TakeCare Insurance Company, Inc.

www.takecareasia.com

24/7 Customer Service: (671) 647-3526

TakeCare℠

2014

Health Maintenance Organization (High and Standard) Options, and High Deductible Health Plan (HDHP) Option

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 7 for details.

Serving: *The Island of Guam, the Commonwealth of the Northern Mariana Islands and the Republic of Belau (Palau)*

Enrollment in this plan is limited. You must live or work in our Geographic service area to enroll. See page 13 for requirements.

IMPORTANT
- Rates: Back Cover
- Changes for 2014: Page 14
- Summary of benefits: Page 138

Enrollment codes for this Plan:

JK1 High Option - Self Only
JK2 High Option - Self and Family
JK4 Standard Option - Self Only
JK5 Standard Option - Self and Family
KX1 High Deductible Health Plan (HDHP) - Self Only
KX2 High Deductible Health Plan (HDHP) - Self and Family

FEHB
Federal Employees Health Benefits Program

Authorized for distribution by the:

United States
Office of Personnel Management

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

Important Notice from TakeCare Insurance Company, Inc. About Our Prescription Drug Coverage and Medicare

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

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

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

Please be advised

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

Medicare's Low Income Benefits

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA) online at www.socialsecurity.gov, or call the SSA at 1-800-772-1213 (TTY 1-800-325-0778).

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

- Visit www.medicare.gov for personalized help.
- Call 1-800-MEDICARE (1-800-633-4227), (TTY 1-877-486-2048).

Table of Contents

Introduction

This brochure describes the benefits of TakeCare Insurance Company, Inc. under our contract (CS 2825) with the United States Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits (FEHB) law. Customer Service may be reached 24/7 at (671) 647-3526 or through our website at www.takecareasia.com. The address for the TakeCare administrative offices is:

TakeCare Insurance Company, Inc.
DBA TakeCare
P.O. Box 6578 Tamuning, Guam 96931

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2014, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2014, and changes are summarized on page 16. Rates are shown on the back page of this brochure.

Coverage under this plan qualifies as minimum essential coverage (MEC) and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal RevenueService (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

The ACA establishes a minimum value for the standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.

Plain Language

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

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

Stop Health Care Fraud!

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

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

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

- Do not give your plan identification (ID) number over the telephone or to people you do not know, except for your health care providers, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.

- Periodically review your claims history for accuracy to ensure we have not been billed for services that you did not receive.
- Do not ask your doctor to make false entries on certificates, bills or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:
- Call the provider and ask for an explanation. There may be an error.
- If the provider does not resolve the matter, call us at (671) 647-3526 and explain the situation.
- If we do not resolve the issue:

CALL THE HEALTH CARE FRAUD HOTLINE

(877) 449-7295
OR go to www.opm.gov/oig
You can also write to:
United States Office of Personnel Management
Office of the Inspector General Fraud Hotline
1900 E Street NW Room 6400
Washington, DC 20415-1100

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

Preventing Medical Mistakes

An influential report from the Institute of Medicine estimates that up to 98,000 Americans die every year from medical mistakes in hospitals alone. That's about 3,230 preventable deaths in the FEHB Program a year. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. By asking questions, learning more and understanding your risks, you can improve the safety of your own health care, and that of your family members. Take these simple steps:

1. Ask questions if you have doubts or concerns.

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

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

- Bring the actual medicines or give your doctor and pharmacist a list of all the medicines and dosage that you take, including non-prescription (over-the-counter) medicines and nutritional supplements.
- Tell your doctor and pharmacist about any drug, food, and other allergies you have such as to latex.
- Ask about any risks or side effects of the medication and what to avoid while taking it. Be sure to write down what your doctor or pharmacist says.
- Make sure your medicine is what the doctor ordered. Ask the pharmacist about your medicine if it looks different than you expected.
- Read the label and patient package insert when you get your medicine, including all warnings and instructions.
- Know how to use your medicine. Especially note the times and conditions when your medicine should and should not be taken.
- Contact your doctor or pharmacist if you have any questions.

3. Get the results of any test or procedure.

- Ask when and how you will get the results of tests or procedures.
- Don't assume the results are fine if you do not get them when expected, be it in person, by phone, or by mail.
- Call your doctor and ask for your results.
- Ask what the results mean for your care.

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

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

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

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

Patient Safety Links

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

Never Events

You will not be billed for inpatient services related to treatment of specific hospital acquired conditions or for inpatient services needed to correct never events, if you use TakeCare Plan providers. This policy helps to protect you from preventable medical errors and improve the quality of care you receive.

When you enter the hospital for treatment of one medical problem, you don't expect to leave with additional injuries, infections or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, too often patients suffer from injuries or illness that could have been prevented if the hospital had taken proper precautions.

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

FEHB Facts

Coverage Information

- **No pre-existing condition limitation**

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

- **Minimum essential coverage (MEC)**

  Coverage under this plan qualifies as minimum essential coverage (MEC)and satisfies the Patient Protection and Affordable Care Act's (ACA) individual shared responsibility requirement. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.

- **Minimum value standard**

  The ACA establishes a minimum value for the standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). The health coverage of this plan does meet the minimum value standard for the benefits the plan provides.

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

  See www.opm.gov/insure/health for enrollment information as well as:

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

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

  - When you may change your enrollment
  - How you can cover your family members
  - What happens when you transfer to another Federal agency, go on leave without pay, enter military service, or retire
  - What happens when your enrollment ends
  - When the next Open Season for enrollment begins

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

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

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

  If you have a Self Only enrollment, you may change to a Self and Family enrollment if you marry, give birth, or add a child to your family. You may change your enrollment 31 days before to 60 days after that event.

  The Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form; benefits will not be available to your spouse until you marry.

Your employing or retirement office will **not** notify you when a family member is no longer eligible to receive benefits, nor will we. Please tell us immediately of changes in family member status, including your marriage, divorce, annulment, or when your child reaches age 26.

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

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

- **Family member coverage**

Family members covered under your Self and Family enrollment are your spouse (including a valid, legally-recognized common law marriage) and children as described in the chart below.

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

You can find additional information at www.opm.gov/insure .

- **Children's Equity Act**

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

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

- If you have no FEHB coverage, your employing office will enroll you for Self and Family coverage in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option;
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self and Family in the same option of the same plan; or

- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self and Family in the Blue Cross and Blue Shield Service Benefit Plan's Basic Option.

As long as the court/administrative order is in effect, and you have at least one child identified in the order who is still eligible under the FEHB Program, you cannot cancel your enrollment, change to Self Only, or change to a plan that doesn't serve the area in which your children live, unless you provide documentation that you have other coverage for the children. If the court/administrative order is still in effect when you retire, and you have at least one child still eligible for FEHB coverage, you must continue your FEHB coverage into retirement (if eligible) and cannot cancel your coverage, change to Self Only, or change to a plan that doesn't serve the area in which your children live as long as the court/administrative order is in effect. Contact your employing office for further information.

- **When benefits and premiums start**

The benefits in this brochure are effective on January 1, 2014. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2014 benefits of your old plan or option**. However, if your old plan left the FEHB Program at the end of the year, you are covered under that plan's 2013 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1, 2014. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

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

- **When you retire**

When you retire, you can usually stay in the FEHB Program. Generally, you must have been enrolled in the FEHB Program for the last five years of your Federal service. If you do not meet this requirement, you may be eligible for other forms of coverage, such as Temporary Continuation of Coverage (TCC).

When you lose benefits

- **When FEHB coverage ends**

You will receive an additional 31 days of coverage, for no additional premium, when:

- Your enrollment ends, unless you cancel your enrollment, or
- You are a family member no longer eligible for coverage.

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

You may be eligible for spouse equity coverage or Temporary Continuation of Coverage (TCC), or a conversion policy (a non-FEHB individual policy).

- **Upon divorce**

If you are divorced from a Federal employee, or an annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to provide health coverage for you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse's employing or retirement office to get RI 70-5, the *Guide to Federal Benefits for Temporary Continuation of Coverage and Former Spouse Enrollees,* or other information about your coverage choices. You can also download the guide from OPM at www.opm.gov/healthcare-insurance/healthcare/plan-information/guides

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

If you leave Federal service, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal job, if you are a covered dependent child and you turn 26, etc.

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

Enrolling in TCC. Get the RI 79-27, which describes TCC, and the RI 70-5, *the Guide to Federal Benefits for Temporary Continuation of Coverage and Former Spouse Enrollees,* from your employing or retirement office or from www.opm.gov/healthcare-insurance. It explains what you have to do to enroll.

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

- **Converting to individual coverage**

You may convert to a non-FEHB individual policy if:

- Your coverage under TCC or the spouse equity law ends (If you canceled your coverage or did not pay your premium, you cannot convert);
- You decided not to receive coverage under TCC or the spouse equity law; or
- You are not eligible for coverage under TCC or the spouse equity law.

If you leave Federal service, your employing office will notify you of your right to convert. You must apply in writing to us within 31 days after you receive this notice. However, if you are a family member who is losing coverage, the employing or retirement office will not notify you. You must apply in writing to us within 31 days after you are no longer eligible for coverage.

Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, and we will not impose a waiting period or limit your coverage due to pre-existing conditions.

- **Getting a Certificate of Group Health Plan Coverage**

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) is a Federal law that offers limited Federal protections for health coverage availability and continuity to people who lose employer group coverage. If you leave the FEHB Program, we will give you a Certificate of Group Health Plan Coverage that indicates how long you have been enrolled with us. You can use this certificate when getting health insurance or other health care coverage. Your new plan must reduce or eliminate waiting periods, limitations, or exclusions for health related conditions based on the information in the certificate, as long as you enroll within 63 days of losing coverage under this Plan. If you have been enrolled with us for less than 12 months, but were previously enrolled in other FEHB plans, you may also request a certificate from those plans.

Section 1. How this plan works

TakeCare gives you a choice of enrollment in a High Option, a Standard Option, or a High Deductible Health Plan (HDHP) Option.

To get the highest level of coverage from this Plan, we recommend you see physicians, hospitals, and other providers that are contracted with us. These in-network providers coordinate your health care services. TakeCare is solely responsible for the selection of these providers in your area. Please view or download the most current TakeCare Provider Directory at www.takecareasia.com for the most updated list of Participating Providers.

This Plan emphasizes preventive care such as routine office visits, physical exams, well-baby care, and immunizations, in addition to treatment for illness and injury. Our in-network providers follow generally accepted medical practice when prescribing any course of treatment.

When you receive services from in-network plan providers you will not have to submit claim forms or pay bills. You pay only the copayment and coinsurance. HDHP Option members pay the coinsurance and deductibles as described in this brochure. Once you've accumulated the total deductible, you will have to submit a deductible claim form together with all the required documents.

You should join the High Option, Standard Option, or HDHP Option because you prefer the option's benefits, not because a particular provider is available. You cannot change Plans because a provider leaves our network. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.

This Plan is considered a "grandfathered health plan" under the Affordable Care Act. A grandfathered plan must preserve basic health coverage that was already in effect when the law passed. Specifically, this Plan cannot eliminate all or substantially all benefits to diagnose or treat a particular condition; it cannot increase your coinsurance (the percentage of a bill you pay); and any increases in deductibles, out-of-pocket limits, and other copayments (the fixed-dollar amount you pay) must be minimal.

Questions regarding what protections apply and what protections do not apply to a grandfathered health plan may be directed to us 24/7 at **(671) 647-3526.** You can also read additional information from the U.S. Department of Health and Human Services at www.healthcare.gov.

How we pay providers

We contract with individual physicians, medical groups, and hospitals to provide the benefits in this brochure. These in-network providers accept a negotiated payment from us, and you will only be responsible for your copayments, coinsurance and deductible. TakeCare is a Mixed Model Plan. This means the doctors provide care in contracted medical centers or their own offices.

General features of our High and Standard Options

Deductibles

For the High and Standard Options, there are no deductibles to meet.

Preventive care services

Preventive care services are generally covered with no cost-sharing and are not subject to copayments, deductibles or annual limits when received from an in-network provider.

General features of our High Deductible Health Plan (HDHP) Option

Deductibles

HDHPs have higher annual deductibles and annual out-of-pocket maximum limits than other types of FEHB plans. FEHB Program HDHPs also offer health savings accounts (HSAs) or health reimbursement arrangements (HRAs). Please see below for more information about these savings features.

In-network and out-of network benefits have separate deductibles. The deductible must be met before plan benefits are paid for care other than preventive care services. See page 86 for details.

Preventive Care Services

Preventive care services are generally covered with no cost-sharing and are not subject to copayments, deductibles or annual limits when received from an in-network provider.

Health Savings Account (HSA)

You are eligible for an HSA if you are enrolled in an HDHP, not covered by any other health plan that is not an HDHP (including a spouse's health plan, but does not include specific injury insurance and accident, disability, dental care, vision care, or long-term coverage), not enrolled in Medicare, not received VA or Indian Health Services (IHS) benefits within the last three months, not covered by your own or your spouse's flexible spending account (FSA), and are not claimed as a dependent on someone else's tax return.

- You may use the money in your HSA to pay all or a portion of the annual deductible, copayments, coinsurance, or other out-of-pocket costs that meet the IRS definition of a qualified medical expense.
- Distributions from your HSA are tax-free for qualified medical expenses for you, your spouse, and your dependents, even if they are not covered by a HDHP.
- You may withdraw money from your HSA for items other than qualified medical expenses, but it will be subject to income tax and, if you are under 65 years old, an additional 20% penalty tax on the amount withdrawn.
- For each month that you are enrolled in an HDHP and eligible for an HSA, the HDHP will pass through (contribute) a portion of the health plan premium to your HSA. In addition, you (the account holder) may contribute your own money to your HSA up to an allowable amount determined by IRS rules. Your HSA dollars earn tax-free interest.
- You may allow the contributions in your HSA to grow over time, like a savings account. The HSA is portable – you may take the HSA with you if you leave the Federal government or switch to another plan.

Health Reimbursement Arrangement (HRA)

If you are not eligible for an HSA, or become ineligible to continue an HSA, you are eligible for a Health Reimbursement Arrangement (HRA). Although an HRA is similar to an HSA, there are major differences.

- An HRA does not earn interest.
- An HRA is not portable if you leave the Federal government or switch to another plan.

Health education resources and accounts management tools

There are a variety of health resources and account management tools available to our members. Account management tools are also available from your chosen fiduciary to provide account balance and transaction history.

Catastrophic protection

We protect you against catastrophic out-of-pocket expenses for covered services. **High Option:** Your annual out-of-pocket expenses for covered services, including in-network and out-of-network copayments and coinsurance, cannot exceed $2,000 for Self Only, or $6,000 for Self and Family enrollment. **Standard Option:** Your annual out-of-pocket expenses for covered services, including in-network and out-of-network copayments and coinsurance, cannot exceed $3,000 for Self Only, or $9,000 for Self and Family enrollment. **HDHP Option:** Your annual out-of-pocket expenses for covered services, including in-network and out-of-network copayments and coinsurance, cannot exceed $10,000 for Self Only enrollment, or $20,000 for Self and Family enrollment. However, some expenses do not count toward the out-of-pocket maximum. See page 22 for details.

Your Rights

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

- TakeCare Insurance Company, Inc. has met all the licensing requirements needed on Guam, in the Commonwealth of the Northern Mariana Islands and the Republic of Belau (Palau) to conduct business as an insurance company.
- TakeCare has been operating on Guam for almost 40 years.
- TakeCare is a for-profit organization.

If you want more information about us, call (671) 647-3526, or e-mail at customerservice@takecareasia.com, or write to TakeCare at P.O. Box 6578, Tamuning, Guam 96931. You may also contact us by fax at (671) 647-3542 or visit our web site at www.takecareasia.com

Your medical and claims records are confidential

We will keep your medical and claims records confidential. Please note that we may disclose your medical and claims information (including your prescription drug utilization) to any of your treating physicians or dispensing pharmacies.

Service Area

To enroll in this Plan, you must live in or work in our Service Area. This is where our providers practice.

Our service area is: The island of Guam, the Commonwealth of the Northern Mariana Islands, and the Republic of Belau (Palau).

If you or a covered family member moves outside of our service area, you can enroll in another plan; you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

If your dependent child(ren) lives out of the service area (for example, if your child resides in California), he/she must still receive prior approval before being treated by a specialist, receiving certain diagnostic tests, or is considering an elective outpatient or inpatient procedure.

Specialty **services outside our service area must be prior authorized and approved even though your Plan option has an out of network benefit.** This is to ensure that these services are covered under your Plan, help you coordinate your care and minimize your out of pocket expenses.

In-Network Providers

We encourage you to access your benefits through our in-network providers to minimize higher out of pocket expenses for you and your dependents. In-network providers are physicians and medical professionals employed by TakeCare or any person, organization, health facility, institution or physician who has entered into a contract with TakeCare to provide services to our members. Please view or download the most current TakeCare Provider Directory at www.takecareasia.com for the most updated list of in-network providers.

Out-of-Network Providers

For out-of-network care, covered members pay 30% of our allowance plus any difference between our allowance and billed charges. Some services may not be covered under your Plan. Members enrolled in the HDHP option must meet their deductible first before any benefits will be paid.

Because we do not have contracts with out-of-network providers, some of these providers ***may*** require upfront payment from ***you*** at the time of service. If this occurs, you will need to seek reimbursement from TakeCare for its portion of the eligible charges.

Please note that Medicare beneficiaries only have coverage for services received at Medicare-contracted facilities on Guam, CNMI, Hawaii, and the continental United States. Medicare-eligible care and services will not be covered if non-emergency care and services are received at a facility or physician not contracted with Medicare.

Section 2. Changes for 2014

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

Changes to the High, Standard and HDHP Options

- **Adding wellness incentives** to reward you for completing a Health Risk Assessment (HRA) and other selected health screenings. TakeCare members can participate in multiple incentives. When combining the incentive payments, including the Health Screening and HRA Wellness Incentives, TakeCare members can earn up to a maximum of $200 for a Self Only enrollment or $400 for a Self and Family enrollment during the current policy period. See pages 69-71 to learn more.
- **Adding coverage for autologous transplants for aggressive non-Hodgkin's lymphomas** under blood or marrow stem cell transplant benefit. See pages 52 and 100 to learn more.
- **Adding coverage of laparoscopic gastric band placement** for the surgical treatment of morbid obesity (bariatric surgery). See pages 44 and 95 to learn more.
- **Combined Catastrophic Out-of-Pocket Maximum** rather than separate maximums for in-network and out-of-network copayments and coinsurance payments. See pages 12 and 22 to learn more.

Additional Changes to the High and Standard Options

- **Primary Care Office Visit Copayment is reduced from $15 to $5 at FHP Clinics**, which are owned and operated by TakeCare. For other in-network providers, the Primary Care Office Visit Copayment remains at $20 for the High Option, $25 for the Standard Option. See page 28 for details.
- **X-Ray, Non-routine Mammograms, Ultrasound Copayments are reduced to $5 at FHP Clinics** in addition to the regular office visit copayment. For other in-network providers, these Copayments remain at $20 in addition to the regular office visit copayment for the High Option, or $25 in addition to the regular office visit copayment for the Standard Option. See page 29 to learn more.
- **CT Scans and MRI Exams are $30 at FHP Clinics** in addition to regular PCP or Specialist Copayment for these services. For other in-network providers, the copayment for these services remains at $40 in addition to regular PCP or Specialist Copayment. See page 29 to learn more.
- **Brand Maintenance Drug copayment tier eliminated** from Prescription Drug Coverage at Retail and Mail Order Pharmacies. These medications now covered under Brand Formulary copayment. See page 65 to learn more.

Additional Changes to HDHP Option

- **Combined Plan Deductible** rather than separate deductibles for in-network and out-of-network providers. See page 86 to learn more.
- **Injectible Drug copayment tier eliminated** from Prescription Drug Coverage at Retail and Mail Order Pharmacies. These medications now covered under Specialty Drug copayment. See page 110 to learn more.

Section 3. How you get care

Identification cards

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

If you do not receive your ID card within 30 days after the effective date of your enrollment, or if you need replacement cards, call us 24/7 at (671) 647-3526, email at customerservice@takecareasia.com, or write to us at TakeCare Insurance Company, Inc., P.O. Box 6578 Tamuning, Guam 96931.

