



Anthem HealthKeepers
Offered by HealthKeepers, Inc.

Evidence of Coverage

Virginia United Methodist
Conference

Product 15 Point of Service

Take Control of Your Health

Your Health Care Plan

HealthKeepers, Inc.

Anthem HealthKeepers Open Access – Evidence of Coverage

This Evidence of Coverage (“EOC”) fully explains *your* health care benefits. Treat it as *you* treat the owner's manual for *your* car - store it in a convenient place and refer to it whenever *you* have questions about *your* health care coverage.

Important: This is not an insured benefit plan. The benefits described in this evidence of coverage or any amendments hereto are funded by the employer who is responsible for their payment. HealthKeepers, Inc. provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Your employer has agreed to be subject to the terms and conditions of *HealthKeeper’s provider* agreements which may include precertification and utilization management requirements, timely filing limits, and other requirements to administer the benefits under this plan.

Important phone numbers

Member Services

800-451-1527

How to obtain language assistance

HealthKeepers is committed to communicating with *our* members about their health plan, regardless of their language. HealthKeepers employs a Language Line interpretation service for use by all of *our* Member Services Call Centers. Simply call the Member Services phone number on the back of *your* ID card and a representative will be able to assist *you*. Translation of written materials about *your* benefits can also be requested by contacting Member Services. In the event of a dispute, the provisions of the English version will control.

Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente.

(If *you* need Spanish-language assistance to understand this document, *you* may request it at no additional cost by calling the customer service number.)

Hours of operation:

Monday-Friday

8:00 a.m to 6:00 p.m.

Saturday

9:00 a.m. to 1:00 p.m.

24/7 NurseLine (Medical Questions and Future Moms)

800-337-4770

Identity protection services

Identity protection services are available with *HealthKeepers*. To learn more about these services, please visit www.anthem.com.

Keywords

There are a few key words you will see repeated throughout this *EOC*. We've highlighted them here to eliminate confusion and to make the *EOC* easier to understand. In addition, we have included a **Definitions** section on page 85 that lists various words referenced. A defined word will be italicized each time it is used.

HealthKeepers, we, us, our

Refers to HealthKeepers, Inc.

Subscriber

The eligible employee as defined in the agreement who has elected coverage for himself/herself and his/her dependents (if any) who meet the eligibility requirements of this *EOC* and enrolls in *HealthKeepers*, and for whom the premium required by the agreement has been paid to *HealthKeepers*.

Member

Any subscriber or enrolled dependent.

You, your

Any member.

Outpatient

Care received in a hospital outpatient department, emergency room, professional provider's office, or your home.

Inpatient

Care received while you are a bed patient in the hospital.

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Summary of benefits

In this section, you will find an outline of the benefits included in your plan and a summary of any *deductibles*, *coinsurance*, and *copayments* that you must pay. Also listed are any calendar year limits that apply. Please read the **What is covered** and prescription drug sections beginning on page 17 for more details on the plan's *covered services*. Read the **What is not covered** section beginning on page 42 for details on excluded services. All *covered services* are subject to the conditions, exclusions, limitations and terms of this EOC.

To get the highest benefits at the lowest out-of-pocket costs, you must get covered services from an in-plan provider. Benefits for *covered services* are based on the *maximum allowed amount*, which is the most the plan will allow for a *covered service*. When you use, an out-of-plan *provider* you may have to pay the difference between the out-of-plan provider's billed charge and the *maximum allowed amount* in addition to any *coinsurance*, *copayments*, *deductibles*, and non-covered charges. This amount can be substantial. Please see the **Claims and payments** section for more details. *Deductibles*, *coinsurance* and calendar year maximums are calculated based upon the *maximum allowed amount*, not the provider's billed charges.

What will I pay?

This chart shows the most you pay for calendar year deductibles and annual copayment limits for covered services in one year of coverage.

If you, the subscriber, are the only person covered by this plan, only the "per member" amounts apply to you. If you also cover dependents (other family members) under this plan, amounts will accumulate for each family member until the "per family" amount is met, but no individual family member will contribute more than the "per member" amount shown.

The out-of-pocket limit generally includes all *deductibles*, *copayments* (if any) and *coinsurance* you pay during a calendar year. It does not include charges over the *maximum allowed amount* or amounts you pay for non-covered services. Please see the **Claims and payments** section for additional details.

Note: When during the course of one visit, multiple types of service are received where those types of service carry separate benefit visit limits (e.g., physical therapy and a spinal manipulation), the one visit may count against both limits.

	In-plan		Out-of-plan		Detail
	Per member	Per family	Per member	Per family	Page number
Calendar year deductible	\$500	\$1000	\$750	\$1500	54
The most you will pay per calendar year	\$4500	\$9000	\$4500	\$9000	

	In-plan		Out-of-plan		Detail
	Copayment	Coinsurance	Copayment	Coinsurance (after calendar year deductible)	Page number
Ambulance travel (air and water) Out-of-plan providers may also bill you for any charges that exceed the	\$150	0%	\$0	30%	17

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	In-plan		Out-of-plan		Detail Page number
	Copayment	Coinsurance	Copayment	Coinsurance (after calendar year deductible)	
plan's maximum allowed amount.					
Important Note: Air ambulance services for non-emergency hospital to hospital transfers must be approved through precertification. Please see the What is covered section for details.					
Ambulance travel (ground)	\$150	0%	\$0	30%	17
Out-of-plan providers may also bill you for any charges that exceed the plan's maximum allowed amount.					
Important Note: All scheduled ground ambulance services for non-emergency transfers, except transfers from one acute facility to another, must be approved through precertification. Please see the What is covered section for details.					
Autism services					18
Applied behavior analysis	\$0	20%	\$0	30%	
All other services for autism	Copayment/coinsurance determined by service rendered				
Clinical trial costs	Copayment/coinsurance determined by service rendered				18
Diabetic supplies, equipment, and education	Copayment/coinsurance determined by service rendered				19
Diagnostic tests					
For specific conditions or diseases at an emergency room or outpatient facility department. Copayment is waived if services are billed as part of an emergency room visit.					
Diagnostic x-rays	\$35	0%	\$0	30%	
Advanced diagnostic imaging services	\$0	20%	\$0	30%	
Includes MRI, MRA, MRS, CTA, PET scans, and CT scans					
Dialysis treatments	\$0	20%	\$0	30%	20
Doctor visits and/or diagnostic tests in the office setting					
On an outpatient basis					
Primary Care Physician	\$20	0%	\$0	30%	
Specialty Care Providers	\$40	0%	\$0	30%	
Online visits (other than mental health and substance use disorders)	\$10	0%	\$0	30%	
Advanced diagnostic imaging services	\$0	20%	\$0	30%	
Includes MRI, MRA, MRS, CTA, PET scans, and CT scans					

	In-plan		Out-of-plan		Detail
	Copayment	Coinsurance	Copayment	Coinsurance (after calendar year deductible)	Page number
Emergency room visits Copayment waived if admitted	\$200	0%	Covered at in-plan benefit level		
Important Note: Out-of-plan providers may also bill you for any charges over the maximum allowed amount.					
Home care services 100 – visit calendar year limit	\$0	20%	\$0	30%	22
Hospice care services	\$0	0%	\$0	30%	22
Hospital services					23
Inpatient admission					
Facility services					
<i>Per day</i>	\$200	0%	\$0	30%	
<i>Per admission maximum</i>	\$1000	0%	\$0	30%	
Professional provider services	\$0	0%	\$0	30%	
Infusion services-outpatient services					23
Facility services					
Professional provider services	\$35	0%	\$0	30%	
Ambulatory infusion centers	\$35	0%	\$0	30%	
Home services	\$35	0%	\$0	30%	
Home care services visit limit does not apply					
Infertility services Up to four artificial insemination procedures per lifetime	Copayment/coinsurance determined by service rendered				
Lymphedema	Copayment/coinsurance determined by service rendered				
Maternity					24
Inpatient admission					
Facility services					
<i>Per day</i>	\$200	0%	\$0	30%	
<i>Per admission maximum</i>	\$1000	0%	\$0	30%	
Professional provider services	\$0	0%	\$0	30%	
Prenatal, postnatal and delivery	\$150	0%	\$0	30%	
See the Claims and payments section of the EOC for additional information on copayments for prenatal and postnatal care					
Diagnostic tests Maternity related, such as ultrasounds and fetal monitor procedures					24
Facility services					
Professional provider services	\$35	0%	\$0	30%	
Professional provider services	\$35	0%	\$0	30%	
Medical equipment (durable), devices, appliances, formulas, supplies and medications					

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	In-plan		Out-of-plan		Detail
	Copayment	Coinsurance	Copayment	Coinsurance (after calendar year deductible)	Page number
Medical equipment (durable), devices and appliances	\$0	20%	\$0	30%	
Medical formulas, supplies and medications	\$0	20%	\$0	30%	
Injectable medications Excludes allergy injections/serum	\$0	20%	\$0	30%	
Prosthetics	\$0	20%	\$0	30%	26
Mental health and substance use disorder					
Inpatient admission (includes residential treatment centers)					
Facility services					
Per day	\$200	0%	\$0	30%	
Per admission maximum	\$1000	0%	\$0	30%	
Professional provider services	\$0	0%	\$0	30%	
Outpatient treatment					26
Facility services (includes partial day)	\$0	0%	\$0	30%	
Facility professional provider services	\$0	0%	\$0	30%	
Outpatient office visits (including online visits and intensive in-home behavioral health programs)	\$20	0%	\$0	30%	
Nutritional counseling For eating disorders	Copayment/coinsurance determined by service rendered				
Preventive care for children and adults	\$0	0%	\$0	30%	27
The calendar year deductible (if any) does not apply to preventive care received in plan; however, if preventive care is received from out-of-plan providers, the services will be subject to the calendar year deductible. Screenings received for diagnostic purposes (as billed by the in or out-of-plan provider or facility) are not considered to be preventive care, and therefore will also be subject to the calendar year deductible.					
Skilled nursing facility stays* 100-day per stay limit	\$0	20%	\$0	30%	
after calendar year deductible					
Spinal manipulation and manual medical therapy services * 30-visits calendar year limit per member.	\$25	0%	\$0	30%	

	In-plan		Out-of-plan		Detail Page number
	Copayment	Coinsurance	Copayment	Coinsurance (after calendar year deductible)	
Surgery					
Inpatient admission					
Facility services					
<i>Per day</i>	\$200	0%	\$0	30%	
<i>Per admission maximum</i>	\$1000	0%	\$0	30%	
Professional provider services	\$0	0%	\$0	30%	
Outpatient treatment					
Facility services	\$150	0%	\$0	30%	
Doctor's office					
Primary Care Physician	\$20	0%	\$0	30%	
Specialty Care Providers	\$40	0%	\$0	30%	
Therapy – outpatient services					
Chemotherapy, radiation, cardiac rehabilitation and respiratory					31
Facility services	\$35	0%	\$0	30%	
Professional provider services	\$35	0%	\$0	30%	
Physical, speech, and occupational therapy *					31
30 combined visits per member per calendar year for physical and occupational therapy; 30 visits per member per calendar year for speech therapy.					
Limit does not apply to autism services.					
Facility services	\$25	0%	\$0	30%	
Professional provider services	\$25	0%	\$0	30%	
Urgent care visits (office visits)					32
Primary Care Physician	\$20	0%	\$0	30%	
Specialty Care Providers	\$40	0%	\$0	30%	

* Services received in-plan and out-of-plan accumulate toward this maximum/limit.

Prescription drug retail pharmacy and home delivery (mail order) benefits

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Each *prescription drug* will be subject to a cost share (e.g., *copayment / coinsurance*) as described below. If your prescription order includes more than one *prescription drug*, a separate cost share will apply to each covered *drug*.

Pharmacy out-of-pocket expense limit

calendar year limit on out-of-pocket expenses for prescription drugs

In- and out-of-network combined

Per member	\$2000
Per family	\$4000

Day/supply limitations

Prescription drugs will be subject to various day supply and quantity limits. Certain *prescription drugs* may have a lower day-supply limit than the amount shown below due to other plan requirements such as prior authorization, quantity limits, and/or age limits and utilization guidelines.

Retail pharmacy (in-network and out of network)	30 days
Home delivery (mail order) pharmacy	90 days
Specialty pharmacy (in-network and out-of-network)	Up to 90 days*

*See additional information in the “Specialty drug copayments /coinsurance” later in this section.

Note: For FDA-approved, self-administered *hormonal contraceptives*, up to a 12-month supply is covered when dispensed or furnished at one time by a *provider* or pharmacist, or at a location licensed or otherwise authorized to dispense *drugs* or supplies.

Retail and specialty pharmacy copayments / coinsurance

	Copayment	Coinsurance
Tier 1 prescription drugs	\$15	0%
Tier 2 prescription drugs	\$30	0%
Tier 3 prescription drugs	\$50	0%

Home delivery pharmacy copayments / coinsurance

	Copayment	Coinsurance
Tier 1 prescription drugs	\$30	0%
Tier 2 prescription drugs	\$60	0%
Tier 3 prescription drugs	\$100	0%

Specialty drug copayments / coinsurance

Please note that certain *specialty drugs* are only available from the *specialty pharmacy* and you will not be able to get them at a retail *pharmacy* or through the home delivery (mail order) *pharmacy*. Please see “Specialty pharmacy” in the section “Prescription drug benefit at a retail or home delivery (mail order) pharmacy” for further details. When you get *specialty drugs* from the *specialty pharmacy*, you will have to pay the same *copayments / coinsurance* you pay for a 30-day supply at a retail *pharmacy* or a 90-day supply at the home delivery *pharmacy*.

If you do not use the *specialty pharmacy*, benefits will be covered at the out-of-network level

Note: *Prescription drugs* will always be dispensed as ordered by *your* doctor. *You* may ask for, or *your* doctor may order, the *brand name* drug. However, if a *generic drug* is available, *you* will have to pay the difference in cost between the *generic* and the *brand name drug*, as well as *your* tier 1 *copayment*. By law, *generic* and *brand name drugs* must meet the same standards for safety, strength, and effectiveness. Using generics generally saves money, yet give the same quality. We reserve the right, in *our* sole discretion, to remove certain higher cost *generic drugs* from this policy.

How your coverage works

Your coverage provides a wide range of health care services. The information contained in this section is designed to help you understand how you can access your benefits. For more specific information on copayments and benefit limits, please refer to your **Summary of benefits**.

Your coverage is a self-funded employee welfare benefit plan sponsored by your employer. The cost of your coverage, which includes the plan benefits and administrative expenses, is borne by your employer. Employees may contribute to the cost through payroll deduction. Your employer has entered into an administrative services contract with HealthKeepers, Inc. to carry out certain functions with respect to claims operation.

Carry your identification (“ID”) card

Your coverage ID card identifies you as a *member* and contains important health care coverage information. Carrying your card at all times will ensure you always have access to this coverage information with you when you need it. Make sure you show your ID card to your doctor, hospital, pharmacist, or other health care provider so they know you’re a *HealthKeepers member*. *HealthKeepers providers* have agreed to submit claims to us on your behalf.

Primary care physicians and specialty care providers

Your health plan covers care provided by *primary care physicians* (“PCP”) and *specialty care providers*. To see a *primary care physician*, simply visit any participating *physician* who is a general or family practitioner, internist or pediatrician. Your health plan also covers care provided by any *specialty care provider* you choose. *Referrals* are never needed to visit any *specialty care provider*, including behavioral health providers.

Note: Some *provider* practices participate in our networks as both *primary care providers* and *urgent care centers*. If the practice is not your *primary care provider*, you may be responsible for the urgent care office visit cost share.

Note: You may call Member Services for information regarding the qualifications of providers in *HealthKeepers* network. Qualifications include: medical school attended, residency completed and board certification.

Non-HealthKeepers providers

In the event that you receive *covered services* from a non-*HealthKeepers provider*, then we reserve the right to make payment of such *covered services* directly to you, the non-*HealthKeepers provider*, or any other person responsible for paying the non-*HealthKeepers provider’s* charge. In the event that payment is made directly to you, you have the responsibility to apply this payment to the claim from the non-*HealthKeepers provider*. If you receive services from a non-*HealthKeepers provider* without the proper authorization, you will receive *out-of-plan benefits*. In addition, you may be responsible for any charges over our *maximum allowed amount* and this amount will not apply toward your annual *copayment* limit.

Continuity of care

If *your* in-plan *provider* leaves our network for any reason other than termination for cause, and *you* are in an active course of treatment, *you* may be able to continue seeing that *provider* for a limited period of time and still get in-plan benefits. “Active course of treatment” for any course of medically necessary continuing care includes, but is not limited to:

- An ongoing course of treatment for a life-threatening condition,
- An ongoing course of treatment for a serious acute condition (examples include chemotherapy, radiation therapy and post-operative visits),
- The second or third trimester of pregnancy and through the postpartum period for that delivery,
- *Members* who are terminally ill as defined by the Social Security Act, or
- An ongoing course of treatment for a health condition for which the *physician* or health care *provider* attests that discontinuing care by the current *physician* or *provider* would worsen *your* condition or interfere with anticipated outcomes.

An “active course of treatment” includes treatments for mental health and substance use disorders.

For *members* who are terminally ill, coverage is extended for the remainder of the person’s life for the direct care of the terminal illness. For *members* who are in the second or third trimester of pregnancy, coverage is extended through the postpartum care for that delivery. In all other circumstances, *you* may be able to continue seeing that *provider* for 90 days. If *you* wish to continue seeing the same *provider*, *you* or *your* doctor should contact *member services* for details.

In the absence of proper authorization for coverage at the in-plan level, *you* may choose to receive services on an *out-of-plan* basis.

Guest Memberships

When *you* or any of *your* dependents will be staying temporarily outside of the *service area* for more than 90 days, *you* can request a guest membership to a Blue Cross and Blue Shield affiliated health maintenance organization in that area. An example of when this service may be utilized is when a dependent *student* attends a school outside of the *service area*. Call a Member Services representative at 866-823-5391 to make sure that the area in which *you* or *your* dependents are staying is within the Guest Membership Network. The Guest Membership Network is a network of Blue Cross and Blue Shield affiliated health maintenance organization plans. If the area is within the network, *you* will need to complete a guest membership application and *you* will receive benefit/plan information as well as an ID card from the local Blue Cross and Blue Shield health maintenance organization affiliate where *you* or *your* covered dependents will be staying. Member Services will explain any limitations or restrictions to this benefit. If *you* are staying in an area that is not within the Guest Membership Network, this service will not be available.

The difference between emergency care and urgent care

An *emergency* is the sudden onset of a medical condition that manifests itself by symptoms of sufficient severity including severe pain that, without immediate medical attention could reasonably be expected by a prudent lay person who possesses an average knowledge of health and medicine to result in:

- serious jeopardy to the mental or physical health of the individual;
- danger of serious impairment of the individual’s body functions;
- serious dysfunction of any of the individual’s bodily organs; or

- in the case of a pregnant woman, serious jeopardy to the health of the fetus.

Urgent care situations are usually marked by the rapid onset of persistent or unusual discomfort associated with an illness or injury. Examples of *urgent care situations* include high fever, vomiting, sprains or minor cuts.

Note: If you cannot contact your PCP or are unsure if your condition requires *emergency* or *urgent care*, the 24/7 NurseLine is available to assist you 7 days a week.

When you need to access health care (within the service area)

- Medical care is available through your PCP 7 days a week, 24 hours a day. If you need care after regular office hours you may contact the on-call PCP or the 24/7 NurseLine. For instructions on how to receive care, call your PCP or the 24/7 NurseLine at 800-337-4770.
- If your condition is an *emergency*, you should be taken to the nearest appropriate medical facility.
- Your coverage includes benefits for services rendered by providers other than *HealthKeepers providers* when the condition treated is an *emergency* as defined in this EOC.

When you are away from home (outside the service area) and need to access care

HealthKeepers does business only within a certain geographic area in the Commonwealth of Virginia. See **The BlueCard Program** below for *covered services* received outside of Virginia. Services outside the *service area* are provided to help you if you are injured or become ill while temporarily away from the *service area*. In order to receive in-plan benefits for these services, you must satisfy any authorization requirements outlined in this EOC and obtain care from a health care provider that has a contractual arrangement with the local Blue Cross and/or Blue Shield licensee in the area where you are being treated. **The BlueCard Program** section provides additional details and you may locate a contracting provider by visiting www.anthem.com or calling Member Services.

If you need to access care when you are temporarily outside the *service area*:

- you should obtain care at the nearest medical facility if you have an *emergency* or *urgent care situation*;
- you will be responsible for payment of charges at the time of your visit; and
- you should obtain a copy of the complete itemized bill for filing a claim with *HealthKeepers*. For more information on filing claims see **When you must file a claim** on page 63.

The BlueCard® Program

Like all Blue Cross & Blue Shield plans through the country, we participate in a program called “BlueCard,” which provides services to you when you are outside our *service area*. For more details on this program, please see “Inter-Plan Arrangements” in the **Claims and payments** section.

Getting approval for benefits

Your plan includes the process of *utilization review* to decide when services are *medically necessary* or *experimental/investigational* as those terms are defined in this EOC. *Utilization review* aids the delivery of cost-effective health care by reviewing the use of treatments and, when proper, level of care and/or the setting or place of service that they are performed.

Certain services must be reviewed to determine *medical necessity* in order for you to get benefits. *Utilization review* criteria will be based on many sources including coverage and clinical guidelines. *HealthKeepers* may decide that a service that was asked for is not *medically necessary* if a clinically equivalent treatment that is more cost effective is available and appropriate.

If you have any questions about the information in this section, you may call the Member Services phone number on the back of your Identification Card.

Coverage for or payment of the service or treatment reviewed is not guaranteed even if we decide your services are *medically necessary*. For benefits to be covered, on the date you get service:

1. you must be eligible for benefits;
2. premium must be paid for the time period that services are given;
3. the service or supply must be a *covered service* under your plan;
4. the service cannot be subject to an exclusion under your plan; and
5. you must not have exceeded any applicable limits under your plan.

Types of reviews

- **Pre-service review** – A review of a service, treatment or admission for a benefit coverage determination which is done before the service or treatment begins or admission date.
 - **Precertification** – A required pre-service review for a benefit coverage determination for a service or treatment. Certain services require precertification in order for you to get benefits. The benefit coverage review will include a review to decide whether the service meets the definition of *medical necessity* or is *experimental / investigational* as those terms are defined in this EOC. For admissions following *emergency care*, you, your authorized representative or doctor must tell us within 48 hours of the admission or as soon as possible within a reasonable period of time. For childbirth admissions, precertification is not required for the first 48 hours for a vaginal delivery or 96 hours for a cesarean section. Childbirth admissions continuing beyond 48/96 hours from delivery require precertification. Continued Stay admissions occur when there is a problem and/or the mother and baby are not sent home at the same time.
- **Continued stay / Concurrent review** - A *utilization review* of a service, treatment or admission for a benefit coverage determination which must be done during an ongoing stay in a facility or course of treatment.

Both pre-service and continued stay / concurrent reviews may be considered urgent when, in the view of the treating *provider* or any *doctor* with knowledge of your medical condition, without such care or treatment, your life or health or your ability to regain maximum function could be seriously threatened or you could be subjected to severe pain that cannot be adequately managed without such care or treatment. Urgent reviews are conducted under a shorter timeframe than standard reviews.

- **Post-service review** – A review of a service, treatment or admission for a benefit coverage that is conducted after the service has been provided. Post-service reviews are performed when a service, treatment or admission did not need a precertification, or when a needed precertification was not

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obtained. Post-service reviews are done for a service, treatment or admission in which we have a related clinical coverage guideline and are typically initiated by us.

Who is responsible for precertification?

Typically, in-plan *providers* know which services need precertification and will get any precertification when needed. Your *primary care physician* and other in-plan *providers* have been given detailed information about these procedures and are responsible for meeting these requirements. Generally, the ordering *provider, facility* or attending doctor (“requesting *provider*”) will get in touch with us to ask for a *precertification*. However, you may request a precertification or you may choose an authorized representative to act on your behalf for a specific request. The authorized representative can be anyone who is 18 years of age or older. The table below outlines who is responsible for precertification and under what circumstances.

Provider network status	Responsibility to get precertification	Comments
In plan	Provider	The <i>provider</i> must get precertification when required
Out of plan/ non-participating	Member	<i>Member</i> must get precertification when required. (Call Member Services.) <i>Member</i> may be financially responsible for charges/costs related to the service and/or setting in whole or in part if the service and or setting is found to not be <i>medically necessary</i> .
Blue Card provider	Member (Except for <i>inpatient</i> admissions)	<i>Member</i> must get precertification when required. (Call Member Services.) <i>Member</i> may be financially responsible for charges/costs related to the service and/or setting in whole or in part if the service and or setting is found to not be <i>medically necessary</i> . Blue Card <i>providers</i> must obtain precertification for all <i>inpatient</i> admissions.
NOTE: For an <i>emergency care</i> admission, precertification is not required. However, you, your authorized representative or doctor must tell us within 48 hours of the admission or as soon as possible within a reasonable period of time.		

