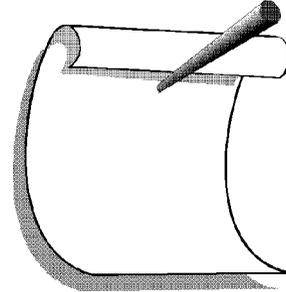

UNITED HEALTHCARE of the MID-ATLANTIC 1999

A Health Maintenance Organization With A Point-Of-Service Product

Serving: Most of Maryland and Washington, D.C.
Enrollment in this plan is limited; see page 12
for requirements.



Enrollment Code:

BL1 Self Only
BL2 Self and Family

Special Notice: This Plan has reduced its service area by eliminating all counties in the Commonwealth of Virginia. Services from Plan providers will not be available in Virginia. If you are enrolled in the Plan and reside in Virginia, you may wish to choose another health insurance coverage during Open Season.

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

Authorized for distribution by the:



United States
Office of
Personnel
Management



RI73-441

United HealthCare of the Mid-Atlantic

United HealthCare of the Mid-Atlantic, 6300 Security Blvd., Baltimore, Maryland 21207, has entered into a contract (CS 2309) with the Office of Personnel Management (OPM) as authorized by the Federal Employees Health Benefits (FEHB) law, to provide a comprehensive medical plan herein called United HealthCare of the Mid-Atlantic (UHC) or the Plan.

This brochure is the official statement of benefits on which you can rely. A person enrolled in the Plan is entitled to the benefits stated in this brochure. If enrolled for Self and Family, each eligible family member is also entitled to these benefits.

Premiums are negotiated with each plan annually. Benefit changes are effective January 1, 1999, and are shown on page 29 of this brochure.

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**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS TO RECEIVE STANDARD HMO
BENEFITS**

Inspector General Advisory: Stop Health Care Fraud!

Fraud increases the cost of health care for everyone. Anyone who intentionally makes a false statement or a false claim in order to obtain FEHB benefits or increase the amount of FEHB benefits is subject to prosecution for FRAUD. This could result in CRIMINAL PENALTIES. Please review all medical bills, medical records and claims statements carefully. If you find that a provider, such as a doctor, hospital or pharmacy, charged your plan for services you did not receive, billed for the same service twice, or misrepresented any other information, take the following actions:

- Call the provider and ask for an explanation - sometimes the problem is a simple error.
- If the provider does not resolve the matter, or if you remain concerned, call your plan at (410) 277-9300 and explain the situation.
- If the matter is not resolved after speaking to your plan (and you still suspect fraud has been committed), call or write:

**THE HEALTH CARE FRAUD HOTLINE
202/418-3300**

The Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street, N.W., Room 6400
Washington, D.C. 20415

The inappropriate use of membership identification cards, e.g., to obtain services for a person who is not an eligible family member or after you are no longer enrolled in the Plan, is also subject to review by the Inspector General and may result in an adverse administrative action by your agency.

General Information

Confidentiality

Medical and other information provided to the Plan, including claim files, is kept confidential and will be used only: 1) by the Plan and its subcontractors for internal administration of the Plan, coordination of benefit provisions with other plans, and subrogation of claims; 2) by law enforcement officials with authority to investigate and prosecute alleged civil or criminal actions; 3) by OPM to review a disputed claim or perform its contract administration functions; 4) by OPM and the General Accounting Office when conducting audits as required by the FEHB law; or 5) for bona fide medical research or education. Medical data that does not identify individual members may be disclosed as a result of the bona fide medical research or education.

If you are a new member

Use this brochure as a guide to coverage and obtaining benefits. There may be a delay before you receive your identification card and member information from the Plan. Until you receive your ID card, you may show your copy of the SF 2809 enrollment form or your annuitant confirmation letter from OPM to a provider or Plan facility as proof of enrollment in this Plan. If you do not receive your ID card within 60 days after the effective date of your enrollment, you should contact the Plan.

If you made your open season change by using Employee Express and have not received your new ID card by the effective date of your enrollment, call the Employee Express HELP number to request a confirmation letter. Use that letter to confirm your new coverage with Plan providers.

If you are a new member of this Plan, benefits and rates begin on the effective date of your enrollment, as set by your employing office or retirement system. As a member of this Plan, once your enrollment is effective, you will be covered only for services provided or arranged by a Plan doctor except in the case of emergency as described on page 19, or when you self-refer for Point of

General Information *continued*

Service, or POS, benefits as described on page 24. If you are confined in a hospital on the effective date, you must notify the Plan so that it may arrange for the transfer of your care to Plan providers. See "If you are hospitalized" on page 5.

FEHB plans may not refuse to provide benefits for any condition you or a covered family member may have solely on the basis that it was a condition that existed before you enrolled in a plan under the FEHB Program.

If you are hospitalized

If you change plans or options, benefits under your prior plan or option cease on the effective date of your enrollment in your new plan or option, unless you or a covered family member are confined in a hospital or other covered facility or are receiving medical care in an alternative care setting on the last day of your enrollment under the prior plan or option. In that case, the confined person will continue to receive benefits under the former plan or option until the earliest of (1) the day the person is discharged from the hospital or other covered facility (a move to an alternative care setting does not constitute a discharge under this provision), or (2) the day after the day all inpatient benefits have been exhausted under the prior plan or option, or (3) the 92nd day after the last day of coverage under the prior plan or option. However, benefits for other family members under the new plan will begin on the effective date. If your plan terminates participation in the FEHB Program in whole or in part, or if the Associate Director for Retirement and Insurance orders an enrollment change, this continuation of coverage provision does not apply; in such case, the hospitalized family member's benefits under the new plan begin on the effective date of enrollment.

Your responsibility

It is your responsibility to be informed about your health benefits. Your employing office or retirement system can provide information about: when you may change your enrollment; who family members are; what happens when you transfer, go on leave without pay, enter military service, or retire; when your enrollment terminates; and the next open season for enrollment. Your employing office or retirement system will also make available to you an FEHB Guide, brochures and other materials you need to make an informed decision.

Things to keep in mind

- The benefits in this brochure are effective on January 1 for those already enrolled in this Plan; if you changed plans or plan options, see "If you are a new member" above. In both cases, however, the Plan's new rates are effective the first day of the enrollee's first full pay period that begins on or after January 1 (January 1 for all annuitants).
- Generally, you must be continuously enrolled in the FEHB Program for the last five years before you retire to continue your enrollment for you and any eligible family members after you retire.
- The FEHB Program provides Self Only coverage for the enrollee alone or Self and Family coverage for the enrollee, his or her spouse, and unmarried dependent children under age 22. Under certain circumstances, coverage will also be provided under a family enrollment for a disabled child 22 years of age or older who is incapable of self-support.
- An enrollee with Self Only coverage who is expecting a baby or the addition of a child may change to a Self and Family enrollment up to 60 days after the birth or addition. The effective date of the enrollment change is the first day of the pay period in which the child was born or became an eligible family member. The enrollee is responsible for his or her share of the Self and Family premium for that time period; both parent and child are covered only for care received from Plan providers, except for emergency or POS benefits.
- You will not be informed by your employing office (or your retirement system) or your Plan when a family member loses eligibility.

