

**FHP of Colorado, Inc. Health Plan**

**1997**

**A Health Maintenance Organization**

**Serving: Denver/Boulder, Colorado Springs/Pueblo, Fort Collins/Greeley and Limon areas**

**Enrollment code:**

**High Option**

**D61 Self Only**

**D62 Self and Family**

**Standard Option**

**D64 Self Only**

**D65 Self and Family**

**Service area:** Services from Plan providers are available only in the following area:

The **Colorado** counties of Adams, Arapahoe, Boulder, Clear Creek, Crowley, Denver, Douglas, Elbert, El Paso, Fremont, Gilpin, Grand, Huerfano, Jefferson, Larimer, Lincoln, Otero, Pueblo, Summit, Teller, and Weld

**Enrollment area:** You must live in the Service Area to enroll in this Plan.

**RI 73-049**

FHP of Colorado

Comprecare/TakeCare Health Plan dba FHP of Colorado, Inc., 6455 South Yosemite, Englewood, Colorado 80111 has entered into a contract (CS 1761) 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 FHP of Colorado or the Plan.

This brochure is based on text included in the contract between OPM and this Plan and is intended to be a complete statement of benefits available to FEHB members. A person enrolled in the Plan is entitled to the benefits stated in this brochure. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control. 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, 1997, and are shown on pages 20 and 21 of this brochure.

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**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 800/877-9777 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 13-14. 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 4.

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 except as stated in any cosmetic surgery or dental benefits description in this brochure.

## 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" on page 3. 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.
- You will not be informed by your employing office (or your retirement system) or your Plan when a family member loses eligibility.

- 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 will you 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 800/638-6833. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. See page 18 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.

## General Information continued

### 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 705, 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.

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.

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.

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Facts about this Plan

This Plan is a comprehensive medical plan, sometimes called a health maintenance organization (HMO). When you enroll in an HMO, you are joining an organized system of health care that arranges in advance with specific doctors, hospitals and other providers to give care to members and pays them directly for their services. Benefits are available only from Plan providers except during a medical emergency. Members are required to select a personal doctor from among participating Plan primary care doctors. Services of a specialty care doctor can only be received by referral from the selected primary care doctor. There are no claim forms when Plan doctors are used.

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 well-baby care. You are encouraged to get medical attention at the first sign of illness.

Who provides care to Plan members?



FHP of Colorado is a Mixed Model HMO, which means that the Plan offers a choice of participating doctors in private practice in their own offices throughout the 21-county service area, as well as participating medical groups practicing in conveniently located group practice centers. There are approximately 1,000 primary care doctors and over 2,000 referral specialists participating with FHP of Colorado. Each member can select his or her own primary care doctor.

### 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 since it is through this doctor that all other health 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 called in by the member's primary care doctor, with the following exceptions: a member may see his or her participating dentist without referral, and may access his or her mental health and substance abuse benefits without a referral by contacting Biodyne at 800/689-9946. Also, a member may use their eye refraction benefit, but an authorization number is required from the Plan.

### Choosing your doctor

The Plan's provider directory lists primary care doctors (generally 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 on a regular basis and are available at the time of enrollment or upon request by calling the Member Services Department at 303/750-6200 in metro Denver, or 1-800/877-9777 from other areas; 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 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.

Should you decide to 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; you cannot use your new primary care doctor until the effective date of the change (the first day of the following month). After selecting your new primary care doctor, all current referrals must be updated through the new doctor.

In the event a member is receiving services from a doctor who terminates a participation agreement, the Plan will provide payment for covered services until the Plan can make reasonable and medically appropriate provisions for the assumption of such services by a participating doctor.

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Facts about this Plan continued

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, you must contact your primary care doctor for a referral before seeing any other doctor or obtaining special services. 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.

Each referral is valid for a specific number of visits or a specified time period. 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. 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.

### Authorizations

Your primary care doctor must obtain authorization from the Plan before you may be hospitalized, referred for specialty care, receive a prescription for a non-formulary drug or obtain follow-up care from a specialist.

### For new members

If you are already under the care of a specialist who is a Plan participant, you must still obtain a referral from a Plan primary care doctor for the care to be covered by the Plan. If the doctor who originally referred you prior to your joining the Plan is now your Plan primary care doctor, you need only call to explain that you now belong to this Plan and ask that a referral be called in to FHP of Colorado before your next appointment.

If you are selecting a new primary care doctor, 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.