You also have the option of immediately printing a replacement card by using TakeCare's member portal, **My TakeCare**. Go to http://takecare.healthtrioconnect.com for more information.

Where you get covered care

You can receive covered care from "in-network" and "out-of-network" providers". You will only pay copayments and/or coinsurance, and not have to file claims when using in-network providers. If you use out-of-network providers, you can expect to pay more out of your pocket. Most out-of-network providers will also want you to pay during the time of service. If this occurs, TakeCare will reimburse you for the eligible charges. See below.

Medicare beneficiaries only have coverage for services received at Medicare-contracted facilities on Guam, CNMI, Hawaii, and the continental United States. Medicare-eligible care and services will not be covered if non-emergency care and services are received at a facility or physician not contracted with Medicare.

- **In-network providers**

In-network providers are physicians and other health care professionals we contract with to provide covered services to our members. We select and credential providers to participate in our network according to national quality and medical practice standards.

We list in-network providers in our Provider Directory, which is updated periodically. You can view the current directory on our website at www.takecareasia.com

- **In-network facilities**

In-network facilities are hospital and other medical facilities we contract with to provide covered services to our members. We select and credential facilities to participate in our network according to national quality and medical practice standards.

We list in-network facilities in our Provider Directory, which is updated periodically. You can view the current directory on our website at www.takecareasia.com

- **Non-network providers and facilities**

Providers and facilities not participating in TakeCare's network are considered non-network providers and facilities. You can get care from non-network providers, but you will share in a greater portion of the cost of care.

When using non-network providers and facilities, you will pay 30% of eligible charges based on our allowance plus any difference between our allowance and the actual billed charges. If you are enrolled in the HDHP option, you must satisfy the deductible before any charges will be covered. **Because we do not have agreements or contracts with out-of-network providers, they may require up front full payment during the time of service**. If this occurs, TakeCare will reimburse you for its portion of eligible charges.

Note: Certain services **always require *prior approval,*** regardless of whether they are received from an in-network or out-of network provider or facility. If you self refer to a provider and or facility for services which require prior authorization, those services will not be covered.

What you must do to get covered care

It depends on the type of care you need. First, we recommend you and each family member choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. To select or change your primary care physician, call us 24/7 at (671) 647-3526. You may choose to have a different primary care physician for each family member.

If you are enrolled in the High or Standard options, you must receive a referral from your primary care physician to receive coverage for any specialist services (with the exception of OB/GYN). If you are enrolled in the HDHP option, you do not need a specialist referral.

Other services require prior authorization from TakeCare Medical Management to be covered.

- **Primary care**

Your primary care physician can be a family practitioner, internist, obstetrician/gynecologist, or pediatrician for children under 18 years of age. Your primary care physician will provide most of your health care, or give you a referral to see a specialist if needed.

If you want to change primary care physicians or if your primary care physician leaves the Plan, call us 24/7 at (671)647-3526. We will help you select a new one. You may change your primary care physician anytime. Your change to the new primary care physician will be effective immediately.

A listing of in-network primary care physicians can be found in our provider directory. Go to www.takecareasia.com to view the directory online.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. You may see an OB/GYN within your provider group without a referral, but otherwise a referral is required for specialty charges to be covered.

When you receive a specialist referral from your primary care physician, you must return to the primary care physician after the specialist consultation, unless your primary care physician authorized a certain number of visits without additional referrals. The primary care physician must provide or authorize all follow-up care. Do not go to the specialist for return visits unless your primary care physician gives you a referral. You may access mental health care and behavioral health care through your primary care physician for an initial consultation. You must return to your primary care physician after your consultation with the specialist. If your specialist recommends additional visits or services, your primary care physician will review the recommendation and authorize the visits or services as appropriate. You should not continue seeing the specialist after the initial consultation unless your primary care physician and TakeCare's Medical Management Department has authorized the referral.

Here are some other things you should know about specialty care:

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).
- Your primary care physician will create your treatment plan. The physician may have to get an authorization or approval from us beforehand. If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate in our network, we will provide coverage based on your out-of- network benefits.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.

- **Transitional care**

If you have a chronic and disabling condition and lose access to your specialist because we:

- terminate our contract with your specialist for other than cause;
- drop out of the Federal Employees Health Benefits (FEHB) Program and you enroll in another FEHB program plan; or
- reduce our Service Area and you enroll in another FEHB plan;

You may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us 24/7 at (671) 647-3526, or if we drop out of the FEHB Program, contact your new plan.

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

- **Hospital care**

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility. Because you are still responsible for ensuring that we are asked to precertify your care, you should always ask your physician or hospital whether they have contacted TakeCare. If you are using a non-network provider or facility, you are responsible for contacting TakeCare at (671) 647-3526.

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, call our Customer Service department immediately 24/7 at (671) 647-3526. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

You need prior Plan approval for certain services

Since your primary care physician arranges most referrals to specialists and inpatient hospitalization, the prior authorization approval process only applies to care shown under **Other services** below.

- **Inpatient hospital admission**

Prior to your elective inpatient hospital admission, our Medical Management department evaluates the medical necessity of your proposed stay and the number of days required to treat your condition using nationally-recognized medical care guidelines.

- **Other services**

Your primary care physician has authority to refer you for most services. For certain services, however, your physician must obtain prior approval from us. Before giving approval, we consider if the service is covered, medically necessary, and follows generally accepted medical practice. Prior authorization must be obtained for:

- All surgical procedures
- Audiological exams
- Bariatric surgery

- Bone density studies
- CT scans
- Growth Hormone Therapy (GHT)
- Hospitalization
- MRIs
- Oncology consultations
- Out-of-area hospitalization
- Plastic/reconstructive consultation and procedures
- Podiatry consultations and procedures
- Sleep studies
- Specilaty care referrals, consultations and procedures
- Specialty care follow up (testing and procedures)
- Transplants
- Other procedures including colonoscopy and endoscopy

Emergency services do not require prior authorization. However, you, your representative, the physician, or the hospital must telephone us within two business days following the day of the emergency admission, even if you have been discharged from the hospital.

How to request prior authorization for an elective hospital admission or for other services

First, your physician, your hospital, you, or your representative, must call us at (671) 647-3526 before admission or services requiring prior authorization are rendered.

Next, provide the following information:

- enrollee's name and Plan identification number;
- patient's name, birth date, identification number and phone number;
- reason for hospitalization, proposed treatment, or surgery;
- name and phone number of admitting physician;
- name of hospital or facility; and
- number of planned days of confinement.

- **Non-urgent care claims**

For non-urgent care claims, we will notify the physician and/or hospital the number of approved inpatient days, or the care that we approve for other services that must have prior authorization. We will make our decision within 15 days of receipt of the pre-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you of the need for an extension of time before the end of the original 15 day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

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

- **Urgent care claims**

If you have an urgent care claim (i.e., when waiting for the regular time limit for your medical care or treatment could seriously jeopardize your life, health, or ability to regain maximum function, or in the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without this care or treatment), we will expedite our review and notify you of our decision within 72 hours. If you request that we review your claim as an urgent care claim, we will review the documentation you provide and decide whether it is an urgent care claim by applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

If you fail to provide sufficient information, we will contact you within 24 hours after we receive the claim to provide notice of the specific information we need to complete our review of the claim. We will allow you up to 48 hours from the receipt of this notice to provide the necessary information. We will make our decision on the claim within 48 hours of (1) the time we received the additional information or (2) the end of the time frame, whichever is earlier.

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

You may request that your urgent care claim on appeal be reviewed simultaneously by us and OPM. Please let us know that you would like a simultaneous review of your urgent care claim by OPM either in writing at the time you appeal our initial decision, or by calling us 24/7 at (671) 647-3526. You may also call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. Eastern Time to ask for the simultaneous review. We will cooperate with OPM so they can quickly review your claim on appeal. In addition, if you did not indicate that your claim was a claim for urgent care, call us 24/7 at (671) 647-3526. If it is determined that your claim is an urgent care claim, we will expedite our review (if we have not yet responded to your claim).

Concurrent Care Claims

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

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

- **Emergency inpatient admission**

If you have an emergency admission due to a condition that you reasonably believe puts your life in danger or could cause serious damage to bodily function, you, your representative, the physician, or the hospital must telephone us within two business days following the day of the emergency admission, even if you have been discharged from the hospital.

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

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

What happens when you do not follow the prior authorization rules when using non-network facilities?

Services will not be covered.

Circumstances beyond our control

Under certain extraordinary circumstances, such as natural disasters, we may have to delay your services or we may be unable to provide them. In these cases, we will make all reasonable efforts to provide you with the necessary care.

If you disagree with our pre-service claim decision

If you have a **pre-service claim** and you do not agree with our decision regarding prior authorization of an inpatient admission or other services, you may request a review in accord with the procedures detailed below.

If you have already received the service, supply, or treatment, then you have a **post-service claim** and must follow the entire disputed claims process detailed in **Section 8**.

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

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

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

1. Precertify your hospital stay or, if applicable, arrange for the health care provider to give you the care or grant your request for prior approval for a service, drug, or supply; or

2. Ask you or your provider for more information.

You or your provider must send the information so that we receive it within 60 days of our request. Once the information is received, a decision will be made within 30 more days and we will write to you with our decision.

If we do not receive the information within 60 days of our request, we will make a decision within 30 days of the date the information was first due based on the information already received. We will write to you with our decision.

- **To reconsider an urgent care claim**

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

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

- **To file an appeal with OPM**

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

Section 4. Your costs for covered services

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

Cost-sharing

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

Copayments

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

Example: When you see your primary care physician at the FHP Clinic you pay a copayment of $5 per office visit, or $20 per office visit when you see another in-network primary care physician if you are covered under the High Option. When you are admited as an inpatient to an in-network hospital, you pay $100 copayment per day up to $500 maximum per inpatient admission for High Option.

Deductible

A deductible is a fixed amount of money you must pay for certain covered services and supplies before we start paying benefits for them. Copayment and coinsurance amounts do not count toward your deductible.

Under the High and Standard Options, there is **no calendar year deductible.**

Under the High Deductible Health Plan (HDHP) Option, with the exception of Preventive Care Services coverage, you must first meet your plan deductible before your medical coverage begins. The combined in-network and out-of-network plan deductible is $3,000 for Self Only enrollment or $6,000 for Self and Family enrollment each calendar year. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year.

Encourage your health care provider to submit a claim to us on your behalf even if you haven't yet met your deductible. By doing so, we are able to track your out-of-pocket payments and credit your deductible during the year. Alternatively, a **TakeCare Deductible Claim Form** should be filled out immediately and submitted to us to ensure accurate and complete information on all doctors, lab or pharmacy visits. It is your responsibility to track and submit deductible expenses (e.g. encounter tickets, invoices, receipts) and the required documentation. Deductible claim forms should be submitted to our Customer Service department. Track your out-of-pocket expenses through the MyTakeCare member portal.

Note: If you change plans during Open Season, you do not have to start a new deductible under your old plan between January 1 and the effective date of your new plan.

Coinsurance

Coinsurance is the percentage of our fee allowance that you must pay for your care. If you are covered by the High Deductible Health Plan (HDHP) Option, coinsurance doesn't begin until you have met your combined in-network and out-of-network plan deductible.

Example: Under the HDHP Option, once you've met your combined in-network and out-of-network plan deductible, you pay 20% coinsurance of our allowance for in-network services. Likewise, you pay 30% of our allowance plus any difference between our allowance and billed charges for out-of- network services once you've met your combined in-network and out-of-network plan deductible.

Your Out-of-pocket Maximum

High Option: In a calendar year, once your combined in-network and out-of-network copayments and coinsurance total $2,000 per person or $6,000 per Self and Family enrollment, you do not have to pay any more for covered services. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges.

Standard Option: In a calendar year, once your combined in-network and out-of-network copayments and coinsurance total $3,000 per person or $9,000 per Self and Family enrollment, you do not have to pay any more for covered services. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges.

HDHP Option: In a calendar year, once your total out-of-pocket expenses (deductible, copayments and coinsurance) for most covered services total $10,000 per person or $20,000 per Self and Family enrollment, you do not have to pay any more for covered services. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges.

- **Services that don't count toward out-of-pocket maximum**

Under the High, Standard, and HDHP Options, your out-of-pocket payments for the following do not count toward your catastrophic protection out-of-pocket maximum:

- *Prescription Drugs*
- *Contraceptive Devices*
- *Dental Services*
- *Vision Hardware*
- *Chiropractic Services*
- *Other supplemental benefits*
- *Charges in excess of our allowance*
- *Charges in excess of maximum benefit limitations*
- *Services not covered*

Be sure to keep accurate records of your copayments and coinsurance since you are responsible for informing us when you reach the maximum.

Carryover

If you changed to this Plan during open season from a plan with a catastrophic protection benefit and the effective date of the change was after January 1, any expenses that would have applied to that plan's catastrophic protection benefit during the prior year will be covered by your old plan if they are for care you received in January before your effective date of coverage in this Plan. If you have already met your old plan's catastrophic protection benefit level in full, it will continue to apply until the effective date of your coverage in this Plan. If you have not met this expense level in full, your old plan will first apply your covered out-of-pocket expenses until the prior year's catastrophic level is reached and then apply the catastrophic protection benefit to covered out-of-pocket expenses incurred from that point until the effective date of your coverage in this Plan. Your old plan will pay these covered expenses according to this year's benefits; benefit changes are effective January 1.

Note: If you change options in this Plan during the year, we will credit the amount of covered expenses already accumulated toward the catastrophic out-of-pocket limit of your old option to the catastrophic protection limit of your new option.

When Government facilities bill us

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

Section 5. High and Standard Option Benefits - Table of Content

See page 14 for how our benefits changed this year. A benefits summary of each option starts on page 25. Make sure that you review the benefits that are available under the option in which you are enrolled.

Section 5. High and Standard Option Benefits Overview

This Plan offers High and Standard Options. Both options are described in this Section. Make sure that you review the benefits that are available under the Option in which you are enrolled.

Section 5 is divided into subsections. Please read *Important things you should keep in mind* at the beginning of the subsections. Also read the general exclusions in **Section 6**; they apply to the benefits in the following subsections.

To obtain claim forms, claims filing advice, or more information about High and Standard Option benefits, contact us at (671) 647-3526, email customerservice@takecareasia.com, or on our website at www.takecareasia.com

Each Option offers unique features:

	You Pay	
Benefit Description	**High Option**	**Standard Option**
Preventive Care Visit	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Primary Care Office Visit	***FHP Clinic:*** $5 copayment per visit ***Other in-network:*** $20 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges	***FHP Clinic:*** $5 copayment per visit ***Other in-network:*** $25 copayment per visit ***Out-of-network:*** 30% coninsurance of our allowance plus any difference between our allowance and billed charges
Specialist Care Office Visit	***In-network:*** $40 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges	***In-network:*** $40 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges
Emergency Services <u>In Area</u>		
• Urgent care services at the FHP Clinic	$15 copayment per visit	$15 copayment per visit
• Hospital emergency room	$50 copayment per visit	$75 copayment per visit
Emergency Services <u>Out of Area</u>		
• At doctor's office, Urgent Care Clinic, or Hospital emergency room	$50 copayment per vist	20% coinsurance of the charges of our allowance plus any difference between our allowance and billed charges

Benefit Description - continued on next page

	You Pay	
Benefit Description (cont.)	**High Option**	**Standard Option**
Prescription drugs	**Retail (30 day supply)** $10 copayment - generic formulary $25 copayment - brand formulary $50 copayment - non-formulary $100 copayment - specialty **Mail Order (90 day supply)** $20 copayment - generic formulary $50 copayment - brand formulary $100 copayment - non-formulary $200 copayment - specialty	**Retail (30 day supply)** $15 copayment - generic formulary $40 copayment - brand formulary $80 copayment - non-formulary $100 copayment - specialty **Mail Order (90 day supply)** $30 copayment - generic formulary $80 copayment - brand formulary $160 copayment - non-formulary $200 copayment - specialty
Outpatient surgical facility	***In-network:*** $100 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** $150 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Inpatient hospital stay	***In-network:*** $100 copayment per day, up to $500 maximum per inpatient admission. ***Out-of-network:*** 30% copay of our allowance plus any difference between our allowance and billed charges.	***In-network:*** $150 copayment per day, up to $750 maximum per inpatient admission. ***Out-of-network:*** 30% copay of our allowance plus any difference between our allowance and billed charges.
Chiropractic services	***In-network:*** All charges above $25 per visit. Maximum of 10 visits per calendar year. ***Out-of-network:*** Not covered	***In-network:*** All charges above $25 per visit. Maximum of 10 visits per calendar year. ***Out-of-network:*** Not covered
Prescription eyeglasses or contact lenses	***FHP Vision Center:*** All charges above $100 per calendar year. ***Other in-network:*** Not covered ***Out-of-network:*** Not covered	***FHP Vision Center:*** All charges above $100 per calendar year. ***Other in-network:*** Not covered ***Out-of-network:*** Not covered
Adult hearing aid	***In-network:*** All charges above $300 per ear, every two years. ***Out-of-network:*** Not covered	***In-network:*** All charges above $300 per ear, every two years. ***Out-of-network:*** Not covered

Benefit Description - continued on next page

	You Pay	
Benefit Description (cont.)	**High Option**	**Standard Option**
Dental services	***In-network:*** Nothing for preventive services, 20% coinsurance of covered charges for restorative and simple extractions, 75% coinsurance of covered charges for prosthodontics. ***Out-of-network:*** 30% coinsurance of covered charges for preventive services, 50% coinsurance of covered charges for restorative and simple extractions, 95% coinsurance of covered charges for prosthodontics. In addition, you are responsible for charges between covered charges and billed charges.	***In-network:*** Nothing for preventive services. All other dental services are not covered. ***Out-of-network:*** 30% coinsurance of covered charges for preventive services plus any difference between covered charges and billed charges. All other dental services are not covered.
Your catastrophic protection for out-of-pocket expenses	Your combined in-network and out-of-network annual maximum for out-of-pocket expenses (coinsurance and copayments) for covered services is limited to $2,000 for individual or $6,000 for family enrollment. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even if you reach your out-of-pocket maximum (e.g., expenses in excess of the Plan's allowable amount or benefit maximum). See page 22 for more information.	Your combined in-network and out-of-network annual maximum for out-of-pocket expenses (coinsurance and copayments) for covered services is limited to $3,000 for individual or $9,000 for family enrollment. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even if you reach your out-of-pocket maximum (e.g., expenses in excess of the Plan's allowable amount or benefit maximum). See page 22 for more information.

Section 5(a). Medical services and supplies provided by physicians and other health care professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and claims are payable only if we determine they are for covered, medically necessary services.
- Using the **FHP Clinic** for your primary care will result in lower copayments for you.
- Copayments and coinsurance are waived when using **in-network providers and facilities in the Philippines** for prior-authorized services.
- A **outpatient facility copayment** applies to services performed in an ambulatory surgical center or the outpatient department of a hospital.
- For **out-of-network services**, you are responsible for 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
- With the exception of OB/GYN, **specialty care services** require a written referral from your primary care physician.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including Medicare.