General Information *continued*

- You must direct questions about enrollment and eligibility, including whether a dependent age 22 or older is eligible for coverage, to your employing office or retirement system. The Plan does not determine eligibility and cannot change an enrollment status without the necessary information from the employing agency or retirement system.
- An employee, annuitant, or family member enrolled in one FEHB plan is not entitled to receive benefits under any other FEHB plan.
- Report additions and deletions (including divorces) of covered family members to the Plan promptly.
- If you are an annuitant or former spouse with FEHB coverage and you are also covered by Medicare Part B, you may drop your FEHB coverage and enroll in a Medicare prepaid plan when one is available in your area. If you later change your mind and want to reenroll in FEHB, you may do so at the next open season, or whenever you involuntarily lose coverage in the Medicare prepaid plan or move out of the area it serves.

Most Federal annuitants have Medicare Part A. If you do not have Medicare Part A, you may enroll in a Medicare prepaid plan, but you will probably have to pay for hospital coverage in addition to the Part B premium. **Before** you join the plan, ask whether they will provide hospital benefits and, if so, what you will have to pay.

You may also remain enrolled in this Plan when you join a Medicare prepaid plan.

Contact your local Social Security Administration (SSA) office for information on local Medicare prepaid plans (also known as Coordinated Care Plans or Medicare HMOs) or request it from SSA at 1-800/638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. See page 27 for information on the Medicare prepaid plan offered by this Plan.

- Federal annuitants are not required to enroll in Medicare Part B (or Part A) in order to be covered under the FEHB Program nor are their FEHB benefits reduced if they do not have Medicare Part B (or Part A).

Coverage after enrollment ends

When an employee's enrollment terminates because of separation from Federal service or when a family member is no longer eligible for coverage under an employee or annuitant enrollment, and the person is not otherwise eligible for FEHB coverage, he or she generally will be eligible for a free 31-day extension of coverage. The employee or family member may also be eligible for one of the following:

Former spouse coverage

When a Federal employee or annuitant divorces, the former spouse may be eligible to elect coverage under the spouse equity law. If you are recently divorced or anticipate divorcing, contact the employee's employing office (personnel office) or retiree's retirement system to get more facts about electing coverage.

Temporary continuation of coverage (TCC)

If you are an employee whose enrollment is terminated because you separate from service, you may be eligible to temporarily continue your health benefits coverage under the FEHB Program in any plan for which you are eligible. Ask your employing office for RI 79-27, which describes TCC, and for RI 70-5, the FEHB Guide for individuals eligible for TCC. Unless you are separated for gross misconduct, TCC is available to you if you are not otherwise eligible for continued coverage under the Program. For example, you are eligible for TCC when you retire if you are unable to meet the five-year enrollment requirement for continuation of enrollment after retirement.

General Information *continued*

Your TCC begins after the initial free 31-day extension of coverage ends and continues for up to 18 months after your separation from service (that is, if you use TCC until it expires 18 months following separation, you will only pay for 17 months of coverage). Generally, you must pay the total premium (both the Government and employee shares) plus a 2 percent administrative charge. If you use your TCC until it expires, you are entitled to another free 31-day extension of coverage when you may convert to nongroup coverage. If you cancel your TCC or stop paying premiums, the free 31-day extension of coverage and conversion option are not available.

Children or former spouses who lose eligibility for coverage because they no longer qualify as family members (and who are not eligible for benefits under the FEHB Program as employees or under the spouse equity law) also may qualify for TCC. They also must pay the total premium plus the 2 percent administrative charge. TCC for former family members continues for up to 36 months after the qualifying event occurs, for example, the child reaches age 22 or the date of the divorce. This includes the free 31-day extension of coverage. When their TCC ends (except by cancellation or nonpayment of premium), they are entitled to another free 31-day extension of coverage when they may convert to nongroup coverage.

NOTE: If there is a delay in processing the TCC enrollment, the effective date of the enrollment is still the 32nd day after regular coverage ends. The TCC enrollee is responsible for premium payments retroactive to the effective date and coverage may not exceed the 18 or 36 month period noted above.

Notification and election requirements

Separating employees - Within 61 days after an employee's enrollment terminates because of separation from service, his or her employing office must notify the employee of the opportunity to elect TCC. The employee has 60 days after separation (or after receiving the notice from the employing office, if later) to elect TCC.

Children - You must notify your employing office or retirement system when a child becomes eligible for TCC within 60 days after the qualifying event occurs, for example, the child reaches age 22 or marries.

Former spouses - You or your former spouse must notify the employing office or retirement system of the former spouse's eligibility for TCC within 60 days after the termination of the marriage. A former spouse may also qualify for TCC if, during the 36-month period of TCC eligibility, he or she loses spouse equity eligibility because of remarriage before age 55 or loss of the qualifying court order. This applies even if he or she did not elect TCC while waiting for spouse equity coverage to begin. The former spouse must contact the employing office within 60 days of losing spouse equity eligibility to apply for the remaining months of TCC to which he or she is entitled.

The employing office or retirement system has 14 days after receiving notice from you or the former spouse to notify the child or the former spouse of his or her rights under TCC. If a child wants TCC, he or she must elect it within 60 days after the date of the qualifying event (or after receiving the notice, if later). If a former spouse wants TCC, he or she must elect it within 60 days after any of the following events: the date of the qualifying event or the date he or she receives the notice, whichever is later; or the date he or she loses coverage under the spouse equity law because of remarriage before age 55 or loss of the qualifying court order.

Important: The employing office or retirement system must be notified of a child's or former spouse's eligibility for TCC within the 60-day time limit. If the employing office or retirement system is not notified, the opportunity to elect TCC ends 60 days after the qualifying event in the case of a child and 60 days after the change in status in the case of a former spouse.

General Information *continued*

Conversion to individual coverage

When none of the above choices are available — or chosen — when coverage as an employee or family member ends, or when TCC coverage ends (except by cancellation or nonpayment of premium), you may be eligible to convert to an individual, nongroup contract. You will not be required to provide evidence of good health and the plan is not permitted to impose a waiting period or limit coverage for preexisting conditions. If you wish to convert to an individual contract, you must apply in writing to the carrier of the plan in which you are enrolled within 31 days after receiving notice of the conversion right from your employing agency. A family member must apply to convert within the 31-day free extension of coverage that follows the event that terminates coverage, e.g., divorce or reaching age 22. Benefits and rates under the individual contract may differ from those under the FEHB Program.

Certificate of creditable coverage

Under Federal law, if you lose coverage under the FEHB Program, you should automatically receive a Certificate of Group Health Plan Coverage from the last FEHB Plan to cover you. This certificate, along with any certificates you receive from other FEHB Plan you may have been enrolled in, may reduce or eliminate the length of time a pre-existing condition clause can be applied to you by a new non-FEHB insurer. If you do not receive a certificate automatically, you must be given on request.

Facts about this Plan

This Plan is a comprehensive medical plan, sometimes called a health maintenance organization (HMO), that offers a point of service, or POS, product. Whenever you need services, you may choose to obtain them from your personal doctor within the Plan's provider network or go outside the network for treatment. Within the Plan's network you are encouraged to select a personal doctor who will provide or arrange for your care and you will pay minimal amounts for comprehensive benefits. **There are no claim forms when Plan doctors are used.** When you choose a non-Plan doctor or other non-Plan provider under the POS option, you will pay a substantial portion of the charges and the benefits available may be less comprehensive. See page 25 for more information.

Your decision to join an HMO should be based on your preference for the plan's benefits and delivery system, not because a particular provider is in the plan's network. You cannot change plans because a provider leaves the HMO.

