skilled or unskilled treatment or services to individuals whose conditions have been stabilized. Custodial or long term care can also be provided in the patient's home, however defined.

Custodial or long term care may include services that a person not medically skilled could perform safely and reasonably with minimal training, or that mainly assist the patient with daily living activities, such as:

1. Personal care, including help in walking, getting in and out of bed, bathing, eating (by spoon, tube, or gastrostomy), exercising, or dressing;
2. Homemaking, such as preparing meals or special diets;
3. Moving the patient;
4. Acting as companion or sitter;
5. Supervising medication that can usually be self-administered; or
6. Treatment or services that any person can perform with minimal instruction, such as recording pulse, temperature, and respiration; or administration and monitoring of feeding systems.

We do not provide benefits for custodial or long term care, regardless of who recommends the care or where it is provided. The Carrier, its medical staff, and/or an independent medical review determine which services are custodial or long term care.

Durable medical equipment

Equipment and supplies that are:

1. Prescribed by your physician (i.e., the physician who is treating your illness or injury);
2. Medically necessary;
3. Primarily and customarily used only for a medical purpose;
4. Generally useful only to a person with an illness or injury;
5. Designed for prolonged use; and
6. Used to serve a specific therapeutic purpose in the treatment of an illness or injury.

Experimental or investigational services

Experimental or investigational shall mean:

1. A drug, device, or biological product that cannot be lawfully marketed without approval of the U.S. Food and Drug Administration (U.S. FDA); and approval for marketing has not been given at the time it is furnished; or
2. Reliable evidence shows that the healthcare service (e.g., procedure, treatment, supply, device, equipment, drug, biological product) 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, its efficacy, or its efficacy as compared with the standard means of treatment or diagnosis; or
3. Reliable evidence shows that the consensus of opinion among experts regarding the healthcare service (e.g., procedure, treatment, supply, device, equipment, drug, biological product) 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; or
4. Reliable evidence shows that the healthcare service (e.g., procedure, treatment, supply, device, equipment, drug, biological product) does not improve net health outcome, is not as beneficial as any established alternatives, or does not produce improvement outside of the research setting.

Reliable evidence shall mean only evidence published in peer-reviewed medical literature generally recognized by the relevant medical community and physician specialty society recommendations, such as:

1. Published reports and articles in the authoritative medical and scientific literature;
2. The written protocol or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device, or biological product or medical treatment or procedure; or
3. The written informed consent used by the treating facility or by another facility studying substantially the same drug, device, or biological product or medical treatment or procedure.

Generic alternative

A generic alternative is a U.S. FDA-approved generic drug in the same class or group of drugs as your brand-name drug. The therapeutic effect and safety profile of a generic alternative are similar to your brand-name drug, but it has a different active ingredient.

Generic equivalent

A generic equivalent is a drug whose active ingredients are identical in chemical composition to those of its brand-name counterpart. Inactive ingredients may not be the same. A generic drug is considered "equivalent," if it has been approved by the U.S. FDA as interchangeable with your brand-name drug.

Group health coverage

Healthcare coverage that you are eligible for based on your employment, or your membership in or connection with a particular organization or group, that provides payment for medical services or supplies, or that pays a specific amount of more than $200 per day for hospitalization (including extension of any of these benefits through COBRA).

Healthcare professional

A physician or other healthcare professional licensed, accredited, or certified to perform specified health services consistent with state law. See page 16 for information about how we determine which healthcare professionals are covered under this Plan.

Health Risk Assessment (HRA)

A questionnaire designed to assess your overall health and identify potential health risks. Service Benefit Plan members have access to the Blue Cross and Blue Shield HRA (called the "Blue Health Assessment") which is supported by a computerized program that analyzes your health and lifestyle information and provides you with a personal and confidential health action plan that is protected by HIPAA privacy and security provisions. Results from the Blue Health Assessment include practical suggestions for making healthy changes and important health information you may want to discuss with your healthcare provider. For more information, visit our website, www.fepblue.org.

Inpatient

You are an inpatient when you are formally admitted to a hospital with a doctor's order.

Note: Inpatient care requires precertification. For some services and procedures prior approval must also be obtained. See page 19.

Intensive outpatient care

A comprehensive, structured outpatient treatment program that includes extended periods of individual or group therapy sessions designed to assist members with mental health and/or substance use disorders. It is an intermediate setting between traditional outpatient therapy and partial hospitalization, typically performed in an outpatient facility or outpatient professional office setting. Program sessions may occur more than one day per week. Timeframes and frequency will vary based upon diagnosis and severity of illness.