Benefit Description	You Pay	
Diagnostic and treatment services	**High Option**	**Standard Option**
Professional services of physicians • In physician's office • Office medical consultations • Second surgical opinion	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Professional services of physicians • During a hospital stay • In a skilled nursing facility	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
At home	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered • Off-island care for services received without prior authorization from TakeCare Medical Management department, except in the case of emergency.	*All charges*	*All charges*

Diagnostic and treatment services - continued on next page

Benefit Description	You Pay	
Diagnostic and treatment services (cont.)	**High Option**	**Standard Option**
• Specialty care services aren't covered when received without written referral from your primary care physician, except in the case of OB/GYN services.	*All charges*	*All charges*
Lab, X-ray and other diagnostic tests	**High Option**	**Standard Option**
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • Electrocardiogram and EEG	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• X-rays • Non-routine mammograms • Ultrasound	***FHP Clinic:*** $5 copayment in addition to regular office visit copayment. ***In-network:*** $20 copayment in addition to regular office visit copayment. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** $5 copayment in addition to regular office visit copayment. ***In-network:*** $25 copayment in addition to regular office visit copayment. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Prior authorization required for the following services: • CT Scan • MRI	***FHP Clinic:*** $30 copayment in addition to regular office visit copayment. ***In-network:*** $40 copayment in addition to regular office visit copayment. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** $30 copayment in addition to regular office visit copayment. ***In-network:*** $40 copayment in addition to regular office visit copayment. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Prior authorization required for the following services: • Echocardiogram • Nuclear Medicine	***In-network:*** $40 copayment in addition to regular office visit copayment. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** $40 copayment in addition to regular office visit copayment. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Benefit Description	You Pay	
Preventive care for adults	**High Option**	**Standard Option**
Routine physical exam, once a year Routine screenings (based on US Preventive Task Force Guidelines, rated A or B) such as: • Total Blood Cholesterol • Colorectal Cancer Screening, including - Fecal occult blood test yearly starting at age 50 - Colonoscopy screening (prior authorization required)- every 10 years starting at age 50 - Sigmoidoscopy screening (prior authorization required) - every 5 years starting at age 50 • Routine annual digital rectal exam (DRE) for men age 40 and older • Routine Prostate Specific Antigen (PSA) Test – one annually for men age 50 and older A complete list of preventive care services recommended under the USPSTF is available online at www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Well woman care; including, but not limited to: • Routine pap test. • Human papillomavirus testing for women age 30 and up once every three years. • Annual counseling for sexually transmitted infections. • Annual counseling and screening for human immune-deficiency virus. • FDA-approved contraceptive methods and counseling. • Screening and counseling for interpersonal and domestic violence. • Routine mammogram – covered for women age 35 and older, as follows: - From age 35 through 39, one during this five year period - From age 40 through 64, one every calendar year - At age 65 and older, one every two consecutive calendar years A complete listing of covered tests and screening exams is available online at www.hrsa.gov/womensguidelines	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Preventive care for adults - continued on next page

Benefit Description	You Pay	
Preventive care for adults (cont.)	**High Option**	**Standard Option**
Routine immunizations for adults endorsed by the Centers for Disease Control and Prevention (CDC). A complete listing of recommended immunizations for adults and other resources is available online at www.cdc.gov/vaccines/schedules/easy-to-read/adult.html	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered • Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.	*All charges*	*All charges*
Preventive care for children	**High Option**	**Standard Option**
Well-child care, including: • Annual physical examination • Eye exams through age 17 to determine the need for vision correction • Hearing exams through age 17 to determine the need for hearing correction • Childhood immunizations as recommended by the American Academy of Pediatrics - Recommended immunization schedules for children ages 0 through 6, ages 7 through 18, and a catch-up schedule for children with late or incomplete immunizations is available online at www.aap.org/immunization/about/niam.html A complete list of preventive care services recommended under the USPSTF is available online at www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered • *Physical exams and immunizations required for obtaining or continuing employment or insurance, attending schools or camp, or travel.*	*All charges*	*All charges*
Maternity care	**High Option**	**Standard Option**
Complete maternity (obstetrical) care, such as: • Prenatal care - Screening for gestational diabetes for pregnant women between 24-28 weeks gestation or first prenatal visit for women at high risk. • Delivery • Postnatal care	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit ; Specialist - $40 copayment per visit; Outpatient Facility - $100 copayment; Inpatient hospital - $100 copayment per day, up to $500 maximum per inpatient admission.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist - $40 copayment per visit; Outpatient Facility - $150 copayment; Inpatient hospital - $150 copayment per day, up to $750 maximum per inpatient admission.

Maternity care - continued on next page

Benefit Description	You Pay	
Maternity care (cont.)	**High Option**	**Standard Option**
• Breastfeeding support, supplies and counseling for each birth **Note**: Here are some things to keep in mind: • Prior authorization is required for normal delivery services outside the service area. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. The newborn must be enrolled within 60 days of birth. • Surgical benefits, not maternity benefits, apply to circumcision. See **Section 5(b)**. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit ; Specialist - $40 copayment per visit; Outpatient Facility - $100 copayment; Inpatient hospital - $100 copayment per day, up to $500 maximum per inpatient admission. ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist - $40 copayment per visit; Outpatient Facility - $150 copayment; Inpatient hospital - $150 copayment per day, up to $750 maximum per inpatient admission. ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered • *Routine sonograms to determine fetal age, size, or gender.* • *Maternity-related services in the Philippines unless pre-authorized by TakeCare's Medical Management Department.*	*All charges*	*All charges*
Family planning	**High Option**	**Standard Option**
Contraception for women • FDA-approved contraceptive methods for women • Contraceptive counseling Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic counseling*	*All charges*	*All charges*

Benefit Description	You Pay	
Infertility services	**High Option**	**Standard Option**
Diagnosis and treatment of infertility such as: • Artificial insemination: (Up to three cycles per pregnancy attempt) - intravaginal insemination (IVI) - intracervical insemination (ICI) • Injectable fertility drugs **Note**: We cover oral fertility drugs under the prescription drug benefit. Injectible fertility drugs require a copayment of $15 in addition to the office visit copayment/coinsurance.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** 50% coinsurance of our allowance. *Coinsurance is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Infertility services - continued on next page

Benefit Description	You Pay	
Infertility services (cont.)	**High Option**	**Standard Option**
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* - *in vitro fertilization* - *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* - *zygote transfer* • *Intrauterine insemination (IUI)* • *Services and supplies related to excluded ART procedures* • *Cost of donor sperm* • *Cost of donor egg*	*All charges*	*All charges*
Allergy care	**High Option**	**Standard Option**
• Testing and treatment • Allergy injections	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• Allergy serum	***In-network:*** nothing in addition to the office visit copayment. ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** nothing in addition to the office visit copayment. ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Provocative food testing and sublingual allergy desensitization*	*All charges*	*All charges*
Treatment therapies	**High Option**	**Standard Option**
• Chemotherapy and Radiation therapy **Note:** High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under **Organ/ Tissue Transplants** on page 47. • Respiratory and inhalation therapy	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit

Treatment therapies - continued on next page

Benefit Description	You Pay	
Treatment therapies (cont.)	**High Option**	**Standard Option**
• Intravenous (IV) / Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) **Note:** Growth hormone is covered under the prescription drug benefit. **Note:** – We only cover GHT when we pre-authorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services and related services and supplies that we determine are medically necessary. See *"Other services"* under *"You need prior Plan approval for certain services"* on pages 17-18.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit ; Specialist - $40 copayment per visit; Outpatient Facility - $100 copayment; Inpatient hospital - $100 copayment per day, up to $500 maximum per inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit ; Specialist - $40 copayment per visit; Outpatient Facility - $150 copayment; Inpatient hospital - $150 copayment per day, up to $750 maximum per inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• Dialysis - hemodialysis and peritoneal dialysis	***In-network:*** Primary Care - $20 copayment per visit ; Specialist Care - $40 copayment per visit; Outpatient Facility - $100 copayment; Inpatient hospital - $100 copayment per day, up to $500 maximum per inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Primary Care - $25 copayment per visit ; Specialist Care - $40 copayment per visit; Outpatient Facility - $150 copayment; Inpatient hospital - $150 copayment per day, up to $750 maximum per inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Physical and occupational therapies	**High Option**	**Standard Option**
Unlimited outpatient services and up to two (2) consecutive months per condition for the services of each of the following: • Qualified physical therapists • occupational therapists **Note:** We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. These therapies also apply to **habilitation services** that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.	***In-network:*** Specialist Care - $40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Specialist Care - $40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Physical and occupational therapies - continued on next page

Benefit Description	You Pay	
Physical and occupational therapies (cont.)	**High Option**	**Standard Option**
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs, lifestyle modification programs* • *Equipment, supplies or customized devices related to rehabilitative therapies, except those provided under Section 5(a) Durable Medical Equipment* • *Services provided by schools or government programs* • *Developmental and Neuroeducational testing and treatment beyond initial diagnosis* • *Hypnotherapy* • *Psychological testing* • *Vocational rehabilitation*	*All charges*	*All charges*
Cardiac Rehabilitation	**High Option**	**Standard Option**
Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 90 days for inpatient rehabilitation	***In-network:*** Specialist Care - $40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Specialist Care - $40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Speech therapy	**High Option**	**Standard Option**
Unlimited visits for the services of: • Qualified Speech Therapist **Note**: Speech Therapy also applies to **habilitation services** that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include physical/ occupational therapies and other services for people with disabilities in a variety of inpatient and/or outpatient settings. All therapies are subject to medical necessity.	***In-network:*** Specialist Care - $40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Specialist Care - $40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Benefit Description	You Pay	
Hearing services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• Hearing testing and treatment for adults, when medically necessary • For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist • Hearing aid testing and evaluation for adults Adult hearing aid benefits and limits: (see *Orthopedic and prosthetic devices, page 40*) **Note:** Hearing testing for children through age 17 to determine the need for hearing correction is covered under **Preventive Care for Children.**	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Hearing services that are not shown as covered* • *Hearing aids, testing and examinations for children*	*All charges*	*All charges*
Vision services (testing, treatment, and supplies)	**High Option**	**Standard Option**
• Annual eye exams through age 17 to determine the need for vision correction	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• Annual eye exams for adults - Plan pays $30 maximum allowance towards basic vision exam - Plan pays $50 maximum allowance towards comprehensive exam	***FHP Clinic or Vision Center:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. You are responsible for any charges in excess of the Plan's maximum allowance for a basic or comprehensive exam. ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. You are responsible for any charges in excess of the Plan's maximum allowance for a basic or comprehensive exam. ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic or Vision Center:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. You are responsible for any charges in excess of the Plan's maximum allowance for a basic or comprehensive exam. ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. You are responsible for any charges in excess of the Plan's maximum allowance for a basic or comprehensive exam. ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Vision services (testing, treatment, and supplies) - continued on next page

Benefit Description	You Pay	
Vision services (testing, treatment, and supplies) (cont.)	**High Option**	**Standard Option**
• Refraction Exam	***FHP Vision Center:*** $20 copayment per visit ***In-network:*** $40 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Vision Center:*** $25 copayment per visit ***In-network:*** $40 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• Prescription eyeglasses or contact lenses	***FHP Vision Center:*** All charges in excess of $100 per calendar year ***In-network:*** All charges ***Out-of-network:*** All charges	***FHP Vision Center:*** All charges in excess of $100 per calendar year ***In-network:*** *All charges* ***Out-of-network:*** All charges
• Medical and surgical benefits for the diagnosis and treatment of diseases of the eye	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Eye exercises and orthoptics (vision therapy)* • *Radial keratotomy and other refractive surgery such as LASIK (Laser-Assisted Stromal In-situ Keratomileusis) s*urgery	*All charges*	*All charges*
Foot care	**High Option**	**Standard Option**
• Foot care and podiatry services **Note:** When you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes, routine foot care may be covered. Prior authorization is required.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. *Copayment is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Foot care - continued on next page

Benefit Description	You Pay	
Foot care (cont.)	**High Option**	**Standard Option**
Not covered: • *Routine footcare including: cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above.* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery).*	*All charges*	*All charges*
Orthopedic and prosthetic devices	**High Option**	**Standard Option**
• Artificial eyes • Stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy (up to two (2) surgical bras per benefit year) • Internal prosthetic devices, such as artificial joints, pacemakers, interocular lenses, and surgically implanted breast implant following mastectomy. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants **Note:** For information on the professional charges for the surgery to insert an implant, see **Section 5(b)** - *Surgical and anesthesia services.* For information on the hospital and/or ambulatory surgery center benefits, see **Section 5 (c)** - *Services provided by a hospital or other facility, and ambulance services.*	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. *Copayment and coinsurance is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. *Copayment and coinsurance is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You Pay	
Orthopedic and prosthetic devices (cont.)	**High Option**	**Standard Option**
• Orthopedic devices, such as braces	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. *Copayment and coinsurance is waived at in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	All charges
• External hearing aid for adults (limited to $300 maximum benefit per ear every two (2) years)	***In-network:*** All charges in excess of $300 per ear, every two years ***Out-of-network:*** All charges	***In-network:*** All charges in excess of $300 per ear, every two years ***Out-of-network:*** All charges
Not covered: • *Orthopedic and corrective shoes* • *Arch supports, foot orthotics, heel pads and heel cups* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Lumbosacral supports* • *Splints* • *Over-the-counter (OTC) items* • *Dual chamber and biventricular pacemakers* • *Other internal prosthetics such as heart valves, automatic implantable cardioverter defibrillator (AICD) and other implantable devices not specified above.* • *Prosthetic replacements provided less than 3 years after the last one we covered*	*All charges*	*All charges*

Benefit Description	You Pay	
Durable medical equipment (DME)	**High Option**	**Standard Option**
We will cover the rental or purchase of DME, at our option, including repair and adjustment. Covered items include: • Manual hospital beds • Standard manual wheelchairs • Crutches/walk aids • CPAP (Continuous Positive Airway Pressure) • BPAP (Bi-Level Positive Airways Pressure) • Blood Glucose Monitors (provided by FHP Pharmacy) **Note**: Pre-authorization is required. Call us at (671) 646-5824 x8470 as soon as your physician prescribes this equipment. We will arrange with a health care provider to rent or sell you DME at discounted rates and will tell you more about this service when you call.	***In-network:*** Any deposit required towards rental or purchase ***Out-of-network:*** All charges	All charges
Not covered: • *Motorized wheelchairs* • *Motorized beds* • *CPAP and BPAP supplies including masks* • *Insulin pumps*	*All charges*	*All charges*
Home health services	**High Option**	**Standard Option**
• Home health care ordered by a physician, pre-authorized by us, and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide while under an active treatment plan with a home health agency including services such as: - Oxygen therapy, intravenous therapy and medications. - Services ordered by a physician for members who are confined to the home. - Nursing - Medical supplies included in the home health plan of care. - Physical therapy, speech therapy, occupational therapy, and respiratory therapy.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network***: Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered • *Nursing care requested by, or for the convenience of the patient or the patient's family;*	*All charges*	*All charges*

Home health services - continued on next page

Benefit Description	You Pay	
Home health services (cont.)	**High Option**	**Standard Option**
• *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.*	*All charges*	*All charges*
Chiropractic	**High Option**	**Standard Option**
Chiropractic services - You may self refer to a participating chiropractor for up to 10 visits per calendar year. Services are limited to: • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	***In-network:*** All charges above $25 per visit and all charges after your 10th visit in a benefit year. ***Out-of-network:*** All charges	***In-network:*** All charges above $25 per visit and all charges after your 10th visit in a benefit year. ***Out-of-network:*** All charges
Not covered: • *Consults and evaluations* • *Ancillary services for chiropractic purposes (e. g., x-rays)*	*All charges*	*All charges*
Educational classes and programs	**High Option**	**Standard Option**
Programs are administered through the TakeCare Wellness Team: • Cardiac Risk Management Class • Smoking Cessation Program • Diabetes Management • Wellness Workshop • 5 Days of Fitness Program • Nutrition Classes • Children's Health Improvement Program • Gym Partnerships (see expanded list of participating area gyms at www.takecareasia.com) **Note:** For more information on these classes, please call the TakeCare Wellness team at (671) 300-7161.	Some programs may have a nominal charge	Some programs may have a nominal charge

Smoking Cessation Program
• primary care physician referral required
• individual/group/telephone counseling
• over-the-counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence
  • Nicotrol Nasal Spray
  • Nicotrol Inhaler
	Nothing for counseling for up to two quit attempts per year.
	
	Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.
		Nothing for counseling for up to two quit attempts per year.
		
		Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.

Educational classes and programs - continued on next page

Benefit Description	You Pay	
Educational classes and programs (cont.)	**High Option**	**Standard Option**
• Chantix • Zyban • Bupropion hydrochloride • Nicorette Gum • Nicorette DS Gum • Habitrol Transdermal film • Nicoderm CQ Transdermal system • Commit Lozenge • Nicorette Lozenge • Nicotine Film • Nicotine Polacrilex, Gum, Chewing; Buccal • Thrive (Nicotine Polacrilex) Gum, Chewing; Buccal • Nicotine Polacrilex, Trocher/Lozenge • Nicotine Patch • Varenicline	Nothing for counseling for up to two quit attempts per year. Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.	Nothing for counseling for up to two quit attempts per year. Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.

Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Using the **FHP Clinic** for your primary care will result in lower copayments for you.
- Copayments and coinsurance are waived when using **in-network providers and facilities in the Philippines** for prior-authorized services.
- An **outpatient facility copayment** applies to services performed in an ambulatory surgical center or the outpatient department of a hospital.
- For **out-of-network services**, you are responsible for 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
- Be sure to read **Section 4 -** *Your costs for covered services* for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- The benefits in this Section are for the services provided by a physician or other health care professional for your surgical care. Look in **Section 5(c)** for benefits for services provided by a facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR SOME SURGICAL PROCEDURES.** Please refer to the prior authorization information shown in **Section 3** to be sure which services require prior authorization and identify which surgeries require prior authorization.
- With the exception of OB/GYN, **specialty care services** require a written referral from your primary care physician.

Benefit Description	You Pay	
Surgical procedures	**High Option**	**Standard Option**
A comprehensive range of services are covered, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Circumcision • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) • Surgical treatment of morbid obesity (bariatric surgery). Surgery is limited to Roux-en-Y bypass, laparoscopic gastric band placement, and vertical banded gastroplasty. Concerning bariatric surgery, the following conditions must be met:	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Surgical procedures - continued on next page

Benefit Description	You Pay	
Surgical procedures (cont.)	**High Option**	**Standard Option**
- Eligible members must be age 18 or over - Eligible members must weigh 100 pounds or 100% over their normal weight according to current underwriting standards - Eligible members must meet the National Institute of Health Guidelines - We may require you to participate in a non-surgical multidisciplinary program approved by us for six months prior to your bariatric surgery - We will determine the provider for the non-surgical program and surgery based on quality and outcomes. • Insertion of internal prosthetic devices. See **Section 5(a)** – *Orthopedic and prosthetic devices* for device coverage information. • Cardiac surgery for the implantation of stents, leads and pacemaker • Cardiac surgery for the implantation of valves (Plan pays for the cost of procedure only) • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns **Note:** Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot* • *Services and supplies provided for circumcisions performed beyond thirty-one (31) days from the date of birth that are not determined to be medically necessary.*	*All charges*	*All charges*

Benefit Description	You Pay	
Reconstructive surgery	**High Option**	**Standard Option**
Covered services include: • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: - surgery to produce a symmetrical appearance of breasts; - treatment of any physical complications, such as lymphedemas; - breast prostheses and surgical bras and replacements *(*see *Prosthetic devices)* **Note:** If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All charges*	*All charges*