Because the Plan provides or arranges your care and pays the cost, it seeks efficient and effective delivery of health services. By controlling unnecessary or inappropriate care, it can afford to offer a comprehensive range of benefits. In addition to providing comprehensive health services and benefits for accidents, illness and injury, the Plan emphasizes preventive benefits such as office visits, physicals, immunizations and wellbaby care. You are encouraged to get medical attention at the first sign of illness.

Information you have a right to know

All carriers in the FEHB Program must provide certain information to you. If you did not receive information about this Plan, you can obtain it by calling the Carrier at 410/277-9300 or you may write the Carrier at 6300 Security Blvd., Baltimore, Maryland 21207. You may also contact the Carrier by fax at 410/277-6659.

Information that must be made available to you includes:

- Disenrollment rates for 1997.
- Compliance with State and Federal licensing or certification requirements and the dates met. If noncompliant, the reason for noncompliance.
- Accreditations by recognized accrediting agencies and the dates received.
- Carrier's type of corporate form and years in existence.
- Whether the carrier meets State, Federal and accreditation requirements for fiscal solvency, confidentiality and transfer of medical records.

Who provides care to Plan members?

UHC is a Mixed Model Plan (MMP) offering a choice of individual community doctors and multi-specialty medical groups conveniently located. Each family member may choose his or her primary care doctor or Medical Center. UHC is a partner with several physician associations that provide not only PCPs but specialists and other providers. When you choose a PCP from one of these associations, you will be working with all PCPs, specialists, and facilities affiliated with that association or group.

UHC also features a Point of Service benefit that allows members to receive non-emergency benefits, on a fee-for-service basis, outside of the Standard HMO Benefits. See pages 24 and 25.

Role of a primary care doctor

The first and most important decision each member must make is the selection of a primary care doctor. The decision is important as it is through this doctor that all other services, particularly those of specialists, are obtained. It is the responsibility of your primary care doctor to obtain any necessary authorizations from the Plan before referring you to a specialist or making arrangements for hospitalization. Services of other providers are covered only when there has been a referral by the member's primary care doctor or when you use POS benefits, with the following exception: a woman may see her Plan obstetrician/gynecologist for her annual routine examination and medically necessary gynecological services without a referral, or members may see a Plan optometrist for their annual eye exam without first obtaining a referral.

Facts about this Plan *continued*

Choosing your doctor

The Plan's provider directory lists primary care doctors (family practitioners, pediatricians, and internists), with their locations and phone numbers, and notes whether or not the doctor is accepting new patients. Directories are updated twice a year and are available at the time of enrollment or upon request by calling the Customer Service Department at (410)277-9300; you can also find out if your doctor participates with this Plan by calling this number. If you are interested in receiving care from a specific provider who is listed in the directory, call the provider to verify that he or she still participates with the Plan and is accepting new patients. Important note: **When you enroll in this Plan, services (except for emergency or POS benefits) are provided through the Plan's delivery system; the continued availability and/or participation of any one doctor, hospital, or other provider cannot be guaranteed.**

If you enroll, you will be asked to complete a primary care doctor selection form and send it directly to the Plan, indicating the name of the primary care doctor(s) selected for you and each member of your family. Members may change their doctor selection by notifying the Plan 30 days in advance.

If you are receiving services from a doctor who leaves the Plan, the Plan will pay for covered services until the Plan can arrange with you for you to be seen by another participating doctor.

Referrals for specialty care

Except in a medical emergency, or when a primary care doctor has designated another doctor to see patients when he or she is unavailable, or when you choose to use the Plan's POS benefits, you must receive a referral from your primary care doctor before seeing any other doctor or obtaining special services (with the exception of covered gynecological services rendered by a Plan participating OB/GYN or by a Plan participating certified nurse midwife (CNM) as listed in the Plan's provider directory). Referral to a participating specialist is given at the primary care doctor's discretion; if specialists or consultants are required beyond those participating in the Plan, the primary care doctor will make arrangements for appropriate referrals.

When you receive a referral from your primary care doctor, you must return to the primary care doctor after the consultation. All follow-up care must be provided or authorized by the primary care doctor. On referrals, the primary care doctor will give specific instructions to the consultant as to what services are authorized. If additional services or visits are suggested by the consultant, you must first check with your primary care doctor. Do not go to the specialist unless your primary care doctor has arranged for, and the Plan has issued, an authorization for the referral, in advance, in order to be eligible for standard HMO benefits of this Plan. Members who wish to self-refer to a doctor of their choice can use the Point of Service benefits and receive the benefits described on pages 25 and 26.

If you have a chronic, complex, or serious medical condition that causes you to see a Plan specialist frequently, your primary care doctor will develop a treatment plan with you and your health plan that allows an adequate number of direct access visits with that specialist. The treatment plan will permit you to visit your specialist without the need to obtain further referrals.

Authorizations

The Plan will provide benefits for covered services only when the services are medically necessary to prevent, diagnose or treat your illness or condition. Your Plan doctor must obtain the Plan's determination of medical necessity before you may be hospitalized, referred for specialty care or obtain follow-up care from a specialist.

Facts about this Plan *continued*

For new members

If you are already under the care of a specialist who is a Plan participating doctor, you must still obtain a referral from a Plan primary care doctor for the care to be covered by standard HMO benefits. If the doctor who originally referred you prior to your joining the Plan is now your Plan primary care doctor, you need to call and explain that you now belong to this Plan and ask that a "referral form" be sent to the specialist for your next appointment.

If you are selecting a new primary care doctor and want to continue with this specialist, you must schedule an appointment so the primary care doctor can decide whether to treat the condition directly or refer you back to the specialist.

Hospital care

If you require hospitalization, your primary care doctor or authorized specialist will make the necessary arrangements and continue to supervise your care. Outpatient surgery must be authorized by your primary care doctor or authorized specialist and will be provided by Plan hospitals or Plan ambulatory surgi-centers as designated in the Plan's provider directory.

Out-of-pocket maximum

Your out-of-pocket expenses for benefits provided under standard HMO benefits are limited to the stated copayments which are required for a few benefits. The Plan has established an out-of-pocket maximum for benefits provided under the Point of Service benefit. See page xx for details.

Deductible carryover

If you changed to this Plan during open season from a plan with a deductible and the effective date of the change was after January 1, any expenses that would have applied to that plan's deductible will be covered by your old plan if they are for care you got in January before the effective date of your coverage in this Plan. If you have already met the deductible in full, your old plan will reimburse these covered expenses. If you have not met it in full, your old plan will first apply your covered expenses to satisfy the rest of the deductible and then reimburse you for any additional covered expenses. The old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Submit claims promptly

When you are required to submit a claim to this Plan for covered expenses, submit your claim promptly. The Plan will not pay benefits for claims submitted later than December 31 of the calendar year following the year in which the expense was incurred unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

Experimental/ investigational determinations

The Plan bases its determination of whether or not a medical treatment, service, or supply is experimental/ investigational in nature, on the following criteria: 1) approval from the U.S. Food and Drug Administration (FDA) to be lawfully marketed for the proposed use and identified in the American Hospital Formulary Service as appropriate for the proposed use; 2) review and approval by any Institutional Review Board for the proposed use; 3) whether or not it is the subject of ongoing Phase 1, 2 or 3 Clinical Trials as set forth in the FDA regulations and 4) whether or not it has been demonstrated to be safe and effective through prevailing peer-reviewed medical literature for treating or diagnosing the condition, illness, or diagnosis for which its use is proposed.