Local Plan

A Blue Cross and/or Blue Shield Plan that serves a specific geographic area.

Medical foods

The term medical food, as defined in Section 5(b) of the Orphan Drug Act (21 U.S.C. 360ee (b) (3)) is "a food which is formulated to be consumed or administered enterally under the supervision of a physician and which is intended for the specific dietary management of a disease or condition for which distinctive nutritional requirements, based on recognized scientific principles, are established by medical evaluation." In general, to be considered a medical food, a product must, at a minimum, meet the following criteria: the product must be a food for oral or tube feeding; the product must be labeled for the dietary management of a specific medical disorder, disease, or condition for which there are distinctive nutritional requirements; and the product must be intended to be used under medical supervision.

Medical necessity

All benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine that the criteria for medical necessity are met. Medical necessity shall mean healthcare services that a physician, hospital, or other covered professional or facility provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing, or treating an illness, injury, disease, or its symptoms, and that are:

1. In accordance with generally accepted standards of medical practice in the United States; and
2. Clinically appropriate, in terms of type, frequency, extent, site, and duration; and considered effective for the patient's illness, injury, disease, or its symptoms; and
3. Not primarily for the convenience of the patient, physician, or other healthcare provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results for the diagnosis or treatment of that patient's illness, injury, or disease, or its symptoms; and
4. Not part of or associated with scholastic education or vocational training of the patient; and
5. In the case of inpatient care, able to be provided safely only in the inpatient setting.

For these purposes, "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community and physician specialty society recommendations.

The fact that one of our covered physicians, hospitals, or other professional or facility providers has prescribed, recommended, or approved a service or supply does not, in itself, make it medically necessary or covered under this Plan.

Minor acute conditions

Under the telehealth benefit, you have on-demand access to care for common, non-emergent conditions. Examples of common conditions include sinus problems, rashes, allergies, cold and flu symptoms, etc.

Never Events

Errors in medical care that are clearly identifiable, preventable, and serious in their consequences, such as surgery performed on a wrong body part, and specific conditions that are acquired during your hospital stay, such as severe bed sores. For more information, see page 8.

Non-Core benefits

Medical services covered under FEP Blue Focus NON-CORE benefits are subject to the deductible and coinsurance. These services include hospitalization, surgery, transplant coverage, etc.

Observation services

Although you may stay overnight in a hospital room and receive meals and other hospital services, some services and overnight stays – including **"observation services"** – are actually outpatient care. Observation care includes care provided to members who require significant treatment or monitoring before a physician can decide whether to admit them on an inpatient basis, or discharge them to home. The provider may need 6 to 24 hours or more to make that decision.

If you are in the hospital more than a few hours, always ask your physician or the hospital staff if your stay is considered inpatient or outpatient.

Outpatient

You are an outpatient if you are getting emergency department services, observation services, outpatient surgery, lab tests, X-rays, or any other hospital services, and the doctor has not written an order to admit you to a hospital as an inpatient. In these cases, you are an outpatient even if you are admitted to a room in the hospital for observation and spend the night at the hospital.

Plan allowance

Our Plan allowance is the amount we use to determine our payment and your cost-share for covered services. Fee-for-service plans determine their allowances in different ways. If the amount your provider bills for covered services is less than our allowance, we base your share (coinsurance, deductible, and/or copayments), on the billed amount. We determine our allowance as follows:

- **PPO providers** (Preferred provider) – Our allowance (which we may refer to as the "PPA" for "Preferred Provider Allowance") is the negotiated amount that Preferred providers (hospitals and other facilities, physicians, and other covered healthcare professionals that contract with each local Blue Cross and Blue Shield Plan, and retail pharmacies that contract with CVS Caremark) have agreed to accept as payment in full, when we pay primary benefits.