Benefit Description	You Pay	
Oral and maxillofacial surgery	**High Option**	**Standard Option**
Oral surgical procedures are covered but limited to: • Reduction of fractures of the jaws or facial bones • Surgical correction of cleft lip, cleft palate or severe functional malocclusion • Removal of stones from salivary ducts • Excision of leukoplakia or malignancies • Excision of cysts and incision of abscesses when done as independent procedures • Other surgical procedures that do not involve the teeth or their supporting structures • TMJ surgery and other related non-dental treatment	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)* • *Dental services related to treatment of TMJ*	*All charges*	*All charges*
Organ/tissue transplants	**High Option**	**Standard Option**
The following **solid organ transplants** are covered and subject to medical necessity and experimental/investigational review by the Plan. Pre-authorization is required. Solid organ transplants are limited to: • Cornea • Heart • Heart/lung • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Liver • Lung: single/bilateral/lobar • Pancreas • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) for those patients with chronic pancreatitis only	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* . ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
The following **tandem blood or marrow stem cell transplants for covered transplants** are covered and subject to medical necessity review by the Plan. Pre-authorization is required. • **Autologous tandem transplants** for - AL Amyloidosis - Multiple myeloma (de novo and treated) - Recurrent germ cell tumors (including testicular cancer)	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Blood or marrow stem cell transplants are covered but limited to the stages of the following diagnoses. For the diagnoses listed below, the medical necessity limitation is considered satisfied if the patient meets the staging description. • **Allogeneic transplants** for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Advanced neuroblastoma - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Infantile malignant osteopetrosis - Kostmann's syndrome - Leukocyte adhesion deficiencies - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Mucolipidosis (e.g., Gaucher's disease, metachromatic leukodystrophy, adrenoleukodystrophy)	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- Mucopolysaccharidosis (e.g., Hunter's syndrome, Hurler's syndrome, Sanfillippo's syndrome, Maroteaux-Lamy syndrome variants) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Sickle cell anemia - X-linked lymphoproliferative syndrome • **Autologous transplants** for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Aggressive non-Hodgkin lymphomas - Amyloidosis - Breast Cancer - Ependymoblastoma - Epithelial ovarian cancer - Ewing's sarcoma - Multiple myeloma - Medulloblastoma - Pineoblastoma - Neuroblastoma - Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) are covered for members with a diagnosis listed below, subject to medical necessity review by the Plan. Pre-authorization is required. • **Allogeneic transplants** for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma(CLL/SLL) - Hemoglobinopathy - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • **Autologous transplants** for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Neuroblastoma	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
The following blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health **approved clinical trial** or a Plan-designated center of excellence subject to prior authorization by the Plan's medical director in accordance with the Plan's protocols. If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, x-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. **Section 9** has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial. • **Allogeneic transplants** for - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Beta Thalassemia Major - Chronic inflammatory demyelination polyneuropathy (CIDP) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle Cell anemia • **Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC)** for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Breast cancer - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Colon cancer - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Myeloproliferative disorders (MDDs)	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
- Myelodysplasia/Myelodysplastic Syndromes - Non-small cell lung cancer - Ovarian cancer - Prostate cancer - Renal cell carcinoma - Sarcomas - Sickle cell anemia • **Autologous Transplants** for - Advanced Childhood kidney cancers - Advanced Ewing sarcoma - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Aggressive non-Hodgkin lymphomas - Breast Cancer - Childhood rhabdomyosarcoma - Chronic myelogenous leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) - Multiple sclerosis - Small cell lung cancer - Systemic lupus erythematosus - Systemic sclerosis **Limited Benefits** • Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence subject to prior authorization by the Plan's medical director in accordance with the Plan's protocols. • Bone marrow stem cell donor search and testing for compatible unrelated donors up to $15,000 per procedure at a National Preferred Transplant Facility when you are the intended recipient. **Transportation, food and lodging** - the following benefits are provided, if you live over 60 miles from the transplant center and the services are pre-authorized by us:	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	**High Option**	**Standard Option**
• Transportation limited to you and one escort to a National Preferred Transplant Network or other Company Approved Transplant Facility. • A $125 per day allowance for housing and food. This allowance excludes liquor and tobacco. **Note:** We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor testing for the actual solid organ donor or up to four bone marrow/stem cell transplant donors in addition to the testing of family members.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $100 copayment per visit; Inpatient hospital - $100 copayment per day, up to $500 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Outpatient facility - $150 copayment per visit; Inpatient hospital - $150 copayment per day, up to $750 maximum per admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Donor screening tests and donor search expenses, except as shown above* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*	*All charges*
Anesthesia	**High Option**	**Standard Option**
Professional anesthesia services provided in: • Inpatient hospital • Outpatient hospital • Skilled nursing facility • Ambulatory surgical center • Physician's office	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Section 5(c). Services provided by a hospital or other facility, and ambulance services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Copayments and coinsurance are waived when using **in-network providers and facilities in the Philippines** for prior-authorized services.
- A **outpatient facility copayment** applies to services performed in an ambulatory surgical center or the outpatient department of a hospital.
- For **out-of-network services**, you are responsible for 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
- Be sure to read **Section 4 -** *Your costs for covered services* for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- The benefits in this Section are for the services provided by a facility (i.e. hospital, surgical center, etc.).Any benefits associated with professional services (i.e., physicians, etc.) are in **Sections 5(a) or (b)**.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FROM US FOR ELECTIVE HOSPITAL STAYS.** Please refer to **Section 3** to be sure which other services require prior authorization.
- Referrals to doctors or facilities off-island must receive prior authorization from us. For services to be covered, a **written referral** must be made in advance by your physician and approved by the TakeCare Medical Management Department.
- If you would like assistance with the coordination of any off-island services or have questions concerning the prior authorization process, please contact us at (671) 647-3526.

Benefit Description	You pay	
Inpatient hospital	**High Option**	**Standard Option**
Coverage includes room and board, such as • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets **Note**: If you want a private room when it is not medically necessary, you will need to pay the additional charge above the semiprivate room rate.	***In-network:*** $100 copayment per day up to $500 maximum per inpatient admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** $150 copayment per day up to $750 maximum per inpatient admission. *Copayment is waived at in-network facility in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Other hospital services and supplies, such as: • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, X-rays and pathology tests • Administration of blood and blood products • Dressings, splints, casts and sterile tray services	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Inpatient hospital - continued on next page

Benefit Description	You pay	
Inpatient hospital (cont.)	**High Option**	**Standard Option**
• Medical supplies and equipment including oxygen • Anesthetics, including nurse anesthetist services • Rehabilitative therapies - See **Section 5(a)** for benefit limitations	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Any inpatient hospitalization for dental procedure* • *Blood and blood products, whether synthetic or natural* • *Custodial care* • *Internal prosthetics except for those covered under **Section 5(a)** - Prosthetic and Orthopedic Devices.* • *Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care* • *Take-home items*	*All charges*	*All charges*
Outpatient hospital or ambulatory surgical center	**High Option**	**Standard Option**
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Administration of blood, blood plasma, and other biologicals • Pre-surgical testing • Dressings, casts and sterile tray services • Medical supplies including oxygen • Anesthetics and anesthesia service **Note:** We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. Ambulatory surgical facility - $100 copayment per visit. ***In-network:*** Primary Care - $20 copayment per visit; Specialist Care - $40 copayment per visit; Ambulatory surgical facility - $100 copayment per visit. *Copayments waived when using in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***FHP Clinic:*** Primary Care - $5 copayment per visit; Specialist Care - $40 copayment per visit. Ambulatory surgical facility - $150 copayment per visit. ***In-network:*** Primary Care - $25 copayment per visit; Specialist Care - $40 copayment per visit; Ambulatory surgical facility - $150 copayment per visit. *Copayments waived when using in-network providers in the Philippines.* ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Outpatient hospital or ambulatory surgical center - continued on next page

Benefit Description	You pay	
Outpatient hospital or ambulatory surgical center (cont.)	**High Option**	**Standard Option**
Not covered: • *Blood and blood products, whether synthetic or natural*	*All charges*	*All charges*
Skilled nursing care facility benefits	**High Option**	**Standard Option**
The Plan provides a comprehensive range of benefits when full-time skilled nursing care and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan. *Benefit Limits:* • *Standard Option – up to 60 days confinement per calendar year* • *High Option – up to 100 days confinement per calendar year* All necessary services are covered, including: • Bed, board and general nursing care • Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Custodial care* • *Skilled nursing facility services in the Philippines*	*All Charges*	*All Charges*
Hospice care	**High Option**	**Standard Option**
Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by TakeCare's Medical Management Department. To be covered, services must be provided under the direction of a physician who certifies the patient is in the terminal stages of illness with a life expectancy of approximately six months or less. Covered services include: • Inpatient and outpatient care • Family counseling **Note:** This benefit is limited to a maximum of up to 180 days per lifetime.	***In-network:*** Nothing ***Out-of-network:*** All charges	***In-network:*** Nothing ***Out-of-network:*** All charges

Hospice care - continued on next page

Benefit Description	You pay	
Hospice care (cont.)	**High Option**	**Standard Option**
Not covered: • *Independent nursing, homemaker services* • *Hospice-related services in the Philippines*	*All charges*	*All charges*
Ambulance	**High Option**	**Standard Option**
Local ground ambulance service when medically necessary	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Transport that the Plan determined are not medically necessary* • *Air ambulance services*	*All charges*	*All charges*

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- **In the event of an emergency or accident**, you, your representative, physician, or the facility **must telephone us within 48 hours** following the day of the emergency admission, even if you've been discharged from the hospital. Call 24/7 TakeCare Customer Service at (671) 647-3526 or toll-free at (877) 484-2411.
- Be sure to read **Section 4** - *Your costs for covered services*, for valuable information about how cost- sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency?

In a life or limb threatening emergency, call 911 or go to the nearest hospital emergency room or other facility treatment. You do not need authorization from your primary care physician (PCP) before you go. A true emergency is covered no matter where you are.

Emergencies within our service area: If you receive emergency care within our service area that results in your hospitalization, you must contact the 24/7 TakeCare Customer Service Department at (671) 647-3526 within 48 hours unless it was not reasonably possible to do so.

When you need urgent care while you are in our service area, call your PCP. Your PCP can assess the situation and decide what type of care you need. Ask your PCP about after-hours and "on-call" procedures now, before you need these services. On Guam, if your PCP's office is closed, you may be able to access the FHP Urgent Care Center which is open 7 days a week, 7am - 11pm, except Christmas, New Year's, and one staff development day per year.

Emergencies outside our service area: If you receive emergency or urgent care outside our service area, you must contact the 24/7 TakeCare Customer Service Department at (671) 647-3526 or toll-free at (877) 484-2411 within 48 hours, unless it was not reasonably possible to do so, to let us know what has happened and where you went for care; **otherwise, your care will not be covered**. If you are covered by **Medicare** on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense. If you are hospitalized outside the service area, we may arrange for your transfer to a Plan facility as soon as it is medically appropriate to do so.

When you have to file a claim: Please refer to **Section 8** for information on how to file a claim, or contact our Customer Service Department at (671) 647-3526.

Note: We do not coordinate benefits for outpatient prescription drugs.

Benefit Description	You pay	
Emergency within our service area	**High Option**	**Standard Option**
• Urgent care services at the FHP Clinics - No appointment necessary - Guam Clinic is open 7 days per week, 7am-11pm, except Christmas, New Year's, and one staff development day per year. - Saipan Clinic is open M-F, 8am-6pm. Saturdays, 9am-1pm.	$15 copayment per visit	$15 copayment per visit
• Emergency care at a doctor's office	***Primary Care:*** $20 copayment per visit ***Specialist Care:*** $40 copayment per visit	***Primary Care:*** $25 copayment per visit ***Specialist Care:*** $40 copayment per visit
• Emergency care as an outpatient at a hospital including doctors' services **Note**: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply	$50 copayment per emergency room visit	$75 copayment per emergency room visit
Emergency outside our service area	**High Option**	**Standard Option**
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient at a hospital, including doctors' services **Note**: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply If you are covered by Medicare on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense.	$50 copayment per visit	20% coinsurance of eligible charges
Not covered: • *Elective care or non-emergency care and follow-up care recommended by out-of-network providers that has not received prior authorization by the Plan* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area that has not received prior authorization by the Plan*	*All charges*	*All charges*

Benefit Description	You pay	
Ambulance	**High Option**	**Standard Option**
Professional ground ambulance service when medically necessary. **Note**: See **Section 5(c)** for non-emergency service.	Nothing	Nothing
Not covered: • *Transport that the Plan determined are not medically necessary* • *Air ambulance*	*All charges*	*All charges*

Section 5(e). Mental health and substance abuse benefits

You need to get Plan prior authorization for services and follow a treatment plan we approve in order to receive the following benefits. When you receive services as part of an approved treatment plan, cost-sharing and limitations for Plan mental health and substance abuse benefits are no greater than for similar benefits for other illnesses and conditions.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES.** Benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. To be eligible to receive full benefits, you must follow the preauthorization process and get Plan approval of your treatment plan.
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.
- OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.

Benefit Description	You pay...	
Professional Services	**High Option**	**Standard Option**
When part of a treatment plan we have approved in advance, we cover professional services by licensed professional mental health and substance abuse practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment • Treatment and counseling (including individual or group therapy visits) • Diagnosis and treatment of alcoholism and drug abuse, including detoxification, treatment and counseling	***In-network:*** Specialist Care - $20 copayment per visit ; Outpatient facility - $100 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Specialist Care - $25 copayment per visit ; Outpatient facility - $150 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Professional Services - continued on next page

Benefit Description	You pay...	
Professional Services (cont.)	**High Option**	**Standard Option**
• Professional charges for intensive outpatient treatment in a provider's office or other professional setting • Electroconvulsive therapy	***In-network:*** Specialist Care - $20 copayment per visit ; Outpatient facility - $100 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Specialist Care - $25 copayment per visit ; Outpatient facility - $150 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Diagnostics	**High Option**	**Standard Option**
• Outpatient diagnostic tests provided and billed by a licensed mental health and substance abuse practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility	***In-network:*** Specialist Care - $20 copayment per visit ; Outpatient facility - $100 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Specialist Care - $25 copayment per visit ; Outpatient facility - $150 copayment per visit ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Inpatient hospital or other covered facility	**High Option**	**Standard Option**
Inpatient services provided and billed by a hospital or other covered facility • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services	***In-network:*** $100 copayment per day up to $500 maximum per inpatient admission ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** $150 copayment per day up to $750 maximum per inpatient admission ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Outpatient hospital or other covered facility	**High Option**	**Standard Option**
Outpatient services provided and billed by a hospital or other covered facility • Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment	***In-network:*** $100 copayment ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** $150 copayment ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not Covered	**High Option**	**Standard Option**
• *Services we have not approved* • *Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a Plan physician to be medically necessary*	*All charges*	*All charges*

Not Covered - continued on next page

Benefit Description	You pay...	
Not Covered (cont.)	**High Option**	**Standard Option**
Note: *OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.*	*All charges*	*All charges*

Prior authorization	To be eligible to receive these enhanced mental health and substance abuse benefits you must follow your treatment plan and all of our prior authorization processes. Please call (671) 647-3526 for more information.
Special transitional benefit	If a mental health or substance abuse professional provider has been treating you under our plan as of January 1, 2013, you are eligible for continued coverage with your provider for up to 90 days under the following conditions: If your mental health or substance abuse professional provider with whom you are currently in treatment leaves the plan at our request for other than cause, we will allow you reasonable time to transfer your care to a Plan mental health or substance abuse professional provider. During the transitional period, you may continue to see your treating provider. This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2013, the 90 day period ends before January 1, 2014 and this transition benefit does not apply.
Limitation	We may limit your benefits if you do not obtain a treatment plan.

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Your copayments or coinsurance amounts for prescription drugs do not count toward your catastrophic out--of-pocket maximum. See **Section 4-** *Your costs for covered services* for more information.
- By using the **Mail Order** program, you can reduce your monthly copayment expense.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 10** about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician must write the prescription.
- **Where you can obtain them**. You must fill the prescription at an in-network pharmacy or, if you prefer, by mail through Orchard Pharmaceutical Services for a maintenance medication.
- **We use a formulary.** The TakeCare Formulary is a list of over 1600 prescription drugs that physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to TakeCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of Plan physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. Your physician will need to request prior authorization for some non-formulary drugs. Physician may initiate the prior authorization request simply by phoning, faxing, or emailing in the request. Requests are generally processed within ten minutes although a few require up to 2 working days when additional information is needed from the physician. ***Note****: Formulary is subject to change.*
- **There are dispensing limitations**. Prescription drugs will be dispensed for up to a 30-day supply or one commercially prepared unit per copayment (i.e., one inhaler, one vial of ophthalmic medication, one tube of ointment). For drugs that could be habit forming, the prescription unit is set at a smaller quantity for the protection and safety of our members.
- A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified "Dispense as Written" for the name brand drug, you will have to pay the non-formulary copayment plus the cost difference between this drug and the generic drug.
- Updating of prior authorizations may be required. Clinical edits (limitations) can be used for safety reasons, quantity limitations and benefit plan exclusions and may require preauthorization.
- Prescription drugs can also be obtained through the **Orchard Pharmaceutical Services** mail order program for up to a 90 day supply of oral medication; 6 vials of insulin; or 3 commercially prepared units (i.e., inhaler, vials ophthalmic medication or topical ointments or creams). You pay two (2) copayments for a 90 day supply of medications through mail order. For mail order customer service, call toll-free (866) 909-5170, 8AM to 10PM EST, Monday through Friday and 8:30AM to 4:30PM on Saturdays or go to www.orchardrx.com
- **Why use generic drugs?** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- **When you do have to file a claim:** Please refer to **Section 7** for information on how to file a pharmacy claim, or contact our Customer Service Department at (671) 647-3526.
- **Our Pharmacy Benefit Manager website**: www.envisionrx.com

- **Medicare and Prescription Drug Coverage:** Refer to notification printed on inside front cover of this brochure.

Benefit Description	You pay	
Covered medications and supplies	**High Option**	**Standard Option**
We cover the following medications and supplies prescribed by a physician and obtained from an in-network pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Insulin • Disposable needles and syringes for the administration of covered medications; lancets • FDA-approved contraceptive methods are covered under preventive care. See **Section 5(a)** - *Preventive care for adults.* **Note**: If there is no generic equivalent available, you will still have to pay the non-formulary copay if your physician did not specify "Dispense as Written" on the prescription.	**Retail Pharmacy - (30 day supply)** $10 for Generic formulary $25 for Brand formulary $50 for Non-formulary $100 for Specialty drug **Mail Order - (90 days supply)** $20 for Generic formulary $50 for Brand formulary $100 for Non-formulary $200 for Specialty drugs	**Retail Pharmacy - (30 day supply)** $15 for Generic formulary $40 for Brand formulary $80 for Non-formulary $100 for Specialty drugs **Mail Order - (90 days supply)** $30 for Generic formulary $80 for Brand formulary $160 for Non-formulary $200 for Specialty drugs
• Women's FDA-approved contraceptive drugs and devices.	Nothing	Nothing
• Growth hormone	$5 copayment each	$5 copayment each
• Drugs for sexual dysfunction are covered when Plan criteria is met. Contact TakeCare for dose limits at (671) 647-3526 • Oral fertility drugs	50% coinsurance per prescription unit or refill up to the dosage limits and all charges above that limit	50% coinsurance per prescription unit or refill up to the dosage limits and all charges above that limit
Not covered	**High Option**	**Standard Option**
• *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies or approved referrals* • *Drugs or substances not approved by the Food and Drug Administration (FDA)* • *Hospital take-home drugs* • *Medical supplies (such as dressing, and antiseptics)* • *Weight loss medications including anorexients, anti-obesity agents, appetite suppressants, or anorexiogenic agents* • *Non-prescription medicines* • *Vitamins, nutrients and food supplements even if a physician prescribes or administers them unless listed in the formulary (i.e., Vitamin D for adults age 65 and older)* • *Replacement of lost, stolen or destroyed medication* Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Tobacco Cessation Benefit.	*All charges*	*All charges*

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See section 10 Coordinating benefits with other coverage.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You Pay	
Accidental injury benefit	**High Option**	**Standard Option**
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. **Note:** If you are outside the service area and receive services from an out-of-network dentist, we will reimburse you up to $100.00.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Dental Benefits	You Pay	
Service	**High Option**	**Standard Option**
OFFICE VISIT Oral examination and treatment plan; vitality test; and oral cancer exam. X-rays, including bitewings (once a year) and panoramic (once every three years).	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
PREVENTIVE SERVICES Prophylaxis (once every 6 months); sealants (up to age 12); annual topical application of fluoride (up to age 12)	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
RESTORATIVE DENTISTRY Amalgam - one, two or three surfaces; Composite - one or two surfaces—anterior	***In-network:*** 20% coinsurance of covered charges ***Out-of-network:*** 50% coinsurance of our allowance plus any difference between our allowance and billed charges.	All charges
SIMPLE EXTRACTIONS Simple extraction for fully erupted teeth only	***In-network:*** 20% coinsurance of covered charges ***Out-of-network:*** 50% coinsurance of our allowance plus any difference between our allowance and billed charges.	All charges

Service - continued on next page

Dental Benefits	You Pay	
Service (cont.)	**High Option**	**Standard Option**
PROSTHODONTICS Full and partial dentures; crowns and bridges; repair; relining and/or reconstruction of dentures	***In-network:*** 75% coinsurance of covered charges ***Out-of-network:*** 95% coinsurance of our allowance plus any difference between our allowance and billed charges.	All charges
PRESCRIPTION DRUGS	All charges	All charges
Annual Maximum Benefit	**High Option**	**Standard Option**
Dental Plan Maximum Benefit	$1,500 per member per calendar year.	$1,500 per member per calendar year.