How decisions are made

We use our clinical coverage guidelines and other applicable policies and procedures to help make our *medical necessity* decisions. This includes decisions about *prescription drugs* as detailed in the section **Prescription drugs administered by a medical provider**. Coverage and clinical guidelines reflect the standards of practice and medical interventions identified as proper medical practice. We reserve the right to review and update these clinical coverage guidelines from time to time.

You are entitled to ask for and get, free of charge, reasonable access to any records concerning *your* request. To ask for this information, call the precertification phone number on the back of *your* identification card.

If *you* are not satisfied with *our* decision under this section of *your* benefits, please refer to the “Grievance/Appeals and External Review Procedures” section to see what rights may be available to *you*.

Type of review	Timeframe requirement for decision and notification
Urgent pre-service review	72 hours from the receipt of request
Non-urgent pre-service review	15 calendar days from the receipt of the request
Urgent concurrent / Continued stay review when request is received more than 24 hours before the end of the previous authorization	24 hours from the receipt of the request
Urgent Concurrent / Continued stay review when request is received less than 24 hours before the end of the previous authorization or no previous authorization exists	72 hours from the receipt of the request
Non-urgent Concurrent / Continued stay review for ongoing outpatient treatment	15 calendar days from the receipt of the request
Post-service review	30 calendar days from the receipt of the request

If more information is needed to make *our* decision, *we* will tell the requesting *provider* of the specific information needed to finish the review. If *we* do not get the specific information *we* need by the required timeframe, *we* will make a decision based upon the information *we* have.

We will notify *you* and *your provider* of *our* decision as required by state and federal law. Notice may be given by one or more of the following methods: verbal, written, and/or electronic.

Important information

We may, from time to time, waive, enhance, change or end certain medical management processes (including utilization management, case management, and disease management) and/or offer an alternate benefit if in *our* sole discretion, such change furthers the provision of cost effective, value based and/or quality services.

We may also select certain qualifying *providers* to take part in a program or *provider* arrangement that exempts them from certain procedural or medical management processes that would otherwise apply. *We* may also exempt *your* claim from medical review if certain conditions apply.

Just because *we* exempt a process, *provider* or claim from the standards which otherwise would apply, it does not mean that *we* will do so in the future, or will do so in the future for any other *provider*, claim or *member*. *We* may stop or change any such exemption with or without advance notice.

You may find out whether a *provider* is taking part in certain programs or *provider* arrangement by checking *your* on-line *provider* directory or contacting the Member Services number on the back of your ID card.

We also may identify certain *providers* to review for potential fraud, waste, abuse or other inappropriate activity if the claims data suggests there may be inappropriate billing practices. If a *provider* is selected under this program, then *we* may use one or more clinical utilization management guidelines in the review of claims submitted by this *provider*, even if those guidelines are not used for all *providers* delivering services to this plan's *members*.

Health plan individual case management

Our health plan individual case management programs (Case Management) help coordinate services for *members* with health care needs due to serious, complex, and/or chronic health conditions. Our programs coordinate benefits and educate members who agree to take part in the Case Management program to help meet their health-related needs.

Our Case Management programs are confidential and voluntary and are made available at no extra cost to you. These programs are provided by, or on behalf of and at the request of, *your* health plan case management staff. These Case Management programs are separate from any *covered services* you are receiving.

If you meet program criteria and agree to take part, *we* will help *you* meet *your* identified health care needs. This is reached through contact and team work with *you* and/or *your* chosen authorized representative, treating doctor(s), and other providers.

In addition, *we* may assist in coordinating care with existing community-based programs and services to meet your needs. This may include giving *you* information about external agencies and community-based programs and services.

In certain cases of severe or chronic illness or injury, *we* may provide benefits for alternate care that is not listed as a *covered service*. *We* may also extend *covered services* beyond the benefit maximums of this plan. *We* will make our decision case-by-case, if in *our* discretion the alternate or extended benefit is in the best interest of *you* and *HealthKeepers* and *you* or *your* authorized representative agree to the alternate or extended benefit in writing. A decision to provide extended benefits or approve alternate care in one case does not obligate us to provide the same benefits again to *you* or to any other *member*. *We* reserve the right, at any time, to alter or stop providing extended benefits or approving alternate care. In such case, *we* will notify *you* or *your* authorized representative in writing.

Also, from time to time *HealthKeepers* may offer a *member* and/or their *HealthKeepers provider* information and resources related to disease management and wellness initiatives. These services may be in conjunction with the *member's* medical condition or with therapies that the *member* receives, and may or may not result in the provision of alternative benefits as described in the preceding paragraph. In addition to the *covered services* listed in this *EOC*, *we* may provide certain benefits to help *covered persons* manage their chronic health conditions. If *you* have a chronic condition such as diabetes or hypertension, *you* can find out more about these benefits by calling the Member Services number on *your* I.D. card.

Value-added programs

We may offer health or fitness related programs to our members, through which you may access discounted rates from certain vendors for products and services available to the general public. Products and services available under this program are not *covered services* under your plan but are in addition to plan benefits. As such, program features are not guaranteed under your health plan contract and could be discontinued at any time. We do not endorse any vendor, product or service associated with this program. Program vendors are solely responsible for the products and services you receive.

Voluntary clinical quality programs

We may offer additional opportunities to assist you in obtaining certain covered preventive or other care (e.g., well child check-ups or certain laboratory screening tests) that you have not received in the recommended timeframe. These opportunities are called voluntary clinical quality programs. They are designed to encourage you to get certain care when you need it and are separate from *covered services* under your plan. These programs are not guaranteed and could be discontinued at any time. We will give you the choice and if you choose to participate in one of these programs, and obtain the recommended care within the program's timeframe, you may receive incentives such as gift cards or retailer coupons, which we encourage you to use for health and wellness related activities or items. Under other clinical quality programs, you may receive a home test kit that allows you to collect the specimen for certain covered laboratory tests at home and mail it to the laboratory for processing. You may also be offered a home visit appointment to collect such specimens and complete biometric screenings. You may need to pay any cost shares that normally apply to such covered laboratory tests (e.g., those applicable to the laboratory processing fee) but will not need to pay for the home test kit or the home visit. If you have any questions about whether receipt of a gift card or retailer coupon results in taxable income to you, we recommend that you consult your tax advisor.

Voluntary wellness incentive programs

We may offer health or fitness related program options for purchase by your group to help you achieve your best health. These programs are not *covered services* under your plan, but are separate components, which are not guaranteed under this plan and could be discontinued at any time. If your group has selected one of these options to make available to all employees, you may receive incentives such as gift cards by participating in or completing such voluntary wellness promotion programs as health assessments, weight management or tobacco cessation coaching. Under other options a group may select, you may receive such incentives by achieving specified standards based on health factors under wellness programs that comply with applicable law. If you think you might be unable to meet the standard, you might qualify for an opportunity to earn the same reward by different means. You may contact us at the customer service number on your ID card and we will work with you (and, if you wish, your doctor) to find a wellness program with the same reward that is right for you in light of your health status. (If you receive a gift card as a wellness reward and use it for purposes other than for qualified medical expenses, this may result in taxable income to you. For additional guidance, please consult your tax advisor.)

Crediting prior plan coverage

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If *you* were covered by the group's prior carrier / plan immediately before the group signs up with *us*, with no break in coverage, then *you* will get credit for any accrued *deductible* and, if applicable and approved by *us*, out-of-pocket amounts under that other plan. This does not apply to people who were not covered by the prior carrier or plan on the day before the group's coverage with *us* began, or to people who join the group later.

If *your* group moves from one of *our* plans to another, (for example, changes its coverage from HMO to PPO), and *you* were covered by the other product immediately before enrolling in this product with no break in coverage, then *you* may get credit for any accrued *deductible* and out-of-pocket amounts, if applicable and approved by *us*. Any maximums, when applicable, will be carried over and charged against the maximums under this plan.

If *your* group offers more than one of *our* products, and *you* change from one product to another with no break in coverage, *you* may get credit for any accrued *deductible* and, if applicable, out-of-pocket amounts and any maximums will be carried over and charged against maximums under this plan.

If *your* group offers coverage through other products or carriers in addition to *ours*, and *you* change products or carriers to enroll in this product with no break in coverage, *you* may get credit for any accrued *deductible*, out-of-pocket, and any maximums under this plan.

This section does not apply to you if:

- *Your* group moves to this plan at the beginning of a benefit period;
- *You* change from one of our individual policies to a group plan;
- *You* change employers; or
- *You* are a new *member* of the group who joins the group after the group's initial enrollment with *us*.

What is covered

All benefits are subject to the terms, conditions, definitions, limitations, and exclusions described in this EOC. Only *medically necessary covered services* will be provided by *HealthKeepers*. If a service is not considered *medically necessary*, you will be responsible for the charges. Additionally, we will only pay the charges incurred by you when you are actually eligible for the *covered services* received (for example, the premium has been paid by you or on your behalf).

The following pages describe the benefits available to you under this EOC.

Ambulance travel

Medically necessary ambulance services are a covered service when:

- You are transported by a state licensed vehicle that is designed, equipped, and used only to transport the sick and injured and staffed by Emergency Medical Technicians (EMT), paramedics, or other certified medical professionals. This includes ground, water, fixed wing, and rotary wing air transportation. And one or more of the following criteria are met:
 - For ground ambulance, you are taken:
 - From your home, the scene of an accident or medical emergency to a hospital;
 - Between hospitals, including when we require you to move from an out-of-network hospital to an in-network hospital
 - Between a hospital and a skilled nursing facility or other approved facility.
 - For air or water ambulance, you are taken:
 - From the scene of an accident or medical emergency to a hospital;
 - Between hospitals, including when we require you to move from an out-of-network hospital to an in-network hospital
 - Between a hospital and an approved facility.

Ambulance services are subject to medical necessity reviews by us. *Emergency* ground ambulance services do not require precertification and are allowed regardless of whether the *provider* is an in-network or out-of-network provider.

Non-emergency ambulance services are subject to *medical necessity reviews* by us. When using an air ambulance for non-emergency transport, we reserve the right to select the air ambulance provider. If you do not use the air ambulance provider we select, the out-of-network provider may bill you for any charges that exceed the plan's *maximum allowed amount*.

You must be taken to the nearest facility that can give care for your condition. In certain cases, we may approve benefits for transportation to a facility that is not the nearest facility.

Benefits also include medically necessary treatment of a sickness or injury by medical professionals from an ambulance service, even if *you* are not taken to a facility.

Important Notes on Air Ambulance Benefits

Benefits are only available for air ambulance when it is not appropriate to use a ground or water ambulance. For example, if using a ground ambulance would endanger *your* health and *your* medical condition requires a more rapid transport to a facility than the ground ambulance can provide, the plan will cover the air ambulance.

Air ambulance will also be covered if *you* are in an area that a ground or water ambulance cannot reach. Air ambulance will not be covered if you are taken to a hospital that is not an acute care hospital (such as a skilled nursing facility), or if *you* are taken to a physician's office or *your* home.

Hospital to Hospital Transport

If *you* are moving from one hospital to another, air ambulance will only be covered if using a ground ambulance would endanger *your* health and if the hospital that first treats cannot give *you* the medical services *you* need. Certain specialized services are not available at all hospitals. For example, burn care, cardiac care, trauma care, and critical care are only available at certain hospitals. To be covered, *you* must be taken to the closest hospital that can treat *you*. Coverage is not available for air ambulance transfers simply because *you*, *your* family, or *your* provider prefers a specific hospital or physician.

Autism services

Your coverage includes certain treatments associated with autism spectrum disorder (ASD) for dependents from age two through age ten. Coverage for ASD includes but is not limited to the following:

- diagnosis of autism spectrum disorder;
- treatment of autism spectrum disorder;
- pharmacy care;
- psychiatric care;
- psychological care; and
- therapeutic care.

Treatment for ASD includes *applied behavior analysis* when provided or supervised by a board certified behavior analyst, licensed by the Board of Medicine, and billed by such behavior analyst, and the prescribing practitioner is independent of the provider of the *applied behavior analysis*.

Clinical trial costs

Your coverage includes benefits for clinical trial costs. Clinical trial costs means patient costs incurred during participation in a clinical trial when such a trial is conducted to study the effectiveness of a particular treatment of cancer. The criteria for these costs is found in Exhibit A.

Dental Services (All Members/All Ages)

Preparing the Mouth for Medical Treatments

Your plan includes coverage for dental services to prepare the mouth for medical services and treatments such as radiation therapy to treat cancer and prepare for transplants. *Covered services* include:

- Evaluation
- Dental x-rays

- Extractions, including surgical extractions
- Anesthesia

Treatment of Accidental Injury

Benefits are also available for dental work needed to treat injuries to the jaw, teeth, mouth or face as a result of an accident. An injury that results from chewing or biting is not considered an accidental injury under this plan, unless the chewing or biting results from a medical or mental condition. Dental appliances required to diagnose or treat an accidental injury to the teeth, and the repair of dental appliances damaged as a result of accidental injury to the jaw, mouth or face, are also covered.

Hospitalization for Anesthesia and Dental Procedures

Your plan includes coverage of general anesthesia and hospitalization services for children under the age of 5, covered persons who are severely disabled, and covered persons who have a medical condition that requires admission to a hospital or outpatient surgery facility. These services are only provided when it is determined by a licensed dentist, in consultation with the covered person's treating physician that such services are required to effectively and safely provide dental care.

Note: *HealthKeepers* provides coverage only for functional repairs. Services of a cosmetic nature, or not deemed to be functional by *HealthKeepers*, are not *covered service*.

Diabetic supplies, equipment, and education

Your coverage provides for medical supplies, equipment, and education for diabetes care for all diabetics. This includes coverage for the following:

- insulin pumps;
- home blood glucose monitors, lancets, blood glucose test strips, syringes and hypodermic needles and syringes when received from a *HealthKeepers* pharmacy; and
- *outpatient* self-management training and education performed in-person, including medical nutrition therapy, when provided by a certified, licensed, or registered health care professional.

Screenings for gestational diabetes are covered under Preventive care.

Diagnostic tests

Your benefits include coverage for the following procedures when performed by the designated *HealthKeepers providers* to diagnose a definite condition or disease because of specific signs and/or symptoms:

- radiology (including mammograms), ultrasound or nuclear medicine
- laboratory and pathology services or tests, such as blood tests;
- genetic tests, when allowed by us;
- diagnostic EKGs, EEGs; and
- advanced diagnostic imaging services (includes magnetic resonance imaging (MRI), magnetic resonance angiography (MRA), magnetic resonance spectroscopy (MRS), positron emission tomography (PET) scan, computed tomography (CT) scan, and computed tomographic angiography (CTA).

Observation, diagnostic examinations, or diagnostic laboratory testing that involves a hospital *stay* is covered under *your* benefits only when:

- *your* medical condition requires that medical skills be constantly available;
- *your* medical condition requires that medical supervision by *your* doctor is constantly available; or

- diagnostic services and equipment are available only as an *inpatient* .

Note: Medical supplies and other services that may be required and provided in conjunction with a diagnostic test are not considered part of the diagnostic test. Therefore, if a facility or provider bills a separate charge for such services or supplies, benefits for such services or supplies will be provided as described in the **Summary of Benefits** for such services and supplies and not as part of the diagnostic test.

Dialysis

Your coverage provides for dialysis treatment, including hemodialysis and peritoneal dialysis. These are treatments of severe kidney failure or chronic poor functioning of the kidneys.

Doctor visits and services

Call *your PCP* when you are in need of health care services. *Covered services* include:

Office visits for medical care (including second surgical opinions) to examine, diagnose, and treat an illness or injury. Benefits also include visits for shots needed for treatment (for example, allergy shots).

Home visits for medical care to examine, diagnose, and treat an illness or injury. Please note that doctor visits in the home are different than the “Home Care Services” benefit described earlier in this booklet.

Retail health clinic care for limited basic health care services to *members* on a “walk-in” basis. These clinics are normally found in major pharmacies or retail stores. Health care services are typically given by physician’s assistants or nurse practitioners. Services are limited to routine care and treatment of common illnesses for adults and children.

Walk-in doctor’s office for services limited to routine care and treatment of common illnesses for adults and children. *You* do not have to be an existing patient or have an appointment to use a walk-in doctor’s office.

Urgent care as described in “Urgent care services” later in this section.

Online visits when available in your area. *Covered services* include a medical visit with the doctor using the internet by a webcam, chat or voice. Online visits do not include reporting normal lab or other test results, requesting office visits, getting answers to billing, insurance coverage or payment questions, asking for referrals to doctors outside the online care panel, benefit precertification, or doctor to doctor discussions. For *mental health and substance use disorder* online visits, see the “Mental health and substance use disorder services” section.

Interactive telemedicine services

Professional medical visits to an ambulatory surgery center, emergency room or hospital outpatient department.

Prescription drugs administered in the office

Early intervention services

Your coverage includes benefits for early intervention services for covered dependents from birth to age three who are certified by the Department of Behavioral Health and Developmental Services (“the Department”) as eligible for services under Part C of the Individuals with Disabilities Education Act.

These services consist of:

- speech and language therapy;
- occupational therapy;
- physical therapy; and
- assistive technology services and devices.

Early intervention services for the population certified by the Department are those services listed above which are determined to be *medically necessary* by the Department and designed to help an individual attain or retain the capability to function age-appropriately within his environment. This shall include services which enhance functional ability without effecting a cure. Benefits for services listed shall not be limited by the exclusion of services that are not *medically necessary*.

Emergency room care

If you are experiencing an *Emergency* please call 911 or visit the nearest *hospital* for treatment.

Emergency services

Benefits are available in a hospital emergency room for services and supplies to treat the onset of symptoms for an emergency, which is defined below.

Emergency (Emergency medical condition)

“Emergency,” or “Emergency medical condition” means a medical or behavioral health condition of recent onset and sufficient severity, including but not limited to, severe pain, that would lead a prudent layperson, possessing an average knowledge of medicine and health, to believe that his or her condition, sickness, or injury is of such a nature that not getting immediate medical care could result in: (a) placing the patient’s mental or physical health or the health of another person in serious danger or, for a pregnant women, placing the women’s health or the health of her unborn child in serious danger; (b) serious impairment to bodily functions; or (c) serious dysfunction of any bodily organ or part. Such conditions include but are not limited to, chest pain, stroke, poisoning, serious breathing problems, unconsciousness, severe burns or cuts, uncontrolled bleeding, or seizures and such other acute conditions as may be determined to be Emergencies by us.

Emergency Care

“Emergency care” means a medical or behavioral health exam done in the emergency department of a *hospital*, and includes services routinely available in the emergency department to evaluate an *emergency medical condition*. It includes any further medical or behavioral health exams and treatment required to stabilize the patient. “Stabilize means to provide treatment that assures that no material deterioration of the condition is likely to result from or occur during the transfer of the individual from a facility, or with respect to a pregnant woman, that the woman has delivered, including the placenta.”

Medically necessary services will be covered whether you get care from an in-plan or *out-of-plan provider*. Emergency care you get from an *out-of-plan provider* will be covered as an in-plan service, but you may have to pay the difference between the *out-of-plan provider’s* charge and the *maximum allowed amount*, as well as any applicable *coinsurance*, *copayment* or *deductible*.

The *maximum allowed amount* for emergency care from an *out-of-plan provider* will be the greatest of the following:

1. The amount negotiated with in-plan providers for the emergency service, or if more than one amount is negotiated, the median of these amounts;
2. The amount for the emergency service calculated using the same method we generally use to determine payments for *out-of-plan* services but substituting the in-plan cost-sharing for the *out-of-plan* cost-sharing; or
3. The amount that would be paid under Medicare for the emergency service.

If you are admitted to the *hospital* from the emergency room, be sure that you or your doctor calls us as soon as possible. We will review your care to decide if a *hospital stay* is needed and how many days you should stay. See “Getting approval for benefits” in the **How your coverage works** section for more details. If you or your doctor do not call us, you may have to pay for services that are determined to be not *medically necessary*.

Treatment you get after your condition has stabilized is not emergency care. If you continue to get care from an *out-of-plan provider*, covered services will be covered at the *out-of-plan* level unless we agree to cover them as an authorized service.

Home care services

When authorized by *HealthKeepers*, we cover treatment provided in your home on a part-time or intermittent basis. This coverage allows for an alternative to repeated hospitalizations that will provide the quality and appropriate level of care to treat your condition. To ensure benefits, your doctor must provide a description of the treatment you will receive at home. Your coverage includes the following home health services:

- visits by a licensed health care professional, including a nurse, therapist, or home health aide; and
- physical, speech, and occupational therapy (services provided as part of home health are not subject to separate visit limits for therapy services).

When available in your area, benefits are also available for *intensive in-home behavioral health services*. These do not require confinement to the home. These services are described in the “Mental health and substance use disorder” section below.

These services are only covered when your condition generally confines you to your home except for brief absences.

Hospice care services

Hospice care will be covered, for members diagnosed with a terminal illness with a life expectancy of six months or less. Covered services include the following:

- skilled nursing care, including IV therapy services;
- drugs and other *outpatient* prescription medications for palliative care and pain management;
- services of a medical social worker;
- services of a home health aide or homemaker;
- short-term *inpatient* care, including both respite care and procedures necessary for pain control and acute chronic symptom management. Respite care means non-acute *inpatient* care for the member in order to provide the member’s primary caregiver a temporary break from caregiving responsibilities. Respite care may be provided only on an intermittent, non-routine and occasional basis and may not be provided for more than five days every 90 days;

- physical, speech, or occupational therapy (services provided as part of hospice care are not subject to separate visit limits for therapy services);
- *durable medical equipment*;
- routine medical supplies;
- routine lab services;
- counseling, including nutritional counseling with respect to the *member's* care and death; and
- bereavement counseling for immediate family members both before and after the *member's* death.

Hospital services

Your coverage includes *medically necessary* ambulance services. In an *emergency*, *HealthKeepers* authorization is not required. Air ambulance services are also covered when pre-authorized or in cases of threatened loss of life.

Your coverage provides benefits for the hospital and doctors' services when *you* are treated on an *outpatient* basis, or when *you* are an *inpatient* because of illness, injury, or pregnancy. (See **Maternity** later in this section for an additional discussion of pregnancy benefits.) Your benefits include coverage for *medically necessary* care in a semi-private room or intensive or special care unit. This includes *your* bed, meals, special diets, and general nursing services.

In addition to *your* semi-private room, general nursing services and meals, *your* coverage includes *maximum allowed amounts* for *medically necessary* services and supplies furnished by the hospital when prescribed by *HealthKeepers* physicians.

While *you* are an *inpatient* in the hospital, *you* have coverage for the *medically necessary* services rendered by *HealthKeepers* physicians and other *HealthKeepers* providers.

Note: All non-emergency *inpatient* hospital stays must be approved in advance, except hospital stays for vaginal or cesarean deliveries without complications.

Private room

Your *inpatient* hospital benefits include a *stay* in a semi-private room unless a private room is approved in advance by *HealthKeepers*. We will cover the private room charge if *you* need a private room because *you* have a highly contagious condition or are at greater risk of contracting an infectious disease because of *your* medical condition. Otherwise, *your inpatient* benefits will cover the hospital's charges for a semi-private room. If *you* choose to occupy a private room, *you* will be responsible for paying the daily differences between the semi-private and private room rates in addition to *your copayment* and *coinsurance* (if any).

Infusion services

When authorized by *HealthKeepers*, we cover infusion therapy, which is treatment by placing therapeutic agents into the vein, and parenteral administration of medication and nutrients. Infusion services also include enteral nutrition, which is the delivery of nutrients by tube into the gastrointestinal tract. These services include coverage of all medications administered intravenously and/or parenterally. See the section "Prescription drugs administered by a medical provider" for more details.

Note: Infusion services may be received at multiple sites of service, including facilities, professional provider offices, ambulatory infusion centers and from home infusion providers. Benefits may vary by place of service, and where *you* choose to receive *covered services* may result in a difference in *your*

copayment and/or coinsurance. Please see the Infusion services section on the Summary of benefits for a description of the benefits by place of service.

Lymphedema

Your coverage includes benefits for expenses incurred in connection with the treatment of **lymphedema**. It does not include massage therapy services at spas or health clubs.

Maternity

Prenatal and newborn care

If the *subscriber* or *subscriber's* dependent becomes pregnant, *HealthKeepers* provides several coverage features. Maternity care, maternity-related checkups, and delivery of the baby in the hospital are covered.