### Out-of-pocket maximum

Copayments are required for a few benefits. However, copayments will not be required for the remainder of the calendar year after your out-of-pocket expenses for services provided or arranged by the Plan reach \$3,600 per Self Only enrollment or \$10,000 per Self and Family enrollment. This copayment maximum does not include costs of prescription drugs, dental services, or non-authorized/non-referred services.

You should maintain accurate records of the copayments made, as it is your responsibility to determine when the copayment maximum is reached. You are assured a predictable maximum in out-of-pocket costs for covered health and medical needs. Copayments are due when service is rendered, except for emergency care.

### 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.

#### 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.

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#### Facts about this Plan continued

##### The Plan's service and enrollment areas

The service area for this Plan, where Plan providers and facilities are located, is the same as the enrollment area listed on the front cover of this brochure (the area in which you must live to enroll in the Plan). Benefits for care outside the service area are limited to emergency services, as described on pages 13-14.

If you or a covered family member move outside the enrollment 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 based on text included in the contract between OPM and this Plan and is intended to be a complete statement of benefits available to FEHB members. You should use this brochure to determine your entitlement to benefits. However, if conflicts are discovered between the language of this brochure and the contract, the contract will control.

##### 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 of benefits

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 Part A, Part B, or Parts A and B of Medicare, benefits will be coordinated with Medicare according to Medicare's determination of which coverage is primary. Generally, you do not need to take any action after informing the Plan of your or your family member's eligibility for Medicare. Your Plan will provide you with further instructions if a Medicare claim needs to be filed.

#### 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.

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#### General Limitations continued

#### Group health insurance and automobile insurance (continued)

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.

## 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 this 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.

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## 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);
- 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.

High Option -- You pay a \$10 copay per office visit; \$10 copay for a doctor's house call; no copay for home visits by nurses and therapists.

Standard Option -- You pay a \$15 copay per office visit; a \$100 copay for outpatient surgery and 23-hour observation; \$15 copay for a doctor's house call; no copay for home visits by nurses and therapists.

The following services are included:

- Preventive care, including well-baby/well-child care and periodic check-ups
- Routine immunizations and boosters
- Consultations by specialists
- Diagnostic procedures, such as laboratory tests and X-rays
- Complete obstetrical (maternity) care for all covered females, including prenatal, delivery and postnatal care by a Plan doctor. If enrollment in the Plan is terminated during pregnancy, benefits will not be provided after coverage under the Plan has ended. Ordinary nursery care of the newborn child during the covered portion of the mother's hospital confinement for maternity will be covered under either a Self Only or Self and Family enrollment; other care of an infant who requires definitive treatment will be covered only if the infant is covered under a Self and Family enrollment, and an inpatient hospital copayment for Standard Option members will be due if an extended stay of the newborn is required beyond the mother's hospital confinement.
- Voluntary sterilization; family planning services; Norplant, a surgically implanted contraceptive; Injectable contraceptive drugs; and Intrauterine Devices (IUDs)
- Diagnosis and treatment of diseases of the eye
- The insertion of internal prosthetic devices, such as pacemakers, lenses following cataract removal, cochlear implants 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, testicular, mediastinal, retroperitoneal and ovarian germ cell tumors, breast cancer, multiple myeloma and epithelial ovarian cancer.  
Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an

NCI- or NIH-approved clinical trial at a Plan-designated center of excellence and if approved by the Plan's medical director in accordance with the Plan's protocols. Related medical and hospital expenses of the donor are covered.

## CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

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### Medical and Surgical Benefits continued

#### What is covered continued

- Dialysis
- Blood and blood plasma
- Chemotherapy, radiation therapy, and inhalation therapy
- Surgical treatment of morbid obesity
- Home health services of nurses and therapists, including intravenous fluids and medications, when prescribed by your Plan doctor, who will periodically review the program for continuing appropriateness and need. Mothers with newborns released from the hospital in accordance with FHP of Colorado guidelines are entitled to one visit at home by a nurse, as well as the services of a homemaker for four hours on the first and second day home.
- All necessary medical or surgical care in a hospital or extended care facility from Plan doctors and other Plan providers.

#### Limited benefits

Allergy testing and treatment are provided. You pay a \$10 copay (High Option) or \$15 copay (Standard Option) for a comprehensive diagnostic allergy evaluation. In addition, you pay a \$10 copay (High Option) or \$15 copay (Standard Option) for each doctor's office visit, or you pay \$5 per visit for an injection when a physician is not seen.