Section 5(h). Special features

Feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claim process (see **Section 8**).
Medical Travel Benefit	TakeCare offers a Travel Benefit to its FEHB members, making it easier to travel to the Joint Commission-accredited St. Luke's Hospital, The Medical City, or other in-network providers in the Philippines when they require a pre-authorized, elective inpatient or outpatient procedure, **excluding emergencies, home health, hospice, mental health & substance abuse or maternity-related services**. The travel benefit includes the cost of roundtrip airfare from Guam, ground transportation between airport and the hospital and up to three days lodging in Manila. Members can choose one of two options for transportation and lodging expenses: • TakeCare will arrange and pay in advance up to $500 for the member's airfare, transportation and lodging for up to 3 days, or • The member can elect to receive a $500 travel allowance for expenses. The member will be responsible for his/her own travel arrangements and will be reimbursed by TakeCare, up to the $500 allowance. Please note that documentation will be required as part of the reimbursement process. For either option, the member is responsible for any transportation and lodging expenses in excess of $500 and any penalties/fees associated with member-initiated travel changes or cancellations. If the patient is an under age 18 dependent or disabled, TakeCare will also pay or reimburse for the airline ticket for an adult escort. For the purposes of this benefit, a disabled individual is defined as a person who is dependent on a caregiver for all activities of daily living (eating, bathing, etc). FEHB Members Covered by Medicare or another insurance carrier TakeCare-covered FEHB members with primary coverage through Medicare or another insurance carrier **are not eligible** for this Travel Benefit. To learn more about this benefit, contact TakeCare Customer Service at (671) 647-3526.

Feature	Description
Health Improvement Programs	The following programs are available to all TakeCare members. Please call the TakeCare Wellness Team at (671) 300-7161 or 7224 for more information. **Cardiac Risk Management Class:** Discuss how to manage your diabetes through education on the medication, glucose monitoring, prevention strategies, and nutrition information. The healthy heart class focuses on how to lower your cholesterol and blood pressure through education on nutrition, disease specific information, and stress management. **Diabetes Management Program** is designed to assist members with diabetes to manage the disease through intervention such as telephonic counseling, one on one appointments, access to health education classes, and case management. **Wellness Workshop** is a multi-week program that involves group sessions and fitness activities that promote awareness on healthy lifestyle and encourage physical activity. **5 Days of Fitness Program** is a fitness-based program available to all TakeCare members and their dependents for FREE. The program offers different classes that members can participate in. View the current monthly calendar at www.takecareasia.com **Gym Partners** offer substantial membership fee discounts to TakeCare members. View the expanded list of partners at www.takecareasia.com **Tobacco Cessation Program** is a highly effective self-paced smoking cessation program designed to meet individual needs. The major components are counselor support and interactive member materials. **Health Risk Assessment (HRA):** a computer based assessment tool that provides a thorough wellness-based health assessment addressing all major lifestyle factors, personal and family history, symptoms, functional health status and quality of life, health interests, readiness to change, and self-efficacy. **Children's Health Improvement Program (CHIP)**: is a combination of classroom, fitness and nutrition counseling strategies offered to children, adolescents and their families with the goal of promoting a healthier lifestyle and counteracting and preventing childhood obesity.
Health Risk Assessment (HRA) Wellness Incentive	Adults, age 18 and older, can earn the $25 HRA Wellness Incentive by providing evidence of completing the TakeCare HRA during the current calendar year. A free HRA is available online at MyTakeCare. To access, visit www.takecareasia.com, then • Click on the “MyTakecare” tab • Log on to to the "MyTakecare" member portal • Select “My Resources” • Select “Health Risk Assessment” The HRA is also available during TakeCare’s sponsored Health Fairs. Completing an HRA helps you take an important first step toward improving your awareness of lifestyle behaviors and their affect on overall health risks. On completion of the HRA, a Personal Health Report is generated automatically when the Assessment is completed. You can share this information with your medical provider or other health care professional. Limited to one HRA Wellness Incentive per member per benefit year.

	TakeCare members can participate in multiple incentives. When combining the incentive payments, including the Health Screening and HRA Wellness Incentives, TakeCare members can earn up to a maximum of $200 for a Self Only enrollment or $400 for a Self and Family enrollment during the current policy period. See Incentive Payment at the end of this Section for more details.
Health Screening Incentives	**Biometric Testing Incentive –** Adults, age 18 and older, can earn the $25 Biometric Testing Incentive by providing evidence of the completion of the following five tests during the benefit year: • Body Mass Index (BMI) • Weight • Blood Sugar • Cholesterol • Blood Pressure Limited to one Biometric Incentive per benefit year per member. **Diabetes Wellness Incentive –** Individuals with a diagnosis of Diabetes Type 2 are eligible to participate in this incentive. To earn the $25 Diabetes Wellness Incentive, individuals must provide evidence of completing all three of the following services/criteria during the benefit year: • HgbA1C test, and • LDL C test, and • Annual Eye Exam An additional $25 Incentive is available for completion of the TakeCare Diabetes Management Program or Wellness Workshop. Limited to one Diabetes Wellness Incentive per benefit year per member. **Cardiovascular Wellness Incentive** – Adults, age 18 and older, can earn the $25 Cardiovascular Wellness Incentive is providing evidence of completing the following services during the benefit year: • Annual physician visit, and • LDL C test An additional $25 Incentive is available for completion of the TakeCare Cardiac Risk Management Program or Wellness Workshop. Limited to one Cardiovascular Wellness Incentive per benefit year per member. **Breast Cancer Screening Incentive** – Women, ages 42-69, can earn the $25 Breast Cancer Incentive by providing evidence of obtaining the following services during the benefit year: • Annual physician visit, and • Screening Mammogram Limited to one Breast Cancer Screening Incentive per benefit year per member. **Colorectal Cancer Screening Incentive** – Individuals, ages 50 and above, can earn the $25 Colorectal Cancer Screening Incentive by providing evidence of obtaining the following services: • Annual physician visit, and • Completion of any one of the following: - Colonoscopy

	- Sigmoidoscopy - Fecal Occult Blood test Limited to one Colorectal Cancer Screening Incentive per benefit year per member. **Cervical Cancer Screening Incentive** - Women, ages 21 to 64, can earn the $25 Cervical Cancer Screening Incentive by providing evidence of obtaining the following services: • Annual physician visit, and • Completion of a Pap Smear test Limited to one Cervical Cancer Screening Incentive per benefit year per member. **Smoking Cessation Program Incentive** - Adults, age 18 and above, can earn the $25 Smoking Cessation Program Incentive by providing evidence of completing the following program: • TakeCare's Smoking Cessation Program Limited to one Smoking Cessation Program Incentive per benefit year per member. **Childhood Health Incentive** - Children, ages 6 to 15, are eligible to earn the $25 Childhood Health Incentive for providing evidence of completing the following program: • TakeCare's Childhood Health Improvement Program (CHIP) Limited to one Childhood Health Incentive per benefit year per member. **Incentive Payment** TakeCare members can participate in multiple incentives. When combining the incentive payments, including the Health Screening and HRA Wellness Incentives, TakeCare members can earn up to a maximum of $200 for a Self Only enrollment or $400 for a Self and Family enrollment during the current policy period. The first $75 for a Self Only enrollment or $150 for a Self and Family enrollment will be paid directly to you in the form of a check. Any remaining balance you've earned up to the maximums listed will be available to deposit to a medical expense reimbursement-type account you designate. Those HDHP Option members already enrolled in a Health Savings Account will have their earned funds in excess of cash amounts deposited to that account. Children earning the Childhood Health Incentive will have their funds paid to their designated adult. Incentive amounts will be calculated 60 days after the end of the current policy period and payment will be made within 15 days of the calculation date.

High Deductible Health Plan Benefits

See 74 for benefits summary of the High Deductible Health Plan (HDHP) Option.

Section 5. High Deductible Health Plan Benefits Overview

This Plan offers a High Deductible Health Plan (HDHP) Option. The HDHP Option benefit package is described in this section. Make sure that you review the benefits that are available under the benefit product in which you are enrolled.

HDHP Section 5, which describes the HDHP benefits, is divided into subsections. Please read *Important things you should keep in mind about these benefits* at the beginning of each subsection. Also read the general exclusions in **Section 6**; they apply to benefits in the following subsections. To obtain claim forms, claims filing advice, or more information about HDHP benefits, contact us 24/7 at (671) 647-3526, email at customerservice@takecareasia.com, or visit our web site at www.takecareasia.com.

Our HDHP Option provides comprehensive coverage for high-cost medical events and a tax-advantaged way to help you build savings for future medical expenses. This option gives you greater control over how you use your health care benefits.

When you enroll in this HDHP Option, we establish either a Health Savings Account (HSA) or a Health Reimbursement Arrangement (HRA) for you. We automatically pass through a portion of the total health plan premium to your HSA or credit an equal amount to your HRA based upon your eligibility. Your full annual HRA credit will be available on your effective date of enrollment.

With the HDHP Option, preventive care is covered in full if you use in-network providers. As you receive other non-preventive medical care, you must meet the Plan's deductible before we pay benefits described in the following pages. You can choose to use funds available in your HSA to make payments toward the deductible, towards other eligible expenses, or you can pay these charges entirely out-of-pocket, allowing your savings to continue to grow.

This HDHP Option includes five key components, 1) in-network preventive care services, 2) traditional medical coverage health care that is subject to the deductible, 3) savings, 4) catastrophic protection for out-of-pocket expenses, and 5) health education resources and account management tools.

- **Preventive care** — This Plan covers preventive care services, such as periodic health evaluations (e.g., annual physicals), screening services (e.g., mammograms), well-child care, child and adult immunizations. These services are covered at 100% if you use an in-network provider, and is not subject to the plan deductible. The services are described in this section under *Preventive care*.

- **Traditional medical coverage** — After you have met the plan deductible, we pay benefits under traditional medical coverage described in this section. The Plan typically pays 80% of covered charges for in-network care and 70% of our allowance for out-of-network care.

  Covered services include:

  - Medical services and supplies provided by physicians and other health care professionals
  - Surgical and anesthesia services provided by physicians and other health care professionals
  - Hospital services; other facility or ambulance services
  - Emergency services/accidents
  - Mental health and substance abuse benefits
  - Prescription drug benefits

- **Savings** — Health Savings Accounts (HSA) or Health Reimbursement Arrangements (HRA) provide a financial means to save for current and future medical expenses while helping you pay out-of-pocket expenses (see page **77** for more details).

- **Health Savings Accounts (HSA)s**

By law, HSAs are available to members who are not enrolled in Medicare, cannot be claimed as a dependent on someone else's tax return, have not received VA and/or Indian Health Services (IHS) benefits within the last three months, or do not have other health insurance coverage other than another high deductible health plan.

In 2014, for each month you are eligible for an HSA premium pass through, we will contribute to your HSA $65.00 for a Self Only enrollment or $169.00 for a Self and Family enrollment. In addition to our monthly contribution, you have the option to make additional tax-free contributions to your HSA, so long as total contributions do not exceed the limit established by law, which is $3,300 for an individual and $6,550 for a family coverage. See maximum contribution information on 78. You can use funds in your HSA to help pay your health plan deductible or other eligible medical expenses**.** You own your HSA, so the funds can go with you if you change plans or employment.

Federal tax tip: There are tax advantages to fully funding your HSA as quickly as possible. Your HSA contribution payments are fully deductible on your Federal tax return. By fully funding your HSA early in the year, you have the flexibility of paying medical expenses from tax-free HSA dollars or after tax out-of-pocket dollars. If you don't deplete your HSA and you allow the contributions and the tax-free interest to accumulate, your HSA grows more quickly for future expenses.

HSA features include:

- A choice of having your HSA administered by ASC Trust Fund, Bank of Guam, or Merrill Lynch
- Your contributions to the HSA are tax deductible
- You may establish pre-tax HSA deductions from your paycheck to fund your HSA up to IRS limits using the same method that you use to establish other deductions (i.e., Employee Express, MyPay, etc.)
- Your HSA earns tax-free interest
- You can make tax-free withdrawals for qualified medical expenses for you, your spouse and dependents (see IRS Publication 502 for a complete list of eligible expenses)
- Your unused HSA funds and interest accumulate from year to year
- Your HSA is portable - it's owned by you and is yours to keep, even when you leave Federal employment or retire
- When you need it, funds up to the actual HSA balance are available.

Important consideration if you want to participate in a Health Care Flexible Spending Account (HCFSA): If you are enrolled in this HDHP with a Health Savings Account (HSA), and start or become covered by a HCFSA health care flexible spending account (see **Section 11** - *Other federal programs*), this HDHP cannot continue to contribute to your HSA. Similarly, you cannot contribute to an HSA if your spouse enrolls in an HCFSA. Instead, when you inform us of your coverage in an HCFSA, we will establish an HRA for you.

- **Health Reimbursement Arrangements (HRA)s**

If you aren't eligible for an HSA (e.g., you are enrolled in Medicare or have another health plan), we will administer and provide an HRA instead. **You must notify us that you are ineligible for an HSA.**

In 2014, we will give you an HRA credit of $780.00 per year for a Self Only enrollment and $2,028.00 per year for a Self and Family enrollment. You can use funds in your HRA to help pay your health plan deductible and/or for certain expenses that don't count toward the deductible.

HRA features include:

- For our HDHP option, the HRA is administered by ASC Trust Fund
- Entire HRA credit (prorated from your effective date to the end of the plan year) is available from your effective date of enrollment
- Tax-free HRA credit can be used to pay for qualified medical expenses for you and any individuals covered by this HDHP
- Unused HRA credits carryover from year to year
- HRA credit does not earn interest
- HRA credit is forfeited if you leave Federal employment or switch health insurance plans
- An HRA does not affect your ability to participate in an FSAFEDS Health Care Flexible Spending Account (HCFSA). However, you must meet FSAFEDS eligibility requirements.

- **Catastrophic protection for out-of-pocket expenses**

In a calendar year, once you've met your plan deductible and your combined in-network and out-of-network copayments and coinsurance total $10,000 per person or $20,000 per Self and Family enrollment, you do not have to pay any more for covered services. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges.

Certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even if you reach your out-of-pocket maximum (e.g., expenses in excess of the Plan's allowable amount or benefit maximum). Refer to **Section 4** - *Your catastrophic protection out-of-pocket maximum* and **HDHP Section 5** - *Traditional medical coverage subject to the deductible* for more details.

- **Health education resources and account management tools**

HDHP Section 5(i) describes the health education resources and account management tools available to you to help you manage your health care and your health care dollars.

Section 5. Savings – HSAs and HRAs

Feature Comparison	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA) (provided when you are ineligible for an HSA)
Administrator	You are responsible for establishing an HSA for yourself with ASC Trust, Bank of Guam, or Merrill Lynch as this HDHP's fiduciary (an administrator, trustee or custodian as defined by Federal tax code and approved by IRS). Upon establishing an HSA for yourself, you will need to inform us about your account information so we can coordinate the premium pass through deposits to your account. You can notify us by completing and submitting an HSA Pass Through form.	ASC Trust is the HRA fiduciary for this Plan.
Fees	The HSA set-up fee is paid by us. $10.00 per quarter administrative fee charged by ASC Trust Fund $12.50 per quarter administrative fee charged by Merrill Lynch $15.00 per quarter administrative fee charged by Bank of Guam You may incur additional fees beyond your quarterly administrative fee.	$10.00 per quarter administrative fee charged by ASC.
Eligibility	You must: • Enroll in this HDHP • Have no other health insurance coverage (does not apply to specific injury, accident, disability, dental, vision or long-term care coverage) • Not be enrolled in Medicare • Not be claimed as a dependent on someone else's tax return • Not have received VA and/or Indian Health Services (IHS) benefits in the last three months • Complete and return all administrative paperwork	You must: • Enroll in this HDHP Eligibility is determined on the first day of the month following your effective day of enrollment and will be prorated for length of enrollment during the calendar year.
Funding	If you are eligible for HSA contributions, a portion of your monthly health plan premium is deposited to your HSA each month. This is called a Premium Pass Through. Premium pass through contributions are based on the effective date of your enrollment in the HDHP.	The HRA credit is funded on the first day of the month in which you enroll and will be prorated for length of enrollment during the calendar year. The entire amount of your HRA will be available to you upon your enrollment.

	In addition, you may establish pre-tax HSA deductions from your paycheck to fund your HSA up to IRS limits using the same method that you use to establish other deductions (i.e., Employee Express, MyPay, etc.).	
• **Self Only enrollment**	For 2014, a monthly premium pass through of $65.00 will be made by the HDHP directly into your HSA each month.	For 2014, your HRA annual credit is $780.00 (the amout will be prorated based on the length of enrollment during the calendar year).
• **Self and Family enrollment**	For 2014, a monthly premium pass through of $169.00 will be made by the HDHP directly into your HSA each month.	For 2014, your HRA annual credit is $2,028.00 (the amount will be prorated based on the length of enrollment during the calendar year).
Maximum Annual Contributions / Credits	For 2014, The maximum that can be contributed to your HSA is an annual combination of HDHP premium pass through and enrollee contribution funds, which when combined, do not exceed the maximum contribution amount set by the IRS of $3,300 for an individual and $6,550 for a family. If you enroll during Open Season, you are eligible to fund your account up to the maximum contribution limit set by the IRS. To determine the amount you may contribute, subtract the amount the Plan will contribute to your account for the year from the maximum allowable contribution. You are eligible to contribute up to the IRS limit for partial year coverage as long as you maintain your HDHP enrollment for 12 months following the last month of the year of your first year of eligibility. To determine the amount you may contribute, take the IRS limit and subtract the amount the Plan will contribute to your account for the year. If you do not meet the 12-month requirement, the maximum contribution amount is reduced by 1/12 for any month you were ineligible to contribute to an HSA. If you exceed the maximum contribution amount, a portion of your tax reduction is lost and a 10% penalty is imposed. There is an exception for death or disability.	The full HRA credit will be available, subject to proration, on your effective date of enrollment. The HRA does not earn interest.
Maximum Annual Contributions / Credits (cont.)	You may rollover funds you have in other HSAs to this HSA (rollover funds do not affect your annual maximum contribution under this HDHP). HSAs earn tax-free interest (does not affect your annual maximum contribution). **Catch-up contributions** are discussed on page 81.	
• **Self Only enrollment**		You cannot contribute to the HRA

	You may make an annual maximum contribution of $2,520.00.	
• **Self and Family enrollment**	You may make an annual maximum contribution of $4,522.00.	You cannot contribute to the HRA.
Access to funds	You can access funds in your HSA by the following methods: • Visa® debit card (ASC only) • ATM card (ASC only) • Checks • Direct cash withdraws	For qualified medical expenses under your HDHP, you will be automatically reimbursed when claims are submitted through the HDHP. For expenses not covered by the HDHP (e.g., dental orthodontia), a reimbursement form will be sent to you upon your request.
Distributions/withdrawals • **Medical** • **Dental** • **Other qualified expenses**	You can pay eligible out-of-pocket expenses for yourself, your spouse or your dependents (even if they are not covered by the HDHP) using the funds available in your HSA. See IRS Publication 502 for a list of eligible expenses.	You can pay eligible out-of-pocket expenses for individuals covered under the HDHP. Non-reimbursed qualified medical expenses are allowable if they occur after the effective date of your enrollment in this Plan. See *Availability of funds* below for information on when funds are available in the HRA. See IRS Publication 502 for a list of eligible expenses. Physician prescribed over-the-counter drugs and Medicare premiums are also reimbursable. Most other types of medical insurance premiums are not reimbursable.
• **Non-qualified expenses**	If you are under age 65, withdrawal of funds for non-qualified expenses will create a 20% income tax penalty in addition to any other income taxes you may owe on the withdrawn funds. When you turn age 65, distributions can be used for any reason without being subject to the 20% penalty, however they will be subject to ordinary income tax if used for non-qualified expenses.	Not applicable – distributions will not be made for anything other than non-reimbursed qualified medical expenses.
Availability of funds	Funds are not available for withdrawal until all the following steps are completed: • Your enrollment in this HDHP is effective (effective date is determined by your agency in accord with the event permitting the enrollment change). • We receive a completed Premium pass-through Form from you. • We receive a record of your enrollment, initially establish your HSA account with the fiduciary you've chosen, and contribute the minimum amount required to establish an HSA.	Funds are not available until: • Your enrollment in this HDHP is effective (effective date is determined by your agency in accord with the event permitting the enrollment change). The entire amount of your HRA will be available to you upon your enrollment in the HDHP.