Other considerations

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

Facts about this Plan *continued*

The Plan's service area

The service area for this Plan, where Plan providers and facilities are located, is described below. You may enroll in this Plan if you live or work inside the service area or live in the geographic area described below.

The service area for this Plan includes the following areas:

In Maryland, Baltimore City and the counties of Allegany, Anne Arundel, Baltimore, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Harford, Howard, Montgomery, Prince George's, Queen Anne, St. Mary's, Talbot and Washington.

This Plan accepts enrollments from this additional geographic area: Washington D.C.; and in Maryland, the counties of Kent, Somerset, Wicomico and Worcester.

Benefits for care outside the service area are limited to emergency services, as described on page 19, and to services covered under Point of Service benefits, as described on page 25.

If you or a covered family member move outside the service area, or farther away from the service area, you may enroll in another approved plan. It is not necessary to wait until you move or for the open season to make such a change; contact your employing office or retirement system for information if you are anticipating a move.

General Limitations

Important notice

Although a specific service may be listed as a benefit, it will be covered for you only if, in the judgment of your Plan doctor, it is medically necessary for the prevention, diagnosis, or treatment of your illness or condition. **No oral statement of any person shall modify or otherwise affect the benefits, limitations and exclusions of this brochure, convey or void any coverage, increase or reduce any benefits under this Plan or be used in the prosecution or defense of a claim under this Plan.** This brochure is the official statement of benefits on which you can rely.

Circumstances beyond Plan control

In the event of major disaster, epidemic, war, riot, civil insurrection, disability of a significant number of Plan providers, complete or partial destruction of facilities, or other circumstances beyond the Plan's control, the Plan will make a good faith effort to provide or arrange for covered services. However, the Plan will not be responsible for any delay or failure in providing service due to lack of available facilities or personnel.

Other sources

This section applies when you or your family members are entitled to benefits from a source other than this Plan. You must disclose information about other sources of benefits to the Plan and complete all necessary documents and authorizations requested by the Plan.

Medicare

If you or a covered family member is enrolled in this Plan and Medicare Part A and/or Part B, the Plan will coordinate benefits according to Medicare's determination of which coverage is primary. However, this Plan will not cover services, except those for emergencies, unless you use Plan providers or the services are covered under this Plan's POS benefits. You must tell your Plan that you or your family member is eligible for Medicare. Generally, that is all you will need to do, unless your Plan tells you that you need to file a Medicare claim.

General Limitations *continued*

Group health insurance and automobile insurance

This coordination of benefits (double coverage) provision applies when a person covered by this Plan also has, or is entitled to benefits from, any other group health coverage, or is entitled to the payment of medical and hospital costs under no-fault or other automobile insurance that pays benefits without regard to fault. Information about the other coverage must be disclosed to this Plan.

When there is double coverage for covered benefits, other than emergency services from non-Plan providers, this Plan will continue to provide its benefits in full, but is entitled to receive payment for the services and supplies provided, to the extent that they are covered by the other coverage, no-fault or other automobile insurance or any other primary plan.

One plan normally pays its benefits in full as the primary payer, and the other plan pays a reduced benefit as the secondary payer. When this Plan is the secondary payer, it will pay the lesser of (1) its benefits in full or (2) a reduced amount which, when added to the benefits payable by the other coverage, will not exceed reasonable charges. The determination of which health coverage is primary (pays its benefits first) is made according to guidelines provided by the National Association of Insurance Commissioners. When benefits are payable under automobile insurance, including no-fault, the automobile insurer is primary (pays its benefits first) if it is legally obligated to provide benefits for health care expenses without regard to other health benefits coverage the enrollee may have. This provision applies whether or not a claim is filed under the other coverage. When applicable, authorization must be given this Plan to obtain information about benefits or services available from the other coverage, or to recover overpayments from other coverages.

CHAMPUS

If you are covered by both this Plan and the Civilian Health and Medical Program of the Uniformed Services (CHAMPUS), this Plan will pay benefits first. As a member of a prepaid plan, special limitations on your CHAMPUS coverage apply; your primary care provider must authorize all care. See your CHAMPUS Health Benefits Advisor if you have questions about CHAMPUS coverage.

Medicaid

If you are covered by both this Plan and Medicaid, this Plan will pay benefits first.

Workers' Compensation

The Plan will not pay for services required as the result of occupational disease or injury for which any medical benefits are determined by the Office of Workers Compensation Programs (OWCP) to be payable under workers' compensation (under section 8103 of title 5, U.S.C.) or by a similar agency under another Federal or State law. This provision also applies when a third party injury settlement or other similar proceeding provides medical benefits in regard to a claim under workers' compensation or similar laws. If medical benefits provided under such laws are exhausted, this Plan will be financially responsible for services or supplies that are otherwise covered by this Plan. The Plan is entitled to be reimbursed by OWCP (or the similar agency) for services it provided that were later found to be payable by OWCP (or the agency).

DVA facilities, DoD facilities, and Indian Health Service

Facilities of the Department of Veterans Affairs, the Department of Defense, and the Indian Health Service are entitled to seek reimbursement from the Plan for certain services and supplies provided to you or a family member to the extent that reimbursement is required under the Federal statutes governing such facilities.

Other Government agencies

The Plan will not provide benefits for services and supplies paid for directly or indirectly by any other local, State, or Federal Government agency.

General Limitations *continued*

Liability insurance and third party actions

If a covered person is sick or injured as a result of the act or omission of another person or party, the Plan requires that it be reimbursed for the benefits provided in an amount not to exceed the amount of the recovery, or that it be subrogated to the person's rights to the extent of the benefits received under the Plan, including the right to bring suit in the person's name. If you need more information about subrogation, the Plan will provide you with its subrogation procedures.

General Exclusions

All benefits are subject to the limitations and exclusions in this brochure. **Although a specific service may be listed as a benefit, it will not be covered for you unless your Plan doctor determines it is medically necessary to prevent, diagnose or treat your illness or condition.** The following are excluded:

- Care by non-Plan doctors or hospitals except for authorized referrals or emergencies (see Emergency Benefits) or eligible self-referred services obtained under Point of Service Benefits;
- Expenses incurred while not covered by this Plan;
- Services furnished or billed by a provider or facility barred from the FEHB Program;
- Services not required according to accepted standards of medical, dental, or psychiatric practice;
- Procedures, treatments, drugs or devices that are experimental or investigational;
- Procedures, services, drugs and supplies related to sex transformations; and
- 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.

Medical and Surgical Benefits

What is covered

A comprehensive range of preventive, diagnostic and treatment services is provided by Plan doctors and other Plan providers. This includes all necessary office visits; you pay a \$5 office visit copay for care rendered by the primary care doctor and a \$10 copay for specialty visits, but no additional copay for laboratory tests and X-rays. Within the Service Area, house calls will be provided if in the judgement of the Plan doctor such care is necessary and appropriate; you pay a \$10 copay for a doctor's house call, nothing for home visits by nurses and health aides.