Durable medical equipment, such as hospital beds, external extremity prosthetics, apnea monitors for newborns or oxygen is covered up to \$1,000 per member per calendar year when the use of the equipment will permit care in other than an acute care or rehab facility. After the \$1,000 maximum is reached, an additional \$500 per member per calendar year is covered for the cost of oxygen when preauthorized by the Plan. Orthopedic braces are covered up to \$250 per member, applicable to the \$1000 durable medical equipment calendar year maximum. Coverage is provided for one peak flow meter per member per lifetime and one glucometer per member per lifetime. You pay nothing.

Oral and maxillofacial surgery is provided for nondental surgical and hospitalization procedures for congenital defects, such as cleft lip and cleft palate, and for medical or surgical procedures occurring within or adjacent to the oral cavity or sinuses including, but not limited to, treatment of fractures and



excision of tumors and cysts. All other procedures involving the teeth or intra-oral areas surrounding the teeth are not covered, including any dental care involved in treatment of temporomandibular joint (TMJ) pain dysfunction syndrome.

Reconstructive surgery will be provided to correct a condition that has resulted in a functional defect or that has resulted from an injury or surgery that has produced a major effect on the member's appearance and 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; outpatient therapy is limited to whichever is greater, 20 visits or two months per condition, if significant improvement can be expected within two months. You pay nothing for inpatient or home therapy; you pay a \$10 copay (High Option) or a \$15 copay (Standard Option) per outpatient session. Speech therapy is limited to care required immediately following an acute episode for stroke, surgery to the larynx or accidental brain injury (not birth related). 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, as well as artificial insemination, are covered; you pay a 50% copay to a maximum copayment of \$2,500 per member per year; cost of donor sperm is not covered. Fertility drugs are not covered. Other assisted reproductive technology (ART) procedures, such as in vitro fertilization and embryo transfer, are not covered.

Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided at an approved facility for short-term follow-up care up to 90 sessions; you pay nothing.

#### 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
- Plastic surgery primarily for cosmetic purposes
- Transplants not listed as covered
- Blood derivatives not replaced by member
- Hearing aids
- Long-term rehabilitative therapy
- Chiropractic services
- Homemaker services, except for mothers with newborns, and services of home health aides
- Obesity treatment, except for surgical treatment of morbid obesity

- Premenstrual (PMS), lactation, headache, eating disorder and other educational clinics
- Foot orthotics
- Total Parenteral Nutrition (TPN)

#### CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

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#### Hospital/Extended Care Benefits

##### What is covered

##### Hospital care

The Plan provides a comprehensive range of benefits with no dollar or day limit when you are hospitalized under the care of a Plan doctor.

High Option -- You pay nothing.

Standard Option -- You pay a \$300 deductible per person per year, \$500 maximum per family per year.

All necessary services are covered, including:

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

##### Extended care

The Plan provides a comprehensive range of benefits for up to 120 days per calendar year when fulltime skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. You pay nothing for up to 120 days per year, all charges thereafter. 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.

Subacute care facility services following hospitalization, including accommodations, meals, general nursing care, medical supplies and equipment ordinarily furnished by the facility and prescribed drugs and biologicals are covered up to sixty (60) days per contract year at an approved subacute care facility.

##### Hospice Care

Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by the FHP of Colorado Medical Director. Services include inpatient and outpatient care and

family counseling; these services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six months or less.

#### Ambulance service

Benefits are provided for air and ground ambulance transportation ordered or authorized by a Plan doctor; you pay \$25 copay per trip.

#### Limited benefits

##### 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 or treatment in a Plan rehab facility (either inpatient or outpatient) is not medically appropriate. If treated in a Plan rehab facility for detoxification, you pay nothing (High Option); you pay \$100 (Standard Option). See pages 14 and 15 for nonmedical substance abuse benefits.

#### What is not covered

- Personal comfort items, such as telephone and television
- Blood derivatives not replaced by member
- Custodial care, rest cures, domiciliary or convalescent care
- Hospitalization for any dental procedures

**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS**

## Emergency Benefits

### What is a medical emergency?

A medical emergency is the sudden and unexpected onset of a condition or an injury that 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. If you cannot reach your primary care doctor (or his/her coverage) call 303/220-5800 in the metro Denver area, or 1-800/877-6685 from all other areas and follow the directions of the on-call nurse. In extreme emergencies, if you are unable to contact your doctor, contact the local emergency system (e.g., the 911 telephone system) or go to the nearest hospital emergency room. Be sure to tell the emergency room personnel that you are a Plan member so they can notify the Plan. You or a family member should notify the Plan within 48 hours. It is your responsibility to ensure that the Plan has been timely notified.