  Our PPO allowance includes any known discounts that can be accurately calculated at the time your claim is processed. For PPO facilities, we sometimes refer to our allowance as the "Preferred rate." The Preferred rate may be subject to a periodic adjustment after your claim is processed that may decrease or increase the amount of our payment that is due to the facility. However, your cost-sharing (if any) does not change. If our payment amount is decreased, we credit the amount of the decrease to the reserves of this Plan. If our payment amount is increased, we pay that cost on your behalf.
- **Participating providers** (Non-preferred provider) – Our allowance (which we may refer to as the "PAR" for "Participating Provider Allowance"), applied when a service is paid due to an exception listed on page 18, is the negotiated amount that these providers (hospitals and other facilities, physicians, and other covered healthcare professionals that contract with some local Blue Cross and Blue Shield Plans) have agreed to accept as payment in full, when we pay primary benefits. For facilities, we sometimes refer to our allowance as the "Member rate." The Member rate includes any known discounts that can be accurately calculated at the time your claim is processed, and may be subject to a periodic adjustment after your claim is processed that may decrease or increase the amount of our payment that is due to the facility. However, your cost-sharing (if any) does not change. If our payment amount is decreased, we credit the amount of the decrease to the reserves of this Plan. If our payment amount is increased, we pay that cost on your behalf.
- **Non-participating providers** (Non-preferred provider) – We have no agreements with these providers to limit what they can bill you for their services. This means that using Non-participating providers for exceptions listed on page 18 could result in your having to pay significantly greater amounts for the services you receive. We determine our allowance as follows:
  - For inpatient services at hospitals, and other facilities that do not contract with your local Blue Cross and Blue Shield Plan ("Non-member facilities"), our allowance is based on the Local Plan Allowance. The Local Plan Allowance varies by region and is determined by each Plan. If you would like additional information, or to obtain the current allowed amount, please call the customer service telephone number on the back of your ID card. For inpatient stays resulting from medical emergencies or accidental injuries, or for emergency deliveries, our allowance is the billed amount;
  - Outpatient services resulting from a medical emergency or accidental injury that are billed by Non-member facilities, our allowance is the billed amount (minus any amounts for non-covered services);

- For physicians and other covered healthcare professionals that do not contract with your local Blue Cross and Blue Shield Plan, our allowance is equal to the greater of (1) the Medicare participating fee schedule amount or the Medicare Part B Drug Average Sale Price (ASP) for the service, drug, or supply in the geographic area in which it was performed or obtained or (2) 100% of the Local Plan Allowance. In the absence of a Medicare participating fee schedule amount or ASP for any service, drug, or supply, our allowance is the Local Plan Allowance. Contact your Local Plan if you need more information. We may refer to our allowance for Non-participating providers as the "NPA" (for "Non-participating Provider Allowance");
- For emergency medical and mental health and substance use disorders services performed in the emergency department of a hospital provided by physicians and other covered healthcare professionals that do not contract with your local Blue Cross and Blue Shield Plan, our allowance is equal to the greatest of (1) the Medicare participating fee schedule amount or the Medicare Part B Drug Average Sale Price (ASP) for the service, drug, or supply in the geographic area in which it was performed or obtained; or (2) 100% of the Local Plan Allowance for the service or supply in the geographic area in which it was performed or obtained; or (3) an allowance based on equivalent Preferred provider services that is calculated in compliance with the Affordable Care Act;
- For services you receive outside of the United States, Puerto Rico, and the U.S. Virgin Islands from providers that do not contract with us or with the Overseas Assistance Center (provided by GMMI, Inc.), we use our Overseas Fee Schedule to determine our allowance. Our fee schedule is based on a percentage of the amounts we allow for Non-participating providers in the Washington, D.C., area, or a customary percent of billed charge, whichever is higher.

Important notice about using Non-participating providers!

(These providers are only covered on an exception basis)

Note: **Using Non-participating or Non-member providers (Non-preferred) when an exception is granted (see page 18) could result in your having to pay significantly greater amounts for the services you receive.** Non-participating and Non-member providers are under no obligation to accept our allowance as payment in full. If you use Non-participating and/or Non-member providers, you will be responsible for any difference between our payment and the billed amount (except in certain circumstances involving covered Non-participating professional care – see below). In addition, you will be responsible for any applicable deductible, coinsurance, or copayment. You can reduce your out-of-pocket expenses by using Preferred providers whenever possible. To locate a Preferred provider, visit www.fepblue.org/provider to use our National Doctor & Hospital Finder, or call us at the customer service telephone number on the back of your ID card. We encourage you to always use Preferred providers for your care.

Note: For **certain** covered services from Non-participating professional providers, your responsibility for the difference between the Non-participating Provider Allowance (NPA) and the billed amount may be limited.

In **only** those situations listed below, when the difference between the NPA and the billed amount for covered Non-participating professional care is greater than $5,000 for an episode of care, your responsibility will be limited to $5,000 (in addition to any applicable deductible, coinsurance, or copayment amounts). An episode of care is defined as all covered Non-participating professional services you receive during an emergency room visit, an outpatient visit, or a hospital admission (including associated emergency room or pre-admission services), plus your first follow-up outpatient visit to the Non-participating professional provider(s) who performed the service(s) during your hospital admission or emergency room visit.