Your benefits include:

- home *setting* covered with nurse midwives;
- anesthesia services to provide partial or complete loss of sensation before delivery;
- hospital services for routine nursery care for the newborn during the mother's normal hospital *stay*;
- prenatal, postnatal and postpartum care services for pregnancy and complications of pregnancy for which hospitalization is necessary;
- *home care services* for postnatal care;
- circumcision of a covered male dependent;
 - services for the evaluation and treatment of infertility for you or your covered spouse. Artificial insemination benefits are limited to four procedures per lifetime; and
- use of the delivery room and care for normal deliveries; and
- fetal screenings, which are tests for the genetic and/or chromosomal status of the fetus. The term also means anatomical, biochemical or biophysical tests, to better define the likelihood of genetic and/or chromosomal anomalies.

Important note about maternity admissions: Under federal law, we may not limit benefits for any hospital length of stay for childbirth for the mother or newborn to less than 48 hours after vaginal birth, or less than 96 hours after a cesarean section (C-section). However, federal law as a rule does not stop the mother's or newborn's attending *provider*, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours, or 96 hours, as applicable. In any case, as provided by federal law, we may not require a *provider* to get authorization from us before prescribing a length of stay which is not more than 48 hours for a vaginal birth or 96 hours after a C-section.

Future Moms

A *subscriber* or *subscriber's* covered dependent is eligible to participate in Future Moms. This program is designed to help women have healthy pregnancies and to help reduce the chances of a premature delivery. A Future Moms consultant is assigned to women identified as having greater risk of premature delivery. The consultant (a nurse or health educator) works with the mother and her doctor during the pregnancy to determine what may be needed to help achieve a full-term delivery. As soon as pregnancy is confirmed, sign up for the program by calling 800-828-5891. You will receive:

- a kit containing educational material on how to get proper prenatal care and identify signs of premature labor;
- a risk appraisal to identify signs of premature labor; and
- after delivery, a birth kit and child care book.

Note: See **If your family changes** in the **Changing your coverage** section for details on when and how to enroll a newborn.

Medical equipment (durable)

We cover the rental (or purchase if that would be less expensive) of *medical equipment (durable)* when obtained from a *HealthKeepers medical equipment (durable)* provider. Also covered are maintenance and necessary repairs of *medical equipment (durable)* except when damage is due to neglect.

Examples of covered *medical equipment (durable)* include:

- nebulizers;
- hospital type beds;
- wheelchairs;
- traction equipment;
- walkers; and
- crutches.

Medical devices and appliances

We cover the cost of fitting, adjustment, and repair of the following items when prescribed for *activities of daily living*:

Examples of covered medical devices include:

- orthopedic braces;
- leg braces, including attached or built-up shoes attached to the leg brace;
- molded, therapeutic shoes for diabetics with peripheral vascular disease;
- arm braces, back braces, and neck braces;
- head halters;
- catheters and related supplies; and
- splints

Benefits are available for certain types of orthotics (braces, boots, splints). *Covered services* include the initial purchase, fitting, adjustment, and repair of a custom made rigid or semi-rigid supportive device used to support, align, prevent, or correct deformities or to improve the function of movable parts of the body, or which limits or stops motion of a weak or diseased body part.

Medical formulas

We cover special medical formulas which are the primary source of nutrition for *members* with inborn errors of amino acid or organic acid metabolism, metabolic abnormality or severe protein or soy allergies. These formulas must be prescribed by a physician and required to maintain adequate nutritional status.

Medical supplies and medications

Your coverage includes benefits for medical supplies and medications. Examples of medical supplies include:

- hypodermic needles and syringes;
- allergy serum;
- oxygen and equipment (respirators) for its administration; and
 - non-injectable prescription medications provided by *your* doctor

Injectable medications

Your coverage includes benefits for self-administered injectable medications obtained through a retail pharmacy or administered by a *HealthKeepers provider*. Please see “Prescription drugs administered by a medical provider” and “Prescription drug benefit at a retail or home delivery (mail order) pharmacy” at the end of **What is Covered** for detailed information.

Prosthetic devices and components

Your coverage includes benefits for prosthetic devices. A prosthetic device is an artificial substitute to replace, in whole or in part, a limb or body part, such as an arm, leg, foot, or eye. Coverage is also included for the repair, fitting, adjustments, and replacement of a prosthetic device. In addition, components for artificial limbs are covered. Components are the materials and equipment needed to ensure the comfort and functioning of a prosthetic device.

Mental health or substance use disorder treatment

Accessing *your* mental health services and substance use disorder services (treatment of alcohol or drug dependency) is easy. In fact, *you* have a dedicated department available to *you* simply by calling 800-991-6045. All *members* can select any mental health and substance use disorder *provider* listed in your *provider* directory. Or if *you* are unsure of which *provider* to see, call 800-991-6045 and the representative will be able to match *you* with a *provider* who seems best suited to meet *your* needs.

Covered services include the following:

- **Inpatient services** in a hospital or any facility that *we* must cover per state law. *Inpatient* benefits include individual psychotherapy, group psychotherapy, psychological testing, counseling with family members to assist with the patient’s diagnosis and treatment, electroconvulsive therapy, detoxification, and rehabilitation.
- **Residential treatment** which is specialized 24-hour treatment in a licensed residential treatment center or intermediate care facility. It offers individualized and intensive treatment and includes:
 - Observation and assessment by a physician weekly or more often,
 - Rehabilitation, therapy, and education.
- **Outpatient services** including office visits, therapy and treatment, partial hospitalization/day treatment programs, and *intensive outpatient programs* and (when available in your area) *intensive in-home behavioral health services*. *Covered services* include individual psychotherapy, group psychotherapy, psychological testing and medication management visits (visits to *your* physician to make sure that the medication *you* are taking for a mental health or substance use disorder is working and the dosage is right for *you*).
- **Online visits** when available in *your* area. *Covered services* include a medical visit with the doctor using the internet by a webcam, chat or voice. Online visits do not include reporting normal lab or other test results, requesting office visits, getting answers to billing, insurance coverage or payment questions, asking for referrals to doctors outside the online care panel, benefit precertification, or doctor to doctor discussions.

Examples of *providers* from whom *you* can receive *covered services* include:

- Psychiatrist,
- Psychologist,
- Neuropsychologist,

- Licensed clinical social worker (L.C.S.W.),
- Mental health clinical nurse specialist,
- Licensed marriage and family therapist (L.M.F.T.),
- Licensed professional counselor (L.P.C.), or
- Any agency licensed by the state to give these services, when we have to cover them by law.

Mental Health Parity and Addiction Equity Act

The Mental Health Parity and Addiction Equity Act provides for parity in the application of aggregate treatment limitations (day or visit limits) on mental health and substance use disorder benefits with day or visit limits on medical and surgical benefits. In general, group health plans offering mental health and substance use disorder benefits cannot set day/visit limits on mental health or substance use disorder benefits that are lower than any such day or visit limits for medical and surgical benefits. A plan that does not impose day or visit limits on any medical surgical benefits may not impose such day or visit limits on mental health and substance use disorder benefits offered under the plan. Also, the plan may not impose *deductibles, copayment, coinsurance*, and out-of-pocket expenses on mental health and substance use disorder benefits that are more restrictive than *deductibles, copayment, coinsurance* and out-of-pocket expenses applicable to other medical and surgical benefits. *Medical necessity* criteria are available upon request.

Obstetrician-gynecologist physician services

All female members may receive services from an obstetrician-gynecologist who is a HealthKeepers physician for the care of or related to the female reproductive system and breasts. The obstetrician-gynecologist must obtain authorization from HealthKeepers for inpatient hospital services and outpatient surgery.

Preventive Care

Preventive care includes screenings and other services for adults and children. All recommended preventive services will be covered as required by the Affordable Care Act (ACA) and applicable state law. This means many preventive care services are covered with no *deductible, copayments, or coinsurance* when you use an in-plan *provider*.

Certain benefits for *members* who have current symptoms or a diagnosed health problem may be covered under the “Diagnostic Tests” benefit, instead of this benefit, if this coverage does not fall within the state or ACA-recommended preventive services.

1. Services with an “A” or “B” rating from the United States Preventive Services Task Force. Examples of these services are screenings for:
 - Breast cancer;
 - Cervical cancer;
 - Colorectal cancer;
 - High blood pressure;
 - Type 2 diabetes mellitus;
 - Cholesterol;
 - Child and adult obesity.
2. Immunizations for children, adolescents, and adults recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention;

3. Preventive care and screenings for infants, children and adolescents as provided for in the comprehensive guidelines supported by the Health Resources and Services Administration (including infant hearing screening);
4. Preventive care and screening for women as listed in the guidelines supported by the Health Resources and Services Administration, including:
 - Women's contraceptives including all Food and Drug Administration (FDA)-approved contraceptive methods, sterilization treatments, and counseling. Contraceptive coverage includes generic and single-source brand drugs as well as injectable contraceptives and patches. Contraceptive devices such as diaphragms, intra uterine devices (IUDs), and implants are also covered. Multi-source brand drugs will be covered as preventive care benefits when *medically necessary*, according to *your attending* provider, otherwise they will be covered under the "Prescription drug benefit at a retail or home delivery (mail order) pharmacy." For FDA-approved, self-administered *hormonal contraceptives*, up to a 12-month supply is covered when dispensed or furnished at one time by a *provider* or pharmacist, or at a location licensed or otherwise authorized to dispense *drugs* or supplies.
 - Breastfeeding support, supplies, and counseling. Standard benefits for breast pumps are limited to one pump per pregnancy.
 - Gestational diabetes screening for women 24 to 28 weeks pregnant, and those at high risk of developing gestational diabetes.
 - Testing for Human Papillomavirus (HPV) every three years for women who are 30 or older and at high risk, regardless of pap smear results.
 - Annual screening and counseling for sexually transmitted infections (STIs) and Human Immunodeficiency Virus (HIV) for sexually active women.
 - Screening and counseling for interpersonal and domestic violence.
 - Well women visits.
5. Preventive care services for tobacco cessation for *members* age 18 and older as recommended by the United States Preventive Services Task Force including:
 - Counseling
 - Prescription drugs
 - Nicotine replacement therapy products when prescribed by a *provider*, including over the counter (OTC) nicotine gum, lozenges and patches.

Prescription drugs and OTC items are limited to a no more than 180 day supply per 365 days.

6. *Prescription drugs* and OTC items identified as an A or B recommendation by the United States Preventive Services Task Force when prescribed by a *provider* including:
 - Aspirin
 - Folic acid supplement
 - Vitamin D supplement
 - Bowel preparations

Please note that certain age and gender and quantity limitations apply.

7. Counseling services related to general nutrition.

You may call Member Service at 800-451-1527 for additional information about these services or view the federal government websites,

<https://www.healthcare.gov/what-are-my-preventive-care-benefits>, <http://www.ahrq.gov>, and <http://www.ahrq.gov>, and <http://www.cdc.gov/vaccines/acip/index.html>.

In addition to the federal requirement above, preventive coverage also includes the following *covered services* as required by state law:

- Routine screening mammograms
- Routine annual pap test including coverage for testing performed by any FDA-approved gynecologic cytology screening technologies;
- Routine annual prostate specific antigen testing and digital rectal exams for male enrollees age 40 and older.

Skilled nursing facility stays

The following items and services will be provided to *you* as an *inpatient* in a skilled nursing bed of a *HealthKeepers provider* skilled nursing facility or in a skilled nursing bed in a *HealthKeepers provider* hospital:

- room and board in semi-private accommodations;
- rehabilitative services; and
- drugs, biologicals, and supplies furnished for use in the skilled nursing facility and other *medically necessary* services and supplies.

Your inpatient skilled nursing facility benefits include a stay in a semi-private room unless a private room is approved in advance by *HealthKeepers*. We will cover the private room charge if *you* need a private room because *you* have a highly contagious condition or are at greater risk of contracting an infectious disease because of *your* medical condition. Otherwise, *your inpatient* benefits would cover the skilled nursing facility's charges for a semi-private room. If *you* choose to occupy a private room, *you* will be responsible for paying the daily differences between the semi-private and private room rates in addition to *your copayment* and *coinsurance* (if any).

Custodial or residential care in a skilled nursing facility or any other facility is not covered except as rendered as part of Hospice care.

Smoking cessation

Please see the "Preventive care" section in this *EOC*.

Spinal manipulation and manual medical therapy service

Your coverage includes spinal manipulation and manual medical therapy services when performed by a provider. *Covered services* include examination, re-examination, manipulation, conjunctive therapy, radiology, durable medical equipment, and laboratory tests related to the delivery of these services.

Surgery

General surgery

Your coverage includes benefits for surgery services when approved in advance by *HealthKeepers* and when treatment is received at an *inpatient*, *outpatient*, or ambulatory surgery facility, or doctor's office. We will not pay separately for pre- and post-operative services.

Important note about hysterectomy admissions: Hospital admissions for a covered laparoscopy assisted vaginal hysterectomy shall be approved for a period of no less than 23 hours. Hospital

admissions for a covered vaginal hysterectomy shall be approved for a period of no less than 48 hours.

Morbid obesity

Your coverage includes treatment of morbid obesity through gastric bypass surgery or such other methods as may be recognized by the National Institutes of Health (NIH). Such coverage shall have durational limits, dollar limits, deductibles, copayments and coinsurance factors that are no less favorable than for physical illness generally. According to the NIH guidelines, gastric bypass surgery is effective treatment for the long-term reversal of morbid obesity for a *member* who:

- has a weight that is at least 100 pounds over or twice the ideal body weight for frame, age, height, and gender as specified in the 1983 Metropolitan Life Insurance tables;
- has a body mass index (BMI) equal to, or greater than, 35 kilograms per meter squared with comorbidity or coexisting medical conditions such as hypertension, cardiopulmonary conditions, sleep apnea or diabetes; or
- has a BMI of 40 kilograms per meter squared without such comorbidity.

As used above, BMI equals weight in kilograms divided by height in meters squared.

Your coverage includes any complications that directly result from gastric bypass surgery. Notwithstanding provisions of any exclusions involving cosmetic surgery to the contrary, services rendered to improve appearance (such as abdominoplasties, panniculectomies, and lipectomies), are not covered services even though the services may be required to correct deformity after a previous therapeutic process involving gastric bypass surgery. Coverage also does not include weight control dietary supplements or weight loss medications, unless such supplements or medications are recognized by the National Institutes of Health as effective treatment for the long-term reversal of morbid obesity for *members* meeting the requirements specified above.

Oral Surgery

Important Note: Although this Plan covers certain oral surgeries, many oral surgeries (e.g. removal of wisdom teeth) are not covered.

Benefits are limited to certain oral surgeries including:

- Treatment of medically diagnosed cleft lip, cleft palate, or ectodermal dysplasia.
- Maxillary or mandibular frenectomy when not related to a dental procedure.
- Alveolectomy when related to tooth extraction.
- Orthognathic surgery because of a medical condition or injury or for a physical abnormality that prevents normal function of the joint or bone and is medically necessary to attain functional capacity of the affected part.
- Oral /surgical correction of accidental injuries as indicated in the “dental services” section.
- Surgical services on the hard or soft tissue in the mouth when the main purpose is not to treat or help the teeth and their supporting structures.
- Treatment of non-dental lesions, such as removal of tumors and biopsies.
- Incision and drainage of infection of soft tissue not including odontogenic cysts or abscesses.

Organ and tissue transplants, transfusions

We cover organ and tissue transplants and transfusions. When a covered human organ or tissue transplant is provided from a living donor to a *member*, both the recipient and the donor may receive the benefits of this EOC.

Note: Certain organ or tissue transplants are considered *experimental/investigative* or not *medically necessary*. Coverage for organ and tissue transplants is determined through the pre-authorization process.

Autologous bone marrow transplants for breast cancer are covered, only when the procedure is performed in accordance with protocols approved by the institutional review board of any United States medical teaching college. These include, but are not limited to, National Cancer Institute protocols that have been favorably reviewed and used by hematologists or oncologists who are experienced in high dose chemotherapy and autologous bone marrow transplants or stem cell transplants. This procedure is covered despite the exclusion in the plan of *experimental/investigative* services.

To maximize your benefits, *you* should call our transplant department as soon as you think you may need a transplant to talk about your benefit options. You must do this before you have an evaluation and/or work-up for a transplant.

Reconstructive breast surgery

Mastectomy, or the surgical removal of all or part of the breast, is a *covered service*. Also covered are:

- reconstruction of the breast on which the mastectomy has been performed;
- surgery and reconstruction of the unaffected breast to produce a symmetrical appearance; and
- prostheses and physical complications of all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the *member*.

Important note about mastectomy admissions: Hospital admissions for covered radical or modified radical mastectomy for the treatment of breast cancer shall be approved for a period of no less than 48 hours. Hospital admissions for a covered total or partial mastectomy with lymph node dissection for the treatment of breast cancer shall be approved for a period of no less than 24 hours.

Sterilization services

Benefits include sterilization services and services to reverse a non-elective sterilization that resulted from an illness or injury. Reversals of elective sterilizations are not covered. Sterilizations for women are covered under the Preventive care benefit.

Therapy

Cardiac rehabilitation therapy

Your coverage includes benefits for cardiac rehabilitation which is the process of restoring and maintaining the physiological, psychological, social and vocational capabilities of patients with heart disease.

Chemotherapy

Your coverage includes benefits for the treatment of disease by chemical or biological antineoplastic agents.

Physical, occupational and speech therapy

Your coverage includes benefits for short-term physical, occupational, and speech therapy when the treatment is *medically necessary* for *your* condition. In the judgment of *HealthKeepers*, short-term

rehabilitative therapy services can be expected to result in significant improvement of *your* condition within 90 consecutive days of beginning *outpatient* treatment. Refer to *your* **Summary of benefits** for limitations, *copayment* and *coinsurance* amounts.

Physical therapy is treatment by physical means to relieve pain, restore function, and prevent disability following disease, injury, or loss of limb. *Your* coverage includes benefits for physical therapy to treat lymphedema.

Occupational therapy is treatment to restore a physically disabled person's ability to perform activities such as walking, eating, drinking, dressing, toileting, transferring from wheelchair to bed and bathing.

Speech therapy is treatment for the correction of a speech impairment which results from disease, surgery, injury, congenital anatomical anomaly or prior medical treatment.

Radiation therapy

Your benefits include radiation therapy including the rental or cost of radioactive materials. It covers the treatment of disease by x-ray, radium, cobalt, or high energy particle sources.

Respiratory therapy

Your benefits include respiratory therapy, which is the introduction of dry or moist gases into the lungs to treat illness or injury.

Urgent care services

Often an urgent rather than an *emergency* health problem exists. An urgent health problem is an unexpected illness or injury that calls for care that cannot wait until a regularly scheduled office visit. Urgent health problems are not life threatening and do not call for the use of an emergency room. Urgent health problems include earache, sore throat, and fever (not above 104 degrees).

Benefits for urgent care may include:

- x-ray services;
- tests such as flu, urinalysis, pregnancy test, rapid strep;
- lab services;
- stitches for simple cuts; and
- draining an abscess.

Vision correction after surgery or accident

In situations such as those defined below, *your* coverage includes the cost of prescribed eyeglasses or contact lenses only when required as a result of surgery, or for the treatment of accidental injury. Services for exams and replacement of these eyeglasses or contact lenses will be covered only if the prescription change is related to the condition that required the original prescription. The purchase and fitting of eyeglasses or contact lenses are covered if:

- prescribed to replace the human lens lost due to surgery or injury;
- "pinhole" glasses are prescribed for use after surgery for a detached retina; or
- lenses are prescribed instead of surgery in the following situations:
 - contact lenses are used for the treatment of infantile glaucoma;
 - corneal or scleral lenses are prescribed in connection with keratoconus;
 - scleral lenses are prescribed to retain moisture when normal tearing is not possible or not adequate; or

- corneal or scleral lenses are required to reduce a corneal irregularity other than astigmatism.

Prescription drugs administered by a medical provider

Your plan covers prescription drugs, including specialty drugs, that must be administered to you as part of a doctor's visit, home care visit, or at an outpatient facility when they are *covered services*. This may include drugs for infusion therapy, chemotherapy, blood products, certain injectables, and any drug that must be administered by a provider. This section applies when a provider orders the drug and a medical provider administers it to you in a medical setting.

Benefits for *drugs that you inject* or get through *your pharmacy benefits* (i.e., self-administered drugs) are not covered under this section. Benefits for those drugs are described in the "Prescription drug benefit at a retail or home delivery (mail order) pharmacy".

Important details about prescription drug coverage

Your plan includes certain features to determine when *prescription drugs* should be covered, which are described below. As part of these features, *your* prescribing doctor may be asked to give more details before *we* can decide if the *drug* is eligible for coverage. In order to determine if the *prescription drug* is eligible for coverage, *we* have established criteria.

The criteria, which are called drug edits, may include requirements regarding one or more of the following:

- Quantity, dose, and frequency of administration,
- Specific clinical criteria including, but not limited to, requirements regarding age, test result, requirements, and/or presence of a specific condition or disease,
- Specific *provider* qualifications including, but not limited to REMS certification (Risk, Evaluation and Mitigation Strategies),
- Step therapy requiring one *drug*, *drug* regimen, or treatment be used prior to use of another *drug*, *drug* regimen, or treatment for safety and/or cost-effectiveness when clinically similar results may be anticipated,
 - Use of an Anthem Prescription Drug List (a formulary developed by *us*) which is a list of FDA-approved *drugs* that have been reviewed and recommended for use based on their quality and cost effectiveness.

Precertification

Precertification may be required for certain *prescription drugs* to make sure proper use and guidelines for *prescription drug* coverage are followed. *We* will give the results of *our* decision to both *you* and *your provider*.

For a list of *drugs* that need precertification, please call the phone number on the back of *your* identification card. The list will be reviewed and updated from time to time. Including a prescription *drug* or related item on the list does not guarantee coverage under *your* plan. *Your provider* may check with *us* to verify prescription *drug* coverage, to find out which drugs are covered under this section and if any drug edits apply.

If precertification is denied *you* have the right to file a grievance as outlined in the "Grievance/appeal and external review procedures" section of this *EOC*.

Designated pharmacy provider

HealthKeepers in their sole discretion, may establish one or more *designated pharmacy provider* programs which provide specific *pharmacy* services (including shipment of *prescription drugs*) to *members*. An *in-network provider* is not necessarily a *designated pharmacy provider*. To be a *designated pharmacy provider*, the *in-network provider* must have signed a *designated pharmacy provider* agreement with us. You or your *provider* can contact Member Services to learn which *pharmacy* or *pharmacies* are part of the *designated pharmacy provider* program.

For *prescription drugs* that are shipped to you or your *provider* and administered in your *provider's* office, you and your *provider* are required to order from a *designated pharmacy provider*. A patient care coordinator will work with you and your *provider* to obtain precertification and to assist shipment to your *provider's* office.

We may also require you to use a *designated pharmacy provider* to obtain *prescription drugs* for treatment of certain clinical conditions such as hemophilia, cancer, rheumatoid arthritis, Crohn's Disease, and psoriasis. We reserve our right to modify the list of *prescription drugs* as well as the setting and/or level of care in which the care is provided to you. *HealthKeepers* may, from time to time, change with or without advance notice, the *designated pharmacy provider* for a *drug*, if in our discretion, such change can help provide cost effective, value based and/or quality services.

If you are required to use a *designated pharmacy provider* and you choose not to obtain your *prescription drug* from a *designated pharmacy provider*, coverage will be provided at the out-of-network level. However, you may have coverage for *prescription drugs* that are provided by an in-plan *provider* that is not a *designated pharmacy provider* if such in-plan *provider* or its intermediary has notified us of its agreement to execute a *designated pharmacy provider* agreement applicable to *designated pharmacy providers*.

You can get a list of the *prescription drugs* covered under this section by calling Member Services at the phone number on the back of your identification card or check our website at www.anthem.com.

Therapeutic substitution

Therapeutic substitution is an optional program that tells you and your doctors about alternatives to certain prescribed *drugs*. We may contact you and your doctor to make you aware of these choices. Only you and your doctor can determine if the therapeutic substitute is right for you. For questions or issues about therapeutic *drug* substitutes, call Member Services at the phone number on the back of your Identification Card.

Prescription drug benefit at a retail or home delivery (mail order) pharmacy

Your plan also includes benefits for *prescription drugs* you get at a retail or mail order *pharmacy*. We use a Pharmacy Benefits Manager (PBM) to manage these benefits. The PBM has a network of retail *pharmacies*, a home delivery (mail order) *pharmacy*, and a specialty *pharmacy*. The PBM works to make sure *drugs* are used properly. This includes checking that prescriptions are based on recognized and appropriate doses and checking for *drug* interactions or pregnancy concerns.

Note: Benefits for *prescription drugs*, including *specialty drugs*, which are administered to you by a medical provider in a medical setting (e.g., doctor's office visit, home care visit, or *outpatient* facility) are covered

under the “Prescription drugs administered by a medical provider” benefit. Please read that section for important details.

Prescription drug benefits

Prescription drug benefits may require prior authorization to determine if your drugs should be covered. *Your* in-network pharmacist will be told if prior authorization is required and if any additional details are needed for us to decide benefits.