If you need to be hospitalized, the Plan must be notified within 48 hours or on the first working day following your admission, unless it was not reasonably possible to notify the Plan within that time. If you are hospitalized in non-Plan facilities and Plan doctors believe care can be better provided in a Plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full after you pay a \$25 copayment.

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...

Reasonable charges for emergency services to the extent the services would have been covered if received from Plan providers or per urgent care center visit where a facility charge is made.

### You pay...

A \$25 copay per physician office visit, or per urgent care center visit where no facility charge is made, or a \$50 copay per hospital emergency room visit or per urgent care center visit where a facility charge is made, for emergency care services that are covered benefits of this Plan. If the emergency results in an admission to a hospital, the copay is waived. Standard Option members also pay a \$300 deductible per person per contract year (up to a maximum of \$500 per family per year) for any inpatient services.

### 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...

Reasonable charges for emergency care services to the extent the services would have been covered if received from Plan providers. In addition to coverage of emergency services, follow-up care to emergency services received outside the Service Area or urgently needed services are covered up to a maximum FHP of Colorado payment of \$400 per person per calendar year.

#### You pay...

A \$25 copay per physician office visit, or per urgent care center visit where no facility charge is made, or a \$50 copay per hospital emergency room visit or per urgent care center visit where a facility charge is made, for emergency care services that are covered benefits of this Plan. If the emergency results in an admission to a hospital, the emergency care copay is waived. Standard Option members also pay a \$300 deductible per person per contract year (up to a maximum of \$500 per family per year) for any inpatient services.

#### What is covered

- Emergency or urgent care at a doctor's office or at an urgent care center, including follow-up care to emergency services received outside the service area
- Emergency care as an outpatient or inpatient at a hospital, including doctors' services
- Ground or air ambulance service approved by the Plan; you pay a \$25 copayment

#### What is not covered

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

#### Filing claims for non-Plan providers

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

Payment will be sent to you (or the provider if you did not pay the bill), unless the claim is denied. If it is denied, you will receive notice of the decision, including the reasons for the denial and the provisions of the contract on which denial was based. If you disagree with the Plan's decision, you may request reconsideration in accordance with the disputed claims procedure described on pages 19 and 20.

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## Mental Conditions/Substance Abuse Benefits

### Mental conditions

#### What is covered

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

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

No primary care physician referral is necessary to access mental health and substance abuse services. To access these benefits, call MBC Biodyne at 800/689-9946.

#### Outpatient care

Up to 20 outpatient visits to Plan providers each calendar year; you pay a \$25 copay per visit for each covered visit -- all charges thereafter. If the claims paid for the 20 sessions amount to less than \$1,000, additional sessions will be allowed until the Plan has paid \$1,000 in claims.

#### Inpatient care

Up to 45 days or 90 partial days of hospitalization each calendar year.

High Option -- You pay nothing for first 45 days or 90 partial days; all charges thereafter.

Standard Option -- You pay a \$300 deductible per person per year (up to a maximum of \$500 per family per year) for any inpatient services, then nothing else for first 45 days or 90 partial days; all charges thereafter.

#### What is not covered

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

### Substance abuse

### What is covered

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

### Outpatient care

Up to 90 outpatient visits each calendar year for treatment at a rehab center approved by the Plan; you pay nothing for up to 90 visits -- all charges thereafter.

The substance abuse benefit may be combined with the outpatient mental conditions benefit shown above, provided such treatment is necessary as a mental health service and is approved by the Plan, to permit an additional 20 outpatient visits per calendar year with the applicable mental conditions benefit copayments.

### Inpatient care

Up to 45 days of substance abuse rehabilitation (intermediate care) programs each calendar year in a rehab center approved by the Plan; you pay nothing during the benefit period -- all charges thereafter.

Rehabilitation services are limited to one course of treatment, either inpatient or outpatient, per member per calendar year. There is a combined inpatient and outpatient lifetime maximum of two courses of treatment.

### What is not covered

- Treatment that is not authorized by a Plan provider
- All charges if the member does not complete the treatment program
- Substance abuse treatment on court order or as a condition of parole or probation, unless determined by a Plan provider to be necessary and appropriate

### CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

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### Prescription Drug Benefits

#### What is covered

Prescription drugs prescribed by a Plan or referral doctor and obtained at a Plan pharmacy will be dispensed for up to a 30-day supply, or the manufacturer's standard trade-package size, not to exceed one pint (16 oz.) of liquid; 60 grams of ointment, creams or topical preparation; or one commercially prepared unit (i.e., one inhaler, one vial). If name brand drugs are dispensed at your request or your physician's



request when a generic equivalent is available, you pay the copay stated below plus the difference in cost between the generic and name brand drug. If no generic equivalent is available, you pay the copay stated for name brand drugs.

Drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. Nonformulary drugs will be covered when prescribed by a Plan doctor. The Plan must authorize a nonformulary drug before it may be dispensed. It is the prescribing doctor's responsibility to obtain the Plan's authorization.

High Option -- You pay up to a \$3 copay per prescription unit or refill for generic drugs and a \$7 copay for name brand drugs.

Standard Option -- You pay up to a \$5 copay per prescription unit or refill for generic drugs and a \$10 copay for name brand drugs.

Maintenance medications requiring a 90-day supply, or more, can be filled through a mail-order prescription drug program. You pay the copay that applies to your enrollment option for each 30 day supply. You pay up to a maximum of two copays for each 90 day supply. Contact FHP of Colorado's Member Services Department at 800/877-9777 for more information - and to receive a mail-order form.

Covered medications and accessories include:

- Drugs for which a prescription is required by law
- Oral contraceptive drugs; contraceptive diaphragms; and cervical caps (subject to name brand drug copayments)
- Implanted time-release medications, such as Norplant and injectable contraceptive drugs are covered. Please see Medical and Surgical Benefits, "What is covered," on page 10.
- Insulin, with a copay charge applied to every two vials
- Injectable drugs (except insulin), when preauthorized; you pay a \$10 copay per prescription unit or refill under both options
- Disposable needles and syringes needed to inject covered prescribed medication; needles and syringes dispensed in the manufacturer's standard trade-package will be subject to the name brand copayment.
- Intravenous fluids and medication for home use are covered under Medical and Surgical Benefits. (covered under Home Health Services -- see page 10)

Limited Benefits

- Diabetic glucose and ketone test strips and lancets are covered and dispensed in the manufacturer's standard trade-size package. Only these diabetic supplies are available and only covered when purchasing the designated formulary brand. You pay name brand copay per manufacturer's standard trade-size package unit up to 100 strips.

What is not covered

- Drugs available without a prescription or for which there is a nonprescription equivalent available
- Drugs obtained at a non-Plan pharmacy, except for out-of-area emergencies
- Vitamins and nutritional substances that can be purchased without a prescription
- Medical supplies such as dressings and antiseptics
- Contraceptive devices (except injectables, diaphragms, intrauterine devices (IUDs) and cervical caps)
- Smoking cessation drugs and medication, including nicotine patches
- Fertility drugs
- Drugs for cosmetic purposes
- Drugs to enhance athletic performance
- Convenience packaged medications, including but not limited to, insulin penfil and Questran individual packages

CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS

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## Other Benefits

## Dental Care

## What is covered

This Plan provides the following comprehensive program of dental coverage through participating Plan dentists. This listing represents a partial description of the benefits and exclusions. For more detailed information and/or services and claims related concerns, call the Plan's dental provider organization at 1-800/628-3285.

	High Option You Pay	Standard Option You Pay
<b>OFFICE VISIT</b>		
Office Visit Copayment	\$ 5	\$ 5
<b>PREVENTIVE SERVICES</b>		
X-rays and Exam	NO COST	\$ 17
Prophylaxis (cleaning limited to one in every 6 months)	NO COST	\$ 10
Emergency Treatment	\$ 10	\$ 10
<b>RESTORATIVE DENTISTRY (Fillings)</b>		
Amalgam restorations		
Primary teeth, one surface	\$ 5	\$ 16
Primary teeth, two surfaces	\$ 8	\$ 20
Adult teeth, one surface	\$ 6	\$ 18
Adult teeth, two surfaces	\$ 9	\$ 22
<b>ORAL SURGERY</b>		
Extractions		
Uncomplicated	\$ 7	\$ 18
Surgical	\$ 12	\$ 28
Soft tissue impaction	\$ 50	\$ 60
<b>PROSTHETICS</b>		
Complete denture, upper or lower every 5 years	\$ 240	\$ 300
<b>CROWNS (Caps)*</b>		
Full metal crown	\$ 190	\$ 240
Porcelain with metal crown, molar	\$ 200	\$ 260
<b>PERIODONTICS</b>		
Scaling and root planing per quadrant	\$ 40	\$ 50
Gingivectomy per quadrant	\$ 150	\$ 175

## ENDODONTICS

Direct Pulp Capping	\$ 6	\$ 12
Single root canal	\$ 85	\$ 110
Two root canals	\$ 110	\$ 160
Three root canals	\$ 165	\$ 220

## ORTHODONTICS (Braces)

Full banded cases (records and retention are additional charges)

dependent children to age 19	\$1,950	\$1,950
adults and covered full-time students to age 22	\$2,200	\$2,200

Accidental injury benefit outside the Service Area

Coverage of care received will be limited to \$50 per member per incident.