- When you receive care in a Preferred hospital from Non-participating professional providers such as a radiologist, anesthesiologist, certified registered nurse anesthetist (CRNA), pathologist, neonatologist, or pediatric sub-specialist; and the professional providers are hospital-based or are specialists recruited from outside the hospital either without your knowledge and/or because they are needed to provide immediate medical or surgical expertise; and
- Another considered exception is when you receive care from Non-participating professional providers in a Preferred, Member, or Non-member hospital as a result of a medical emergency or accidental injury (see page 18).

For more information, see *Differences between our allowance and the bill* in Section 4. For more information about how we pay providers overseas, see pages 30 and 109.

Post-service claims Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.

Precertification The requirement to contact the local Blue Cross and Blue Shield Plan serving the area where the services will be performed before being admitted for inpatient care. Please refer to the precertification information listed in Section 3.

Preferred provider organization (PPO) arrangement An arrangement between Local Plans and physicians, hospitals, healthcare institutions, and other covered healthcare professionals (or for retail pharmacies, between pharmacies and CVS Caremark) to provide services to you at a reduced cost. The PPO provides you with an opportunity to reduce your out-of-pocket expenses for care by selecting your facilities and providers from among a specific group. PPO providers are available in most locations; using them whenever possible helps contain healthcare costs and reduces your out-of-pocket costs. The selection of PPO providers is solely the Local Plan's (or for pharmacies, CVS Caremark's) responsibility. We cannot guarantee that any specific provider will continue to participate in these PPO arrangements.

Pre-service claims Those claims (1) that require precertification or prior approval, and (2) where failure to obtain precertification or prior approval results in a reduction of benefits.

Preventive care, adult Adult preventive care includes the following services: preventive office visits and exams (including health screening services: to measure height, weight, blood pressure, heart rate, and Body Mass Index (BMI)); chest X-ray; EKG; general health panel; basic or comprehensive metabolic panel; fasting lipoprotein profile; urinalysis; CBC; screening for diabetes mellitus, hepatitis B and hepatitis C, and latent tuberculosis; screening for alcohol/substance use disorders; counseling on reducing health risks; screening for depression; screening for chlamydia, syphilis, gonorrhea, HPV, and HIV; screening for intimate partner violence for women of reproductive age; administration and interpretation of a Health Risk Assessment questionnaire; cancer screenings including low-dose CT screening for lung cancer; screening for abdominal aortic aneurysms; and osteoporosis screening, as specifically stated in this brochure; and immunizations as licensed by the U.S. Food and Drug Administration (U.S. FDA). Note: Anesthesia services and pathology services associated with preventive colorectal surgical screenings are also paid as preventive care.

Prior approval Written assurance that benefits will be provided by:

1. The Local Plan where the services will be performed; or
2. The Retail Pharmacy Program or the Specialty Drug Pharmacy Program.

For more information, see the benefit descriptions in Section 5 and *Other services* in Section 3, under *You need prior Plan approval for certain services*, on pages 19-22.

Reimbursement A Carrier's pursuit of a recovery if a covered individual has suffered an illness or injury and has received, in connection with that illness or injury, a payment from any party that may be liable, any applicable insurance policy, or a workers' compensation program or insurance policy, and the terms of the Carrier's health benefits plan require the covered individual, as a result of such payment, to reimburse the Carrier out of the payment to the extent of the benefits initially paid or provided. The right of reimbursement is cumulative with and not exclusive of the right of subrogation.

Repatriation The act of returning to the country of birth, citizenship or origin.

Routine services Services that are not related to a specific illness, injury, set of symptoms, or maternity care (other than those routine costs associated with a clinical trial as defined on page 131).

Screening service An examination or test of an individual with no signs or symptoms of the specific disease for which the examination or test is being done, to identify the potential for that disease and prevent its occurrence.

Sound natural tooth A tooth that is whole or properly restored (restoration with amalgams or resin-based composite fillings only); is without impairment, periodontal, or other conditions; and is not in need of the treatment provided for any reason other than an accidental injury. For purposes of this Plan, a tooth previously restored with a crown, inlay, onlay, or porcelain restoration, or treated by endodontics, is not considered a sound natural tooth.