Prior authorization

Prescribing *providers* must obtain prior authorization in order for *you* to get benefits for certain drugs. At times *your provider* will initiate a prior authorization on *your* behalf before *your* pharmacy fills *your* prescription. At other times, the pharmacy may make *you* or *your provider* aware that a prior authorization or other information is needed. In order to determine if the *prescription drug* is eligible for coverage, *we* have established criteria.

The criteria, which are called drug edits, may include requirements regarding one or more of the following:

- Quantity, dose, and frequency of administration,
- Specific clinical criteria including, but not limited to, requirements regarding age, test result, requirements, and/or presence of a specific condition or disease,
- Specific *provider* qualifications including, but not limited to REMS certification (Risk, Evaluation and Mitigation Strategies),
- Step therapy requiring one *drug*, *drug* regimen, or treatment be used prior to use of another *drug*, *drug* regimen, or treatment for safety and/or cost-effectiveness when clinically similar results may be anticipated.
- Use of an Anthem Prescription Drug List (as described below).

You or *your provider* can get the list of the *drugs* that require prior authorization by calling Member Services at the phone number on the back of *your* identification card or check *our* website at www.anthem.com. The list will be reviewed and updated from time to time. Including a *prescription drug* or related item on the list does not guarantee coverage under *your* plan. *Your provider* may check with us to verify *prescription drug* coverage, to find out which *drugs* are covered under this section and if any *drug* edits apply.

We may, from time to time, waive, enhance, change or end certain prior authorization and/or offer alternate benefits, if in *our* sole discretion, such change furthers the provision of cost effective, value based and/or quality services.

If prior authorization is denied *you* have the right to file a grievance as outlined in the “Grievance/appeal and external review procedures” section of this *EOC*.

Covered prescription drugs

To be a *covered service*, *prescription drugs* must be approved by the Food and Drug Administration (FDA) and, under federal law, require a prescription. *Prescription drugs* must be prescribed by a licensed *provider*

and you must get them from a licensed *pharmacy*. *Controlled substances* must be prescribed by a licensed *provider* with an active DEA license.

Benefits are available for the following:

- *prescription legend drugs* from either a retail *pharmacy* or the PBM's home delivery *pharmacy*;
- *Specialty drugs*;
- self-administered *drugs*. These are *drugs* that do not need administration or monitoring by a *provider* in an office or facility. Injectables and infused *drugs* that need *provider* administration and/or supervision are covered under the "Prescription drugs administered by a medical provider" benefit;
- oral chemotherapy drugs when administration or monitoring by a *provider* or in an office or a facility is not required;
- self-injectable insulin and supplies and equipment used to administer insulin;
- self-administered contraceptives, including oral contraceptive *drugs*, self-injectable contraceptive *drugs*, contraceptive patches, and contraceptive rings. Coverage is also provided for up to a 12-month supply of FDA-approved, self-administered *hormonal contraceptives*, when dispensed or furnished at one time by a *provider* or pharmacist, or at a location licensed or otherwise authorized to dispense *drugs* or supplies. Certain contraceptives are covered under the "Preventive care" benefit. Please see that section for more details;
- special food products or supplements when prescribed by a doctor if we agree they are *medically necessary*;
- flu shots (including administration). These will be covered under the "Preventive care" benefit.
- immunizations (including administration) required by the "Preventive care" benefit.
- immunizations administered by a licensed pharmacist as allowed by law.
- *prescription drugs* that help you stop smoking or reduce your dependence on tobacco products. These *drugs* will be covered under the "Preventive care" benefit;
- compound *drugs* when a commercially available dosage form of a *medically necessary* medication is not available, all the ingredients of the compound *drug* are FDA approved as designated in the FDA's Orange Book: *Approved Drug Products with Therapeutic Equivalence Evaluations* and require a prescription to dispense, and are not essentially the same as an FDA approved product from a drug manufacturer. Non-FDA approved, non-proprietary, multisource ingredients that are vehicles essential for compound administration may be covered.
- FDA-approved smoking cessation products, including over the counter nicotine replacement products, when obtained with a prescription for a *member* age 18 or older. These products will be covered under the "Preventive care" benefit.
- *prescription drugs* used to treat infertility.

We cannot deny *prescription drugs* (or *inpatient* or IV therapy *drugs*) used in the treatment of cancer pain on the basis that the dosage exceeds the recommended dosage of the pain relieving agent, if prescribed in compliance with established statutes pertaining to patients with intractable cancer pain.

Benefits will not be denied for any *drug* prescribed, on an *inpatient* or *outpatient* basis, to treat a covered indication so as long as the *drug* has been approved by the United States Food and Drug Administration for at least one indication and the *drug* is recognized for treatment of the covered indication in one of the standard reference compendia or in substantially accepted peer-reviewed medical literature.

Additionally, benefits will not be denied for any *drug*, prescribed on an *inpatient* or *outpatient* basis, approved by the United States Food and Drug Administration for use in the treatment of cancer on the

basis that the drug has not been approved by the United States Food and Drug Administration for the treatment of specific type of cancer for which the drug has been prescribed, provided the drug has been recognized as safe and effective for treatment of that specific type of cancer in any of the standard reference compendia.

Please see “Experimental/investigative” in the “Definitions” section for additional information about the exception criteria and requirements for these coverage situations.

Where you can get prescription drugs

In-network pharmacy

You can visit one of the local retail *pharmacies* in *our* network. Give the *pharmacy* the prescription from *your* doctor and *your* Identification Card and they will file *your* claim for *you*. You will need to pay any *copayment*, *coinsurance*, and/or *deductible* that applies when *you* get the *drug*. If *you* do not have *your* Identification Card, the *pharmacy* will charge *you* the full retail price of the prescription and will not be able to file the claim for *you*. You will need to ask the *pharmacy* for a detailed receipt and send it to us with a written request for payment.

Important note: If we determine that *you* may be using *prescription drugs* in a harmful or abusive manner, or with harmful frequency, *your* selection of in-network *pharmacies* may be limited. If this happens, we may require *you* to select a single in-network *pharmacy* that will provide and coordinate all *pharmacy* services. Benefits will only be paid if *you* use the single in-network *pharmacy*. We will contact *you* if we determine that use of a single in-network *pharmacy* is needed and give *you* options as to which in-network *pharmacy* *you* may use. If *you* do not select one of the in-network *pharmacies* we offer within 31 days, we will select a single in-network pharmacy for *you*. If *you* disagree with *our* decision, *you* may ask us to reconsider it as outlined in the “Grievance/appeal and external review procedures” section of this EOC.

In addition, if we determine that *you* may be using *controlled substance prescription drugs* in a harmful or abusive manner, or with harmful frequency, *your* selection of in-network *providers* for *controlled substance prescriptions* may be limited. If this happens, we may require *you* to select a single in-network *provider* that will provide and coordinate all *controlled substance prescriptions*. Benefits for *controlled substance prescriptions* will only be paid if *you* use the single in-network *provider*. We will contact *you* if we determine that use of a single in-network *provider* is needed and give *you* options as to which in-network *provider* *you* may use. If *you* do not select one of the in-network *providers* we offer within 31 days, we will select a single in-network *provider* for *you*. If *you* disagree with *our* decision, *you* may ask us to reconsider it as outlined in the “Grievance/appeal and external review procedures” section of this EOC.

Specialty pharmacy

If *you* need a *specialty drug*, *you* or *your* doctor should order it from the PBM’s specialty *pharmacy*. We keep a list of *specialty drugs* that may be covered based upon clinical findings from the *pharmacy and therapeutics (P&T) process*, and where appropriate, certain clinical economic reasons. This list will change from time to time. We may require *you* or *your* doctor to order certain *specialty drugs* from the PBM’s specialty pharmacy.

When you use the PBM's specialty *pharmacy* its patient care coordinator will work with you and your doctor to get prior authorization and to ship your *specialty drugs* to your home or your preferred address. Your patient care coordinator will also tell you when it is time to refill your prescription.

You can get a list of covered *specialty drugs* by calling Member Services at the phone number on the back of your Identification card or check our website at www.anthem.com.

Home delivery pharmacy

The PBM also has a home delivery *pharmacy* which lets you get certain *drugs* by mail if you take them on a regular basis. You will need to contact the PBM to sign up when you first use the service. You can mail written prescriptions from your doctor or have your doctor send the prescription to the home delivery *pharmacy*. Your doctor may also call the home delivery *pharmacy*. You will need to send in any *copayments*, *deductible*, or *coinsurance* amounts that apply when you ask for a prescription or refill.

A *maintenance medication* is a *drug* you take on a regular basis to treat or control a chronic illness such as heart disease, high blood pressure, epilepsy, or diabetes. If you are not sure if the *prescription drug* you are taking is a *maintenance medication*, please call Member Services at the number on the back of your Identification Card or check our website at www.anthem.com for more details.

Out-of-network pharmacy

You may also use a *pharmacy* that is not in our network. You will be charged the full retail price of the *drug* and you will have to send your claim for the *drug* to us (out-of-network *pharmacies* won't file the claim for you). You can get a claims form from us or the PBM. You must fill in the top section of the form and ask the out-of-network *pharmacy* to fill in the bottom section. If the bottom section of this form cannot be filled out by the pharmacist, you must attach a detailed receipt to the claim form. The receipt must show:

- name and address of the out-of-network *pharmacy*;
- patient's name;
- prescription number;
- date the prescription was filled;
- name of the *drug*;
- cost of the *drug*;
- quantity (amount) of each covered *drug* or refill dispensed.

You must pay the full retail price of the *drug*. Reimbursement to you is based on the *maximum allowed amount* as determined by our normal or average contracted rate with network *pharmacies* on or near the date of service.

Services of non-participating pharmacies

Notwithstanding any provision in this EOC to the contrary, you have coverage for *outpatient prescription drug* services provided to you by an *out-of-network pharmacy*, when the out-of-network *pharmacy* or its intermediary has previously notified the PBM of its agreement to accept reimbursement for its services at rates applicable to in-network *pharmacies* including any applicable *copayment*, *coinsurance* and/or *deductible* (if any) amounts as payment in full to the same extent as coverage for *outpatient prescription drug* services provided to you by an in-network *provider*. Note, however, that this paragraph shall not apply to any *pharmacy* which does not execute a participating *pharmacy* agreement with the PBM or its designee

within thirty days of being requested to do so in writing by the PBM, unless and until the *pharmacy* executes and delivers the agreement.

What you pay for prescription drugs

Tiers

Your share of the cost for *prescription drugs* may vary based on the tier the *drug* is in.

- Tier 1 *drugs* have the lowest *coinsurance* or *copayment*. This tier contains low cost and preferred *drugs* that may be *generic*, single source *brand drugs*, *biosimilars*, *interchangeable biologic products*, or multi-source *brand drugs*.
- Tier 2 *drugs* have a higher *coinsurance* or *copayment* than those in Tier 1. This tier may contain preferred *drugs* that may be *generic*, single source *brand drugs*, *biosimilars*, *interchangeable biologic products*, or multi-source *brand drugs*.
- Tier 3 *drugs* have a higher *coinsurance* or *copayment* than those in Tier 2. This tier may contain higher cost preferred and non-preferred *drugs* that may be *generic*, single source *brand drugs*, *biosimilars*, *interchangeable biologic products* or multi-source *brand drugs*.

We assign *drugs* to tiers based on clinical findings from the *pharmacy and therapeutics (P&T) process*. We retain the right, at *our* discretion, to decide coverage for doses and administration (i.e., oral, injection, topical, or inhaled). We may cover one form of administration instead of another, or put other forms of administration in a different tier. We will provide at least 30 day prior written notice of any modification to a formulary that results in the movement of a *prescription drug* to a tier with higher cost-sharing requirements.

Prescription drug list

We also have an Anthem Prescription Drug List, (a formulary), which is a list of FDA-approved *drugs* that have been reviewed and recommended for use based on their quality and cost effectiveness. Benefits may not be covered for certain *drugs* if they are not on the Prescription Drug List.

The drug list is developed by *us* based upon clinical findings, and where proper, the cost of the *drug* relative to other *drugs* in its therapeutic class or used to treat the same or similar condition. It is also based on the availability of over the counter medicines, *generic drugs*, the use of one *drug* over another by *our members*, and where proper, certain clinical economic reasons.

We retain the right, at *our* discretion, to decide coverage for doses and administration methods (i.e., by oral, injection, topical, or inhaled) and may cover one form of administration instead of another as *medically necessary*.

You may request a copy of the covered prescription drug list by calling the Member Services telephone number on the back of your identification card or visiting *our* website at www.anthem.com. The covered prescription drug list is subject to periodic review and amendment. Inclusion of a *drug* or related item on the covered prescription drug list is not a guarantee of coverage.

There are two exceptions to the formulary requirement:

- You may obtain coverage without additional cost sharing beyond that which is required of formulary *prescription drugs* for a non-formulary *drug* if we determine, after consultation with the prescribing physician, that the formulary *drugs* are inappropriate for *your* condition.
- You may obtain coverage without additional cost sharing beyond that which is required of formulary *prescription drugs* for a non-formulary *drug* if:
 - You have been taking or using the non-formulary *prescription drug* for at least six months prior to its exclusion from the formulary; and
 - The prescribing physician determines that either the formulary *drugs* are inappropriate therapy for *your* condition, or that changing drug therapy presents a significant health risk.

Additional features of your prescription drug pharmacy benefit

Day supply and refill limits

Certain day supply limits apply to *prescription drugs* as listed in the **Summary of benefits**. In most cases, *you* must use a certain amount of *your* prescription before it can be refilled. In some cases *we* may let *you* get an early refill. For example, *we* may let *you* refill *your* prescription early if it is decided that *you* need a larger dose. *We* will work with the *pharmacy* to decide when this should happen.

If *you* are going on vacation and *you* need more than the day supply allowed, *you* should ask *your* pharmacist to call *our* PBM and ask for an override for one early refill. If *you* need more than one early refill, please call Member Services at the number on the back of *your* Identification Card.

Half-tablet program

The half-tablet program lets *you* pay a reduced *copayment* on selected “once daily dosage” *drugs* on *our* approved list. The program lets *you* get a 30-day supply (15 tablets) of the higher strength *drug* when the doctor tells *you* to take a “½ tablet daily.” The half-tablet program is strictly voluntary and *you* should talk to *your* doctor about the choice when it is available. To get a list of the *drugs* in the program call the number on the back of *your* Identification Card.

Therapeutic substitution

Therapeutic substitution is an optional program that tells *you* and *your* doctors about alternatives to certain prescribed drugs. *We* may contact *you* and *your* doctor to make *you* aware of these choices. Only *you* and *your* doctor can determine if the therapeutic substitute is right for *you*. For questions or issues about therapeutic drug substitutes, call Member Services at the phone number on the back of *your* identification card.

Split fill dispensing program

The split fill dispensing program is designed to prevent and/or minimize wasted *prescription drugs* if *your* *prescription drugs* or dose changes between fills, by allowing only a portion of *your* prescription to be filled at the specialty pharmacy. This program also saves *you* out of pocket expenses. The *prescription drugs* that are included under this program have been identified as requiring more frequent follow up to monitor response to treatment and potential reactions or side-effects. *You* can access the list of these *prescription drugs* by calling the toll-free number on *your* member ID card or log onto the website at www.anthem.com.

Special programs

Except when prohibited by federal regulations (such as HSA rules), from time to time we may offer programs to support the use of more cost-effective or clinically effective prescription drugs including generic drugs, home delivery drugs, over the counter drugs or preferred products. Such programs may reduce or waive copayments or coinsurance for a limited time.

What is not covered (Exclusions)

This list of services and supplies are excluded from coverage under this *EOC*. They will not be covered in any case.

A

Your coverage does not include benefits for **acupuncture**.

Your coverage does not include benefits for **applied behavioral treatment** (including, but not limited to, *applied behavior analysis* and intensive behavior interventions) for all indications except as described under “Autism services” in the **What is covered** section unless otherwise required by law.

Your coverage does not include benefits for services received which are not **authorized in advance by HealthKeepers**, unless otherwise specified in this *EOC*.

B

Your coverage does not include benefits for **biofeedback therapy**.

C

Your coverage does not include benefits for certain *prescription drugs* if you could use a **clinically equivalent drug**, unless required by law. “Clinically equivalent” means *drugs* that for most members, will give you similar results for a disease or condition. If you have questions about whether a certain *drug* is covered and which *drugs* fall into this group, please call the number on the back of your identification card, or visit our website at www.anthem.com. If you or your doctor believes you need to use a different prescription drug, please have your doctor or pharmacist get in touch with us. We will cover the other *prescription drug* only if we agree that it is *medically necessary* and appropriate over the clinically equivalent drug. We will review benefits for the *prescription drug* from time to time to make sure the drug is still *medically necessary*.

Your coverage does not include benefits for over-the-counter **convenience** and hygienic items. These include, but are not limited to, adhesive removers, cleansers, underpads, diapers, and ice bags.

Your coverage does not include benefits for **complications of/or services related to non-covered services**, including services, supplies or treatment related to or, for problems directly related to a service that is not

covered by this plan. Directly related means that the care took place as a direct result of the non-covered services and would not have taken place without the non-covered service.

Your coverage does not include benefits for, or related to, **cosmetic services**, including treatments, services, *prescription drugs*, equipment, or supplies given for cosmetic services. Cosmetic services are meant to preserve, change, or improve how you look or are given for social reasons. No benefits are available for surgery or treatments to change the texture or look of your skin or to change the size, shape or look of facial or body features (such as your nose, eyes, ears, cheeks, chin, chest or breasts).

This exclusion does not apply to:

- surgery or procedures to correct deformity caused by disease, trauma, or previous therapeutic process.
- surgery or procedures to correct congenital abnormalities that cause *functional impairment*.
- surgery or procedures on newborn children to correct congenital abnormalities.

D

Your coverage does not include benefits for **delivery charges** for the delivery of *prescription drugs*.

Your coverage does not include benefits for the following **dental** or oral surgery services:

- shortening or lengthening of the mandible or maxillae for cosmetic purposes;
- surgical correction of malocclusion or mandibular retrognathia unless such condition creates significant functional impairment that cannot be corrected with orthodontic services;
- dental appliances required to treat TMJ pain dysfunction syndrome or correct malocclusion or mandibular retrognathia;
- medications to treat periodontal disease;
- treatment of natural teeth due to diseases;
- treatment of natural teeth due to accidental injury, unless you submitted a treatment plan to *HealthKeepers* for prior approval. No approval of a plan of treatment by *HealthKeepers* is required for emergency treatment of a dental injury;
- chewing and biting related injuries unless the chewing or biting results from a medical or mental condition;
- restorative services and supplies necessary to promptly repair, remove, or replace sound natural teeth;
- extraction of either erupted or impacted wisdom teeth; and
- anesthesia and hospitalization for dental procedures and services except as specified in the **What is covered** section of this EOC.

Your coverage does not include **drugs** administered by a medical *provider* in the following circumstances:

- *drugs* given to you or prescribed in a way that is against approved medical and professional standards of practice;
- *drugs* which are over any quantity or age limits set by the plan or us;
- *drugs* in amounts over the quantity prescribed, or for any refill given more than one year after the date of the original *prescription order*;

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- *drugs* prescribed by a *provider* that does not have the necessary qualifications, registrations, and/or certifications, as determined by *HealthKeepers*;
- *drugs* that do not need a prescription by federal law (including *drugs* that need a prescription by state law, but not by federal law), except for injectable insulin.

Your coverage does not include benefits for **donor** searches for organ or tissue transplants, including compatibility testing of potential donors who are not immediate blood-related family *members* (parent, child, sibling).

E

Your coverage does not include benefits for services or supplies primarily for **educational**, vocational, or self management/training purposes, except as otherwise specified in this *EOC* or when received as a part of covered preventive care.

Your coverage does not include benefits for **experimental/investigative** procedures as well as services related to or complications that directly result from such procedures except for clinical trials for cancer. The criteria for deciding whether a service is *experimental/investigative* or a clinical trial cost for cancer as specified in **Exhibit A** towards the end of this *EOC*

F

Your coverage does not include benefits for the following **family planning** services:

- in vitro fertilization or any other types of artificial or surgical means of conception; or
- services for interruption of pregnancy except when the life of the mother is endangered;
- any services or supplies provided to a person not covered under this *EOC* in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple);
- **non-prescription contraceptive devices**; or
- services to reverse voluntarily induced sterility.

Your coverage does not include benefits for services for palliative or cosmetic **foot** care are including:

- flat foot conditions;
- support devices, arch supports, foot inserts, orthopedic and corrective shoes that are not part of a leg brace and fittings, castings and other services related to devices of the feet;
- foot orthotics, orthopedic shoes or footwear or support items unless used for a systemic illness affecting the lower limbs, such as severe diabetes;
- subluxations of the foot;
- corns (except as treatment for patients with diabetes or vascular disease);
- bunions (except capsular or bone surgery);
- calluses (except as treatment for patients with diabetes or vascular disease);

- care of toenails (except as treatment for patients with diabetes or vascular disease);
- fallen arches;
- weak feet;
- chronic foot strain; or
- symptomatic complaints of the feet.

G

Your coverage does not include **gene therapy** as well as any *drugs*, procedures, health care services related to it that introduce or is related to the introduction of genetic material into a person intended to replace or correct faulty or missing genetic material.

Your coverage does not include services for surgical treatments of **gynecomastia** for cosmetic purposes.

H

Your coverage does not include benefits for **health club memberships**, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment, or facilities used for developing or maintaining physical fitness, even if ordered by a physician. This exclusion also applies to health spas.

Your coverage does not include benefits for **hearing aids** or exams to prescribe or fit hearing aids, unless listed as covered in this *EOC*. This exclusion does not apply to cochlear implants.

Your coverage does not include benefits for the following **home care services**:

- homemaker services (except as rendered as part of hospice care);
- maintenance therapy;
- food and home delivered meals; or
- custodial care and services.

Your coverage does not include benefits for the following **hospital services**:

- guest meals, telephones, televisions, and any other convenience items received as part of *your inpatient stay*;
- care by interns, residents, house physicians, or other *facility* employees that are billed separately from the *facility*; or
- a private room unless it is *medically necessary* and approved by *HealthKeepers*.

I

Your coverage does not include benefits for **immunizations** required for travel and work, unless such services are received as part of the covered preventive care services as defined in the **What is covered** section of this *EOC*.

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Your coverage does not include refills of **lost or stolen drugs**.

M

Your coverage does not include benefits for **medical equipment (durable), appliances, devices, and supplies** as outlined below:

- items that have both a non-therapeutic and therapeutic use, including but not limited to exercise equipment; air conditioners, dehumidifiers, humidifiers, and purifiers; hypoallergenic bed linens, bed boards; whirlpool baths; handrails, ramps, elevators, and stair glides; telephones; adjustments made to a vehicle; foot orthotics; and changes made to a home or place of business;
- replacement or repair of purchased or rental equipment because of misuse, abuse, or loss/theft;
- surgical supports, corsets, or articles of clothing unless needed to recover from surgery or injury;
- non-medically necessary enhancements to standard equipment and devices; and
- supplies, equipment and appliances that include comfort, luxury, or convenience items or features that exceed what is medically necessary in your situation. Reimbursement will be based on the maximum allowed amount for a standard item that is a covered service, serves the same purpose, and is medically necessary. Any expense that exceeds the maximum allowed amount for the standard item which is a covered service is your responsibility.

Your coverage does not include benefits for **medical equipment (durable)** that is not appropriate for use in the home.

Your coverage does not include benefits for services or supplies deemed not **medically necessary** by *HealthKeepers* at its sole discretion. Notwithstanding this exclusion, all preventive care and hospice care services described in this *EOC* are covered. This exclusion shall not apply to services *you* receive on any day of *inpatient* care that is determined by *HealthKeepers* to be not *medically necessary* if such services are received from a professional provider who does not control whether *you* are treated on an *inpatient* basis or as an *outpatient*, such as a pathologist, radiologist, anesthesiologist or consulting physician. Additionally, this exclusion shall not apply to *inpatient* services rendered by *your* admitting or attending physician other than *inpatient* evaluation and management services provided to *you* notwithstanding this exclusion. *Inpatient* evaluation and management services include routine *visits* by *your* admitting or attending physician for purposes such as reviewing patient status, test results, and patient medical records. *Inpatient* evaluation and management *visits* do not include surgical, diagnostic, or therapeutic services performed by *your* admitting or attending physician. Also, this exclusion shall not apply to the services rendered by a pathologist, radiologist, or anesthesiologist in an (i) outpatient hospital setting, (ii) emergency room, or (iii) ambulatory surgery setting. However, this exception does not apply if and when any such pathologist, radiologist or anesthesiologist assumes the role of attending physician.

Nothing in this exclusion shall prevent a *member* from appealing *HealthKeeper's* decision that a service is not *medically necessary*.

N

Your coverage does not include benefits for **nutrition** counseling and related services, except when provided as part of diabetes education, for the treatment of an eating disorder, or when received as a part of covered preventive care.