\* plus the cost of precious metal

These copayments reflect amounts due at your primary care dentists office. Care received at a specialists office is covered with a 50% member payment (High Option) and a 60% member payment (Standard Option).

### What is not covered

- Cosmetic dental care
- Hospital and medical charges of any kind, including dental services rendered in a hospital
- General anesthesia, including intravenous or inhalation sedation, except when medically necessary for extractions only
- Loss or theft of dentures, appliances or bridgework
- Dental treatment started prior to the member's eligibility to receive benefits under this Plan or started after the member's termination
- 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, eye refractions (to provide a written lens prescription) may be obtained every 24 months from Plan providers. An authorization number is required, which may be obtained from American Vision Services at

303/759-3839 in metro Denver, or 800/736-0571 from other areas. You pay a \$10 copay (High Option) or a \$15 copay (Standard Option) per refraction.

What is not covered

- Corrective lenses or frames
- Eye exercises

**CARE MUST BE RECEIVED FROM OR ARRANGED BY PLAN DOCTORS**

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#### Non-FEHB Benefits Available to Plan Members

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

#### Smoking Cessation Clinics

Requirements:

- Smoking cessation classes through FHP of Colorado approved programs.
- The member must complete the program and provide a completion certificate to FHP of Colorado.
- The member must remain smoke-free for six (6) months.
- FHP of Colorado will reimburse the member up to \$80 upon receipt of the completion certificate and affidavit attesting that the member has remained smoke-free for the designated period.

Limit:

One program for each member during his/her lifetime.

Not covered:

- Smoking cessation programs not approved by FHP of Colorado.
- Any charges incurred for this benefit if the program is not completed.
- Drugs to aid in smoking cessation.

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.

FHP Retiree Gold is a health care management program for medicare-eligible enrollees. In the State of Colorado, over 40,000 seniors are currently covered. These enrollees live within our approved Medicare Service Area which includes Adams, Arapahoe, Boulder, Crowley, Denver, Douglas, El Paso, Fremont, Huerfano, Jefferson, Otero, Pueblo and Teller.

For individuals with Medicare Parts A and B, the Retiree Gold product ranges from no premium to \$45 per member per month. These low premiums are possible because we are administering Medicare benefits in a defined service area with a select group of physicians, hospitals and ancillary providers. The range in your actual cost is dependent upon the county in which you reside.

Outside of the low monthly premium, some of the other Retiree Gold highlights are:

No Deductibles

Coverage for outpatient Prescription Medications

Low, Predictable Copayments

Coverage for Preventive Care

Hearing Exams

Eye Exams

Mammograms

Cholesterol Screening

Coverage for basic dental procedures

Coverage for Eyewear (prescription glasses or contacts)

\$125 toward the total purchase price once in every 24 months

Health Education and Risk Appraisals

No Paperwork/Coordination with Medicare

Contact us at (1-800/877-9777) for information on the Medicare prepaid plan and the cost of that enrollment.

Benefits on this page are not part of the FEHB contract.

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How to Obtain Benefits

Questions

If you have a question concerning Plan benefits or how to arrange for care, contact the Plan's Member Services Department at 1-800/877-9777 or you may write to the Plan at 6455 Yosemite, Englewood, Colorado 80111.

### 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 unrelated 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 (EOB) forms; and
- Your daytime phone number.

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 3, 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 FHP of Colorado Changes January 1997