	• The fiduciary sends you HSA paperwork for you to complete and the fiduciary receives the completed paperwork back from you. After TakeCare receives the enrollment and contributions from OPM and your HSA account has been created and funded, you can withdraw funds up to the amount contributed for any eligible expenses incurred on or after the date the HSA was initially established.	
Account owner	FEHB enrollee	TakeCare Insurance Company
Portable	You can take this account with you when you change plans, separate or retire. If you do not enroll in another HDHP, you can no longer contribute to your HSA. See page 76 for HSA eligibility.	If you retire and remain in this HDHP, you may continue to use and accumulate credits in your HRA. If you terminate employment or change health plans, only eligible expenses incurred while covered under the HDHP will be eligible for reimbursement subject to timely filing requirements. Unused funds are forfeited.
Annual rollover	Yes, accumulates without a maximum cap.	Yes, accumulates without a maximum cap.

If You Have an HSA

- **Contributions**

  All contributions are aggregated and cannot exceed the maximum contribution amount set by the IRS. You may contribute your own money to your account through payroll deductions, or you may make lump sum contributions at any time, in any amount not to exceed an annual maximum limit. If you contribute, you can claim the total amount you contributed for the year as a tax deduction when you file your income taxes. Your own HSA contributions are either tax deductible or pre-tax (if made by payroll deduction). You receive tax advantages in any case. To determine the amount you contribute, subtract the amount the Plan will contribute to your account for the year from the maximum contribution amount set by the IRS. You have until April 15 of the following year to make HSA contributions for the current year.

  If you newly enroll in an HDHP during Open Season and your effective date is after January 1st or you otherwise have partial year coverage, you are eligible to fund your account up to the maximum contribution limit set by the IRS as long as you maintain your HDHP enrollment for 12 months following the last month of the year of your first year of eligibility. If you do not meet this requirement, a portion of your tax reduction is lost and a 10% penalty is imposed. There is an exception for death or disability.

- **Catch-up contributions**

  If you are age 55 or older, the IRS permits you to make additional "catch-up" contributions to your HSA. The allowable catch-up contribution is $1,000 per year. Contributions must stop once an individual is enrolled in Medicare. Additional details are available on the U.S. Department of Treasury web site at www.ustreas.gov/offices/public-affairs/hsa/.

- **If you die**

  If you do not have a named beneficiary, if you are married, it becomes your spouse’s HSA; otherwise, it becomes part of your taxable estate.

- **Qualified expenses**

  You can pay for "qualified medical expenses," as defined by IRS Code 213(d). These expenses include, but are not limited to, medical plan deductibles, diagnostic services covered by your plan, long-term care premiums, health insurance premiums if you are receiving Federal unemployment compensation, **physician prescribed** over-the-counter drugs, LASIK surgery, and some nursing services.

  When you enroll in Medicare, you can use the account to pay Medicare premiums or to purchase health insurance other than a Medigap policy. You may not, however, continue to make contributions to your HSA once you are enrolled in Medicare.

  For a detailed list of IRS-allowable expenses, request a copy of IRS Publication 502 by calling 1-800-829-3676, or visit the IRS web site at www.irs.gov and click on "Forms and Publications." Note: Although **physician prescribed** over-the-counter drugs are not listed in the publication, they are reimbursable from your HSA. Also, insurance premiums are reimbursable under limited circumstances.

- **Non-qualified expenses**

  You may withdraw money from your HSA for items other than qualified expenses, but the withdrawal amount will be subject to income tax and, if you are under 65 years old, you will pay an additional 20% penalty tax on the amount withdrawn.

- **Tracking your HSA balance**

  You will receive a periodic statement that shows the “premium pass through”, withdrawals, and interest earned on your account. In addition, you will receive an Explanation of Payment statement when you withdraw money from your HSA.

- **Minimum reimbursements from your HSA**

  You can request reimbursement in any amount.

If You Have an HRA

- **Why an HRA is established**

If you don't qualify for an HSA when you enroll in this HDHP, or later become ineligible for an HSA, we will establish an HRA for you. If you are enrolled in Medicare, you are ineligible for an HSA and we will establish an HRA for you.

You must tell us if you become ineligible to contribute to an HSA.

- **How an HRA differs from a HSA**

Please review the chart starting on page 77 which details the differences between an HRA and an HSA. The major differences are:

- you cannot make contributions to an HRA
- funds are forfeited if you leave the HDHP
- an HRA does not earn interest
- HRAs can only pay for qualified medical expenses, such as deductibles, copayments, and coinsurance expenses, for individuals covered by the HDHP. FEHB law does not permit qualified medical expenses to include services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest.

Section 5. Preventive care

Important things you should keep in mind about these benefits:

- **Preventive care services listed in this section are not subject to a deductible.**
- The Plan pays 100% for medical preventive care services (based on US Preventive Services Task Force Guidelines) listed in this Section **as long as you use the in-network providers**. If you choose to access preventive care from a non-network provider, you will **not** qualify for 100% preventive coverage.
- For all other covered expenses, please see Section 5 – *Traditional medical coverage subject to the deductible.*
- The in-network preventive care charges paid under this Section does **not** count against or use up your HSA or HRA funds.

Benefit Description	You pay
Preventive care for adults	
• Routine physicals which include: - one exam every 24 months up to age 65 - one exam every 12 months age 65 and older • Routine exams limited to: - one routine eye exam every 12 months - one routine hearing exam every 24 months	**Not subject to deductible** **In-network** – Nothing **Out-of-network** – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Routine screenings (based on US Preventive Task Force Guidelines, rated A or B) such as: • Total Blood Cholesterol • Colorectal Cancer Screening, including - Fecal occult blood test yearly starting at age 50 - Colonoscopy screening (prior authorization required) - every 10 years starting at age 50 - Sigmoidoscopy screening (prior authorization required) - every 5 years starting at age 50 • Routine annual digital rectal exam (DRE) for men age 40 and older • Routine Prostate Specific Antigen (PSA) Test – one annually for men age 50 and older A complete list of preventive care services recommended under the USPSTF is available online at www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm	**Not subject to deductible** **In-network** – Nothing **Out-of-network** – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Well woman care; including, but not limited to: • Routine pap test. • Human papillomavirus testing for women age 30 and up once every three years. • Annual counseling for sexually transmitted infections. • Annual counseling and screening for human immune-deficiency virus. • Screening and counseling for interpersonal and domestic violence.	**Not subject to deductible** **In-network** – Nothing **Out-of-network** – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Preventive care for adults - continued on next page

Benefit Description	You pay
Preventive care for adults (cont.)	
• Routine mammogram – covered for women age 35 and older, as follows: - From age 35 through 39, one during this five year period - From age 40 through 64, one every calendar year - At age 65 and older, one every two consecutive calendar years A complete listing of covered tests and screening exams is available online at www.hrsa.gov/womensguidelines	**Not subject to deductible** **In-network** – Nothing **Out-of-network** – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Contraception • FDA-approved contraceptive methods for women • Contraceptive counseling Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.	**Not subject to deductible** **In-network** – Nothing **Out-of-network** – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Adult routine immunizations endorsed by the Centers for Disease Control and Prevention (CDC). A complete listing of recommended immunizations for adults and other resources is available online at www.cdc.gov/vaccines/schedules/easy-to-read/adult.html	**Not subject to deductible** **In-network** – Nothing **Out-of-network** – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Preventive care for adults - continued on next page

Benefit Description	You pay
Preventive care for adults (cont.)	
Not covered: • *Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams or travel.* • *Immunizations, boosters, and medications for travel or work-related exposure*	*All charges*
Preventive care for children	
Well-child care, including: • Annual physical examination (up to age 22) • Eye exams through age 17 to determine the need for vision correction • Hearing exams through age 17 to determine the need for hearing correction • Childhood immunizations recommended by the American Academy of Pediatrics - Recommended immunization schedules for children ages 0 through 6, ages 7 through 18, and a catch-up schedule for children with late or incomplete immunizations is available online at www.aap.org/immunization/about/niam.html Note: A complete list of preventive care services recommended under the USPSTF is available online at http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm.	**Not subject to deductible** **In-network –** Nothing **Out-of-network –** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, or travel.* • *Immunizations, boosters, and medications for travel*	*All charges*

Section 5. Traditional medical coverage subject to the deductible

Important things you should keep in mind about these benefits:

- Traditional medical coverage does not begin to pay until you have satisfied your plan deductible.
- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In-network preventive care is covered at 100% and is not subject to the plan deductible.
- With the exception of Preventive Care Services coverage, you must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year.
- Under Traditional medical coverage, in-network benefits apply only when you use a in-network provider. Out-of-network benefits apply when you do not use a in-network provider. Your dollars will generally go further when you use in-network providers.
- Under Traditional medical coverage, you are protected by an annual catastrophic maximum on out-of-pocket expenses for covered services from in-network and out-of-network providers. After you have reached the annual catastrophic maximum, you do not have to pay any more for covered services. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even though you may have reached your out-of-pocket maximum (e.g., expenses in excess of the Plan's benefit maximum, or amounts in excess of the Plan's eligible charges).
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay
Deductible before Traditional medical coverage begins	**HDHP Option**
The plan deductible applies to almost all benefits in this Section. In the **You pay** column, we say "Not subject to deductible" when it does not apply. When you receive covered services from in-network or out-of-network providers, you are responsible for paying the eligible charges until you meet the deductible. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. After you meet the deductible, we pay our portion of eligible charges (less your coinsurance or copayment) until you meet the annual catastrophic out-of-pocket maximum. Once you've met the out-of-pocket maximum, we pay elgible charges at 100% for the balance of the year. Please refer to **Section 4** for services/expenses that do not count towards your out-of-pocket maximum.	**Plan deductible:** You are responsible for 100% of eligible charges until you meet the combined in-network and out-of-network plan deductible of $3,000 Self Only enrollment or $6,000 Self and Family enrollment. You may choose to pay the deductible from your HSA or HRA, or you can pay it out-of-pocket. **Coinsurance:** After you meet the plan deductible, you pay the indicated coinsurance or copayments for covered in-network and out-of-network services until you have met your annual catastrophic out-of-pocket maximum of $10,000 per person or $20,000 for Self and Family enrollment. You may choose to pay the coinsurance and copayments from your HSA or HRA, or you can pay for them out-of-pocket. For out-of-network services, in addition to your indicated coinsurance or copayments, you are always responsible for the difference between our allowance and billed charges, even after you have met your annual catastrophic out-of-pocket maximum.

Section 5(a). Medical services and supplies provided by physicians and other health care professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- You must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year.
- See **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

Benefit Description	Once you've met your deductible, you pay...
Diagnostic and treatment services	
Professional services of physicians • In physician's office • In an urgent care center • Office medical consultations • Second surgical opinion • During a hospital stay • In a skilled nursing facility	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered • *Off-island care for services received without prior authorization from TakeCare Medical Management department, except in the case of emergency.* • *Specialty care services when received without written referral from your primary care physician, except in the case of OB/GYN services.*	*All charges*
Lab, X-ray and other diagnostic tests	
Tests, such as: • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • Electrocardiogram and EEG	***In-network:*** Nothing ***Out-of-network****:* 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• X-rays • Non-routine mammograms • CT Scans/MRI/Nuclear Medicine (prior authorization required) • Ultrasound	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Benefit Description	Once you've met your deductible, you pay...
Maternity care	
Complete maternity (obstetrical) care, such as: • Prenatal care • Screening for gestational diabetes for pregnant women between 24-28 weeks gestation or first prenatal visit for women at a high risk. • Delivery • Postnatal care • Breastfeeding support, supplies and counseling for each birth ***Note:*** Here are some things to keep in mind • Prior authorization of your normal delivery is not required unless you are outside of the service area; see below for other circumstances, such as extended stays for you or your baby. • You may remain in the hospital up to 48 hours after a regular delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother's maternity stay. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self and Family enrollment. The newborn must be enrolled within 60 days of birth. • Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for any other illness and injury.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Routine sonograms to determine fetal age, size or sex* • *Maternity-related services in the Philippines unless pre-authorized by TakeCare's Medical Management Department.*	*All charges*
Family planning	
Coverage for a range of voluntary family planning services, limited to: • Voluntary sterilzation. See Surgical Procedures **Section 5 (b)**	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Reversal of voluntary surgical sterilization* • *Genetic counseling*	*All charges*

Benefit Description	Once you've met your deductible, you pay...
Infertility services	
Diagnosis and treatment of infertility such as: • Artificial insemination: (up to three cycles per pregnancy attempt) - intravaginal insemination (IVI) - intracervical insemination (ICI)	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Assisted reproductive technology (ART) procedures, such as:* - *in vitro fertilization* - *embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT)* - *Zygote transfer* • *Intrauterine insemination (IUI)* • *Services and supplies related to ART procedures* • *Cost of donor sperm* • *Cost of donor egg*	*All charges*
Allergy care	
• Testing and treatment	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• Allergy injections - Allergy serum	***In-network:*** $150 copayment ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Provocative food testing and sublingual allergy desensitization*	*All charges*
Treatment therapies	
• Chemotherapy and Radiation therapy **Note**: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed on page 97 - *Organ/Tissue Transplants*. • Respiratory and inhalation therapy • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Treatment therapies - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Treatment therapies (cont.)	
• Growth hormone therapy (GHT) **Note:** Growth hormone is covered under the prescription drug benefit. We only cover GHT when we prior authorize the treatment. We will ask you to submit information that establishes the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. We will only cover GHT services and related services and supplies we determine are medically necessary. See *Other services* under *You need prior Plan approval for certain services* on pages 17-18.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Physical and occupational therapies	
Unlimited outpatient services and up to two (2) consecutive months per condition for the services of each of the following: • qualified physical therapists • occupational therapists **Note:** We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury. These therapies also apply to **habilitation services** that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include speech pathology therapy and other services for people with disabilities in a variety of inpatient and/or outpatient settings.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs, lifestyle modification programs* • *Equipment, supplies or customized devices related to rehabilitative therapies, except those provided under Section (a) Durable Medical Equipment* • *Services provided by schools or government programs* • *Developmental and Neuroeducational testing and treatment beyond initial diagnosis* • *Hypnotherapy* • *Psychological testing* • *Vocational Rehabilitation*	*All charges*
Cardiac rehabilitation	
Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is provided for up to 90 days for inpatient rehabilitation.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Benefit Description	Once you've met your deductible, you pay...
Speech therapy	
Unlimited visits for the services of a qualified Speech Therapist **Note**: Speech therapy also applies to **habilitation services** that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include physical/occupational therapies and other services for people with disabilities in a variety of inpatient and/or outpatient settings. All therapies are subject to medical necessity.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Hearing services (testing, treatment, and supplies)	
• For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist **Note:** For routine hearing screening performed during a child's preventive care visit, see **HDHP Section 5(a)** -*Preventive care for children*	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
• Hearing testing and treatment for adults when medically indicated for other than hearing aids **Note:** Hearing exams for children through age 17 covered under *HDHP Preventive Care for Children* **Note:** for adult hearing device coverage information, see **HDHP Sec. 5(a) -** *Orthopedic and prostetic devices*	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • Hearing services that are not shown as covered • Hearing aids, testing and examinations for children	*All charges*
Vision services (testing, treatment, and supplies)	
Medical and surgical benefits for the diagnosis and treatment of diseases of the eye Annual eye examinations • Plan pays $30 maximum allowance towards basic vision exams • Plan pays $50 maximum allowance towards comprehensive exam **Note**: See *HDHP Preventive care for children* for coverage of eye exams for children	***In-network:*** 20% coinsurance plus any charges over the allowance for basic or comprehensive exam ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Prescription eyeglasses or contact lenses	***FHP Vision Center:*** All charges in excess of $100 per calendar year ***In-network:*** All charges ***Out-of-network:*** All charges
Refraction exam	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered:	*All charges*

Vision services (testing, treatment, and supplies) - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Vision services (testing, treatment, and supplies) (cont.)	
• *Eye exercises and orthoptics (vision therapy)* • *Radial keratotomy and other refractive surgery such as LASIK*	*All charges*
Foot care	
Foot care and podiatry services **Note**: When you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes, routine foot care may be covered.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Routine foot care including: cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above* • *Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)*	*All charges*
Orthopedic and prosthetic devices	
• Artificial eyes • Stump hose • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy (up to (2) surgical bras per benefit year) • Internal prosthetic devices, such as pacemakers, stents, leads, intraocular lens implants, cochlear implants, and surgically implanted breast implant following mastectomy. **Note**: See **HDHP Section 5(b)** for coverage of the surgery to insert the device. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants • External hearing aids for adults (benefit limited to $300 per ear, every two (2) years) • Orthopedic devices, such as braces	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Orthopedic and corrective shoes* • *Arch supports, foot orthotics, heel pads and heel cups* • *Artificial joints and limbs* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Lumbosacral supports*	*All charges*

Orthopedic and prosthetic devices - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Orthopedic and prosthetic devices (cont.)	
• *Splints* • *Over-the-counter (OTC) items* • *Dual chamber or biventricular pacemaker* • *Other internal prosthetics such as heart valves, automatic implantable cardioverter defibrillator (AICD) and other implantable devices not specified above* • *Prosthetic replacements provided less than 3 years after the last one we covered*	*All charges*
Durable medical equipment (DME)	
We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include: • Manual hospital beds; • Standard manual wheelchairs; • Crutches/walk aids • CPAP (Continuous Positive Airway Pressure) • BPAP (Bi-Level Positive Airways Pressure) • Blood Glucose Monitors (provided by FHP Pharmacy) **Note**: Pre-authorization is required. Call us at (671) 646-5824 x8470 as soon as your physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Motorized wheel chairs* • *Motorized beds* • *CPAP and BPAP supplies including masks* • *Insulin pumps*	*All charges*
Home health services	
Home health care ordered by a physician, pre-authorized by us, and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide while under an active treatment plan with a home health agency including services such as: • Oxygen therapy, intravenous therapy and medications. • Services ordered by a physician for members who are confined to the home. • Nursing • Medical supplies included in the home health plan of care. • Physical therapy, speech therapy, occupational therapy, and respiratory therapy.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Home health services - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Home health services (cont.)	
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family;* • *Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative.* • *Home care services in the Philippines.*	*All charges*
Chiropractic	
Chiropractic services - You may self refer to a in-network chiropractor for up to 10 visits per calendar year. Services are limited to: • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application	***In-network:*** All charges above $25 per visit and all charges after 10th visit ***Out-of-network:***All charges
Not covered: • *Consults and evaluations* • *Ancillary services for chiropractic purposes (e.g., x-rays)*	*All charges*
Educational classes and programs	
Programs are administered through the TakeCare Wellness Team: • Cardiac Risk Management Class • Smoking Cessation Program • Diabetes Management • Wellness Workshop • 5 Days of Fitness Program • Nutrition Classes • Children's Health Improvement Program • Gym Partnerships (see expanded list of participating area gyms at www.takecareasia.com) **Note:** For more information on these classes, please call the TakeCare Wellness team at (671) 300-7161.	Some programs may have a nominal charge
Smoking Cessation programs, including individual/group/telephone, counseling, and for over the counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence. For a list of FDA approved cessation medications, see pages 42-43.	There is no charge for counseling for up to two quit attempts per year. **Plan deductible does not apply.** There is no charge for OTC and prescription drugs approved by the FDA to treat tobacco dependence. **Plan deductible does not apply.**

Section 5(b). Surgical and anesthesia services provided by physicians and other health care professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- You must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year.
- Be sure to read **Section 4 -** *Your costs for covered services* for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- The benefits in this Section are for the services provided by a physician or other health care professional for your surgical care. Look in **HDHP Section 5(c)** for benefits for services provided by a facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR SOME SURGICAL PROCEDURES.** Please refer to the prior authorization information shown in **Section 3** to be sure which services require prior authorization and identify which surgeries require prior authorization.
- With the exception of OB/GYN, **specialty care services** require a written referral from your primary care physician.