Your coverage does not include benefits for **nutritional and/or dietary supplements**, except as provided under this EOC or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.

O

Your coverage does not include **benefits** for services and supplies related to **obesity** or services related to weight loss or dietary control, including complications that directly result from such surgeries and/or procedures. This includes weight reduction therapies/activities, even if there is a related medical problem. Notwithstanding provisions of other exclusions involving cosmetic surgery to the contrary, services rendered to improve appearance (such as abdominoplasties, panniculectomies, and lipectomies), are not covered services even though the services may be required to correct deformity after a previous therapeutic process involving gastric bypass surgery.

Your coverage does not include **off label use**, unless we must cover it by law or if we approve it. The exception to this exclusion is described in “Covered prescription drugs” in the **Prescription drug benefit at a retail or home delivery (mail order) pharmacy** section.

Your coverage does not include benefits for **organ or tissue transplants**, including complications caused by them, except as outlined in the **What is covered** section of this EOC.

P

Your coverage does not include benefits for **paternity testing**.

R

Your coverage does not include benefits for **residential accommodations** to treat medical or behavioral health conditions, except when provided in a *hospital*, hospice, skilled nursing facility, or *residential treatment center*. This exclusion includes procedures, equipment, services, supplies or charges for the following:

- domiciliary care provided in a residential institution, treatment center, halfway house, or school because a *member's* own home arrangements are not available or are unsuitable, and consisting chiefly of room and board, even if therapy is included.
- care provided or billed by a hotel, health resort, convalescent home, rest home, nursing home or other extended care facility home for the aged, infirmary, school infirmary, institution providing education in special environments, supervised living or halfway house, or any similar facility or institution.

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- services or care provided or billed by a school, custodial care center for the developmentally disabled, or outward bound programs, even if psychotherapy is included.
- wilderness camps.

Your coverage does not include benefits for rest cures, custodial, **residential**, or domiciliary care and services. Whether care is considered residential will be determined based on factors such as whether you receive active 24-hour skilled professional nursing care, daily *physician visits*, daily assessments, and structured therapeutic services.

Your coverage does not include benefits for **routine physicals and immunizations** required for travel, enrollment in any insurance program, as a condition of employment, for licensing, sports programs, or for other purposes, which are not required by law under the "Preventive care" benefit.

S

Your coverage does not include benefits for **services, supplies, or devices** if they are:

- not listed as covered under this *EOC*;
- not prescribed, performed, or directed by a provider licensed to do so;
- services received from *providers* not licensed by law to provide *covered services* defined in this *EOC*. Examples include masseurs or masseuses (massage therapists), physical therapist technicians, and athletic trainers;
- received before the *effective date* or after a *member's* coverage ends;
- telephone consultations, charges for not keeping appointments, charges for completing claim forms, or other such charges;
- services prescribed, ordered, referred by or received from a member of *your* immediate family, including *your* spouse, child, brother, sister, parent, in-law, or self; or
- benefits for charges from stand-by physicians in the absence of covered services being rendered.

Your coverage does not include benefits for **services or supplies** if they are provided or available to a *member*:

- under a U.S. government program or a program for which the federal or state government pays all or part of the cost. This exclusion does not apply to health benefit plans offered to either civilian employees or retired civilian employees of the federal or state government.
- under the Medicare program or under any similar program authorized by state or local laws or regulations or any future amendments to them. This exclusion does not apply to those laws or regulations which make the government program the secondary payor after benefits under this *EOC* have been paid.

This exclusion applies whether or not the *member* waives his or her rights under these laws, amendments, programs or terms of employment. However, *HealthKeepers* will provide the *covered services* specified in this *EOC* when benefits under these programs have been exhausted.

Your coverage does not include benefits for **services** for which a charge is not usually made. This includes services for which *you* would not have been charged if *you* did not have health care coverage.

Your coverage does not include benefits for:

- amounts above the *maximum allowed amount* for a service;
- penile implants; or
- neurofeedback and related diagnostic tests.

Your coverage does not include benefits for the following **skilled nursing facility** stays:

- treatment of psychiatric conditions and senile deterioration;
- facility services during a temporary leave of absence from the facility; or
- a private room, unless it is *medically necessary*.

Your coverage does not include benefits for services or supplies to treat **sexual dysfunction** (male or female sexual problems). This includes medical and mental health services.

Your coverage does not include benefits for **smoking cessation** programs not affiliated with us.

Your coverage does not include benefits for **spinal manipulation** and manual medical interventions for an illness or injury other than musculoskeletal conditions.

T

Your coverage does not include benefits for non-interactive **telemedicine services** such as audio-only telephone conversations, electronic mail message, facsimile transmissions or online questionnaire.

Your coverage does not include benefits for the following **therapies**:

- physical therapy, occupational therapy, or speech therapy to maintain or preserve current functions if there is no chance of improvement or reversal except for children from birth to age three who qualify for Early Intervention services;
- group speech therapy;
- group or individual exercise classes or personal training sessions; or
- recreation therapy. This includes, but is not limited to, sleep, dance, arts, crafts, aquatic, gambling, and nature therapy.

V

Your coverage does not include services for treatment of varicose **veins** or telangiectatic dermal veins (spider veins) by any method (including sclerotherapy or other surgeries) when services are rendered for cosmetic purposes.

Your coverage does not include benefits for the following **vision** services:

- vision services or supplies unless needed due to eye surgery or accidental injury;
- services for radial keratotomy and other surgical procedures to correct refractive defects such as nearsightedness, farsightedness and/or astigmatism. This type of surgery includes keratoplasty and Lasik procedure;
- services for vision training and orthoptics;

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- tests associated with the fitting of contact lenses unless the contact lenses are needed due to eye surgery or to treat accidental injury;
- sunglasses or safety glasses accompanying frames of any type;
- services needed for employment or given by a medical department, clinic, or similar service provided or maintained by the employer or any government entity; or
- any other vision services not specifically listed as covered.

W

Your plan does not cover **waived cost shares out-of-plan** for any service for which *you* are responsible under the terms of this plan to pay a *copayment*, *coinsurance* or *deductible*, and the *copayment*, *coinsurance* or *deductible* is waived by an out-of-plan *provider*.

Your coverage does not include benefits for **weight loss programs**, whether or not they are pursued under medical or physician supervision, unless specifically listed as covered under this *EOC*. This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs. This exclusion does not apply to medically necessary treatments for morbid obesity.

Your coverage does not include benefits for services or supplies if they are for **work-related** injuries or diseases, when the employer must provide benefits by federal, state, or local law or when that person has been paid by the employer. Services will not be covered if *you* could have received benefits for the injury or disease if *you* had complied with applicable laws and regulations. This exclusion applies even if *you* waive *your* right to payment under these laws and regulations or fail to comply with *your* employer's procedures to receive the benefits. It also applies whether or not the *member* reaches a settlement with his or her employer or the employer's insurer or self insurance association because of the injury or disease.

What's not covered under your prescription drug retail or home delivery (mail order) pharmacy benefit

In addition to the above exclusions, certain items are not covered under the prescription drug retail or home delivery (mail order) pharmacy benefit:

Administration charges Charges for the administration of any drug except for covered immunizations as approved by us or the PBM.

Charges not supported by medical records Charges for services not described in *your* medical records.

Clinically-equivalent alternatives Certain *prescription drugs* may not be covered if *you* could use a clinically equivalent drug, unless required by law. “Clinically equivalent” means drugs that for most *members* will give *you* similar results for a disease or condition. If *you* have questions about whether a certain drug is covered and which drugs fall into this group, please call the number on the back of *your* Identification Card, or visit *our* website at www.anthem.com.

If *you* or *your* doctor believes *you* need to use a different *prescription drug*, please have *your* doctor or pharmacist get in touch with us. We will cover the other *prescription drug* only if we agree that it is *medically necessary* and appropriate over the clinically equivalent drug. We will review benefits for the *prescription drug* from time to time to make sure the drug is still *medically necessary*.

Compound drugs Compound *drugs* unless all of the ingredients are FDA-approved as designated in the FDA's Orange Book: *Approved Drug Products with Therapeutic Equivalence Evaluations*, require a prescription to dispense, and the compound medication is not essentially the same as an FDA-approved product from a drug manufacturer. Exceptions to non-FDA approved compound ingredients may include multi-source, non-proprietary vehicles and/or pharmaceutical adjuvants.

Contrary to approved medical and professional standards Drugs given to *you* or prescribed in a way that is against approved medical and professional standards of practice.

Delivery charges Charges for delivery of *prescription drugs*.

Drugs given at the provider's office/facility Drugs *you* take at the time and place where *you* are given them or where the prescription order is issued. This includes samples given by a doctor. This exclusion does not apply to drugs used with a diagnostic service, drugs given during chemotherapy in the office, or drugs covered under the medical supplies benefit – they are *covered services*.

Drugs not on the Anthem prescription drug list (a formulary). *You* can get a copy of this list by calling us or visiting *our* website at www.anthem.com. If *you* or *your* doctor believes *you* need a certain prescription drug not on the list, please refer to “Prescription Drug List” in the “Prescription drug benefit at a retail or home delivery (mail order) pharmacy” section at the end of the **What is covered** section for details on requesting an exception.

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Drugs over quantity or age limits. Drugs which are over any quantity or age limits set by the plan or us.

Drugs over the quantity prescribed or refills after one year Drugs in amounts over the quantity prescribed, or for any refill given more than one year after the date of the original *prescription order*.

Drugs prescribed by providers lacking qualifications/registrations/certifications. *Prescription drugs* prescribed by a *provider* that does not have the necessary qualifications, registrations, and/or certifications, as determined by *HealthKeepers*.

Drugs that do not need a prescription. Drugs that do not need a prescription by federal law (including drugs that need a prescription by state law, but not by federal law), except for injectable insulin.

Family members. Services prescribed, ordered, referred by or given by a member of *your* immediate family, including *your* spouse, child, brother, sister, parent, in-law, or self.

Gene therapy. Gene therapy as well as any Drugs, procedures, health care services related to it that introduce or is related to the introduction of genetic material into a person intended to replace or correct faulty or missing genetic material.

Items covered as durable medical equipment (DME). Therapeutic DME, devices and supplies except peak flow meters, spacers, and blood glucose monitors. Items not covered under the Prescription drugs at a retail pharmacy or home delivery (mail service) pharmacy benefit may be covered under the Medical equipment (durable) or Medical supplies benefit. Please see that section for details.

Items covered under the medical supplies and medications benefit. Allergy desensitization products or allergy serum. While not covered under the “Prescription drugs at a retail pharmacy or home delivery (mail service) pharmacy” benefit, these items may be covered under the “Medical supplies and medications” benefit. Please see that section for more details.

Mail order providers other than the PBM’s home delivery mail order provider. *Prescription drugs* dispensed by any mail order provider other than the PBM’s home delivery mail order provider, unless we must cover them by law.

Non-medically necessary services Services we conclude are not *medically necessary*. This includes services that do not meet *our* medical policy, clinical coverage, or benefit policy guidelines.

Nutritional or dietary supplements Nutritional and/or dietary supplements, except as described in this EOC or that we must cover by law. This exclusion includes, but is not limited to, nutritional formulas and dietary supplements that you can buy over the counter and those you can get without a written prescription from a licensed pharmacist.

Off label use. The exception to this Exclusion is described in “Covered Prescription Drugs” in the “Prescription Drug Benefit at a Retail or Home Delivery (Mail Order) Pharmacy” section.

Onychomycosis drugs. Drugs for onychomycosis (toenail fungus) except when we allow it to treat members who are immune-compromised or diabetic.

Over-the-counter items Drugs, devices and products, or prescription legend drugs with over the counter equivalents and any drugs, devices or products that are therapeutically comparable to an over the counter drug, device, or product. This includes prescription legend drugs when any version or strength becomes available over the counter. This exclusion does not apply to over-the-counter products that we must cover as a preventive care benefit under federal law with a prescription.

Sexual dysfunction drugs. Drugs used to treat sexual or erectile problems.

Syringes. Hypodermic syringes except when given for use with insulin and other covered self-injectable drugs and medicine.

Weight loss drugs. Any drug used mainly for weight loss.

Claims and payments

We consider the charge to be incurred on the date a service is provided. This is important because *you* must be actively enrolled on the date the service is provided. Various limits will be described in the **Summary of benefits** and this section of the *EOC*.

Calendar year deductible

Your benefits include an *in-plan* and *out-of-plan* calendar year deductible for certain covered services. Before we will make payments for covered services received *in-plan* or *out-of-plan*, you must first satisfy the deductible. The *in-plan* deductible is separate from the *out-of-plan* deductible and they do not accumulate towards each other. See the **Summary of benefits** section of this *EOC* for the amount of your calendar year deductible and applicable services.

Covered services received during the last three months of the calendar year that applied to a covered person's deductible, may also apply to the deductible required for the following calendar year.

What you will pay

Copayments and coinsurance (if any) for certain covered services are outlined in the **Summary of benefits**. These amounts are your financial responsibility. Copayments should be paid by or on behalf of the member at the time the covered service is rendered. Applicable deductible and/or coinsurance may also be collected.

Your **Summary of benefits** may contain one copayment which covers all prenatal and postnatal visits for each pregnancy. In most cases, this will be a more favorable benefit than paying the specialist copayment for each prenatal and postnatal visit. If, for any reason, your per-pregnancy copayment exceeds the total copayments you would have paid if you had paid your specialist copayment for each prenatal and postnatal visit, HealthKeepers or the HealthKeepers provider will reimburse you the difference between the per-pregnancy copayment and the total per visit specialist copayments you would have paid for all prenatal and postnatal visits during any one pregnancy.

Annual limit

Calendar year limit

The **Summary of benefits** lists the *in-plan* and *out-of-plan* calendar year limits for copayments, coinsurance or deductible (if any). The *in-plan* and *out-of-plan* calendar year limits are separate and amounts applied to one do not apply to the other. If a member reaches the *in-plan* calendar year limit, that member will no longer be required to pay additional copayments, coinsurance or deductible (if any) for *in-plan* services for the remainder of that calendar year. If a member reaches the *out-of-plan* calendar year limit, that member will no longer be required to pay additional copayments, coinsurance or deductible (if any) for *out-of-plan* services for the remainder of that calendar year. When a member enrolled with HealthKeepers reaches the *in-plan* or *out-of-plan* calendar year limit, they will be notified by us within 30 days.

The copayments, coinsurance and deductible (if any) for the services listed below are not counted toward the calendar year limit and are never waived. Any copayments, coinsurance or deductible (if any) paid in excess of the calendar year limit, except those which are never waived, will be promptly refunded to you.

What does not count toward this limit

Copayments, coinsurance and deductible (if any) for the following services do not apply toward the annual limit:

- routine vision services for members age 19 and older;
- *deductible* amounts carried forward from the prior calendar year;
- amounts above the *maximum allowed amount*.

How HealthKeepers pays a claim

The *covered services* available under *your EOC* are to be used only by *you* and *your covered dependents*. *You* may not give permission to anyone else (assign *your right*) to receive *covered services* under *your coverage*.

You may not assign *your right* to receive payment for *covered services*. Prior payments to anyone, whether or not there has been an assignment of payment, shall not constitute a waiver of, or otherwise restrict, *HealthKeeper's* right to direct future payments to *you* or any other individual or facility. Notwithstanding any provision in this *EOC* to the contrary, however, *HealthKeepers*:

- will reimburse directly any ambulance service provider to whom the *member* has executed an assignment of benefits; and
- will reimburse a non-*HealthKeepers provider* or facility directly for medical screening and stabilization services which were rendered to meet the requirements of the Federal Emergency Medical Treatment and Active Labor Act.

How we pay a claim takes into account the *maximum allowed amount* for the service, the participating status of the *provider* or *facility* where *you* receive services, and *your member cost share* under *your health plan's* benefit design. Each of the components is explained in the sections that follow. For the purposes of these sections, *providers* also include *facilities*.

Maximum Allowed Amount

General

This section describes how we determine the amount of reimbursement for *covered services*. Reimbursement for services rendered by *HealthKeepers providers* and non-*HealthKeepers providers* is based on the plan's *maximum allowed amount* for the *covered service* that *you* receive. Please see "Inter-Plan Arrangements" later in this section for additional information.

The *maximum allowed amount* for this plan is the maximum amount of reimbursement *HealthKeepers* will allow for services and supplies:

- that meet *our* definition of *covered services*, to the extent such services and supplies are covered under *your EOC* and are not excluded;
- that are medically necessary; and
- that are provided in accordance with all applicable preauthorization, utilization management or other requirements set forth in *your EOC*.

You will be required to pay a portion of the *maximum allowed amount* to the extent *you* have not met *your deductible, copayment or coinsurance*, if any. In addition, *you* may be responsible for paying any difference between the *maximum allowed amount* and the *provider's* actual charges. This amount can be significant.

When you receive *covered services* from a provider, we will, to the extent applicable, apply processing rules to the claim submitted for those *covered services*. These rules evaluate the claim information and, among other things, determine the accuracy and appropriateness of the procedure and diagnosis codes included in the claim. Applying these rules may affect *our* determination of the *maximum allowed amount*. *Our* application of these rules does not mean that the *covered services* you received were not *medically necessary*. It means we have determined that the claim was submitted inconsistent with procedure coding rules and/or reimbursement policies. For example, *your* provider may have submitted the claim using several procedure codes when there is a single procedure code that includes all of the procedures that were performed. When this occurs, *our* payment will be based on a single *maximum allowed amount* for such single procedure code rather than a separate *maximum allowed amount* for each billed code.

“Per diem amount” means an all inclusive fixed payment amount for each day of admission in an inpatient facility.

Maximum allowed amount for multiple procedures

When multiple procedures are performed on the same day by the same physician or other healthcare professional, we may reduce the *maximum allowed amount* for those secondary and subsequent procedures because reimbursement at 100% for those procedures would represent duplicative payment for components of the primary procedure that may be considered incidental or inclusive.

Provider network status

The *maximum allowed amount* may vary depending upon whether the provider is a *HealthKeepers* provider or a non-*HealthKeepers* provider. A *HealthKeepers* provider is a provider who is in the *HealthKeepers* network. For *covered services* performed by a *HealthKeepers* provider, the *maximum allowed amount* for this plan is the rate the *provider* has agreed with us to accept as reimbursement for the covered services. Because *HealthKeepers providers* have agreed to accept the *maximum allowed amount* as payment in full for that service, they should not send you a bill or collect for amounts above the *maximum allowed amount*. However, you may receive a bill or be asked to pay a portion of the *maximum allowed amount* if you have not met your *deductible*, *copayment* or *coinsurance* if any. Please call Member Services for help in finding a *HealthKeepers* provider or look on www.anthem.com.

Providers who are not in the *HealthKeepers* network are non-*HealthKeepers providers*. When you receive *covered services* from a non-*HealthKeepers provider* the *maximum allowed amount* will be one of the following as determined by us:

1. An amount based on our non-*HealthKeepers provider* fee schedule/rate, which we have established in *our* discretion, and which we reserve the right to modify from time to time, after considering one or more of the following: statewide average reimbursement amounts that *HealthKeepers* previously has paid for similar claims in the state of Virginia, reimbursement amounts accepted by like/similar providers contracted with *HealthKeepers*, reimbursement rates accepted by providers under the last network contract in effect with *HealthKeepers*, reimbursement amounts paid by the Centers for Medicare and Medicaid Services for the same services or supplies, and other industry cost, reimbursement and utilization data or
2. An amount based on reimbursement or cost information from the Centers for Medicare and Medicaid Services (“CMS”). When basing the *maximum allowed amount* upon the level and/or method of reimbursement used by the CMS, *HealthKeepers* will update such information, no less than annually; or

3. An amount based on information provided by a third party vendor, which may reflect one or more of the following factors: (1) the complexity or severity of treatment; (2) level of skill and experience required for the treatment; or (3) comparable providers' fees and costs to deliver care, or
4. An amount negotiated by us or a third party vendor which has been agreed to by the provider. This may include rates for services coordinated through case management, or
5. An amount based on or derived from the total charges billed by the non-*HealthKeepers provider*.

A per diem amount may be used in calculating the maximum allowed amount for inpatient facility services. When calculating these amounts, the charges for non-*covered services* are subtracted from the per diem amount.

Providers who are not contracted for this product, but are contracted for other products with us are also considered *out-of-plan*. For this EOC, the *maximum allowed amount* for services from these *providers* will be one of the five methods shown above unless the contract between us and that *provider* specifies a different amount.

For *covered services* rendered outside *HealthKeepers service area* by *out-of-plan providers*, claims may be priced using the local Blue Cross Blue Shield plan's non-participating provider fee schedule / rate or the pricing arrangements required by applicable state or federal law. In certain situations, the *maximum allowed amount* for out of area claims may be based on billed charges, the pricing we would use if the healthcare services had been obtained within the *HealthKeepers service area*, or a special negotiated price.

Unlike *HealthKeepers providers*, non-*HealthKeepers providers* may send you a bill and collect for the amount of the provider's charge that exceeds our *maximum allowed amount*. You are responsible for paying the difference between the *maximum allowed amount* and the amount the provider charges. This amount can be significant. Please call Member Services for help in finding a *HealthKeepers provider* or visit our website at www.anthem.com.

Certain *covered services* such as medical supplies, ambulance, early intervention services, *home care services*, private duty nursing, *medical equipment*, and medical formulas, may be rendered by persons or entities that are not providers. There may or may not be networks established for these persons or entities. The *maximum allowed amount* for services from these persons or entities will be determined in the same manner as described above for providers. For *prescription drugs* and diabetic supplies rendered by a pharmacy, the *maximum allowed amount* is the amount determined by us using prescription drug cost information provided by our pharmacy benefits manager.

Member Services is also available to assist you in determining this EOC's *maximum allowed amount* for a particular service from an *out-of-plan provider*. In order for us to assist you, you will need to obtain from your *provider* the specific procedure code(s) and diagnosis code(s) for the services the *provider* will render. You will also need to know the *provider's* charges to calculate your out of pocket responsibility. Although Member Services can assist you with this pre-service information, the final *maximum allowed amount* for your claim will be based on the actual claim submitted by the *provider*.

For *prescription drugs* and diabetic supplies rendered by a pharmacy, the *maximum allowed amount* is the amount determined by us using prescription drug cost information provided by our pharmacy benefits manager.

Member cost share

For certain *covered services* and depending on *your* plan design, *you* may be required to pay a part of the *maximum allowed amount* as *your* cost share amount (for example, *deductible*, *copayment*, and/or *coinsurance*).

Your cost share amount and out-of-pocket limits may vary depending on whether *you* received services from an in-network or out-of-network provider. Specifically, *you* may be required to pay higher cost sharing amounts or may have limits on *your* benefits when using out-of-network providers. Please see the **Summary of benefits** in this certificate for *your* cost share responsibilities and limitations, or call Member Services to learn how this plan's benefits or cost share amounts may vary by the type of provider *you* use.

HealthKeepers will not provide any reimbursement for non-covered services. *You* may be responsible for the total amount billed by *your* provider for non-covered services, regardless of whether such services are performed by an in-network or out-of-network provider. Both services specifically excluded by the terms of *your* policy/plan and those received after benefits have been exhausted are non-covered services. Benefits may be exhausted by exceeding, for example, benefit caps or day/visit limits. The *maximum allowed amount* for *inpatient facility* services may be based on a per diem. When calculating these amounts, the charges for non-covered services are subtracted from the per diem.

In some instances *you* may only be asked to pay the lower in-plan cost sharing amount when *you* use an *out-of-plan provider*. For example, if *you* go to an in-plan hospital or *provider* facility and receive *covered services* from an *out-of-plan provider* such as a radiologist, anesthesiologist or pathologist who is employed by or contracted with an in-plan hospital or facility, *you* will pay the in-plan cost share amounts for those *covered services*. However, *you* also may be liable for the difference between the *maximum allowed amount* and the *out-of-plan provider's* charge.

We and/or *our* designated pharmacy benefits manager may receive discounts, rebates, or other funds from drug manufacturers, wholesalers, distributors, and/or similar vendors, which may be related to certain *prescription drug* purchases under this EOC and which positively impact the cost effectiveness of *covered services*. These amounts are retained by us. These amounts will not be applied to *your deductible*, if any, or taken into account in determining *your copayment* or *coinsurance*.

The following are examples for illustrative purposes only; the amounts shown may be different than this booklet's cost share amounts; see your "Summary of benefits" for your applicable amounts.

Example: *Your* plan has a *coinsurance* cost share of 20% for in-plan services, and 30% for *out-of-plan* services after the in-plan or *out-of-plan deductible* has been met.

You undergo a surgical procedure in an in-plan hospital. The hospital has contracted with an *out-of-plan* anesthesiologist to perform the anesthesiology services for the surgery. *You* have no control over the anesthesiologist used.