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

### Benefit changes

- Under the transplant benefits in the "Medical and Surgical Benefits" provision, heart/lung is added to the list of other covered transplants. Previously, heart/lung organ transplant was not specifically shown as covered.
- Under "Outside the Service Area" in the "Emergency Benefits" provision, the urgent/follow-up care per person per calendar year maximum payable by FHP of Colorado will be increased to \$400. Previously, FHP of Colorado paid up to \$250 per person per calendar year.
- Under "Limited Benefits" in the "Medical and Surgical Benefits" provision, external extremity prosthetics are covered as a part of the \$1000 annual Durable Medical Equipment benefit. Previously, external extremity prosthetics were not covered.
- Under the "Medical and Surgical Benefits" and "Hospital/Extended Care Benefit" provisions, blood and blood plasma are covered. Previously, blood and blood plasma were not covered.
- Under the "Medical and Surgical Benefits" provision, cochlear implants are covered. Previously, cochlear implants were not covered.
- Under "Limited Benefits" in the "Prescription Drug Benefits" provision, the formulary brand of diabetic glucose and ketone strips and lancets are covered. Coverage is limited to 100 strips per 30 days and will be subject to \$10 copay per manufacturer's standard trade-size package unit. Previously, diabetic glucose and ketone test strips and lancets were not covered.
- Under "Out-of-Pocket maximum," services provided or arranged by the Plan has a copayment maximum of \$3,600 per Self Only enrollment and \$10,000 per Self and Family enrollment. Previously, the Out-of-Pocket maximums were \$3,000 per Self Only enrollment and \$7,750 per Self and Family enrollment.
- Under "Prescription Drug Benefits" provision, maintenance medications requiring 90-day supply, or more, can be filled through a Mail-Order Prescription Drug Program. High or Standard Option prescription drug copays apply to each 30-day supply, with a maximum of two copays for a 90-day supply. Previously, a Mail-Order Prescription Drug Program was not available as an FEHB-approved benefit.

### Clarifications

- The use of a Plan identification card to obtain benefits after you are no longer enrolled in the Plan is a fraudulent action subject to review by the Inspector General.
- Medical data that does not identify individual members may be disclosed as a result of bona fide medical research or education.

- General Information - When a family member is hospitalized on the effective date of an enrollment change and continues to receive benefits under the old plan, benefits under the new plan will begin for other family members on the effective date of the new enrollment.

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.

Annuity holders and former spouses with FEHB coverage, and who are covered by Medicare Part B, may join a Medicare prepaid plan if they do not have Medicare Part A, but they will probably have to pay for hospital coverage. They may also remain enrolled under an FEHB plan when they enroll in a Medicare prepaid plan.

Federal annuity holders 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).

Temporary continuation of coverage (TCC) for employees or family members who lose eligibility for FEHB coverage includes one free 31-day extension of coverage and may include a second. How these are coordinated has been clarified; notification and election requirements have also been clarified.

"Conversion to individual coverage" does not require evidence of good health and the plan is not permitted to impose a waiting period or limit coverage for preexisting conditions; benefits and rates under the individual contract may differ from those under the FEHB Program.

- "Nonexperimental implants" is now termed "The insertion of internal prosthetic devices".
- Procedures, services, drugs and supplies related to abortions are excluded 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.
- Under the "Medical and Surgical Benefits" provision, shows that well-child visits are covered. Previously, well-child visits were not shown as covered.
- Under "Mental Conditions/Substance Abuse Benefits" provision, no PCP referral is necessary to access mental health and substance abuse services. Members can access these benefits by calling MBC Biodyne at 800/689-9946. Previously, "no referral" was not shown as an option.
- Under "Prescription Drug Benefits" provision, drugs are prescribed by Plan doctors and dispensed in accordance with the Plan's drug formulary. Previously, the Plan did not have a drug formulary.
- Under "Ambulance Service" in the "Hospital/Extended Care Benefits" provision, air and ground ambulance transportation are subject to a \$25 copay per trip. Previously, air ambulance transportation was not shown as covered.

Other changes

- Enrollees who change their FEHB enrollments using Employee Express may call the Employee Express HELP number to obtain a letter confirming that change if their ID cards do not arrive by the effective date of the enrollment change.
- 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) or an equivalent agency to be payable under workers' compensation or similar Federal or State law. The Plan is entitled to be reimbursed by OWCP or the equivalent agency for services it provided that were later found to be payable by OWCP or the agency.
- The paragraph on "Liability insurance and third party actions" under "General Limitations," has been revised to explain this Plan's procedures and policies for obtaining reimbursement for a member who has recovered benefits from a third party (also known as subrogation of benefits).
- Disputed claims - If your claim for payment or services is denied by the Plan, and you decide to ask OPM to review that denial, you must first ask the Plan to reconsider their decision. You must now request their reconsideration within six months of the denial (previously, you had one year to do this). 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.

Providers, legal counsel, and other interested parties may act as your representative in pursuing payment of a disputed claim only with your written consent. Any lawsuit to recover benefits on a claim for treatment, services, supplies or drugs covered by this Plan must be brought against the Office of Personnel Management in Federal court and only after you have exhausted the OPM review procedure.