Specialty drugs Pharmaceutical products that are included on the FEP Blue Focus Specialty Drug List that are typically high in cost and have one or more of the following characteristics:

- Injectable, infused, inhaled, or oral therapeutic agents, or products of biotechnology
- Complex drug therapy for a chronic or complex condition, and/or high potential for drug adverse effects
- Specialized patient training on the administration of the drug (including supplies and devices needed for administration) and coordination of care is required prior to drug therapy initiation and/or during therapy
- Unique patient compliance and safety monitoring requirements
- Unique requirements for handling, shipping, and storage

Subrogation A Carrier's pursuit of a recovery from any party that may be liable, any applicable insurance policy, or a workers' compensation program or insurance policy, as successor to the rights of a covered individual who suffered an illness or injury and has obtained benefits from the Carrier's health benefits plan.

Telehealth dermatology Under the telehealth benefit, dermatologic conditions seen and treated include but are not limited to acne, dermatitis, eczema, psoriasis, rosacea, seborrheic keratosis, fungal infections, scabies, suspicious moles, and warts. Members capture important digital images, combine those with the comprehensive questionnaire responses, and send those to the dermatology network without requiring a telephone or video interaction.

Telehealth services Non-emergency services provided by telephone or secure online video/messaging for minor acute conditions (see page 134 for definition), dermatology care, behavioral health and substance use disorder counseling, and nutritional counseling. Go to www.fepblue.org/telehealth or call 855-636-1579, TTY: 855-636-1578, toll free to access this benefit. After your telehealth visit, please follow up with your primary care provider or specialist.

Transplant period A defined number of consecutive days associated with a covered organ/tissue transplant procedure.

Urgent care claims A claim for medical care or treatment is an urgent care claim if waiting for the regular time limit for non-urgent care claims could have one of the following impacts:

- Waiting could seriously jeopardize your life or health;
- Waiting could seriously jeopardize your ability to regain maximum function; or
- In the opinion of a physician with knowledge of your medical condition, waiting would subject you to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

Urgent care claims usually involve Pre-service claims and not Post-service claims. We will judge whether a claim is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you believe your claim qualifies as an urgent care claim, please contact our customer service department using the telephone number on the back of your ID card and tell us the claim is urgent. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

Us/We/Our "Us," "we," and "our" refer to the Blue Cross and Blue Shield Service Benefit Plan, and the local Blue Cross and Blue Shield Plans that administer it.

Wrap benefits	FEP Blue Focus WRAP benefits are not subject to the deductible and have either a different copayment than the copayment applied under the CORE benefits (i.e., $25 for the combined 25 visits for physical therapy) or a different coinsurance level than the coinsurance applied under the NON-CORE benefits (i.e., brand-name preferred drugs are paid at 40% of the Plan allowance up to $350 per 30-day prescription).
You/Your	"You" and "your" refer to the enrollee (the contract holder eligible for enrollment and coverage under the Federal Employees Health Benefits Program and enrolled in the Plan) and each covered family member.

Index

Do not rely only on this page; it is for your convenience and may not show all pages where the terms appear. This Index is not an official statement of benefits.

Summary of Benefits for the Blue Cross and Blue Shield Service Benefit Plan FEP Blue Focus – 2020

Do not rely on this chart alone. All benefits are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover; for more detail, look inside.

You can obtain a copy of our Summary of Benefits and Coverage as required by the Affordable Care Act at www.fepblue.org/brochure.

If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.

Below, an asterisk (*) means the item is subject to the $500 per person ($1,000 per Self Plus One or Self and Family enrollment) calendar year deductible. If you use a Non-PPO physician, benefits are not provided.

Benefits	You Pay	Page
Medical services provided by physicians, specialists and other health care professionals:		
• Preventive, adult	Preferred provider: Nothing Non-preferred (Participating/Non-participating): You pay all charges	41-46
• Preventive, child	Preferred provider: Nothing Non-preferred (Participating/Non-participating): You pay all charges	46-47
• Professional Visits	Preferred provider: $10 for the first 10 visits per calendar year (combined medical and mental health and substance use disorder) After the 10th visit: 30%* of the Plan allowance (deductible applies) Non-preferred (Participating/Non-participating): You pay all charges	39
• Diagnostic and treatment services provided in the office	Preferred provider: 30%* of the Plan allowance (deductible applies) Non-preferred (Participating/Non-participating): You pay all charges	39-40
• Telehealth services	Preferred Telehealth Provider: Nothing for the first 2 visits per calendar year After the 2nd visit: $10 copayment per visit Non-preferred (Participating/Non-participating): You pay all charges	39, 88
Services provided by a hospital:		
• Inpatient	Preferred: 30%* of the Plan allowance (deductible applies) Non-preferred (Member/Non-member): You pay all charges	73-74
• Outpatient	Preferred: 30%* of the Plan allowance (deductible applies) Non-preferred (Member/Non-member): You pay all charges	76-79