Benefit Description	Once you've met your deductible, you pay...
Surgical procedures	
A comprehensive range of services, such as: • Operative procedures • Anesthesia and related professional services • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Circumcision • Removal of tumors and cysts • Correction of congenital anomalies (see *Reconstructive surgery*) • Surgical treatment of morbid obesity (bariatric surgery). Surgery is limited to Roux-en-Y bypass, laparoscopic gastric band placement, and vertical banded gastroplasty. Please note the following conditions must be met: - Eligible members must be age 18 or over - Eligible members must weigh 100 pounds or 100% over their normal weight according to current underwriting standards	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Surgical procedures - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Surgical procedures (cont.)	
- Eligible members must meet the National Institute of Health guidelines - We may require you to participate in a non-surgical multidisciplinary program approved by us for six (6) months prior to your bariatric surgery - We will determine the provider for the non-surgical program and surgery based on quality and outcomes. • Insertion of internal prosthetic devices. See 5(a) *Orthopedic and prosthetic devices* for device coverage information • Cardiac surgery for the implantation of stents, leads and pacemaker • Cardiac surgery for the implantation of valves • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns **Note**: Generally, we pay for internal prostheses (devices) according to where the procedure is done. Plan pays for the cost of the insertion only.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot; see Foot Care on page 92.* • *Services and supplies provided for circumcisions performed beyond thirty-one (31) days from the date of birth that are not determined to be medically necessary.*	*All charges*
Reconstructive surgery	
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm (e.g., protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes). • All stages of breast reconstruction surgery following a mastectomy, such as: - surgery to produce a symmetrical appearance of breasts - treatment of any physical complications, such as lymphedema - breast prostheses and surgical bras and replacements (see Prosthetic devices) **Note**: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Reconstructive surgery - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Reconstructive surgery (cont.)	
Not covered: • *Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury* • *Surgeries related to sex transformation*	*All charges*
Oral and maxillofacial surgery	
Oral surgical procedures, limited to: • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures • TMJ surgery and other related non-dental treatment	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)* • *Dental services related to treatment of TMJ*	*All charges*
Organ/tissue transplants	
These **solid organ transplants** are covered. These **solid organ transplants** are subject to medical necessity and experimental/investigational review by the Plan. Pre-authorization is required. Solid organ transplants are limited to: • Cornea • Heart • Heart/lung • Kidney • Liver • Lung: single/bilateral/lobar • Pancreas • Intestinal transplants - Small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Organ/tissue transplants (cont.)	
These **tandem blood or marrow stem cell transplants for covered transplants** are subject to medical necessity review by the Plan. Pre-authorization is required. • **Autologous tandem transplants** for - Recurrent germ cell tumors (including testicular cancer) - Multiple myeloma (de novo and treated) - AL Amyloidosis	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Blood or marrow stem cell transplants limited to the stages of the following diagnoses. For the diagnoses listed below, the medical necessity limitation is considered satisfied if the patient meets the staging description. • **Allogeneic transplants** for - Acute lymphocytic or non-lymphocytic (i.e., myelogeneous) leukemia - Chronic lymphocytic leukemia /small lymphocytic lymphoma (CLL/ SLL) - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Marrow Failure and Related Disorders (i.e. Fanconi's PNH, pure red cell aplasia) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Hemoglobinopathy - Myelodysplasia/Myelodysplastic syndromes - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Amyloidosis - Paroxysmal Nocturnal Hemoglobinuria - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • **Autologous transplants** for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Neuroblastoma - Amyloidosis - Multiple myeloma - Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Organ/tissue transplants (cont.)	
Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan. Pre-authorization is required. • **Allogeneic transplants** for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Acute myeloid leukemia - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Marrow failure and related disorders (i.e., Fanconi's, PNH,Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • **Autologous transplants** for - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma withrecurrence (relapsed) - Amyloidosis - Neuroblastoma	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
The following blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health **approved clinical trial** or a Plan-designated center of excellence subject to prior authorization by the Plan's medical director in accordance with the Plan's protocols. If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, x-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. **Section 9** has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial. • **Allogeneic transplants** for - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Beta Thalassemia Major	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Organ/tissue transplants (cont.)	
- Chronic inflammatory demyelination polyneuropathy (CIDP) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle Cell anemia • **Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC)** for - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Breast cancer - Chronic lymphocytic leukemia - Chronic myelogenous leukemia - Colon cancer - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Myeloproliferative disorders (MDDs) - Myelodysplasia/Myelodysplastic Syndromes - Non-small cell lung cancer - Ovarian cancer - Prostate cancer - Renal cell carcinoma - Sarcomas - Sickle cell anemia • **Autologous Transplants** for - Advanced Childhood kidney cancers - Advanced Ewing sarcoma - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Aggressive non-Hodgkin lymphomas - Breast Cancer - Childhood rhabdomyosarcoma - Chronic myelogenous leukemia	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Organ/tissue transplants (cont.)	
- Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) - Multiple sclerosis - Small cell lung cancer - Systemic lupus erythematosus - Systemic sclerosis **Limited Benefits** • Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence subject to prior authorization by the Plan's medical director in accordance with the Plan's protocols. • Bone marrow stem cell donor search and testing for compatible unrelated donors up to $15,000 per procedure at a National Preferred Transplant Facility when you are the intended recipient. **Transportation, food and lodging** - the following benefits are provided, if you live over 60 miles from the transplant center and the services are pre-authorized by us: • Transportation limited to you and one escort to a National Preferred Transplant Network or other Company Approved Transplant Facility. • A $125 per day allowance for housing and food. This allowance excludes liquor and tobacco. **Note:** We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor testing for the actual solid organ donor or up to four bone marrow/stem cell transplant donors in addition to the testing of family members.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Donor screening tests and donor search expenses, except as shown above* • *Implants of artificial organs* • *Transplants not listed as covered*	*All charges*

Section 5(c). Services provided by a hospital or other facility, and ambulance services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- You must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year. For more information, see page 22.
- Be sure to read **Section 4 -** *Your costs for covered services* for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- Referrals to doctors or facilities off-island must receive prior authorization from us. For services to be covered, a **written referral** must be made in advance by your physician and approved by the TakeCare Medical Management Department.
- If you would like assistance with the coordination of any off-island services or have questions concerning the prior authorization process, please contact us at (671) 647-3526.
- The benefits in this Section are for the services provided by a facility (i.e. hospital, surgical center, etc.).Any benefits associated with professional services (i.e., physicians, etc.) are in **HDHP Sections 5(a) or (b)**.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FROM US FOR ELECTIVE HOSPITAL STAYS.** Please refer to **Section 3** to be sure which other services require prior authorization.

Benefit Description	Once you've met your deductible, you pay...
Inpatient hospital	
Room and board, such as • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets **Note**: If you want a private room when it is not medically necessary, you will be responsible for the additional charge above the semiprivate room rate.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Other hospital services and supplies, such as: • Operating, recovery, maternity and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Dressings , splints , casts , and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Rehabilitative therapies - See **Section 5(a)** for benefit limitation	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Inpatient hospital - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Inpatient hospital (cont.)	
Not covered: • *Any inpatient hospitalization for dental procedure* • *Blood and blood products, whether synthetic or natural* • *Custodial care* • *Internal prosthetics except for those covered under **Section 5(a) -** Prosthetic and Orthopedic Devices* • *Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home* • *Non-covered facilities, such as nursing homes, schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care* • *Take-home items*	*All charges*
Outpatient hospital or ambulatory surgical center	
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Administration of blood, blood plasma, and other biologicals • Pre-surgical testing • Dressings, casts and sterile tray services • Medical supplies including oxygen • Anesthetics and anesthesia service **Note**: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Blood and blood derivatives*	*All charges*
Skilled nursing care facility benefits	
Skilled nursing facility (SNF): The Plan provides a comprehensive range of benefits when full-time skilled nursing care and confinement in a skilled nursing facility is medically appropriate as determined by a physician and approved by the Plan. *Limited to 100 days per calendar year* All necessary services are covered, including: • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a physician.	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered: • *Custodial care*	*All charges*

Benefit Description	Once you've met your deductible, you pay...
Hospice care	
Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by TakeCare's Medical Management Department. Services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six (6) months or less. Services include: • inpatient and outpatient care • family counseling **Note**: This benefit is limited to a maximum of up to 180 days per lifetime	**In-network** – Nothing ***No out-of-network benefit***
Not covered: • *Independent nursing, homemaker services*	*All charges*
Ambulance	
Local professional ambulance service when medically necessary	**In-network** – Nothing **Out-of-network**– 30% of our Plan eligible charges and any difference between our eligible charges and billed amount
Not covered: • *Transport that we determine are not medically necessary* • *Air ambulance services*	*All charges*

Section 5(d). Emergency services/accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- **In the event of an emergency or accident**, you, your representative, physician, or the facility **must telephone us within 48 hours** following the day of the emergency admission, even if you've been discharged from the hospital. Call 24/7 TakeCare Customer Service at (671) 647-3526 or toll-free at (877) 484-2411.
- You must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year.
- Be sure to read **Section 4** - *Your costs for covered services*, for valuable information about how cost- sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency?

In a life or limb threatening emergency, call 911 or go to the nearest hospital emergency room or other facility treatment. You do not need authorization from your primary care physician (PCP) before you go. A true emergency is covered no matter where you are.

Emergencies within our service area: If you receive emergency care within our service area that results in your hospitalization, you must contact the 24/7 TakeCare Customer Service Department at (671) 647-3526 within 48 hours unless it was not reasonably possible to do so.

When you need urgent care while you are in our service area, call your PCP. Your PCP can assess the situation and decide what type of care you need. Ask your PCP about after-hours and "on-call" procedures now, before you need these services. On Guam, if your PCP's office is closed, you may be able to access the FHP Urgent Care Center which is open 7 days a week, 7am - 11pm, except Christmas, New Year's, and one staff development day per year.

Emergencies outside our service area: If you receive emergency or urgent care outside our service area, you must contact the 24/7 TakeCare Customer Service Department at (671) 647-3526 or toll-free at (877) 484-2411 within 48 hours, unless it was not reasonably possible to do so, to let us know what has happened and where you went for care; **otherwise, your care will not be covered**. If you are covered by **Medicare** on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense. If you are hospitalized outside the service area, we may arrange for your transfer to a Plan facility as soon as it is medically appropriate to do so.

When you have to file a claim: Please refer to **Section 8** for information on how to file a claim, or contact our Customer Service Department at (671) 647-3526.

Note: We do not coordinate benefits for outpatient prescription drugs.

Benefit Description	Once you've met your deductible, you pay...
Emergency within our service area	
• Urgent care services at the FHP Clinic - No appointment necessary - Guam Clinic is open 7 days per week, 7am-11pm, except Christmas, New Year's, and one staff development day per year. - Saipan Clinic is open M-F, 8am-6pm. Saturdays, 9am-1pm.	$75 copayment per visit
• Emergency care at a doctor's office • Emergency care as an outpatient in a hospital, including doctors' services **Note**: We waive the ER copay if you are admitted to the hospital.	$75 copayment per visit
Emergency outside our service area	
• Emergency care at a doctor's office • Emergency care at an urgent care center • Emergency care as an outpatient in a hospital, including doctors' services **Note**: We waive the ER copay if you are admitted to the hospital. If you are covered by Medicare on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense.	$75 copayment per visit
Not covered: • *Elective care or non-emergency care and follow-up care recommended by out-of-network providers that has not received prior authorization by the Plan* • *Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area* • *Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area that has not received prior authorization by the Plan.*	*All charges*
Ambulance	
Professional ground ambulance service when medically necessary. **Note**: See **Section 5(c)** for non-emergency service.	Nothing
Not covered: • *Transport that the Plan determines is not medically necessary* • *Air ambulance*	*All charges*

Section 5(e). Mental health and substance abuse benefits

You need to get Plan prior authorization for services and follow a treatment plan we approve in order to receive the following benefits. When you receive services as part of an approved treatment plan, cost-sharing and limitations for Plan mental health and substance abuse benefits are no greater than for similar benefits for other illnesses and conditions.

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also, read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- **YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES.** Benefits are payable only when we determine the care is clinically appropriate to treat your condition and only when you receive the care as part of a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. To be eligible to receive full benefits, you must follow the preauthorization process and get Plan approval of your treatment plan.
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.
- OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.

Benefit Description	Once you've met your deductible, you pay...
Professional services	
When part of a treatment plan we approve, we cover professional services by licensed professional mental health and substance abuse practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions. ***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment • Treatment and counseling (including individual or group therapy visits) • Diagnosis and treatment of alcoholism and drug abuse, including detoxification, treatment and counseling • Professional charges for intensive outpatient treatment in a provider's office or other professional setting • Electroconvulsive therapy	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Benefit Description	Once you've met your deductible, you pay...
Diagnostics	
• Outpatient diagnostic tests provided and billed by a licensed mental health and substance abuse practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Inpatient hospital or other covered facility	
Inpatient services provided and billed by a hospital or other covered facility • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Outpatient hospital and other covered facility	
Outpatient services provided and billed by a hospital or other covered facility • Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment	***In-network:*** 20% coinsurance ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
Not covered	
• *Services we have not approved* • *Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a physician to be medically necessary and appropriate* ***Note:*** *OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.*	*All charges*

Prior authorization	To be eligible to receive these enhanced mental health and substance abuse benefits you must follow your treatment plan and all of our prior authorization processes. Please call (671) 647-3526 for more information.
Special transitional benefit	If a mental health or substance abuse professional provider has been treating you under our plan as of January 1, 2013, you are eligible for continued coverage with your provider for up to 90 days under the following conditions: If your mental health or substance abuse professional provider with whom you are currently in treatment leaves the plan at our request for other than cause, we will allow you reasonable time to transfer your care to a Plan mental health or substance abuse professional provider. During the transitional period, you may continue to see your treating provider. This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2013, the 90 day period ends before January 1, 2014 and this transition benefit does not apply.
Limitation	We may limit your benefits if you do not obtain a treatment plan.

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the chart beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- You must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your in-network copayments or out-of-network coinsurance amounts.
- Your in-network copayments or out-of-network coinsurance amounts for prescription drugs do not count toward your catastrophic out--of-pocket maximum. See **Section 4 -** *Your costs for covered services* for more information.
- By using the **Mail Order** program, you can reduce your monthly copayment expense.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 10** about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician must write the prescription.
- **Where you can obtain them**. You must fill the prescription at an in-network pharmacy or, if you prefer, by mail through Orchard Pharmaceutical Services for a maintenance medication.
- **We use a formulary.** The TakeCare Formulary is a list of over 1600 prescription drugs that physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to TakeCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of Plan physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. Your physician will need to request prior authorization for some non-formulary drugs. Physician may initiate the prior authorization request simply by phoning, faxing, or emailing in the request. Requests are generally processed within ten minutes although a few require up to 2 working days when additional information is needed from the physician. ***Note****: Formulary is subject to change.*
- **There are dispensing limitations**. Prescription drugs will be dispensed for up to a 30-day supply or one commercially prepared unit per copayment (i.e., one inhaler, one vial of ophthalmic medication, one tube of ointment). For drugs that could be habit forming, the prescription unit is set at a smaller quantity for the protection and safety of our members.
- A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified "Dispense as Written" for the name brand drug, you will have to pay the non-formulary copayment plus the cost difference between this drug and the generic drug.
- Updating of prior authorizations may be required. Clinical edits (limitations) can be used for safety reasons, quantity limitations and benefit plan exclusions and may require preauthorization.
- Prescription drugs can also be obtained through the **Orchard Pharmaceutical Services** mail order program for up to a 90 day supply of oral medication; 6 vials of insulin; or 3 commercially prepared units (i.e., inhaler, vials ophthalmic medication or topical ointments or creams). You pay two (2) copayments for a 90 day supply of medications through mail order. For mail order customer service, call toll-free (866) 909-5170, 8AM to 10PM EST, Monday through Friday and 8:30AM to 4:30PM on Saturdays or go to www.orchardrx.com

- **Why use generic drugs?** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- **When you do have to file a claim:** Please refer to **Section 7** for information on how to file a pharmacy claim, or contact our Customer Service Department at (671) 647-3526.
- **Our Pharmacy Benefit Manager website**: www.envisionrx.com
- **Medicare and Prescription Drug Coverage:** Refer to notification printed on inside front cover of this brochure.

Benefit Description	Once you've met your deductible, you pay...
Covered medications and supplies	
We cover the following medications and supplies prescribed by a physician and obtained from a retail pharmacy or through our mail order program: • Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as *Not covered.* • Insulin • Disposable needles and syringes for the administration of covered medications; lancets • FDA-approved contraceptive methods are covered under preventive care. See **HDHP Section 5(a)** - *Preventive care for adults.*	**Note**: If there is no generic equivalent available, you will still have to pay the non-formulary copay if your physician did not specify "Dispense as Written" on the prescription. ***In-network:*** • **Retail pharmacy (30 day supply)** - $20 for generic formulary - $40 for brand formulary - $80 for each non-formulary - $100 for specialty drugs • **Mail order (90 day supply)** - $40 for generic formulary - $80 for brand formulary - $160 for each non-formulary - $200 for specialty drugs ***Out-of-network:*** • **Retail pharmacy (30 day supply)** - 30% coinsurance of our allowance plus any difference between our allowance and billed charges. • **Mail Order:** *All charges*
Insulin and diabetic supplies, such as disposable needles and insulin syringes and lancets per TakeCare's formulary.	***In-network:*** • **Retail Pharmacy (30 day supply)** - $100 copayment • **Mail Order (90 day supply) -** $200 copayment ***Out-of-network:*** • **Retail Pharmacy (30 day supply)** - 30% coinsurance of our allowance plus any difference between our allowance and billed charges. • **Mail Order:** *All charges*
• Drugs for sexual dysfunction are covered when Plan criteria are met. Contact TakeCare for dose limits at (671) 647-3526	***In-network:*** 50% per prescription unit or refill up to the dosage limits

Covered medications and supplies - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Covered medications and supplies (cont.)	
• Oral fertility drugs	***In-network:*** 50% per prescription unit or refill up to the dosage limits ***Out-of-network:*** 30% of network price after deductible
Not covered: • *Drugs and supplies for cosmetic purposes* • *Drugs to enhance athletic performance* • *Drugs or substances not approved by the Food and Drug Administration (FDA)* • *Hospital take-home drugs* • *Medical supplies (such as dressing and antiseptics)* • *Weight loss medications including anorexients, anti-obesity agents, appetite suppressants, or anorexiogenic agents* • *Non-prescription medicines* • *Vitamins, nutrients and food supplements even if a physician prescribes or administers them unless listed in the formulary (i.e., Vitamin D for adults age 65 and older)* • *Replacement of lost, stolen or destroyed medication* Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Tobacco Cessation Benefit.	*All charges*

Section 5(g). Dental benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- If you are enrolled in a Federal Employees Dental/Vision Insurance Program (FEDVIP) Dental Plan, your FEHB Plan will be First/Primary payor of any Benefit payments and your FEDVIP Plan is secondary to your FEHB Plan. See section 10 Coordinating benefits with other coverage.
- We cover hospitalization for dental procedures only when a non-dental physical impairment exists which makes hospitalization necessary to safeguard the health of the patient. See Section 5(c) for inpatient hospital benefits. We do not cover the dental procedure unless it is described below.
- Be sure to read **Section 4 -** *Your costs for covered services*, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- **Annual Dental Maximum Benefit** is $1,500 per member per benefit year.
- **Dental coverage under the HDHP Option is not subject to the Plan Deductible.**

Benefit Description	You Pay
Accidental injury benefit	
We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury. **Note:** If you are outside the service area and receive services from a out-of-network dentist, we will reimburse you up to $100.00.	***In-network:*** Nothing ***Out-of-network:*** 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Dental benefits	You Pay
Service	**HDHP Option**
OFFICE VISIT X-rays, including bitewings (once a year) and panoramic (once every three years) oral examination and treatment plan; vitality test; and oral cancer exam	Nothing
PREVENTIVE SERVICES Prophylaxis (once every 6 months); sealants (up to age 12); annual topical application of fluoride (up to age 12);	Nothing
RESTORATIVE DENTISTRY Amalgam –one, two or three surfaces; composite—one or two surfaces—anterior	20% of covered charges
SIMPLE EXTRACTIONS Simple extraction for fully erupted teeth only	20% of covered charges
PROSTHODONTICS Full and partial dentures; crowns and bridges; repair; relining and/or reconstruction of dentures	75% of covered charges
PRESCRIPTION DRUGS *Not covered*	*All charges*

Section 5(h). Special features

Feature	Description
Flexible benefits option	Under the flexible benefits option, we determine the most effective way to provide services. • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claim process (see Section 8).
Medical travel benefit	TakeCare offers a Travel Benefit to its FEHB members, making it easier to travel to the Joint Commission-accredited St. Luke's Hospital, The Medical City, or other in-network providers in the Philippines when they require a pre-authorized, elective inpatient or outpatient procedure, **excluding emergencies, home health, hospice, mental health & substance abuse or maternity-related services**. The travel benefit includes the cost of roundtrip airfare from Guam, ground transportation between airport and the hospital and up to three days lodging in Manila. Members can choose one of two options for transportation and lodging expenses: • TakeCare will arrange and pay in advance up to $500 for the member's airfare, transportation and lodging for up to 3 days, or • The member can elect to receive a $500 travel allowance for expenses. The member will be responsible for his/her own travel arrangements and will be reimbursed by TakeCare, up to the $500 allowance. Please note that documentation will be required as part of the reimbursement process. For either option, the member is responsible for any transportation and lodging expenses in excess of $500 and any penalties/fees associated with member-initiated travel changes or cancellations. If the patient is an under age 18 dependent or disabled, TakeCare will also pay or reimburse for the airline ticket for an adult escort. For the purposes of this benefit, a disabled individual is defined as a person who is dependent on a caregiver for all activities of daily living (eating, bathing, etc). FEHB Members Covered by Medicare or another insurance carrier TakeCare-covered FEHB members with primary coverage through Medicare or another insurance carrier **are not eligible** for this Travel Benefit. To learn more about this benefit, contact TakeCare Customer Service at (671) 647-3526.