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

- Preventive care, including well-baby care and periodic check-ups
- Mammograms are covered as follows: for women age 35 through age 39, one mammogram during these five years; for women age 40 through 49, one mammogram every one or two years; for women age 50 through 64, one mammogram every year; and for women age 65 and above, one mammogram every two years. In addition to routine screening, mammograms are covered when prescribed by the doctor as medically necessary to diagnose or treat your illness
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays; you pay a \$10 copay for services not done in conjunction with same day office visit
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor (copay waived for prenatal and postnatal care). The mother at her option may remain in the hospital up to 48 hours after a regular delivery and up to 96 hours after a caesarean delivery. Inpatient stays will be extended if medically necessary. If enrollment in the Plan is terminated during pregnancy, benefits will not be provided after coverage under the Plan has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment; other care of the infant requiring definitive treatment will be covered only if the infant is covered under a Self and Family enrollment.
- Voluntary sterilization and family planning services
- Diagnosis and treatment of diseases of the eye; you pay a \$10 copay for services not done in conjunction with an office visit.
- Allergy testing and treatment, including testing and treatment materials (such as allergy serum)
- The insertion of internal prosthetic devices, such as pacemakers and artificial joints
- Cornea, heart, heart/lung, kidney and liver transplants; allogeneic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Treatment for breast cancer, multiple myeloma and epithelial ovarian cancer may be provided in a non-randomized clinical trial. Related medical and hospital expenses of the donor are covered when the recipient is covered by the Plan
- Women who undergo mastectomies may, at their option, have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.
- Dialysis, you pay a \$10 copay
- Chemotherapy, radiation therapy, and inhalation therapy, you pay a \$10 copay per visit
- Surgical treatment of morbid obesity
- Prosthetic devices, such as artificial limbs and lenses following cataract removal; You pay 50% of charges

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS TO RECEIVE STANDARD HMO BENEFITS

Medical and Surgical Benefits *continued*

- Home health services of nurses and health aides, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers, at no additional cost to you except where noted.

Limited benefits

Oral and maxillofacial surgery is provided for nondental surgical and hospitalization procedures for congenital defects and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and excision of tumors and cysts. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including any dental care involved in treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.

Reconstructive surgery will be provided to correct a condition resulting from a functional defect or from an injury or surgery that has produced a major effect on the member's appearance and if the condition can reasonably be expected to be corrected by such surgery.

Short-term rehabilitative therapy (physical, speech and occupational) is provided on an inpatient or outpatient basis for up to two months per condition per calendar year if significant improvement can be expected within two months; you pay a \$10 copay per outpatient visit. Speech therapy is limited to treatment of certain speech impairments of organic origin such as strokes, car accidents, and head injuries not resulting from developmental issues. Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.

Diagnosis and treatment of infertility including intrauterine insemination (IUI), is covered. You pay a \$5 office visit copay when services are rendered in a primary care doctor's office; 50% of charges when services are rendered other than in a primary care doctor's office. The cost of donor sperm is not covered. Fertility drugs are covered under the Plan's prescription drug benefit. Other assisted reproductive technology (ART) procedures such as in vitro fertilization and embryo transfer, are not covered.

Treatment of the birth defect known as Cleft Lip and/or Cleft Palate will be provided. Covered services include inpatient or outpatient expenses arising from orthodontics, oral surgery, otologic, audiological and speech/language services. You pay nothing.

General anesthesia and associated hospital or ambulatory facility charges in conjunction with dental care is covered when approved by the Plan. This coverage is available to Members who are: 1) age 7 or younger or developmentally disabled, where it is not possible to achieve a successful result from local anesthesia because of a physical, intellectual or other medically compromising condition, and where a superior result from dental care provided under general anesthesia is expected; or are 2) age 17 or younger and are extremely uncooperative, fearful, or uncommunicative, and have dental needs of such magnitude that if treatment was delayed or deferred, it would result in oral pain, infection, loss of teeth or other increased oral or dental morbidity. Benefits for covered services are the same as for other services.

Medical Food Products are covered when prescribed and administered under the direction of a physician and authorized by the Plan for the therapeutic treatment of inherited metabolic diseases (inherited abnormalities of body chemistry, including phenylketonuria); you pay nothing.

Medical and Surgical Benefits *continued*

Qualified Clinical Trial Coverage will be provided for patient cost to a member in a qualified trial as a result of treatment for a life threatening condition; or prevention, early detection and treatment studies on cancer. Coverage is only available if treatment is provided by or the studies are conducted in an approved phase I, II, III, IV clinical trial for cancer or an approved phase II, III, or IV clinical trial for any other life threatening condition.

Durable medical equipment approved by the Plan, such as hospital beds and wheel chairs, up to a maximum payment by the Plan of \$7,500 per calendar year per member; you pay 50% of the charges.

What is not covered

- Physical examinations that are not necessary for medical reasons, such as those required for obtaining or continuing employment or insurance, attending school or camp, or travel
- Reversal of voluntary, surgically-induced sterility
- Surgery primarily for cosmetic purposes
- Transplants not listed as covered
- Whole blood and concentrated red blood cells
- Hearing aids
- Long-term rehabilitative therapy
- Chiropractic services
- Foot orthotics
- Homemaker services
- Acupuncture

Hospital/Extended Care Benefits

What is covered

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

Hospital care

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

Extended care

The Plan provides a comprehensive range of benefits for up to 60 days per condition, per calendar year when full-time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan in lieu of hospitalization. You pay nothing. All necessary services are covered, including:

- Bed, board and general nursing care
- Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor.

Hospice care

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

Ambulance service

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

Limited benefits

Inpatient dental procedures

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

Acute inpatient detoxification

Hospitalization for medical treatment of substance abuse is limited to emergency care, diagnosis, treatment of medical conditions, and medical management of withdrawal symptoms (acute detoxification) if the Plan doctor determines that outpatient management is not medically appropriate. See page 21 for nonmedical Substance Abuse Benefits.

What is not covered

- Personal comfort items, such as telephone and television
- Custodial care, rest cures, domiciliary or convalescent care
- Whole blood and concentrated red blood cells

Emergency Benefits

What is a medical emergency?

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

Emergencies within the service area

If you are in an emergency situation, please call your primary care doctor. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member must notify the Plan within 48 hours. It is your responsibility to ensure that the Plan has been timely notified.

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

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

Plan pays...

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers except as covered under POS benefits.

You pay...

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

\$25 per emergency room visit or \$10 per urgent care center visit for emergency care services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

Emergencies outside the service area

Benefits are available for any medically necessary health service that is immediately required because of injury or unforeseen illness.

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

Plan pays...

To be covered by this Plan, any follow-up care recommended by non-Plan providers must be approved by the Plan or provided by Plan providers except as covered under POS benefits.

You pay...

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

What is covered

\$25 per emergency room visit or \$10 per urgent care center visit for emergency care services that are covered benefits of this Plan. If the emergency results in admission to a hospital, the emergency care copay is waived.

Emergency Benefits *continued*

- Emergency care at a doctor's office or an urgent care center
- Emergency care as an outpatient or inpatient at a hospital, including doctors' services
- Ambulance service if approved by the Plan

What is not covered

- Elective care or nonemergency care
- Emergency care provided outside the Service Area if the need for care could have been foreseen before departing the Service Area
- Medical and hospital costs resulting from a normal full-term delivery of a baby outside the Service Area

Filing claims for non-Plan providers

With your authorization, the Plan will pay benefits directly to the providers of your emergency care upon receipt of their claims. Physician claims should be submitted on the HCFA 1500 claim form. If you are required to pay for the services, submit itemized bills and your receipts to the Plan along with an explanation of the services and the identification information from your ID card.

Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on page 28.

Mental Conditions/Substance Abuse Benefits

Mental Conditions

Before seeking services, members **must** call United Behavioral Health (UBH) at 1-888-291-2507 for preauthorization of mental health/substance abuse services. UBH will determine the medical necessity of treatment.

What is covered

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

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

Outpatient care

Visits to Plan doctors, consultants, or other psychiatric personnel each calendar year. You pay the following: 20% coinsurance for visits 1-5; 35% coinsurance for visits 6-30, 50% coinsurance for visits 31 and after.

Inpatient care

Paid in full in a center or facility that has been approved by the Plan; you pay nothing.

What is not covered

- Psychiatric evaluation or therapy on court order or as a condition of parole or probation, unless determined by a Plan doctor to be necessary and appropriate
- Psychological testing when not medically necessary to determine the appropriate treatment of a psychiatric condition.

Substance Abuse

Members **must** call United Behavioral Health (UBH) at 1-888-291-2507 for preauthorization of mental health/substance abuse services. UBH will determine the medical necessity of treatment.

What is covered

This Plan provides medical and hospital services such as acute detoxification services for the medical, non-psychiatric aspects of substance abuse, including alcoholism and drug addiction, the same as for any other illness or condition, and, to the extent shown below, the services necessary for diagnosis and treatment of the psychiatric aspects.

Outpatient care

Visits to Plan providers for treatment each calendar year. You pay the following: 20% coinsurance for visits 1-5; 35% coinsurance for visits 6-30; 50% coinsurance for visits 31 and after.

Inpatient care

You pay nothing in a substance abuse rehabilitation (intermediate care) program in an alcohol detoxification or rehabilitation center approved by the Plan.

Partial Hospitalization

Care, services, and treatment for mental conditions/substance abuse, when medically necessary and authorized in a licensed or certified facility or program. Treatment must be arranged by a mental health Plan provider. Limited to 60 days per calendar year. You pay a \$10 copay per visit.

What is not covered

- Treatment that is not authorized by a Plan doctor.

Prescription Drug Benefits

What is covered

Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a **34-day** supply or 100 unit supply, whichever is less; 240 milliliters of liquid (8 oz); 60 grams of ointment, creams or topical preparation; or one commercially prepared unit (i.e., one inhaler, one vial ophthalmic medication or insulin). You pay a \$5 copay per prescription unit or refill of generic drugs. You pay a \$10 copay per prescription unit of name brand drugs. When generic substitution is permissible (i.e., a generic drug is available and the prescribing doctor does not require the use of a name brand drug), but you request the name brand drug, you pay the price difference between the generic and name brand drug as well as the \$10 copay per prescription unit or refill.

Maintenance drugs may be obtained for up to a 90 day supply at a \$5 copay per prescription unit or refill of generic drugs or a \$10 copay per prescription unit or refill of name brand drugs through the Plan's mail service pharmacy. Please contact the Plan's Customer Service Department for information on how to use the mail service pharmacy.

Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary (Preferred Drug List). Prior authorization may be required for select prescription medications. *Nonformulary drugs will be covered when prescribed by a Plan doctor.*

The Plan's drug formulary or Preferred Drug List identifies those prescription drug products which are preferred by the Plan for dispensing to Members when appropriate. The list is subject to periodic review and modification by the Plan and contains generic and brand name drugs. Certain prescription drug products require prior authorization from the Plan. A copy of the Preferred Drug List is available by contacting the Plan's Customer Service Department.

Covered medications and accessories include

- Drugs for which a prescription is required by Federal law
- Oral and injectable contraceptive drugs; contraceptive devices (including diaphragms)
- Implanted time-release medications, such as Norplant. For Norplant, you pay a one-time copay of \$5 per prescription. For other implanted time-release medications, you pay \$5 copay for office procedures and no copay for any inpatient services. There is no charge when the device is implanted during a covered hospitalization. There will be no refund of any portion of these copays if the implanted time-release medication is removed before the end of its expected life.
- Insulin, with a copay applied to each vial
- Diabetic supplies including insulin syringes, needles, glucose test tablets and test tape, Benedict's solution or equivalent and acetone test tablets.
- Disposable needles and syringes needed to inject covered prescribed medication
- Intravenous fluids and medications for home use (Provided under home health services at no charge)
- Drugs for the treatment of infertility

- Prescription drugs which treat sexual dysfunction have dispensing limitations. Please contact the Plan's Customer Service Department at 410-277-9300.

Limited Benefits

Prescription Drug Benefits *continued*

What is not covered

- Drugs available without a prescription or for which there is a nonprescription equivalent available
- Drugs obtained at a non-Plan pharmacy except for out-of-area emergencies
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Drugs to aid in smoking cessation

Other Benefits

Dental care

The following preventive and diagnostic services are covered when provided by Plan dentists:

What is covered

- Oral exam (one every 6 months) - You pay a \$5 copay per visit
- Preventive care (cleaning, fluoride treatments, preventive care training) (one every 6 months) - You pay a \$5 copay per visit
- Palliative Pain treatment- You pay a \$15 copay in area; out of area Plan will pay maximum of \$50 per occurrence.
- Sealants-You pay a \$10 copay per tooth
- Diagnostic tests (X-rays, lab)- You pay:

Intraoral- Complete series	\$10
Intraoral- Single film	\$ 2
Intraoral- Each additional film	\$ 2
Occlusional film	\$ 2
Bitewings- Single film	\$ 2
Bitewings- 2 films	\$ 4
Bitewings- 4 films	\$ 5
Panoramic X-ray	\$10
Cephalometric film	\$10
Pulp vitality tests	\$ 5
Diagnostic casts	\$ 5

Emergency treatment, limited to the relief of pain, bleeding, swelling, or other life threatening conditions, is also covered.

Accidental injury benefit

Restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury; you pay \$5 per office visit; \$10 per urgent care center visit and \$25 per emergency room visit.

What is not covered

- Other dental services not shown as covered

Vision care

What is covered

In addition to the medical and surgical benefits provided for diagnosis and treatment of diseases of the eye, annual eye refractions (to provide a written lens prescription) may be obtained from Plan providers. You pay a \$5 copay per office visit.

What is not covered

- Corrective lenses or frames
- Eye exercises

Facts About United HealthCare's Point of Service Benefits

At your option, you may choose to obtain benefits covered by this Plan from non-Plan doctors and hospitals whenever you need care, **except** for the benefits listed below under "What is not covered." Benefits not covered under Point of Service Benefits must either be received from or arranged by Plan doctors to be covered. When you obtain covered non-emergency medical treatment from a non-Plan doctor without a referral from a Plan doctor, you are subject to the deductibles, and coinsurance stated below.

Members may self refer for some services. Other services must be treated by or referred to specialists by your primary care doctor. Read this brochure carefully to get a clear understanding. For most eligible non-emergency POS services, the Plan pays 80% of usual, customary, and reasonable (UCR) charges for covered services after you pay a \$250 calendar year deductible per person or \$750 per family. For mental health services after satisfaction of the calendar year deductible, the Plan pays 80% UCR for visits 1-5; 65% UCR for visits 6-30; and 50% UCR for visits 31 and after.