- The *out-of-plan* anesthesiologist's charge for the service is \$1200. The *maximum allowed amount* for the anesthesiology service is \$950; *your coinsurance* responsibility is 20% of \$950, or \$190 and the remaining allowance from us is 80% of \$950, or \$760. *You* may receive a bill from the anesthesiologist for the

difference between \$1200 and \$950. Provided the *deductible* has been met, *your* total out of pocket responsibility would be \$190 (20% *coinsurance* responsibility) plus an additional \$250, for a total of \$440.

- You choose an in-plan surgeon. The charge was \$2500. The *maximum allowed amount* for the surgery is \$1500; your *coinsurance* responsibility when an in-plan surgeon is used is 20% of \$1500, or \$300. We allow 80% of \$1500, or \$1200. The in-plan surgeon accepts the total of \$1500 as reimbursement for the surgery regardless of the charges. *Your* total out of pocket responsibility would be \$300.
- You choose an *out-of-plan* surgeon. The *out-of-plan* surgeon's charge for the service is \$2500. The *maximum allowed amount* for the surgery service is \$1500; your *coinsurance* responsibility for the *out-of-plan* surgeon is 30% of \$1500, or \$450 after the *out-of-plan deductible* has been met. We allow the remaining 70% of \$1500, or \$1050. In addition, the *out-of-plan* surgeon could bill you the difference between \$2500 and \$1500, so *your* total out of pocket charge would be \$450 plus an additional \$1000, for a total of \$1450.

Authorized services

In some circumstances, such as where there is no in-plan *provider* available for the *covered service*, we may authorize the in-plan cost share amounts (*deductible*, *copayment*, and/or *coinsurance*) to apply to a claim for a *covered service* you receive from an *out-of-plan provider*. In such circumstances, *you* must contact us in advance of obtaining the *covered service*. We also may authorize the in-plan cost share amounts to apply to a claim for *covered services* if you receive emergency services from an *out-of-plan provider* and are not able to contact us until after the *covered service* is rendered. If we authorize a plan cost share amount to apply to a *covered service* received from an *out-of-plan provider*, *you* may also still be liable for the difference between the *maximum allowed amount* and the *out-of-plan provider's* charge. Please contact Member Services for authorized services information or to request authorization.

The following are examples for illustrative purposes only; the amounts shown may be different than this Booklet's cost share amounts; see your "Summary of benefits" for your applicable amounts.

Example:

You require the services of a specialty *provider*; but there is no in-plan *provider* for that specialty in *your* state of residence. *You* contact us in advance of receiving any *covered services*, and we authorize *you* to go to an available *out-of-plan provider* for that *covered service* and we agree that the in-plan cost share will apply. *Your* plan has a \$45 *copayment* for *out-of-plan providers* and a \$25 *copayment* for in-plan *providers* for the *covered service*. The *out-of-plan provider's* charge for this service is \$500. The *maximum allowed amount* is \$200.

Because we have authorized the in-plan cost share amount to apply in this situation, *you* will be responsible for the in-plan *copayment* of \$25 and we will be responsible for the remaining \$175 of the \$200 *maximum allowed amount*.

Because the *out-of-plan provider's* charge for this service is \$500, *you* may receive a bill from the *out-of-plan provider* for the difference between the \$500 charge and the *maximum allowed amount* of \$200. Combined with your in-plan *copayment* of \$25, *your* total out of pocket expense would be \$325.

Payment innovation programs

We pay in-network providers through various types of contractual arrangements. Some of these arrangements – Payment Innovation Programs (Program(s)) – may include financial incentives to help improve quality of care and promote the delivery of health care services in a cost-efficient manner.

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These programs may vary in methodology and subject area of focus and may be modified by us from time to time, but they will be generally designed to tie a certain portion of an in-network provider's total compensation to pre-defined quality, cost, efficiency or service standards or metrics. In some instances, in-network providers may be required to make payment to us under the program as a consequence of failing to meet these pre-defined standards.

The programs are not intended to affect your access to health care. The program payments are not made as payment for specific *covered services* provided to you, but instead, are based on the in-network provider's achievement of these pre-defined standards. You are not responsible for any *copayment* or coinsurance amounts related to payments made by us or to us under the program(s), and you do not share in any payments made by in-network providers to us under the program(s).

Care coordination

We pay in-plan *providers* in various ways to provide *covered services* to you. For example, sometimes we may pay in-plan *providers* a separate amount for each *covered service* they provide. We may also pay them one amount for all *covered services* related to treatment of a medical condition. Other times, we may pay a periodic, fixed pre-determined amount to cover the costs of *covered services*. In addition, we may pay in-plan *providers* financial incentives or other amounts to help improve quality of care and/or promote the delivery of health care services in a cost-efficient manner, or compensate in-plan *providers* for coordination of *member* care. In some instances, in-plan *providers* may be required to make payment to us because they did not meet certain standards. You do not share in any payments made by in-plan *providers* to us under these programs.

Program incentives

We may offer incentives from time to time, at our discretion, in order to introduce you to covered programs and services available under this plan. The purpose of these incentives include, but is not limited to, making you aware of cost effective benefit options or services, helping you achieve your best health, and encouraging you to update member-related information. These incentives may be offered in various forms such as retailer coupons, gift cards, health related merchandise, and discounts on fees or *member* cost shares. Acceptance of these incentives is voluntary as long as *HealthKeepers* offers the incentives program. We may discontinue an incentive for a particular covered program or service at any time. If you have any questions about whether receipt of an incentive or retailer coupon results in taxable income to you, we recommend that you consult your tax advisor.

Inter-Plan Arrangements

Out-of-Area Services

Overview

We have a variety of relationships with other Blue Cross and/or Blue Shield Licensees. Generally, these relationships are called "Inter-Plan Arrangements." These Inter-Plan Arrangements work based on rules and procedures issued by the Blue Cross Blue Shield Association ("Association"). Whenever you access healthcare services outside the geographic area we serve (the "*HealthKeepers service area*"), the claim for

those services may be processed through one of these Inter-Plan Arrangements. The Inter-Plan Arrangements are described below.

When you receive care outside of the *HealthKeepers service area*, you will receive it from one of two kinds of *providers*. Most *providers* (“participating providers”) contract with the local Blue Cross and/or Blue Shield Plan in that geographic area (“Host Blue”). Some *providers* (“nonparticipating providers”) don’t contract with the Host Blue. We explain below how we pay both kinds of *providers*.

Inter-Plan Arrangements Eligibility – Claim Types

Most claim types are eligible to be processed through Inter-Plan Arrangements, as described above. Examples of claims that are not included are *prescription drugs* that you obtain from a *pharmacy* and most dental or vision benefits.

A. BlueCard® Program

Under the BlueCard® Program, when you receive *covered services* within the geographic area served by a Host Blue, we will still fulfill *our* contractual obligations. But, the Host Blue is responsible for: (a) contracting with its *providers*; and (b) handling its interactions with those Providers.

When you receive *covered services* outside the *HealthKeepers service area*, and the claim is processed through the BlueCard Program, the amount you pay is calculated based on the lower of:

- The billed charges for *covered services*; or
- The negotiated price that the Host Blue makes available to us.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to the *provider*. Sometimes, it is an estimated price that takes into account special arrangements with that *provider*. Sometimes, such an arrangement may be an average price, based on a discount that results in expected average savings for services provided by similar types of *providers*. Estimated and average pricing arrangements may also involve types of settlements, incentive payments and/or other credits or charges.

Estimated pricing and average pricing also take into account adjustments to correct for over- or underestimation of past pricing of claims, as noted above. However, such adjustments will not affect the price we used for *your* claim because they will not be applied after a claim has already been paid.

B. Negotiated (non-BlueCard Program) Arrangements

With respect to one or more Host Blues, instead of using the BlueCard Program, *HealthKeepers* may process your claims for *covered services* through Negotiated Arrangements for National Accounts.

The amount you pay for *covered services* under this arrangement will be calculated based on the lower of either billed charges for *covered services* or the negotiated price (refer to the description of negotiated price under Section A. BlueCard Program) made available to *HealthKeepers* by the Host Blue.

C. Special Cases: Value-Based Programs

BlueCard® Program

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If *you* receive *covered services* under a Value-Based Program inside a Host Blue's *service area*, *you* will not be responsible for paying any of the *provider* incentives, risk-sharing, and/or Care Coordinator Fees that are a part of such an arrangement, except when a Host Blue passes these fees to *HealthKeepers* through average pricing or fee schedule adjustments. Additional information is available upon request.

Value-Based Programs: Negotiated (non-BlueCard Program) Arrangements

If *HealthKeepers* has entered into a Negotiated Arrangement with a Host Blue to provide Value-Based Programs to the plan on *your* behalf, *HealthKeepers* will follow the same procedures for Value-Based Programs administration and Care Coordinator Fees as noted above for the BlueCard Program.

D. Inter-Plan Programs: Federal/State Taxes/Surcharges/Fees

Federal or state laws or regulations may require a surcharge, tax or other fee. If applicable, we will include any such surcharge, tax or other fee as part of the claim charge passed on to *you*.

E. Nonparticipating Providers Outside Our Service Area

1. The pricing method used for nonparticipating *provider* claims incurred outside the *HealthKeepers service area* is described in **Claims and payment**).

F. Blue Cross Blue Shield Global Core® Program

If *you* plan to travel outside the United States, call Member Services to find out *your* Blue Cross Blue Shield Global Core benefits. Benefits for services received outside of the United States may be different from services received in the United States. Remember to take an up to date health ID card with *you*.

When *you* are traveling abroad and need medical care, *you* can call the Blue Cross Blue Shield Global Core Service Center any time. They are available 24 hours a day, seven days a week. The toll free number is 800-810-2583. Or *you* can call them collect at 804-673-1177.

Keep in mind, if *you* need emergency medical care, go to the nearest hospital. There is no need to call before *you* receive care.

Please refer to the **How your coverage works** section in this *EOC* for further information. *You* can learn how to get preauthorization when *you* need to be admitted to the hospital for emergency or non-emergency care.

How Claims are Paid with Blue Cross Blue Shield Global Core

In most cases, when *you* arrange inpatient hospital care with Blue Cross Blue Shield Global Core, claims will be filed for *you*. The only amounts that *you* may need to pay up front are any copayment, coinsurance or deductible amounts that may apply.

You will typically need to pay for the following services up front:

- Doctors services;
- Inpatient hospital care not arranged through Blue Cross Blue Shield Global Core; and
- Outpatient services.

You will need to file a claim form for any payments made up front.

When you need Blue Cross Blue Shield Global Core claim forms you can get international claims forms in the following ways:

- Call the Blue Cross Blue Shield Global Core Service Center at the numbers above; or
- Online at www.bcbsglobalcore.com.

You will find the address for mailing the claim on the form.

Claims Review

We have processes to review claims before and after payment to detect fraud, waste, abuse and other inappropriate activity. Members seeking services from out-of-plan providers could be balanced billed by the out-of-plan provider for those services that are determined to be not payable as a result of these review processes. A claim may also be determined to be not payable due to a provider's failure to submit medical records with the claims that are under review in these processes.

Non-participating providers and facilities

If you go to a non-participating provider or facility with the proper authorization, we may choose to pay you or anyone else responsible for paying the bill. We will pay only after we have received an itemized bill or proof of loss and all the medical information we need to process the claim. We reserve the right to pay no more for a service you receive from a non-participating provider or facility than we would have paid a participating provider or facility for the same service.

In the event that payment is made directly to you, you have the responsibility to apply this payment to the claim from the non-HealthKeepers provider.

When you must file a claim

Most claims will be filed for you by HealthKeepers providers. You may have to file a claim if you receive care out-of-area from a provider who is not an HealthKeepers provider.

In most cases, the HealthKeepers will reimburse you for covered services paid for by you only if a completed claim (including receipt) has been received by the HealthKeepers within 180 days of the date you received such services.

If you receive out-of-plan services, you must submit your claims within 180 days from the date services are received. Claims will not be processed and will be denied if they are submitted more than 180 days from the date of service, except in the absence of legal capacity of the member.

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You will have to file a claim if you receive care billed by someone other than a doctor or hospital, or if the provider cannot file a claim for you. To file a claim, follow these 3 steps:

1. Call 800-451-1527 to order a claim form.
2. Complete and sign the claim form. Attach all itemized bills for *covered services*. Each itemized bill must contain the following:
 - name and address of the person or organization providing services or supplies;
 - name of the patient receiving services or supplies;
 - date services or supplies were provided;
 - the charge for each type of service or supply;
 - a description of the services or supplies received; and
 - a description of the patient's condition (diagnosis).
3. Send the completed claim form and itemized bill(s) to:

HealthKeepers, Inc.
Attention: Operations
P.O. Box 26623
Richmond, VA 23261-6623

When your claim is processed

Once a claim has been processed, if *your* portion of the bill is anything other than zero or equal to a flat copayment amount, a paper copy of the Explanation of Benefits (EOB) statement will be mailed to *you* to explain *your* responsibility. In the event that *your* portion of the bill is zero or equal to a flat *copayment* amount, the paper copy will not be mailed, but will be available to *you* online at www.anthem.com. If you do not have access to the Internet, *you* may contact Member Services to arrange for a printed copy.

In processing *your* claim, *HealthKeepers* may use protocols, guidelines or criteria to ensure that coverage determinations are consistently applied. Claims filed as outlined in the “**When you must file a claim**” paragraph of this section will be processed within 30 days of receipt of the claim. *HealthKeepers* may extend this period for another 15 days if *HealthKeepers* determines it to be necessary because of matters beyond its control. In the event that this extension is necessary, you will be notified prior to the expiration of the initial 30-day period. If the coverage decision involves a determination of the appropriateness or medical necessity of services, *HealthKeepers* will make its decision within 2 working days of its receipt of the medical information needed to process the claim.

HealthKeepers may deny a claim for benefits if information needed to fully consider the claim is not provided. The denial will describe the additional information needed to process the claim. The claim may be reopened by *you* or *your* provider furnishing the additional information. You or *your* provider must submit the additional information to *HealthKeepers* within either 12 months of the date of service or 45 days from the date you were notified that the information is needed, whichever is later. Once *your* claim has been processed by *HealthKeepers*, *you* will receive written notification of the coverage decision. In the event of an *adverse benefit determination*, the written notification will include the following:

- information sufficient to identify the claim involved;
- the specific reason(s) and the plan provision(s) on which the determination is based;

- a description of any additional material or information necessary to reopen the claim for consideration, along with an explanation of why the requested material or information is needed;
- a description of *HealthKeeper's* appeal procedures and applicable time limits; and
- the availability of, and contact information for, the U.S. Department of Labor's Employee Benefits Security Administration that may assist you with the internal or external appeals process.

If all or part of a claim was not covered, *you* have a right to see, upon request and at no charge, any rule, guideline, protocol or criterion that *HealthKeepers* relied upon in making the coverage decision. If a coverage decision was based on *medical necessity* or the experimental nature of the care, *you* are entitled to receive upon request and at no charge the explanation of the scientific or clinical basis for the decision as it relates to the patient's medical condition.

Right of recovery and adjustment

Whenever payment has been made in error, *we* will have the right to recover such payment from *you* or, if applicable, the *provider* or otherwise make appropriate adjustment to claims. In most instances such recovery or adjustment activity shall be limited to the calendar year in which the error is discovered.

We have oversight responsibility for compliance with *provider* and vendor contracts. *We* may enter into a settlement or compromise regarding enforcement of these contracts and may retain any recoveries made from a *provider* or vendor resulting from these audits if the return of the overpayment is not feasible. Additionally, *we* have established recovery and adjustment policies to determine which recoveries and adjustments are to be pursued, when to incur costs and expenses and settle or compromise recovery or adjustment amounts. *We* will not pursue recoveries for overpayments or adjustments for underpayments if the cost of the activity exceeds the overpayment or underpayment amount.

When you are covered by more than one health plan

Coordination of benefits (“COB”)

Special COB rules apply when you or members of your family have additional health care coverage through other group health plans, including:

- group insurance plans, including other Blue Cross and Blue Shield plans or HealthKeepers plans;
- labor management trustee plans, union welfare plans, employer welfare plans, employer organization plans, or employee benefit organization plans; and
- coverage under any tax-supported or government program to the extent permitted by law.

Primary coverage and secondary coverage

When a member is also enrolled in another group health plan, one coverage will pay benefits first (be primary) and the other will pay second (be secondary). The primary coverage will pay benefits first. The decision of which coverage will be primary or secondary is made using benefit determination rules. Highlights of these rules are described below:

- If the other coverage does not have COB rules substantially similar to the HealthKeeper’s, the other coverage will be primary.
- If a member is enrolled as the named insured under one coverage and as a dependent under another, generally the one that covers him or her as the named insured will be primary.
- If a member is the named insured under both coverages, generally the one that covers him or her for the longer period of time will be primary.
- If the member is enrolled as a child under both coverages (for example, when both parents cover their child), typically the coverage of the parent whose birthday falls earliest in the calendar year will be the primary.
- Special rules apply when a member is enrolled as a child under two coverages and the child's parents are separated or divorced. Generally, the coverage of the parent or stepparent with custody will be primary. However, if there is a court order that requires one parent to provide for medical expenses for the child, that parent's coverage will be primary. If there is a court order that states that the parents share joint custody without designating that one of the parents is responsible for medical expenses, the coverage of the parent whose birthday falls earliest in the calendar year will be primary.

When *HealthKeepers* provides secondary coverage, we first calculate the amount that would have been payable had *HealthKeepers* been primary. Then we coordinate benefits so that the combination of the primary plan's payment and the *HealthKeeper’s* payment does not exceed the amount *HealthKeepers* would have paid had it been primary. When the primary coverage provides benefits in the form of services rather than payment, a reasonable cash value of the services will be assigned and then considered to be the benefit payment.

If payments should have been made under this plan under the rules of this provision, but they have been made under any other coverage, we may pay an entity (*provider*, other carrier, etc.) that has paid any amounts we determine will meet the intent of this provision. These amounts shall be deemed to be benefits paid by us under your coverage. Upon this payment, we will no longer be liable under this plan.

The preceding paragraph does not apply to claims for *outpatient prescription drugs* provided by a pharmacy when Medicare Part D provides the covered person's primary *prescription drug* coverage. See the following section for more information.

How prescription drug benefits are coordinated when Medicare Part D is primary

If Medicare Part D provides *your* primary coverage for *outpatient prescription drugs* provided by a pharmacy, we first calculate the amount that would have been payable had *HealthKeepers* been primary. We then pay a secondary benefit up to that amount, in order to reduce any amount you had to pay out-of-pocket under Medicare Part D. The benefit we pay is limited to the lesser of the amount *you* paid out-of-pocket under Medicare Part D or the amount *HealthKeepers* would have paid if it had been primary.

Subrogation and reimbursement

These provisions apply when the *plan* pays benefits as a result of injuries or illnesses *you* sustained and *you* have a right to a recovery or have received a recovery from any source. A "recovery" includes, but is not limited to, monies received from any person or party, any person's or party's liability insurance, uninsured/underinsured motorist proceeds, worker's compensation insurance or fund, "no-fault" insurance and/or automobile medical payments coverage, whether by lawsuit, settlement or otherwise. Regardless of how *you* or *your* representative or any agreements characterize the money *you* receive as a recovery, it shall be subject to these provisions.

Subrogation

The *plan* has the right to recover payments it makes on *your* behalf from any party responsible for compensating *you* for *your* illnesses or injuries. The following apply:

- The *plan* has first priority from any recovery for the full amount of benefits it has paid regardless of whether *you* are fully compensated, and regardless of whether the payments *you* receive make *you* whole for *your* losses, illnesses and/or injuries.
- *You* and *your* legal representative must do whatever is necessary to enable the *plan* to exercise the *plan's* rights and do nothing to prejudice those rights.
- In the event that *you* or *your* legal representative fails to do whatever is necessary to enable the *plan* to exercise its subrogation rights, the *plan* shall be entitled to deduct the amount the *plan* paid from any future benefits under the *plan*.
- The *plan* has the right to take whatever legal action it sees fit against any person, party or entity to recover the benefits paid under the *plan*.
- To the extent that the total assets from which a recovery is available are insufficient to satisfy in full the *plan's* subrogation claim and any claim held by *you*, the *plan's* subrogation claim shall be first satisfied before any part of a recovery is applied to *your* claim, *your* attorney fees, other expenses or costs.
- The *plan* is not responsible for any attorney fees, attorney liens, other expenses or costs *you* incur. The "common fund" doctrine does not apply to any funds recovered by any attorney *you* hire regardless of whether funds recovered are used to repay benefits paid by the *plan*.

Reimbursement

If *you* obtain a recovery and the *plan* has not been repaid for the benefits the *plan* paid on *your* behalf, the *plan* shall have a right to be repaid from the recovery in the amount of the benefits paid on *your* behalf and the following provisions will apply:

- *You* must promptly reimburse the *plan* from any recovery to the extent of benefits the *plan* paid on *your* behalf regardless of whether the payments *you* receive make *you* whole for *your* losses, illnesses and/or injuries.
- Notwithstanding any allocation or designation of *your* recovery (e.g., pain and suffering) made in a settlement agreement or court order, the *plan* shall have a right of full recovery, in first priority, against any recovery. Further, the *plan's* rights will not be reduced due to *your* negligence.
- *You* and *your* legal representative must hold in trust for the *plan* the proceeds of the gross recovery (i.e., the total amount of *your* recovery before attorney fees, other expenses or costs) to be paid to the *plan* immediately upon *your* receipt of the recovery. *You* and *your* legal representative acknowledge that the portion of the recovery to which the *plan's* equitable lien applies is a *plan* asset.
- Any recovery *you* obtain must not be dissipated or disbursed until such time as the *plan* has been repaid in accordance with these provisions.
- *You* must reimburse the *plan*, in first priority and without any set-off or reduction for attorney fees, other expenses or costs. The "common fund" doctrine does not apply to any funds recovered by any attorney *you* hire regardless of whether funds recovered are used to repay benefits paid by the *plan*.
- If *you* fail to repay the *plan*, the *plan* shall be entitled to deduct any of the unsatisfied portion of the amount of benefits the *plan* has paid or the amount of *your* recovery whichever is less, from any future benefit under the *plan* if:
 1. The amount the *plan* paid on *your* behalf is not repaid or otherwise recovered by the *plan*; or
 2. *You* fail to cooperate.
- In the event that *you* fail to disclose the amount of *your* settlement to the *plan*, the *plan* shall be entitled to deduct the amount of the *plan's* lien from any future benefit under the *plan*.
- The *plan* shall also be entitled to recover any of the unsatisfied portion of the amount the *plan* has paid or the amount of *your* recovery, whichever is less, directly from the *providers* to whom the *plan* has made payments on *your* behalf. In such a circumstance, it may then be *your* obligation to pay the *provider* the full billed amount, and the *plan* will not have any obligation to pay the *provider* or reimburse *you*.
- The *plan* is entitled to reimbursement from any recovery, in first priority, even if the recovery does not fully satisfy the judgment, settlement or underlying claim for damages or fully compensate *you* or make *you* whole.

Your duties

- You must promptly notify the *plan* of how, when and where an accident or incident resulting in personal injury or illness to you occurred, all information regarding the parties involved and any other information requested by the *plan*.
- You must cooperate with the *plan* in the investigation, settlement and protection of the *plan's* rights. In the event that you or your legal representative fails to do whatever is necessary to enable the *plan* to exercise its subrogation or reimbursement rights, the *plan* shall be entitled to deduct the amount the *plan* paid from any future benefits under the *plan*.
- You must not do anything to prejudice the *plan's* rights.
- You must send the *plan* copies of all police reports, notices or other papers received in connection with the accident or incident resulting in personal injury or illness to you.
- You must promptly notify the *plan* if you retain an attorney or if a lawsuit is filed on your behalf.
- You must immediately notify the *plan* if a trial is commenced, if a settlement occurs or if potentially dispositive motions are filed in a case.

The plan sponsor has sole discretion to interpret the terms of the **Subrogation and reimbursement** provision of this *plan* in its entirety and reserves the right to make changes as it deems necessary.

If the covered person is a minor, any amount recovered by the minor, the minor's trustee, guardian, parent, or other representative, shall be subject to this provision. Likewise, if the covered person's relatives, heirs, and/or assignees make any recovery because of injuries sustained by the covered person, that recovery shall be subject to this provision.

The *plan* is entitled to recover its attorney's fees and costs incurred in enforcing this provision.

The *plan* shall be secondary in coverage to any medical payments provision, no-fault automobile insurance policy or personal injury protection policy regardless of any election made by you to the contrary. The *plan* shall also be secondary to any excess insurance policy, including, but not limited to, school and/or athletic policies.

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Changing your coverage

Who is eligible for coverage

Subscriber

A *subscriber* is eligible for coverage if he/she resides or works in the *service area* and after he/she satisfies the employer's eligibility requirements. The employer will inform the *subscriber* of the *effective date*, which is agreed upon by *HealthKeepers* and the employer.