- The Plan must authorize certain services. It is the prescribing doctor's responsibility to obtain the Plan's authorization.
- Lincoln county is added to the service and enrollment area in the State of Colorado.

Summary of Benefits for FHP of Colorado - 1997

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

Benefits	High Option pays/provides	Page
Inpatient Care		
Hospital	Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private	

	nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room,	
	intensive care and complete maternity care. You pay nothing.	12
Extended care	All necessary services for up to 120 days per year. You pay nothing.	12
Mental conditions	Diagnosis and treatment of acute psychiatric conditions for up to 45 days of inpatient care per year. You pay nothing.	14
Substance Abuse	Up to 45 days per year in a substance abuse treatment program. You pay nothing.	14
Outpatient care	Comprehensive range of services, such as diagnosis and treatment of illness or injury, including specialist's care; preventive care, including well-baby/well-child care, periodic check-ups and routine immunizations; laboratory tests and X-rays; complete maternity care. You pay a \$10 copay per office visit and for house calls by a doctor.	10
Home health care	All necessary visits by nurses and therapists. You pay nothing.	11
Mental conditions	Up to 20 outpatient visits per year. You pay a \$25 copay per visit.	14
Substance abuse	Up to 90 outpatient visits per year. You pay nothing.	14
Emergency care	Reasonable charges for services and supplies required because of a medical emergency. You pay a \$50 copay to the hospital for each emergency room visit and any charges for services which are not covered by this Plan.	13
Prescription drugs	Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay up to a \$3 copay per prescription unit or refill for generic drugs and a \$7 copay for name brand	

drugs; a \$10 copayment for injectables (except insulin). Maintenance medications can be filled through the mail-order program 15

Dental care Preventive dental care and comprehensive range of restorative, orthodontic, and other services. You pay copays for most services. 16

Vision care One refraction every 24 months. You pay a \$10 copay per refraction. 16

Out-of-pocket maximum Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$3,600 per Self Only or \$10,000 per Self and Family enrollment per calendar year, covered benefits will be provided at 100%. This copay maximum does not include prescription drugs or dental services. 7

Benefits Standard Option pays/provides Page

Inpatient care

Hospital Comprehensive range of medical and surgical services without dollar or day limit. Includes in-hospital doctor care, room and board, general nursing care, private room and private nursing care if medically necessary, diagnostic tests, drugs and medical supplies, use of operating room, intensive care and complete maternity care. You pay a \$300 deductible per member (a maximum of \$500 per family) per year. 12

Extended Care All necessary services for up to 120 days per year. You pay nothing. 12

Mental Conditions Diagnosis and treatment of acute psychiatric conditions for up to 45 days of inpatient care per year. You pay a \$300 deductible per member (maximum of \$500 per family) per year. 14

Substance Abuse Up to 45 days per year in a substance abuse treatment program. You pay nothing. 14

Outpatient care Comprehensive range of services such as diagnosis

and treatment of illness or injury, including specialist's care; preventive care, including well-baby/well-child care, periodic check-ups and routine immunizations; laboratory tests and X-rays;

complete maternity care. You pay a \$15 copay per office visit and for house calls by a doctor; a \$100 copay for outpatient surgery and 23-hour observation.

Home Health Care	All necessary visits by nurses and therapists. You pay nothing.	11
Mental Conditions	Up to 20 outpatient visits per year. You pay a \$25 copay per visit.	14
Substance Abuse	Up to 90 outpatient visits per year. You pay nothing.	14
Emergency care	Reasonable charges for services and supplies required because of a medical emergency. You pay a \$50 copay to the hospital for each emergency room visit and any charges for services which are not covered by this Plan.	13
Prescription drugs	Drugs prescribed by a Plan doctor and obtained at a Plan pharmacy. You pay up to a \$5 copay per prescription unit or refill for generic drugs and a \$10 copay for name brand drugs; a \$10 copayment for injectables (except insulin). Maintenance medications can be filled through the mail-order program	15
Dental care	Preventive dental care and comprehensive range of restorative, orthodontic, and other services. You pay copays for most services.	16
Vision care	One refraction every 24 months. You pay a \$15 copay per refraction.	16
Out-of-pocket maximum	Copayments are required for a few benefits; however, after your out-of-pocket expenses reach a maximum of \$3,600 per Self Only or \$10,000 per Self and Family enrollment per calendar year, covered benefits will be	

provided at 100%. This copay maximum does not include prescription drugs or dental services.