Coinsurance is the amount you pay for all covered non-emergency services you receive POS. You pay 20% of the UCR of all incurred covered medical services. For covered mental conditions/substance abuse outpatient visits, you pay 20% UCR for visits 1-5, 35% UCR for visits 6-30, and 50% UCR for visits 31 and after in a calendar year. You may be balance billed by doctors, hospitals and other covered providers for the difference between billed charges and the UCR. The deductible is the dollar amount you pay for non-emergency POS services before the Plan pays its portion.

You must submit a claim to the Plan within 90 days from the date of service to receive payment for services obtained through the Point of Service benefit. Failure to submit the claim, in writing to the Plan within this time limit will result in denial of claims payment. Claim forms may be obtained by calling (410) 277-9300.

POS services are provided without a Plan-approved referral from your primary care Plan doctor. If you choose to make an appointment with a non-Plan doctor or a Plan doctor without an appropriate referral from your selected primary care Plan doctor, you are receiving POS services. You should remember that the highest benefit available is provided through HMO benefits.

Benefits under POS are subject to the definitions, limitations, and exclusions shown elsewhere in this brochure. For example, you will be covered for up to 60 days of skilled nursing care whether you use Plan providers, non-Plan providers, or any combination thereof. Although a specific service may be listed as a benefit, it will not be covered for you unless the Plan determines it is medically necessary for the prevention, diagnosis, or treatment of your illness or condition.

Pre- Authorization

In order to receive coverage for POS inpatient hospitalization services; skilled nursing facility services; hospice services; home health services; mental health services; substance abuse services; and all surgical procedures (inpatient and outpatient), these services must be pre-authorized by the Plan when not an emergency. Failure to obtain pre-authorization for these services will result in a 20% reduction in coverage in addition to the 20% coinsurance (for most services), for a total of 40% of the UCR charges.

Facts About United HealthCare's Point of Service Benefits *continued*

What is covered under POS

Medical and Surgical Benefits

At your option, you can choose to self-refer for the following services instead of getting a referral from your primary care doctor. You pay 20% of covered charges for medical services after the deductible. For mental conditions/substance abuse services, after the deductible you pay 20% UCR for visits 1-5, 35% UCR for visits 6-30, and 50% UCR for visits 31 and after. **Please refer to the Preauthorization section above.**

- Physician office, home or hospital visits
- Specialist care and consultation
- Allergy testing and treatment
- Complete obstetrical(maternity) care for all covered females including prenatal, delivery and postnatal care
- Voluntary sterilization
- Diagnostic laboratory and X-ray tests
- Surgical procedures (Pre-authorization is required for all surgical procedures whether inpatient or outpatient services).
- Diagnosis and treatment of diseases of the eye
- Preventative care, including well-baby care and periodic check-ups
- Routine immunizations and boosters
- Non-experimental implants
- Mental conditions and substance abuse services (outpatient)
- Cornea, heart, heart/lung, kidney and liver transplants; allogenic (donor) bone marrow transplants; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions: acute lymphocytic or non-lymphocytic leukemia; advanced Hodgkin's lymphoma; advanced non-Hodgkin's lymphoma; advanced neuroblastoma; breast cancer; multiple myeloma; epithelial ovarian cancer; and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors. Treatment for breast cancer, multiple myeloma and epithelial ovarian cancer may be provided in a non-randomized clinical trial. Related medical and hospital expenses of the donor are covered.
- Chemotherapy, radiation therapy and inhalation therapy
- Surgical treatment of morbid obesity
- Orthopedic devices, such as braces
- Prosthetic devices such as artificial limbs
- Home health services by nurses and home health aides
- Short term rehabilitative therapy (physical, speech and occupational; subject to the same standard HMO benefit limitations)
- Cleft lip and/or cleft palate services
- Qualified Clinical Trials
- General anesthesia and associated hospital or ambulatory facility charges in conjunction with dental care
- Medical Food Products

Hospital/Extended Care Benefits

At your option, you may choose to be admitted as a bed patient in a non-Plan hospital for a medical condition, a mental condition, or for substance abuse. Preauthorization is required; you pay 20% of UCR charges after the calendar year deductible is satisfied. Failure to obtain pre-authorization for these services will result in a 20% reduction in benefits in addition to the 20% coinsurance, for a total of 40% of the UCR charges.

Facts About United HealthCare's Point of Service Benefits *continued*

Emergency Care

Emergency benefits are covered under the standard HMO benefits regardless of the location from which the services are rendered (see Emergency Benefits on page 19).

Out-of-Pocket Maximum

The POS Benefit has a member out-of-pocket maximum based on the amount of coinsurance member(s) pay. Once out-of-pocket expenses for members(s) reach \$2,500 per year per Self Only enrollment or \$7,500 per year per Self and Family enrollment, the Plan will pay 100% of the usual, customary and reasonable (UCR) charges for POS benefits for the remainder of the calendar year. Member deductibles, member coinsurance, charges for non-covered benefits, charges and copays incurred under standard HMO benefits, charges above UCR amounts, and the penalty for failing to obtain pre-authorization for the inpatient services listed under the pre-authorization provision do not apply towards the \$2,500 or \$7,500 maximum.

What is not covered under POS

Benefits will not be provided for the following services if obtained from non-Plan providers. These Services must be received from or arranged by Plan doctors in order to be covered:

- Health education and nutrition counseling services
- Infertility services
- Family planning services
- Durable Medical Equipment (DME)
- Prescription services
- Routine Vision Services
- Routine Dental care services

Non-FEHB Benefits Available to Plan Members

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

Expanded Vision Care-20% discount on lenses and eye glass frames at Plan doctors. Contact the Customer Service Department at (410) 277-9300 for more information.

Fitness Centers-Discount fitness programs at area fitness centers. Contact the Customer Service Department at (410) 277-9300 for more information.

Wellness Program-Health Education classes and screening performed at the agency. Contact the Plan at (410) 277-9300 for more information.

Medicare prepaid plan enrollment - This Plan offers Medicare recipients the opportunity to enroll in the Plan through Medicare. As indicated on page 4, annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan when one is available in their area. They may then later reenroll in the FEHB Program. Most Federal annuitants have Medicare Part A. Those without Medicare Part A may join this Medicare prepaid plan but will probably have to pay for hospital coverage in addition to the Part B premium. Before you join the plan, ask whether the plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. Contact us at (410) 277-9300 for information on the Medicare prepaid plan and the cost of that enrollment.

If you are Medicare eligible and are interested in enrolling in a Medicare HMO sponsored by this Plan without dropping your enrollment in this Plan's FEHB plan, call (410) 277-9300 for information on the benefits available under the Medicare HMO.

Benefits on this page are not part of the FEHB contract

How to Obtain Benefits

Questions

If you have a question concerning Plan benefits or how to arrange for care, contact the Plan's Customer Service Department at (410) 277-9300 or 1-800-326-4636 or you may write to the Plan at 6300 Security Blvd., Baltimore, MD 21207. You may also contact the Plan by fax at 410/277-6659.

Disputed claims review

Plan reconsideration

If a claim for payment or services is denied by the Plan, you must ask the Plan, in writing and within six months of the date of the denial, to reconsider its denial before you request a review by OPM. (This time limit may be extended if you show you were prevented by circumstances beyond your control from making your request within the time limit.) OPM will not review your request unless you demonstrate that you gave the Plan an opportunity to reconsider your claim. Your written request to the Plan must state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment or service should have been paid or provided.