The subscriber's eligible dependents

Eligible *dependents* include:

- the *subscriber's* legally married spouse;
- the *subscriber's* children age 26 or younger which includes:
 - the *subscriber's* newborn, natural child, foster child, or child placed with *subscriber* for adoption;
 - the *subscriber's* stepchild; and
 - any other child for whom the *subscriber* has legal guardianship or court-ordered custody.

The age limit for enrolling children is age 26. Coverage for children will end on the last day of the month in which the children reach age 26.

The age limit does not apply for the initial enrollment or maintaining enrollment of an unmarried child who cannot support himself or herself because of intellectual disability, or physical incapacity that began prior to the child reaching the age limit. Coverage may be obtained for the child who is beyond the age limit at the initial enrollment if the *subscriber* provides proof of handicap and dependence at the time of enrollment.

For the child enrolled prior to reaching the age limit, coverage may continue beyond the age limit if the *subscriber* provides proof of handicap and dependence within 31 days after he/she reaches the age limit.

You may be asked to provide the *HealthKeepers* physician's certification of the *dependent's* condition.

Types of coverage

The *subscriber's* employer may choose from five enrollment options offered by *HealthKeepers*. The *subscriber* may select the enrollment option, chosen by his/her employer, that meets his/her needs. The options are as follows:

- Employee only
- Employee and family

When you may enroll

You may enroll:

- **During the initial enrollment period**

The *subscriber* may enroll any eligible *dependents* by completing a *HealthKeepers* application to be sent to *HealthKeepers* by the employer. No person whose coverage has been terminated for cause, as described in the fifth and seventh dot points in "Reasons for termination" in the **After coverage ends** section is eligible to re-enroll.

- **During open enrollment periods approved by HealthKeepers**

The coverage of people who enroll during the employer's open enrollment period is effective as agreed upon by the employer and *HealthKeepers* in the Group Enrollment Agreement.

- **During a special enrollment period**

The *subscriber* may have chosen to decline coverage for himself/herself and/or his/her dependents under this health plan when the *subscriber* could have enrolled for it because of coverage under another health plan.

If the *subscriber* declined coverage under this health plan in writing for himself/herself and/or his/her dependents and later the *subscriber* or his/her dependent(s) loses the other coverage, the *subscriber* may enroll in any benefit package under the plan during a special enrollment period. For example, a special enrollment period of 31 days will be allowed if:

- the other health plan coverage was under a COBRA continuation and the continuation period ran out;
- the employer who had been making contributions toward the other health plan coverage stopped making them; or
- there was a loss of eligibility under the other health plan coverage. Eligibility may have been lost due to:
 - divorce;
 - the death of the *subscriber's* spouse;
 - a reduction in the number of hours of employment;
 - termination of employment for the *subscriber* or *subscriber's* spouse at another company; or
 - for a dependent, cessation of dependent status.

A special enrollment period of 60 days will be allowed under two additional circumstances:

- if *your* or *your* eligible dependent's coverage under Medicaid or the Children's Health Insurance Program (CHIP) is terminated as a result of loss of eligibility; or
- if *you* or *your* eligible dependent become eligible for premium assistance under a state Medicaid or CHIP plan.

Under these two circumstances, the special enrollment period must be requested within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.

If your family changes

Special enrollment periods are also allowed if *your* family changes. The change may be due to marriage, the birth of a child, or the placement of a child with *you* for adoption. Within 31 days after the change occurs, the *subscriber* will need to complete an application to add dependents or a change form to delete dependents. In all cases, contact the *group administrator* immediately.

Marriage

The *effective date* for *dependents* added as a result of marriage will be determined by the *subscriber's* employer in accordance with its eligibility requirements.

Newborn dependents

“Newborn child” means:

- a child who is born to *you*; or
- a child who is adopted by *you* or placed with you for adoption within 31 days after his or her birth.

A newborn child is covered from the moment of birth if, before the newborn child's birth, adoption or placement:

- *you* already have *your* dependents covered and adding the newborn child to *your* coverage would not result in an increase in *your* premium. *You* should submit an application within 31 days to notify us of *your* new dependent.
- *you* already have at least one dependent covered, but adding the newborn child would result in an increase in *your* premium. *You* must submit an application to add the newborn child to *your* coverage within 31 days and *you* must pay the appropriate premium. If *you* do not do this, the child's coverage will end after 31 days.

If *you* have employee-only coverage before the birth, adoption, or placement of the newborn child, *you* must enroll the child within 31 days. If *you* do, the child will be covered from his or her date of birth. If *you* do not enroll the newborn child within 31 days, *you* will not be able to add him or her until *your* next annual open enrollment period.

Adopted dependents

When a child has been placed with a *subscriber* for adoption, that child is eligible for dependent coverage from the date of the adoption or placement. However, application for coverage must be submitted within 31 days from the date of eligibility, along with proof that the adoption is pending and any appropriate premium amount. If a newborn infant is placed for adoption with the *subscriber* within 31 days of birth, the child shall be considered a newborn child of the *subscriber*, and coverage may be effective from the date of the child's birth. If an application, along with any premium amount, is not received by *HealthKeepers* within 31 days of the adoption or placement for adoption, the child will not be eligible to be added to the *subscriber's* coverage until the next open enrollment period.

When a dependent is no longer eligible for coverage, the *subscriber* can change the type of coverage by completing a change form. The *effective date* of *your* coverage change will be determined by *your* employer in accordance with its eligibility requirements.

HealthKeepers may periodically require proof of dependency.

Note: Any dependent, including a newborn child who is not enrolled in *HealthKeepers* within 31 days after becoming eligible, may not enroll until the employer's next open enrollment period.

Other changes that require notification

Please make sure that *HealthKeepers* and the *subscriber's* employer are notified as soon as possible, but no more than 31 days after any of the following changes occur:

- change in name, address or phone number;
- change in *subscriber's* employment;
- *member* permanently moves outside the *service area*;
- death of a *member*; or
- coverage under another health plan is obtained.

Failure to provide proper notice of these changes in coverage may affect *your* coverage. *HealthKeepers* is not responsible for lapses in coverage due to the *subscriber's* failure or *your* employer's failure to provide proper notice of a change in coverage.

In the absence of fraud, all statements made by a *subscriber* shall be considered representations and not warranties.

No statement shall be the basis for voiding coverage or denying a claim after the *EOC* has been in force for two years from its *effective date*, unless the statement was material to the risk and contained in a written application.

After coverage ends

Reasons for termination

Except as otherwise provided, *your* coverage may terminate in the following situations:

- When the *agreement* between the group and *us* terminates. If *your* coverage is through an association, *your* coverage will terminate when the agreement between the association and *us* terminates, or when *your* group leaves the association. It will be the group's responsibility to notify *you* of the termination of coverage. There is one exception. *Members* who become totally disabled while enrolled under this *EOC* and who continue to be totally disabled as of the date of termination of the *agreement* may continue their coverage for 180 days, until the *member* is no longer totally disabled, or until such time as a succeeding carrier elects to provide replacement coverage without limitation as to the disabling condition, whichever period is the shortest. Such *members* will be responsible for paying the applicable premiums to *us* for such continuation of coverage. Upon termination of the extension of benefits, such a *member* shall have the right to convert to or continue coverage as outlined in the sections that follow.
- If *you* choose to terminate your coverage.
- If *you* or your dependents cease to meet the eligibility requirements of the plan, subject to any applicable continuation requirements under federal (COBRA) or state law. If *you* cease to be eligible, the group and/or *you* must notify *us* immediately. The group and/or *you* shall be responsible for payment for any services incurred by *you* after *you* cease to meet eligibility requirements.
- If *you* elect coverage under another carrier's health benefit plan, which is offered by the group as an option instead of this plan, subject to the consent of the group. The group agrees to immediately notify *us* that *you* have elected coverage elsewhere.
- If *you* perform an act, practice, or omission that constitutes fraud or make an intentional misrepresentation of material fact, as prohibited by the terms of *your* plan, your coverage and the coverage of *your* dependents can be retroactively terminated or rescinded. A rescission of coverage means that the coverage may be legally voided back to the start of *your* coverage under the plan, just as if *you* never had coverage under the plan. *You* will be provided with a 31 calendar day advance notice with appeal rights before *your* coverage is retroactively terminated or rescinded. *You* are responsible for paying *us* for the cost of previously received services based on the *maximum allowed amount* for such services, less any *copayments* made or premium paid for such services. If *your* coverage is rescinded *we* will make an equitable adjustment of premium to *your* group, taking into account benefits that may have been paid. Please see *your* group concerning any refund to which *you* may be entitled.
- If *you* fail to pay or fail to make satisfactory arrangements to pay *your* portion of the premium, *we* may terminate *your* coverage and may also terminate the coverage of *your* dependents..
- If *you* permit the use of your or any other *member's* plan identification card by any other person; use another person's identification card; or use an invalid identification card to obtain services, *your* coverage will terminate following 31 calendar day written notice to the group. Anyone involved in the misuse of a plan identification card will be liable to and must reimburse *us* for the *maximum allowed amount* for services received through such misuse.

You will be notified in writing of the date *your* coverage ends by either *us* or the group.

Termination of the agreement

If the *agreement* between *HealthKeepers* and the employer is terminated, coverage shall terminate for all *subscribers* and dependent *members* as of the *effective date* of termination of the *agreement*. All rights to benefits shall cease as of the *effective date* of termination. There is one exception. *Members* who become totally disabled while enrolled under this *EOC* and who continue to be totally disabled as of the date of termination of the *agreement* may continue their coverage for 180 days, until the *member* is no longer totally disabled, or until such time as a succeeding carrier elects to provide replacement coverage without limitation as to the disabling condition, whichever period is the shortest. Such *members* will be responsible for paying the applicable premiums to *HealthKeepers* for such continuation of coverage.

Reinstatement

Once *your* coverage is terminated, re-application is necessary before new coverage can begin. Note that if *your* coverage is terminated for cause as specified above, *you* are not eligible for reinstatement.

Important information about your coverage

In the event *you* need to contact someone about this coverage for any reason please contact *your* agent. If no agent was involved in the sale of this health maintenance organization coverage, or if *you* have any additional questions *you* may contact HealthKeepers, Inc. at the following address and telephone number:

Address:

HealthKeepers, Inc.

Attention: Member Services

P.O. Box 26623

Richmond, VA 23261-6623

Telephone:

800-451-1527

Written correspondence is preferable so that a record of *your* inquiry is maintained. When contacting *your* agent or HealthKeepers, Inc., have *your* contract number ready.

We recommend that *you* familiarize yourself with our grievance procedure, and make use of it before taking any other actions.

Changes in your HealthKeepers

HealthKeepers may adopt policies, procedures, rules, and interpretations to promote orderly and efficient administration of coverage under this EOC. Any provision, term, benefit, or condition of coverage and this EOC may be amended, revised, or deleted in accordance with the terms of the agreement between HealthKeepers and the employer. This may be done without the member's consent or concurrence.

Notice in writing

From HealthKeepers to you. A notice sent to *you* by *HealthKeepers* is considered "given" when received by the *subscriber's* employer at the address listed in *HealthKeeper's* records or, if sent directly to *you*, the notice is considered "given" when mailed to the *subscriber's* last known address as shown in *HealthKeeper's* enrollment records. Notices include any information which *HealthKeepers* may send *you*, including identification cards.

From you or your employer to HealthKeepers. Notice by *you* or the *subscriber's* employer is considered "given" when actually received by *HealthKeepers*. *HealthKeepers* will not be able to act on this notice unless the *subscriber's* name and identification number are included in the notice.

Grievance/appeal and external review procedures

We want your experience with us to be as positive as possible. There may be times, however, when *you* have a complaint, problem, or question about *your* plan or a service *you* have received. In those cases, please contact Member Services by calling the number on the back of *your* ID card. We will try to resolve *your* complaint informally by talking to *your* provider or reviewing your claim. If *you* are not satisfied with the resolution of *your* complaint, *you* have the right to file an appeal, which is defined as follows:

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Complaints typically involve issues such as dissatisfaction about services, quality of care, the choice of and accessibility to participating providers and network adequacy. Appeals typically involve a request to reverse a previous decision made by us. Requests regarding claim errors, claim corrections, and claims denied for additional information may be reopened for consideration without having to invoke the appeal process.

Complaint Process

Upon receipt, *your* complaint will be reviewed and investigated. *You* will receive a response within 30 calendar days of *HealthKeepers*'s receipt of *your* complaint. If *HealthKeepers* is unable to resolve *your* complaint in 30 calendar days, *you* will be notified on or before calendar day 30 that more time is required to resolve *your* complaint. *HealthKeepers* will then respond to *you* within an additional 30 calendar days. Written complaints may be filed to the following address:

HealthKeepers, Inc.
Attention: Grievances and Appeals
P.O. Box 26623
Richmond, VA 23261-6623

Grievance/appeal process

HealthKeepers is committed to providing a full and fair process for resolving disputes and responding to requests to reconsider coverage decisions *you* find unacceptable, whether the decision is a claim denial or a rescission of coverage. A rescission is a retroactive termination of coverage, other than when it is attributable to a failure to timely pay required premiums or contributions towards the cost of coverage. There are two types of appeals. Internal appeals are requests to reconsider rescissions or coverage decisions of *pre-service* or *post-service claims*. Expedited appeals are made available when the application of the time period for making pre-service or post-service appeal decisions could seriously jeopardize the patient's life, health or ability to regain maximum function, or in the opinion of the patient's physician, would subject the patient to severe pain that cannot be adequately managed without the care or treatment.

How to appeal a coverage decision

To appeal a coverage decision (including a rescission), please send a written explanation of why *you* feel the coverage decision was incorrect. *You* or *your* authorized representative acting on *your* behalf may submit the written explanation. Alternatively, this information may be provided to a Member Services representative over the phone. This is *your* opportunity to provide any comments, documents or information that *you* feel *HealthKeepers* should consider when reviewing *your* appeal. Please include with the explanation:

- the patient's name, address and telephone number;
- *your* identification and group number (as shown on *your* identification card); and
- in the case of a claim, the name of the health care professional or facility that provided the service, including the date and description of the service provided and the charge.

You may contact Member Services with *your* appeal at the following:

For medical and prescription drug or pharmacy issues:

HealthKeepers, Inc.
Attention: Grievances and Appeals
P.O. Box 27401
Richmond, VA 23279

Telephone:

800-451-1527

You must file *your* appeal within either 15 months of the date of service or 180 days of the date *you* were notified of the *adverse benefit determination*, whichever is later.

Prescription drug list exceptions

Please refer to the “Prescription drug list” section in “Prescription drug benefit at a retail or home delivery (Mail Order) pharmacy” for the process to submit an exception request for drugs not on the Prescription drug list.

You must file *your* appeal within 180 days of the date *you* were notified of the *adverse benefit determination*.

How HealthKeepers will handle your appeal

In reviewing *your* appeal, *HealthKeepers* will take into account all the information *you* submit, regardless of whether the information was considered at the time the initial coverage decision was made. A new review will be completed, and will not assume the correctness of the original determination. The individual reviewing *your* appeal will not have participated in the original coverage decision, and will not be a subordinate of the individual who made the original determination. Appeals involving medical necessity will be reviewed by a clinical peer reviewer. Any other decision that involves the review of medical information will be made by appropriate clinical staff.

We will resolve and respond in writing to *your* appeal within the following time frames:

- For *pre-service claims*, we will respond in writing within 30 days after receipt of the request to appeal;
- For *post-service claims* and rescissions, we will respond in writing within 60 days after receipt of the request to appeal; or
- For expedited appeals, we will respond to *you* and *your* provider as soon as possible taking into account *your* medical condition, but not later than 72 hours from receipt of the request.

Notice of adverse benefit determination

If *your* claim is denied, *our* notice of the *adverse benefit determination* (denial) will include:

- information sufficient to identify the claim involved;
- the specific reason(s) for the denial;
- a reference to the specific plan provision(s) on which *our* determination is based;

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- a description of any additional material or information needed to perfect *your* claim;
- an explanation of why the additional material or information is needed;
- a description of the plan's review procedures and the time limits that apply to them, including a statement of *your* right to bring a civil action under ERISA within one year of the grievance or appeal decision if *you* submit a grievance or appeal and the claim denial is upheld;
- information about any internal rule, guideline, protocol, or other similar criterion relied upon in making the claim determination and about *your* right to request a copy of it free of charge, along with a discussion of the claims denial decision; and
- information about the scientific or clinical judgment for any determination based on medical necessity or experimental treatment, or about *your* right to request this explanation free of charge, along with a discussion of the claims denial decision.
- information regarding your potential right to an external appeal pursuant to federal law.

For claims involving urgent/concurrent care:

- *our* notice will also include a description of the applicable urgent/concurrent review process; and
- *we* may notify *you* or *your* authorized representative within 72 hours orally and then furnish a written notification.

External review

If the outcome of the mandatory first level appeal is adverse to *you* and it was based on medical judgment, or if it pertained to a rescission of coverage, *you* may be eligible for an independent external review pursuant to federal law.

You must submit *your* request for external review to *us* within four (4) months of the notice of *your* final adverse determination.

A request for external review must be in writing unless *we* determine that it is not reasonable to require a written statement. *You* do not have to re-send the information that *you* submitted as part of the internal appeal. However, *you* are encouraged to submit any additional information that *you* think is important for review.

For *pre-service claims* involving urgent/concurrent care, *you* may proceed with an expedited external review without filing an internal appeal or while simultaneously pursuing an expedited appeal through *our* internal appeal process. *You* or *your* authorized representative may request it orally or in writing. All necessary information, including *our* decision, can be sent between *us* and *you* by telephone, facsimile or other similar method. To proceed with an expedited external review, *you* or *your* authorized representative must contact *us* at the number shown on *your* identification card and provide at least the following information:

- the identity of the claimant;
- The date (s) of the medical service;
- the specific medical condition or symptom;
- the provider's name;
- the service or supply for which approval of benefits was sought; and
- any reasons why the appeal should be processed on a more expedited basis.

All other requests for external review should be submitted in writing unless we determine that it is not reasonable to require a written statement. Such requests should be submitted by *you* or *your* authorized representative to:

Address:

HealthKeepers, Inc.

Attention: Grievances and Appeals

P.O. Box 27401

Richmond, VA 23279

Telephone:

804-358-7390

in Richmond

800-421-1880

from outside Richmond

Your decision to seek external review will not affect your rights to any other benefits under this health care plan. There is no charge for you to initiate an independent external review. The external review decision is final and binding on all parties except for any relief available through applicable state laws or ERISA.

Requirement to file an appeal before filing a lawsuit

No lawsuit or legal action of any kind related to a benefit decision may be filed by *you* in a court of law or in any other forum, unless it is commenced within one year of the plan's final decision on the claim or other request for benefits. If the plan decides an appeal is untimely, the plan's latest decision on the merits of the underlying claim or benefit request is the final decision date. *You* must exhaust the plan's internal appeals procedure but not including any voluntary level of appeal, before filing a lawsuit or taking other legal action of any kind against the plan. If *your* health benefit plan is sponsored by *your* employer and subject to the Employee Retirement Income Security Act of 1974 (ERISA) and *your* appeal as described above results in an *adverse benefit determination*, *you* have a right to bring a civil action under Section 502(a) of ERISA within one year of the appeal decision.

The plan reserves the right to modify the policies, procedures and time frames in this section upon further clarification from Department of Health and Human Services and Department of Labor.

Limitations of damages

In the event a *member* or his representative sues *HealthKeepers*, or any of its directors, officers, or employees acting in his or her capacity as director, officer, or employee, for a determination of what coverage and/or benefits, if any, exist under this *EOC*, the damages shall be limited to the amount of the *member's* claim for benefits. The damages shall not exceed the amount of any claim not properly paid as of the time the lawsuit is filed. This *EOC* does not provide coverage for punitive damages, or damages for emotional distress or mental anguish; provided, however, this provision is not intended, and shall not be construed, to affect in any manner any recovery by a *member* or his representative of any non-contractual damages to which a *member* or his representative may otherwise be entitled.

Time limits on legal action

No action at law or suit in equity shall be brought against *HealthKeepers* more than one year after the date the cause of action first accrued with respect to any matter relating to:

- this *EOC*;
- *HealthKeeper's* performance under this *EOC*; or
- any statements made by an employee, officer, or director of *HealthKeepers* concerning the *EOC* or the benefits available.

The cause of action shall be deemed to have accrued 180 days after *HealthKeeper's* initial decision if you do not initiate an appeal pursuant to *HealthKeeper's* appeal process or an independent external review of an adverse utilization review decision. Otherwise, the cause of action will be deemed to have accrued after the final decision of *HealthKeepers* or through the external review process.

HealthKeeper's continuing rights

On occasion, *we* may not insist on *your* strict performance of all terms of this *EOC*. This does not mean *we* waive or give up any future rights *we* have under this *EOC*.

Conformity with law

Any term of the plan which is in conflict with applicable federal laws and regulations, will hereby be amended to conform with the minimum requirements of such laws.

The HealthKeeper's relationship to providers

The choice of a *HealthKeepers provider* is solely the *member's*. *HealthKeepers providers* are neither employees or agents of *HealthKeepers*. *We* can contract with any appropriate provider or facility to provide services to *you*. *Our* inclusion or exclusion of a provider or a covered facility is not an indication of the provider's or facility's quality or skill. *We* make no guarantees about the health of any *HealthKeepers providers*. *We* do not furnish *covered services*, but only make payment for them when received *by members*.

We are not liable for any act or omission of any *HealthKeepers provider*, nor are *we* responsible for a *HealthKeepers provider's* failure or refusal to render *covered services* to a *member*.

Special limitations

The rights of *members* and obligations of *HealthKeepers* are subject to the following special limitations: To the extent that a natural disaster, war, riot, civil insurrection, epidemic, or any other *emergency* or similar event not within the control of *HealthKeepers* results in the facilities, personnel, or financial resources of *HealthKeepers* being unavailable to provide or arrange for the provision of *covered services*, *HealthKeepers* shall make a good faith effort to provide or arrange for the provision of such health services taking into account the impact of the event. In such an event, *HealthKeepers* and *HealthKeepers providers* shall render covered hospital and medical services insofar as practical, and according to their best judgment. *HealthKeepers* and *HealthKeepers providers* shall incur no liability or obligation for delay, or failure to provide or arrange for health services if such failure or delay is caused by such an event.

Member rights and responsibilities

As a *member* you have rights and responsibilities when receiving health care. As *your* health care partner, we want to make sure *your* rights are respected while providing *your* health benefits. That means giving *you* access to *our* network health care *providers* and the information *you* need to make the best decisions for *your* health. As a *member*, you should also take an active role in *your* care.

You have the right to:

- Speak freely and privately with *your* health *providers* about all health care options and treatment needed for *your* condition no matter what the cost or whether it is covered under *your* plan.
- Work with *your* doctors to make choices about *your* health care.
- Be treated with respect and dignity.
- Expect us to keep *your* personal health information private by following *our* privacy policies and state and Federal laws.
- Get the information *you* need to help make sure *you* get the most from *your* health plan, and share *your* feedback. This includes information on:
 - *our* company and services.
 - *our* network of health care *providers*.
 - *your* rights and responsibilities.
 - the rules of *your* health plan.
 - the way *your* health plan works.
- Make a complaint or file an appeal about:
 - *your* health plan
 - any care *you* receive.
 - any *covered service* or benefit decision that *your* health plan makes.
- Say no to care, for any condition, sickness or disease, without having any effect on any care *you* may get in the future. This includes asking *your* doctor to tell *you* how that may affect *your* health now and in the future.
- Get the most up-to-date information from a health care *provider* about the cause of *your* illness, *your* treatment and what may result from it. *You* can ask for help if *you* do not understand this information.

You have the responsibility to:

- Read all information about *your* health benefits or ask for help if *you* have questions.
- Follow all health plan rules and policies.
- Choose an in-network primary care physician, also called a PCP, if *your* health care plan requires it.
- Treat all doctors, health care *providers* and staff with respect.
- Keep all scheduled appointments. Call *your* health care *provider's* office if *you* may be late or need to cancel.
- Understand *your* health problems as well as *you* can and work with *your* health care *providers* to make a treatment plan that *you* all agree on.

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- Inform *your* health care *providers* if *you* don't understand any type of care *you're* getting or what they want *you* to do as part of *your* care plan.
- Follow the health care plan that *you* have agreed on with *your* health care *providers*.
- Give *us*, *your* doctors and other health care *providers* the information needed to help *you* get the best possible care and all the benefits *you* are eligible for under your health plan. This may include information about other health insurance benefits *you* have along with *your* coverage with *us*.
- Inform customer service if *you* have any changes to *your* name, address or family members covered under *your* plan.

If *you* would like more information, have comments or would like to contact *us*, please go to anthem.com and select customer support >contact us. Or call the member services number on *your* ID card.

We want to provide high quality benefits and Member Service to *our members*. Benefits and coverage for services given under the plan are governed by the booklet and not by this member rights and responsibilities statement.