Benefits	You Pay	Page
Emergency benefits:		
• Accidental injury	Preferred: Nothing for outpatient hospital and physician services within 72 hours (regular benefits apply thereafter) Non-preferred: • Participating: Nothing for outpatient hospital and physician services within 72 hours (regular benefits thereafter) • Non-participating: Any difference between the Plan allowance and billed amount for outpatient hospital and physician services within 72 hours; regular benefits thereafter Ambulance transport services: Nothing	85
• Medical emergency	Professional, outpatient hospital: Preferred urgent care: $25 copayment; PPO and Non-PPO emergency room care: 30%* of our allowance (deductible applies); Regular benefits for physician and hospital care* provided in other than the emergency room/PPO urgent care center Maternity: Ambulance transport services: 30%* of our allowance (deductible applies) Non-preferred (Participating/Non-participating) urgent care center: You pay all charges	86
• Mental health visits	Preferred provider: $10 for the first 10 visits per calendar year (combined medical and mental health and substance use disorder) After the 10th visit: 30%* of the Plan allowance (deductible applies) Non-preferred (Participating/Non-participating): You pay all charges	88
Mental health and substance use disorder treatment (inpatient and outpatient)	Preferred provider: 30%* of the Plan allowance (deductible applies) Non-preferred (Participating/Non-participating): You pay all charges	88-90
Prescription drugs:		
• Retail Pharmacy Program	Preferred retail pharmacy Tier 1 (generic): $5 copayment up to a 30-day supply Preferred retail pharmacy Tier 2 (brand name): 40% coinsurance of the Plan allowance (up to a $350 maximum) for up to a 30-day supply Non-preferred pharmacy: You pay all charges	95

Benefits	You Pay	Page
• Specialty Drug Pharmacy Program	Preferred specialty pharmacy Tier 2: 40% coinsurance of the Plan allowance (up to a $350 maximum) for up to a 30-day supply	100
Dental care	Treatment of an accidental dental injury within 72 hours (regular benefits apply thereafter) Preferred: Nothing Non-Preferred: • Participating: Nothing (no deductible) • Non-participating: Any difference between our allowance and the billed amount (no deductible)	103
Wellness and Other Special Features: Health Tools; Blue Health Assessment; MyBlue® Customer eService; National Doctor and Hospital Finder; Healthy Families; Travel Benefit/Services Overseas; Care Management Programs; and Routine Annual Physical Incentive Program		105
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum)	• Self Only: Nothing after $6,500 per contract per year • Self Plus One: Nothing after $13,000 (PPO) per contract per year • Self and Family: Nothing after $13,000 per family per year Notes: • Some costs do not count toward this protection. • When one covered family member (Self Plus One and Self and Family contracts) reaches the Self Only maximum during the calendar year, that member's claims will no longer be subject to associated member cost-share amounts for the remainder of the year. All remaining family members will be required to meet the balance of the catastrophic protection out-of-pocket maximum.	30

Notes

Notes

2020 Rate Information for the Blue Cross and Blue Shield Service Benefit Plan

To compare your FEHB health plan options please go to www.opm.gov/fehbcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

Non-Postal rates apply to most non-Postal employees. If you are in a special enrollment category, contact the agency that maintains your health benefits enrollment.

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1** rates apply to career bargaining unit employees who are represented by the following agreements: APWU, IT/AS, NALC, and NPMHU.
- If you are a career bargaining unit employee represented by the agreement with NPPN, you will find your premium rates on https://liteblue.usps.gov/fehb.
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.

Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career employees represented by the NRLCA agreement. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

If you are a Postal Service employee and have questions or require assistance, please contact:

USPS Human Resources Shared Service Center: 877-477-3273, option 5, Federal Relay Service 800-877-8339

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Nationwide and/or International							
FEP Blue Focus Option Self Only	131	$159.44	$53.14	$345.44	$115.15	$51.02	$44.11
FEP Blue Focus Option Self Plus One	133	$342.77	$114.25	$742.66	$247.55	$109.68	$94.83
FEP Blue Focus Option Self and Family	132	$377.03	$125.67	$816.89	$272.29	$120.65	$104.31