Within 30 days after receipt of your request for reconsideration, the Plan must affirm the denial in writing to you, pay the claim, provide the service, or request additional information reasonably necessary to make a determination. If the Plan asks a provider for information it will send you a copy of this request at the same time. The Plan has 30 days after receiving the information to give its decision. If this information is not supplied within 60 days, the Plan will base its decision on the information it has on hand.

OPM review

If the Plan affirms its denial, you have the right to request a review by OPM to determine whether the Plan's actions are in accordance with the terms of its contract. You must request the review within 90 days after the date of the Plan's letter affirming its initial denial.

You may also ask OPM for a review if the Plan fails to respond within 30 days of your written request for reconsideration or 30 days after you have supplied additional information to the Plan. In this case, OPM must receive a request for review within 120 days of your request to the Plan for reconsideration or of the date you were notified that the Plan needed additional information, either from you or from your doctor or hospital.

This right is available only to you or the executor of a deceased claimant's estate. Providers, legal counsel, and other interested parties may act as your representative only with your specific written consent to pursue payment of the disputed claim. OPM must receive a copy of your written consent with their request for review. Your written request for an OPM review must state why, based on specific benefit provisions in this brochure, you believe the denied claim for payment or service should have been paid or provided. If the Plan has reconsidered and denied more than one related claim, clearly identify the documents for each claim.

Your request must include the following information or it will be returned by OPM:

- A copy of your letter to the Plan requesting reconsideration;
- A copy of the Plan's reconsideration decision (if the Plan failed to respond, provide instead (a) the date of your request to the Plan or (b) the dates the Plan requested and you provided additional information to the Plan);
- Copies of documents that support your claim, such as doctors' letters, operative reports, bills, medical records, and explanation of benefit (JOB) forms; and
- Your daytime phone number.

How to Obtain Benefits *continued*

Medical documentation received from you or the Plan during the review process becomes a permanent part of the disputed claim file, subject to the provisions of the Freedom of Information Act and the Privacy Act.

Send your request for review to: Office of Personnel Management, Office of Insurance Programs, Contracts Division 4, P.O. Box 436, Washington, DC 20044.

You (or a person acting on your behalf) may not bring a lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan until you have exhausted the OPM review procedure, established at section 890.105, title 5, Code of Federal Regulations (CFR). If OPM upholds the Plan's decision on your claim, and you decide to bring a lawsuit based on the denial, the lawsuit must be brought no later than December 31 of the third year after the year in which the services or supplies upon which the claim is predicated were provided. Pursuant to section 890.107, title 5, CFR, such a lawsuit must be brought against the Office of Personnel Management in Federal court.

Federal law exclusively governs all claims for relief in a lawsuit that relates to this Plan's benefits or coverage or payments with respect to those benefits. Judicial action on such claims is limited to the record that was before OPM when it rendered its decision affirming the Plan's denial of the benefit. The recovery in such a suit is limited to the amount of benefits in dispute.

Privacy Act statement — If you ask OPM to review a denial of a claim for payment or service, OPM is authorized by chapter 89 of title 5, U.S.C., to use the information collected from you and the Plan to determine if the Plan has acted properly in denying you the payment or service, and the information so collected may be disclosed to you and/or the Plan in support of OPM's decision on the disputed claim.

How United HealthCare of the Mid-Atlantic Changes January 1999

Do not rely on this page; it is not an official statement of benefits.

Program-wide changes:

- Several changes have been made to comply with the President's mandate to implement the recommendations of the Patient Bill of Rights.
- If you have a chronic, complex, or serious medical condition that causes you to frequently see a Plan specialist, your primary care doctor will develop a treatment plan with you and your health plan that allows an adequate number of direct access visits with that specialist, without the need to obtain further referrals. See page 10 for this Plan's benefits.
- A medical emergency is defined as 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. (See page 19).
- The medical management of mental conditions will be covered under this Plan's Medical and Surgical Benefits provisions. Related drug costs will be covered under this Plan's Prescription Drug Benefits, and any costs for psychological testing or psychotherapy will be covered under this Plan's Mental Conditions Benefits.
- Coverage for drugs that treat sexual dysfunction is shown under the Prescription Drug Benefits section. (See page 22).

Changes to this Plan:

- Diagnosis and treatment of infertility including intrauterine insemination (IUI) and fertility drugs, is covered. You pay a \$5 office visit copay when services are rendered in a primary care doctor's office; you pay 50% of charges when services are rendered other than in a primary care doctor's office. See page 16 under Medical and Surgical Benefits.
- Coverage has been added for: 1) treatment of the birth defect known as cleft lip and/or cleft palate; 2) qualified clinical trials under certain circumstances; 3) general anesthesia and associated hospital or ambulatory facility charges in conjunction with dental care rendered to dependent children under certain circumstances; and 4) medical food products. See page 16 under Medical and Surgical Limited Benefits.

Summary of Benefits for United HealthCare of the Mid-Atlantic-1999

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

Benefits	Plan pays/provides	Page
Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. You pay nothing	18
Extended Care	All necessary services, up to 60 days per calendar year in a skilled nursing facility. You pay nothing	18
Mental Conditions	Diagnosis and treatment of acute psychiatric conditions in an approved facility. You pay nothing . .	21
Substance Abuse	Substance abuse rehabilitation (intermediate care) program in an alcohol detoxification or rehabilitation center approved by the Plan; you pay nothing	21
Outpatient care	Comprehensive range of services such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$5 copay per office visit; \$10 per specialist office visit and house call by a doctor.	15-16
Home Health Care	All necessary visits by nurses and health aides. You pay nothing	16
Mental Conditions	All necessary visits. You pay: 20% coinsurance for visits 1-5; 35% coinsurance for visits 6-30; and 50% coinsurance for visits 31 and after	21
Substance Abuse	All necessary visits. You pay: 20% coinsurance for visits 1-5; 35% coinsurance for visits 6-30; and 50% coinsurance for visits 31 and after	21
Partial Hospitalization	Limited to 60 days per calendar year; you pay a \$10 copay per visit	21
Emergency care	Reasonable charges for services and supplies required because of a medical emergency. You pay a \$25 copay to the hospital for each emergency room visit; a \$10 copay at an urgent care center and any charges for services that are not covered by this Plan.. . . .	19-20
Prescription	Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay a \$5 drug copay per prescription unit or refill of generic drugs and a \$10 copay per prescription unit or refill of name brand drugs	22-23
Dental care	Accidental injury benefit; you pay a \$5 office visit copay; \$10 per visit to an urgent care center and \$25 per emergency room visit. Diagnostic and preventive dental care (some copayments apply)	23
Vision care	One refraction annually. You pay a \$5 copay per visit	23
Out-of-pocket Limits	Your out-of-pocket expenses for benefits covered under this Plan are limited to the stated copayments which are required for a few benefits as well as out-of-pocket expenses for POS benefits (\$2500, self only; \$7500, self and family)	26

1999 Rate Information for United HealthCare Mid-Atlantic

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

Postal rates apply to most career U.S. Postal Service employees, but do not apply to non-career Postal employees, Postal retirees, certain special Postal employment categories or associate members of any Postal employee organization. If you are in a special Postal employment category, refer to the FEHB Guide for that category.

Type of Enrollment	Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	USPS Share	Your Share

Self Only	BL1	\$64.09	\$21.36	\$138.86	\$46.28	\$75.84	\$9.61
Self and Family	BL2	\$153.83	\$51.27	\$333.29	\$111.09	\$182.03	\$23.07