Definitions

Agreement

is the group enrollment agreement between HealthKeepers and the subscriber's employer, of which this EOC is one part.

Activities of daily living

are walking, eating, drinking, dressing, toileting, transferring (e.g. wheelchair to bed), and bathing.

Adverse benefit determination

is any denial, reduction of a benefit or failure to provide a benefit, in whole or in part, by HealthKeepers.

Applied behavior analysis

means the design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior.

Biosimilar/Biosimilars

means a type of biological product that is licensed (approved) by FDA because it is highly similar to an already FDA-approved biological product, known as the biological reference product (reference product), and has been shown to have no clinically meaningful differences from the reference product.

Brand name drug

means prescription drugs that we classify as brand drugs or our PBM has classified as brand name drugs through use of an independent proprietary industry database.

Coinsurance

is the percentage of the maximum allowed amount that you pay for some covered services.

Controlled substances

means drugs and other substances that are considered controlled substances under the Controlled Substances Act (CSA) which are divided into five schedules.

Copayment

is the fixed dollar amount you pay for most covered services, such as a doctor's visit.

Covered services

are those medically necessary hospital and medical services which are described as covered in this EOC and which are performed, prescribed or directed by a physician.

Deductible

is a fixed dollar amount of covered services you pay in a calendar year before HealthKeepers will pay for any remaining services during that calendar year.

Designated pharmacy provider

Is an in-network pharmacy that has executed a designated pharmacy provider agreement with us or an in-network provider that is designated to provide prescription drugs, including specialty drugs, to treat certain conditions.

Effective date

is the date coverage begins for you and/or your dependents enrolled in HealthKeepers.

Emergency

is the sudden onset of a medical condition that manifests itself by symptoms of sufficient severity; this includes severe pain that, without immediate medical attention could reasonably be expected by a prudent lay person who possesses an average knowledge of health and medicine to result in:

- serious jeopardy to the mental or physical health of the individual;
- danger of serious impairment of the individual's body functions;
- serious dysfunction of any of the individual's bodily organs; or
- in the case of a pregnant woman, serious jeopardy to the health of the fetus.

Evidence of Coverage (“EOC”)

is the document that fully explains your health care benefits.

Experimental/investigative

is any service or supply that is judged to be experimental or investigative at HealthKeeper's sole discretion. Refer to **Exhibit A** for more information.

Facility

includes but is not limited to, a hospital, freestanding ambulatory surgical facility, chemical dependency treatment facility, residential treatment center, skilled nursing facility, home health care agency or mental health facility, as defined in this EOC. The facility must be licensed, accredited, registered or approved by The Joint Commission or the Commission on Accreditation of Rehabilitation Facilities (CARF), as applicable or meet specific rules set by us.

Generic drugs

prescription drugs that we classify as generic drugs or that our PBM has classified as generic drugs through use of an independent proprietary industry database. Generic drugs have the same active ingredients, must meet the same FDA rules for safety, purity, and potency, and must be given in the same form (tablet, capsule, cream) as the brand name drug.

Group administrator

is the benefits administrator at the subscriber's employer.

HealthKeepers physician

is a duly licensed doctor of medicine or osteopathy who has contracted with HealthKeepers to provide medical services to members.

HealthKeepers provider

is a medical group, HealthKeepers physician, hospital, skilled nursing facility, pharmacy, or any other duly licensed institution or health professional who has contracted with HealthKeepers or its designee to provide covered services to members. This includes any provider that state law says we must cover (chiropractor, optometrist, optician, professional counselor, psychologist, clinical social worker, podiatrist, physical therapist, chiropractist, clinical nurse specialist who renders mental health services, audiologist, speech pathologist, certified nurse midwife, marriage and family therapist or licensed acupuncturist) when they give you services that state law says we must cover. A list of HealthKeepers providers is made available to each subscriber prior to enrollment. A current list may be obtained from HealthKeepers upon request and may be seen by visiting HealthKeeper's website page at www.anthem.com. The list shall be revised by HealthKeepers from time to time as HealthKeepers deems necessary.

HealthKeepers, we, us, our

refers to HealthKeepers, Inc.

High dose

is a dose of chemotherapy or radiation so high that it predictably requires stem cell rescue.

Home care services

are services rendered in the home setting. Home care includes services such as skilled nursing visits and physical, speech, and occupational therapy for patients confined to their homes. This also means home infusion services; which is therapy including such services as the intravenous and parenteral administration of medication to patients as well as enteral and parenteral nutrition. Home infusion therapy does not require that the patient is confined to his/her home.

Hormonal contraceptives

means a medication taken to prevent pregnancy by means of ingestion of hormones, including medications containing estrogen or progesterone, that is self-administered, requires a prescription, and is approved by the U.S. Food and Drug Administration for such purpose.

Hospital

A provider licensed and operated as required by law, which has:

- Room, board, and nursing care;
- A staff with one or more doctors on hand at all times;
- 24 hour nursing service;
- All the facilities on site are needed to diagnose, care, and treat an illness or injury; and
- Is fully accredited by The Joint Commission.

The term hospital does not include a provider, or that part of a provider, used mainly for:

- Nursing care
- Rest care
- Convalescent care
- Care of the aged
- Custodial care
- Educational care
- Subacute care

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- Treatment of alcohol abuse
- Treatment of drug abuse

Inpatient

means when you are a bed patient in a hospital.

Inpatient facilities

are settings where patients can spend the night, including hospitals, skilled nursing facilities, partial day programs.

Intensive in-home behavioral health program

means a range of therapy services provided in the home to address symptoms and behaviors that, as the result of a mental disorder or substance use disorder, put the members and others at risk of harm.

Intensive outpatient program

means short-term behavioral health treatment that provides a combination of individual, group and family therapy.

Interchangeable biologic product

means a type of biological product that is licensed (approved) by FDA because it is highly similar to an already FDA-approved biological product, known as the biological reference product (reference product), and has been shown to have no clinically meaningful differences from the reference product. In addition to meeting the biosimilarity standard, it is expected to produce the same clinical result as the reference product in any given patient.

Maximum allowed amount

is the allowance as determined by HealthKeepers for a specified covered service or the provider's charge for that service, whichever is less.

Medical director

is a duly licensed physician or his designee who has been designated by HealthKeepers to monitor the provision of covered services to members.

Medical equipment (durable)

is used for a medical purpose, can withstand repeated use, and is appropriate for use in your home for activities of daily living purposes.

Medically necessary

to be considered medically necessary, a service must:

- be required to identify or treat an illness, injury, or pregnancy-related condition;
- be consistent with the symptoms or diagnosis and treatment of your condition;
- be in accordance with standards of generally accepted medical practice; and
- be the most suitable supply or level of service that can safely treat the condition and not be for the convenience of the patient, patient's family, or the provider.

Member

is any subscriber or enrolled dependent.

Mental health and substance use disorder

is a condition that is listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders (DSM) as a mental health or substance use disorder condition.

Out-of-plan benefits

are benefits for care received from a non-HealthKeepers provider.

Outpatient

refers to a person receiving care in a setting such as a hospital outpatient department, emergency room, professional provider's office, or your home.

Outpatient mental health services

are for the diagnosis and treatment of psychiatric conditions and include individual psychotherapy, group psychotherapy, and psychological testing.

Partial day services

include either a day or evening treatment program, which lasts at least 6 or more continuous hours per day for mental health or substance abuse, or an intensive *outpatient* program, which lasts 3 or more continuous hours per day for treatment of alcohol or drug dependence. Partial day services are used as an alternative to inpatient treatment.

Partial hospitalization program

means structured, short-term behavioral health treatment that offers nursing care and active treatment in a program that operates no less than 6 hours per day, 5 days per week.

Pharmacy

a place licensed by state law where you can get prescription drugs and other medicines from a licensed pharmacist when you have a prescription from your doctor.

Pharmacy and Therapeutics (P&T) Process

a process to make clinically based recommendations that will help you access quality, low cost medicines within your plan. The process includes health care professionals such as nurses, pharmacists, and doctors. The committees of the National Pharmacy and Therapeutics Process meet regularly (at least annually) to talk about and find the clinical and financial value of medicines for our members. This process first evaluates the clinical evidence of each product under review. The clinical review is then combined with an in-depth review of the market dynamics, member impact and financial value to make choices for the formulary. Our programs may include, but are not limited to, drug utilization programs, prior authorization criteria, therapeutic conversion programs, cross-branded initiatives, and drug profiling initiatives.

Plan administrator

is your group administrator or the person selected by your employer to administer your benefits.

Post-service claims

are all claims other than pre-service claims and urgent care claims. Post-service claims include claims filed after services are rendered and claims that do not require authorization in advance of the service, even where you request authorization in advance.

Pre-service claims

are claims for a service where the terms of the EOC require the member to obtain approval of the benefit, in whole or in part, in advance of receipt of the service. If you call to receive authorization for a service when authorization in advance is not required, that claim will be considered a post-service claim.

Prescription drug (drug) (also referred to as legend drug)

is a medicine that is approved by the Food & Drug Administration (FDA) to treat illness or injury. Under the Federal Food, Drug & Cosmetic Act, such substances must bear a message on its original packing label that says, "Caution: Federal law prohibits dispensing without a prescription." This includes the following:

- Compounded (combination) medications, when all of the ingredients are FDA-approved as designated in the FDA's Orange Book: *Approved Drug Products with Therapeutic Equivalence Evaluations*, require a prescription to dispense, and are not essentially the same as an FDA-approved product from a drug manufacturer
- Insulin, diabetic supplies, and syringes.

Prescription order

is a written request by a provider, as permitted by law, for a prescription drug or medication, and each authorized refill

Primary care physician ("PCP")

is the HealthKeepers physician you must select to provide primary health care and to coordinate the other covered services you may require. PCPs specialize in the areas of general practice, family practice, internal medicine, and pediatrics.

Referral

is authorization from your PCP to receive services from another provider, however *your* coverage does not require that *you* obtain a referral from *your PCP* to receive care from other HealthKeepers providers.

Retail health clinic

is a clinic that provides limited basic medical care services to members on a "walk-in" basis. These clinics normally operate in major pharmacies or retail stores. Medical services are typically provided by physician's assistants and nurse practitioners.

Residential treatment center / facility

A provider licensed and operated as required by law, which includes:

- Room, board and skilled nursing care (either an RN or LVN/LPN) available on-site at least eight hours daily with 24 hour availability;
- A staff with one or more doctors available at all times.
- Residential treatment takes place in a structured facility-based setting.
- The resources and programming to adequately diagnose, care and treat a psychiatric and/or substance use disorder.
- Facilities are designated residential, subacute, or intermediate care and may occur in care systems that provide multiple levels of care.
- Is fully accredited by The Joint Commission (TJC), the Commission on Accreditation of Rehabilitation Facilities (CARF), the National Integrated Accreditation for Healthcare Organizations (NIAHO), or the Council on Accreditation (COA)

The term residential treatment center/facility does not include a provider, or that part of a provider, used mainly for:

- Nursing care
- Rest care
- Convalescent care
- Care of the aged
- Custodial care
- Educational care

Retail health clinic

is a clinic that provides limited basic medical care services to members on a “walk-in” basis. These clinics normally operate in major pharmacies or retail stores. Medical services are typically provided by physician’s assistants and nurse practitioners.

Service area

is the geographic area within which covered services from an in-plan provider. For the purposes of offering coverage and determining eligibility, the service area for HealthKeepers is all of Virginia, excluding the City of Fairfax, the Town of Vienna and the area east of State Route 123.

Special condition

is a condition or disease that is life-threatening, degenerative or disabling and requires specialized medical care over a prolonged period of time.

Specialty drugs

are drugs that typically need close supervision and checking of their effect on the patient by a medical professional. These drugs often need special handling, such as temperature-controlled packaging and overnight delivery, and are often not available at retail pharmacies. They may be administered in many forms including, but not limited to, injectable, infused, oral and inhaled.

Stay

is the period from the admission to the date of discharge from a facility, including hospitals, hospices and skilled nursing facilities. All facility stays, for the same or related condition, less than 72 hours apart are considered the same stay, and a new inpatient copayment will not apply.

Subscriber

is the eligible employee as defined in the agreement who has elected coverage for himself/herself and his/her dependents (if any) who meet the eligibility requirements of this EOC and enrolls in HealthKeepers, and for whom the premium required by the agreement has been paid to HealthKeepers.

Telemedicine services

means the use of electronic technology or media, including interactive audio, or video, for the purpose of diagnosing or treating a patient or consulting with health care providers regarding a patient's diagnosis, or treatment. "Telemedicine services" does not include an audio-only telephone, electronic mail message, facsimile transmission, or online questionnaire.

Urgent care center

is a licensed health care facility that is separate from a hospital and whose main purpose is giving immediate, short-term medical care, without an appointment, for urgent care.

Urgent care claims

are claims where care and services are actively ongoing and to which the application of time periods for making claim or appeal decisions could seriously jeopardize the patient's life, health or ability to regain maximum function, or in the opinion of the patient's physician, would subject the patient to severe pain. Notwithstanding any provision of this EOC, services for a true emergency do not require PCP referrals or any type of HealthKeepers advance approval.

Urgent care situations

are medical conditions that require immediate attention, but are not as severe as an emergency. Urgent care situations are usually marked by the rapid onset of persistent or unusual discomfort associated with an illness or injury.

Utilization review

means the evaluation of the necessity, quality, effectiveness, or efficiency of medical or behavioral health services, Prescription Drugs (as set forth in the section Prescription Drugs Administered by a Medical Provider), procedures, and/or facilities.

Visit

is a period during which a member meets with a provider to receive covered services. If during the course of one visit, multiple types of service are received where those types of service carry separate benefit visit limits (e.g., physical therapy and a spinal manipulation), the one visit may count against both limits.

You, your

any member.

Exhibit A

Experimental/Investigative Criteria

Experimental/investigative means any service or supply that is judged to be *experimental* or *investigative* at *HealthKeeper's* sole discretion. Nothing in this exclusion shall prevent a *member* from appealing *HealthKeeper's* decision that a service is experimental/investigative. Services which do not meet each of the following criteria will be excluded from coverage as experimental/investigative:

1. Any supply or drug used must have received final approval to market by the U.S. Food and Drug Administration ("FDA") for the particular indication or application in question. Moreover, quantities of any drug or medication used must be within recommended maximum daily dose or duration established by the FDA or any of the standard reference compendia defined below. There are two exceptions which apply when a drug has received final approval to market by the FDA, but not for the particular indication or application in question.

This criterion will be satisfied if the use of the drug is recognized for treatment of the indication or application in any of the following resources:

- the following three standard reference compendia defined below:

- 1) American Hospital Formulary Service - Drug Information
- 2) National Comprehensive Cancer Network's Drugs & Biologics Compendium
- 3) Elsevier Gold Standard's Clinical Pharmacology

- in substantially accepted peer-reviewed medical literature. Peer-reviewed medical literature means a scientific study published only after having been critically reviewed for scientific accuracy, validity, and reliability by unbiased independent experts. This study must appear in a journal that has been determined by the International Committee of Medical Journal Editors to have met the Uniform Requirements for Manuscripts submitted to biomedical journals. Peer-reviewed medical literature does not include publications or supplements to publications that are sponsored to a significant extent by a pharmaceutical manufacturing company or health carrier; or

In the case where the drug is being used for the treatment of a specific type of cancer, this criterion will be satisfied if the use of the drug is recognized as safe and effective for treatment of the specific type of cancer in any of the standard reference compendia.

Despite the above two exceptions, this criterion will not be satisfied if the FDA has determined that use of the drug is not recommended for the treatment of the specific indication for which it is prescribed.

2. There must be enough information in the peer-reviewed medical and scientific literature to let *us* judge the safety and efficacy.
3. The available scientific evidence must show a good effect on health outcomes outside a research setting.
4. The service or supply must be as safe and effective outside a research setting as current diagnostic or therapeutic options.

New technologies are evaluated against these criteria to determine if services should be included as a covered benefit or considered experimental/investigative.

Clinical Trial Costs

Benefits include coverage for services such as patient care costs, given to you as a participant in an approved clinical trial if the services are *covered services* under this plan. An “approved clinical trial” means a phase I, phase II, phase III, or phase IV clinical trial that studies the prevention, detection, or treatment of cancer or other life-threatening conditions. The term life-threatening condition means any disease or condition from which death is likely unless the disease or condition is treated.

Benefits are limited to the following trials:

1. Federally funded trials approved or funded by one of the following:
 - a. The National Institutes of Health.
 - b. The Centers for Disease Control and Prevention.
 - c. The Agency for Health Care Research and Quality.
 - d. The Centers for Medicare & Medicaid Services.
 - e. Cooperative group or center of any of the entities described in (a) through (d) or the Department of Defense or the Department of Veterans Affairs.
 - f. A qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.
 - g. Any of the following in i-iii below if the study or investigation has been reviewed and approved through a system of peer review that the Secretary of Health and Human Services determines 1) to be comparable to the system of peer review of studies and investigations used by the National Institutes of Health, and 2) assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
 - i. The Department of Veterans Affairs.
 - ii. The Department of Defense.
 - iii. The Department of Energy.
2. Studies or investigations done as part of an investigational new drug application reviewed by the Food and Drug Administration;
3. Studies or investigations done for drug trials which are exempt from the investigational new drug application.

Your plan may require *you* to use an in-network provider to maximize your benefits.

Routine patient care costs include items, services, and drugs provided to *you* in connection with an approved clinical trial that would otherwise be covered by this plan.

When a requested service is part of an approved clinical trial, it is a *covered service* even though it might otherwise be investigational as defined by this plan. All other requests for clinical trials services that are not part of approved clinical trials will be reviewed according to our clinical coverage guidelines, related policies and procedures.

Your plan is not required to provide benefits for the following services. We reserve our right to exclude any of the following services:

- i. The investigational item, device, or service, itself; or

- ii. Items and services that are given only to satisfy data collection and analysis needs and that are not used in the direct clinical management of the patient; or
- iii. A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis;
- iv. Any item or service that is paid for, or should have been paid for, by the sponsor of the trial.

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Special features and programs

We may offer health or fitness related program options to the group to purchase. If *your* group has selected this option, *you* may receive incentives such as gift cards by participating in or completing such voluntary wellness promotion programs as health assessments, weight management or tobacco cessation coaching. (Use of gift cards for purposes other than for qualified medical expenses may result in taxable income to you. For additional guidance, please consult *your* tax advisor.) These programs are not covered services under the plan but are in addition to plan benefits; these program features are not guaranteed under *your* certificate and could be discontinued at any time.

In addition to the health and wellness benefits under *your* health plan, or any health or fitness related program options that may be offered to your group to purchase, *our* 360° Health® program surrounds *you* and *your* family members with 360 degrees of preventive care resources, wellness information, savings and incentives and care management services.

Our 360° Health program focuses on helping *you* manage *your* health and make the right health care decisions for *you* and *your* family. Whether you're healthy or have medical conditions, *you* can turn to the programs that make up 360° Health. The program components are each designed to help *you* get the right care at the right time and help *you* lead the healthiest life possible. All the parts of 360° Health are located in one consumer-friendly source on anthem.com that *you* can tap into whether you're healthy and just want to stay that way or living with a chronic condition that needs regular attention.

Although these services are not part of the health and wellness benefits under *your* health plan, they are provided to *you* as a plan participant. Discount services are available through networks administered by other companies - many of which are national leaders in their fields. The discount services listed below are not covered as benefits under *your* health plan and can be discontinued at any time.

Health resources and tools

MyHealth@Anthem®

When *you* visit anthem.com, *you* can access this personalized online resource center. It's full of interactive tools to help *you* assess, manage and improve *your* health. *You* can take advantage of:

- Health risk assessments – Learn *your* overall health status by completing a health risk assessment.
- LEAP Fitness Program – Use the Lifetime Exercise Adherence Program (LEAP) to create online fitness programs and personalized activity plans.
- Condition Centers – When *you* visit a Condition Center, *you* can access in-depth, condition-specific health assessments and personalized treatment options. Condition Centers exist for allergy, anxiety, diabetes, prostate health, breast health and more.
- Physician Pre-Visit Questionnaire – Use this to get ready for *your* next doctor's visit. It can help *you* ask the right questions and communicate effectively with *your* doctor.
- Child Health Manager and Pregnancy Planner – Track *your* children's doctor visits, immunization records and any medical concerns *you* have. Expectant mothers can track their pregnancy check-ups, tests, progress and more.
- Message Center and Health News – Receive health-related secure e-mails with current news, drug alerts and health tips based on *your* personal health interests and profiles.

- Depression and Anxiety Screening – Answer general questions about depression and anxiety. Based on *your* responses, a nurse care manager may follow up with *you* to discuss treatment options and offer support.

Other tools and services

The following programs, tools and services are also included. Although these services are not part of the health and wellness benefits under *your health plan*, they are provided to *you* as a plan participant. Discount services are available through networks administered by other companies - many of which are national leaders in their fields. The discount services listed below are not covered as benefits under *your health plan* and can be discontinued at any time.

AudioHealth Library

For those who aren't comfortable discussing their health concerns with someone else or those just looking for more information on a health topic, there's the AudioHealth Library. It's accessible by phone with more than 400 recorded health topics.

Online Preventive Guidelines

At anthem.com, *you* can use the online preventive guidelines to check on when *you* should have certain check-ups, immunizations, screenings and tests.

Healthy Solutions Newsletter

Mailed to *your* home twice a year, this wellness and benefits newsletter can help *you* make wiser decisions about *your* health and the care *you* need. Packed with practical information, it can help *you* get the most value out of *your* health care benefits.

SpecialOffers@AnthemSM

With SpecialOffers@Anthem, *you* can access discounts on a wide variety of health and wellness products and services. Find deals on natural health and wellness products; acupuncture, chiropractic and massage therapy; fitness club memberships; weight management; laser vision correction and recommended health and wellness books.

The discount programs and services available through SpecialOffers@Anthem are continually reviewed for opportunities to provide more value to *your* membership. For the most up-to-date information, always refer to SpecialOffers@Anthem at anthem.com. These discount programs and services are independent of *your* plan benefits and may change or be cancelled at any time.

Health guidance

Staying Healthy Reminders

Postcards and phone calls remind *you* and *your* family when it's time for certain preventive care or screenings like immunizations, mammograms and colorectal cancer screening tests. *Members* identified with hypertension are sent reminders for certain tests and medication refills.

24/7 NurseLine

Illness or injury can happen, no matter what time of day. As an *HealthKeepers member* *you* have access to a team of nurses, available to assist with *your* questions or concerns, 24 hours a day, seven days a week. These

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registered nurses can discuss symptoms you're experiencing, how to get the right care in the right setting and more, and *you* can call as often as *you* like. Call 800-382-9625.

Future Moms

This program promotes healthy pregnancies and is designed for all expectant women – whether they're experiencing routine pregnancies or at highest risk for complications. When *members* enroll in the Future Moms program, they receive an up-to-date prenatal care package with valuable information for the whole family. A team of nurses – specializing in obstetrics and experienced in working with expectant mothers – is available 24/7 to help *members* try and have the healthiest pregnancies possible.

MyHealth Advantage

We know that early detection of potential health issues can lead to better health. And overall better health may reduce *your* annual doctor visits which can lead to annual cost savings for you. MyHealth Advantage conducts ongoing reviews of *your* health status by checking *your* prescribed medications and alerting *you* and *your* doctor about potential drug interactions, overdue exams or recommended tests. And if MyHealth Advantage identifies issues like these for you, you may receive a **MyHealth Note** in the mail. These personalized notices include information about health recommendations and potential pharmacy savings, and feature a summary of *your* recent claims data to keep for *your* records and share with *your* treatment providers.

Health management and coordination

ComplexCare

This program helps members living with multiple health care issues. *Our* goal is to help *you* access quality care, learn to effectively manage your condition and lead the healthiest life possible. When *you* enroll in the program, you're assigned to a nurse care manager who specialized in helping high-risk people.

The nurse care manager will work with *you* and *your* doctor to create an individualized care plan, coordinate care between different doctors and health care providers, develop personalized goals, offer health and lifestyle coaching, answer *your* questions and more.

ConditionCare

If *you* or a family member suffers from a chronic condition like asthma, *we* may be able to help *you* achieve better health. *Our* ConditionCare program gives *you* personalized support to take charge of *your* health and maybe even improve it.

We'll help *you* manage *your* symptoms related to pediatric and adult asthma, chronic obstructive pulmonary disease, pediatric and adult diabetes (Types I and II), heart failure, coronary artery disease, kidney disease, lower back pain, musculoskeletal pain and vascular at-risk conditions. The ConditionCare program gives *you*:

- 24-hour toll-free access to registered nurses who can answer *your* questions, provide support and educate *you* on how to best manage *your* condition.
- A health evaluation and consultation with a registered nurse over the phone, when needed, to help *you* manage *your* condition.
- Educational materials like care diaries, self-monitoring charts and self-care tips.

To enroll in the ConditionCare program, call us toll-free at 800-445-7922.

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