Feature	Description
Health improvement programs	The following programs are available to all TakeCare members. Please call the TakeCare Wellness Team at (671) 300-7161 or 7224 for more information. **Cardiac Risk Management Class:** Discuss how to manage your diabetes through education on the medication, glucose monitoring, prevention strategies, and nutrition information. The healthy heart class focuses on how to lower your cholesterol and blood pressure through education on nutrition, disease specific information, and stress management. **Diabetes Management Program** is designed to assist members with diabetes to manage the disease through intervention such as telephonic counseling, one on one appointments, access to health education classes, and case management. **Wellness Workshop** is a multi-week program that involves group sessions and fitness activities that promote awareness on healthy lifestyle and encourage physical activity. **5 Days of Fitness Program** is a fitness-based program available to all TakeCare members and their dependents for FREE. The program offers different classes that members can participate in. View the current monthly calendar at www.takecareasia.com **Gym Partners** offer substantial membership fee discounts to TakeCare. View expanded list of partners at www.takecareasia.com **Tobacco Cessation Program** is a highly effective self-paced smoking cessation program designed to meet individual needs. The major components are counselor support and interactive member materials. **Health Risk Assessment (HRA):** a computer based assessment tool that provides a thorough wellness-based health assessment addressing all major lifestyle factors, personal and family history, symptoms, functional health status and quality of life, health interests, readiness to change, and self-efficacy. **Children's Health Improvement Program (CHIP)**: is a combination of classroom, fitness and nutrition counseling strategies offered to children, adolescents and their families with the goal of promoting a healthier lifestyle and counteracting and preventing childhood obesity.
Health Risk Assessment (HRA) Wellness Incentive	Adults, age 18 and older, can earn the $25 HRA Wellness Incentive by providing evidence of completing the TakeCare HRA during the current calendar year. A free HRA is available online at MyTakeCare. To access, visit www.takecareasia.com, then • Click on the “MyTakecare” tab • Log on to to the "MyTakecare" member portal • Select “My Resources” • Select “Health Risk Assessment” The HRA is also available during TakeCare’s sponsored Health Fairs. Completing an HRA helps you take an important first step toward improving your awareness of lifestyle behaviors and their affect on overall health risks. On completion of the HRA, a Personal Health Report is generated automatically when the Assessment is completed. You can share this information with your medical provider or other health care professional. Limited to one HRA Wellness Incentive per member per benefit year.

	TakeCare members can participate in multiple incentives. When combining the incentive payments, including the Health Screening and HRA Wellness Incentives, TakeCare members can earn up to a maximum of $200 for a Self Only enrollment or $400 for a Self and Family enrollment during the current policy period. See Incentive Payment at the end of this Section for more details.
Health Screening Incentives	**Biometric Testing Incentive –** Adults, age 18 and older, can earn the $25 Biometric Testing Incentive by providing evidence of the completion of the following five tests during the benefit year: • Body Mass Index (BMI) • Weight • Blood Sugar • Cholesterol • Blood Pressure Limited to one Biometric Incentive per benefit year per member. **Diabetes Wellness Incentive –** Individuals with a diagnosis of Diabetes Type 2 are eligible to participate in this incentive. To earn the $25 Diabetes Wellness Incentive, individuals must provide evidence of completing all three of the following services/criteria during the benefit year: • HgbA1C test, and • LDL C test, and • Annual Eye Exam An additional $25 Incentive is available for completion of the TakeCare Diabetes Management Program or Wellness Workshop. Limited to one Diabetes Wellness Incentive per benefit year per member. **Cardiovascular Wellness Incentive** – Adults, age 18 and older, can earn the $25 Cardiovascular Wellness Incentive is providing evidence of completing the following services during the benefit year: • Annual physician visit, and • LDL C test An additional $25 Incentive is available for completion of the TakeCare Cardiac Risk Management Program or Wellness Workshop. Limited to one Cardiovascular Wellness Incentive per benefit year per member. **Breast Cancer Screening Incentive** – Women, ages 42-69, can earn the $25 Breast Cancer Incentive by providing evidence of obtaining the following services during the benefit year: • Annual physician visit, and • Screening Mammogram Limited to one Breast Cancer Screening Incentive per benefit year per member. **Colorectal Cancer Screening Incentive** – Individuals, ages 50 and above, can earn the $25 Colorectal Cancer Screening Incentive by providing evidence of obtaining the following services: • Annual physician visit, and • Completion of any one of the following: - Colonoscopy

	- Sigmoidoscopy - Fecal Occult Blood test Limited to one Colorectal Cancer Screening Incentive per benefit year per member. **Cervical Cancer Screening Incentive** - Women, ages 21 to 64, can earn the $25 Cervical Cancer Screening Incentive by providing evidence of obtaining the following services: • Annual physician visit, and • Completion of a Pap Smear test Limited to one Cervical Cancer Screening Incentive per benefit year per member. **Smoking Cessation Program Incentive** - Adults, age 18 and above, can earn the $25 Smoking Cessation Program Incentive by providing evidence of completing the following program: • TakeCare's Smoking Cessation Program Limited to one Smoking Cessation Program Incentive per benefit year per member. **Childhood Health Incentive** - Children, ages 6 to 15, are eligible to earn the $25 Childhood Health Incentive for providing evidence of completing the following program: • TakeCare's Childhood Health Improvement Program (CHIP) Limited to one Childhood Health Incentive per benefit year per member. **Incentive Payment** TakeCare members can participate in multiple incentives. When combining the incentive payments, including the Health Screening and HRA Wellness Incentives, TakeCare members can earn up to a maximum of $200 for a Self Only enrollment or $400 for a Self and Family enrollment during the current policy period. The first $75 for a Self Only enrollment or $150 for a Self and Family enrollment will be paid directly to you in the form of a check. Any remaining balance you've earned up to the maximums listed will be available to deposit to a medical expense reimbursement-type account you designate. Those HDHP Option members already enrolled in a Health Savings Account will have their earned funds in excess of cash amounts deposited to that account. Children earning the Childhood Health Incentive will have their funds paid to their designated adult. Incentive amounts will be calculated 60 days after the end of the current policy period and payment will be made within 15 days of the calculation date.

Section 5(i). Account management tools and consumer health information

Special features	Description
Account management tools	If you have a **Health Savings Account (HSA):** • You will receive a statement outlining your account balance and activity • You may also access your account on-line at: - Bank of Guam - www.bankofguam.com - ASC Trust Corporation - www.ascpac.com - Merrill Lynch - www.ml.com If you have a **Health Reimbursement Arrangement (HRA):** • You will receive a statement outlining your account balance and activity • You may also access your account on-line at: - ASC Trust Corporation - www.ascpac.com
Consumer choice information	As a member of this HDHP, you may choose any provider. However, you will reduce your out-of-pocket expense if you see a in-network provider and even more if you use the FHP Clinic. Directories are available online at www.takecareasia.com Educational materials on the topics of HSAs, HRAs and HDHPs are available at www.takecareasia.com
Care support	Patient safety information is available online at www.takecareasia.com TakeCare provides support to members with chronic illnesses. TakeCare's case management program offers supportive services to members with multiple chronic conditions to reduce occurrence of catastrophic events and costly hospital admission.

Non-FEHB benefits available to Plan members

The benefits on this page are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them**. Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines. For additional information, contact the Plan at (671) 647-3526 or visit their website at www.takecareasia.com.

Supplemental Dental Coverage

TakeCare offers a dental plan to supplement the dental coverage provided in the TakeCare FEHB plan option you have selected. Supplemental dental coverage will be coordinated with your FEHB dental coverage.

The supplemental dental plan provides coverage as follows:

Supplemental Dental Benefits	You pay	
Covered Services	**In-network**	**Out-of-network**
DEDUCTIBLE	Nothing	Nothing
DIAGNOSTIC SERVICE Routine x-rays (full mouth series are limited to once every three years and include eighteen x-rays or four bitewings, two PAs and a panograph), clinical examinations and diagnostic treatment planning (exams are limited to one per benefit year for members 12 and older).	Nothing	30% coinsurance of our allowance plus any difference between our allowance and billed charges.
PREVENTIVE SERVICE Routine teeth cleaning (prophylaxis) and fluoride treatment (limited to twice a year). Sealants for children only up to the age of twelve (12).	Nothing	30% coinsurance of our allowance plus any difference between our allowance and billed charges.
RESTORATIVE SERVICE Routine fillings (silver amalgam and anterior composite). Posterior composites are not covered, however, an allowance for a comparable silver amalgam restoration will be made. The difference in fees is the member's responsibility.	20% coinsurance	50% coinsurance of our allowance plus any difference between our allowance and billed charges.
SIMPLE EXTRACTIONS Simple non-surgical extractions of fully erupted teeth only. Extractions solely for purposes of orthodontic treatment are not covered. Surgical extractions of unerupted or impacted teeth and general anesthesia are not covered.	20% coinsurance	50% coinsurance of our allowance plus any difference between our allowance and billed charges.
ENDODONTICS Complete root canal therapy (including pulpectomy and intra-operative radiographs), pulpotomy and pulpal therapy.	20% coinsurance	50% coinsurance of our allowance plus any difference between our allowance and billed charges.
PERIODONTICS Consultation, evaluation, and treatment of soft tissue and bones supporting teeth, subgingival curettage, gross scaling (excessive calculus removal), subgingival scaling and root planing, periodontal maintenance (applicable only to members undergoing or who have completed periodontal treatment) and periodontal surgery.	20% coinsurance	50% coinsurance of our allowance plus any difference between our allowance and billed charges.
PROSTHODONTICS Full and partial dentures; repairs, relining and/or reconstruction of dentures. Porcelain and/or gold crowns and bridges, space maintainers, resin and stainless steel crowns. Occlusal guards are not covered.	50% coinsurance	70% coinsurance of our allowance plus any difference between our allowance and billed charges.

Covered Services - continued on next page

Supplemental Dental Benefits	You pay	
Covered Services (cont.)	**In-network**	**Out-of-network**
PRESCRIPTION DRUGS • Coverage is limited to prescription drugs dispensed at FHP Pharmacy only	50% coinsurance	All charges
SEDATION • General anesthesia when specifically recommended by the dentist as a necessity • Nitrous oxide or analgesia for member under 13 years old	All charges	All charges
ORAL SURGERY • Surgery for impacted teeth and complicated extractions	All charges	All charges
ORTHODONTICS	All charges	All charges

Dental Plan Maximum - The supplemental dental plan will pay a maximum benefit of $1,000 per member per calendar year with an additional $500 at the FHP Dental Center.

For more details on the coverage and cost of the supplemental dental plan and how to enroll, call (671) 647-3526.

Section 6. General exclusions - services, drugs and supplies we do not cover

The exclusions in this section apply to all benefits. There may be other exclusions and limitations listed in **Section 5** of this brochure.

Although we may list a specific service as a benefit, we will not cover it unless it is medically necessary to prevent, diagnose, or treat your illness, disease, injury, or condition. For information on obtaining prior approval for specific services, such as transplants, see **Section 3** - *When you need prior Plan approval for certain services.*

We do not cover the following:

- Care by non-plan providers except for authorized referrals or emergencies (see Emergency services/accidents).
- Services, drugs, or supplies you receive while you are not enrolled in this Plan.
- Services, drugs, or supplies not medically necessary.
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice.
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants).
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus were carried to term, or when the pregnancy is the result of an act of rape or incest.
- Services, drugs, or supplies related to sex transformations.
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.
- Services, drugs, or supplies you receive without charge while in active military service.
- Applied Behavior Analysis (ABA)

Section 7. Filing a claim for covered services

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

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

When you see in-network physicians, receive services at in-network hospitals and facilities, or obtain your prescription drugs at in-network pharmacies, you will not have to file claims. Just present your identification card and pay your copayment, coinsurance, or deductible. **If you see an out-of-network provider, you may have to pay for the services up front and request a reimbursement from us.**

There are four types of claims. Three of the four - Urgent care claims, Pre-service claims, and Concurrent review claims - usually involve access to care where you need to request and receive **prior authorization** to receive coverage for a particular service or supply covered under this Brochure. The fourth type - Post-service claims - is a claim for payment of benefits after services or supplies have been received. See **Section 3** for more information on these claims/requests and **Section 10** for the definitions of these four types of claims.

In most cases, providers and facilities will file claims for you. However, you may need to file a claim when you receive emergency services from out-of-network providers. Check with the provider.

If you need to file a claim, here is the process:

Medical and hospital services

When you need to file a claim – such as for services you received outside the Plan's service area – you will need to submit it on a standard Health Insurance Claim Form (CMS-1500) or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name, date of birth, address, phone number, and ID number
- Name, address and tax ID# of the physician or facility that provided the service or supply
- Dates you received the services or supplies
- Diagnosis and/or medical records
- Type of each service or supply
- The charge for each service or supply
- A copy of the explanation of benefits, payments, or denial from any primary payor – such as the Medicare Summary Notice (MSN)
- Receipts, if you paid for your services
- W9 tax form completed by out-of-network providers.

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

Submit your claims to:

TakeCare Customer Service Department
P.O. Box 6578
Tamuning, Guam 96931

For claims questions and assistance, contact us 24/7 at (671) 647-3526 or visit our website at www.takecareasia.com.

Deadline for filing your claim

Send us all of the documents for your claim as soon as possible. You must submit the claim by December 31 of the year following the year in which you received the service, unless timely filing was prevented by administrative operations of Government or legal incapacity, provided the claim was submitted as soon as reasonably possible.

Urgent care claim procedures

If you have an urgent care claim, please contact our 24/7 Customer Service Department at (671) 647-3526.

Urgent care claims must meet the definition found in **Section 10** of this brochure, and most urgent care claims will be claims for access to care rather than claims for care already received. We will notify you of our decision no later than 24 hours after we receive the claim as long as you provide us with sufficient information to decide the claim.

If you or your authorized representative fails to provide sufficient information to allow us to make a decision, we will inform you or your authorized representative of the specific information necessary to complete the claim no later than 24 hours after we receive the claim and a time frame for our receipt of this information. We will decide the claim within 48 hours of (i) receiving the information or (ii) the end of the time frame whichever is earlier.

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

Concurrent care claim procedures

A concurrent care claim involves care provided over a period of time or over a number of treatments.

We will treat any reduction or termination of our prior authorized course of treatment as an appealable decision. If we believe a reduction or termination is warranted we will allow you sufficient time to appeal and obtain a decision from us before the reduction or termination takes effect.

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

Pre-service claim procedures

As described in **Section 3**, certain care requires Plan prior authorization. We will notify you of our decision within 15 days after the receipt of the pre-service claim. If matters beyond our control require an extension of time, we may take up to an additional 15 days for review and we will notify you before the expiration of the original 15-day period. Our notice will include the circumstances underlying the request for the extension and the date when a decision is expected.

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

If you fail to follow these pre-service claim procedures, then we will notify you of your failure to follow these procedures as long as (1) your request is made to our customer service department and (2) your request names you, your medical condition or symptom, and the specific treatment, service, procedure, or product requested. We will provide this notice within five days following the failure. Notification may be oral, unless you request written correspondence.

Post-service claim procedures

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

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

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

When we need more information	Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond. Our deadline for responding to your claim is stayed while we await all of the additional information needed to process your claim.
Your authorized representative	You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, we will permit a health care professional with knowledge of your medical condition to act as your authorized representative without your express consent. For the purposes of this section, we are also referring to your authorized representative when we refer to you.
Notice requirements	If you live in a county where at least 10 percent of the population is literate only in a non-English language (as determined by the Secretary of Health and Human Services), we will provide language assistance in that non-English language. You can request a copy of your Explanation of Benefits (EOB) statement, related correspondence, oral language services (such as telephone customer assistance), and help with filing claims and appeals (including external reviews) in the applicable non-English language. The English versions of your EOBs and related correspondence will include information in the non-English language about how to access language services in that non-English language.Any notice of an adverse benefit determination or correspondence from us confirming an adverse benefit determination will include information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount, if applicable), and a statement describing the availability, upon request, of the diagnosis and procedure codes.

Section 8. The disputed claims process

You may be able to appeal directly to the Office of Personnel Management (OPM) if we do not follow required claims processes. For more information about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in **Sections 3, 7** and **8** of this brochure, please visit www.takecareasia.com/FEHBClaimsInformation.php

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

To help you prepare your appeal, you may arrange with us to review and copy, free of charge, all relevant materials and Plan documents under our control relating to your claim, including those that involve any expert review(s) of your claim.

To make your request, please contact our Customer Service Department by writing to TakeCare Customer Service Department, PO Box 6578, Tamuning GU 96931 or calling (671) 647-3526.

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

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

Our reconsideration decision will not afford deference to the initial decision and will be conducted by a plan representative who is neither the individual who made the initial decision that is the subject of the reconsideration, nor the subordinate of that individual.

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

Disagreements between you and the HDHP fiduciary regarding the administration of an HSA or HRA are not subject to the disputed claims process.

Step	Description
1	Ask us in writing to reconsider our initial decision. You must: a) Write to us within 6 months from the date of our decision; and b) Send your request to us at: TakeCare Customer Service Department, P.O. Box 6578, Tamuning, Guam 96931; and c) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; and d) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms. e) Include your email address (optional for member), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly. We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.
2	In the case of a post-service claim, we have 30 days from the date we receive your request to: a) Pay the claim or

b) Write to you and maintain our denial or

c) Ask you or your provider for more information

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

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

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

You must write to OPM within:

- 90 days after the date of our letter upholding our initial decision; or
- 120 days after you first wrote to us -- if we did not answer that request in some way within 30 days; or

120 days after we asked for additional information.

Write to OPM at: United States Office of Personnel Management, Healthcare and Insurance, Federal Employee Insurance Operations, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.

Send OPM the following information:

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

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

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

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

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OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.

If you do not agree with OPM's decision, your only recourse is to sue. If you decide to sue, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.

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

You may not sue until you have completed the disputed claims process. Further, Federal law governs your lawsuit, benefits, and payment of benefits. The Federal court will base its review on the record that was before OPM when OPM decided to uphold or overturn our decision. You may recover only the amount of benefits in dispute.

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us 24/7 at (671) 647-3526. We will expedite our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. Eastern Time.

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

Note: **If you have a serious or life threatening condition** (one that may cause permanent loss of bodily functions or death if not treated as soon as possible), and you did not indicate that your claim was a claim for urgent care, then call us 24/7 at (671) 647-3526 or toll-free at (877) 484-2411. We will hasten our review (if we have not yet responded to your claim); or we will inform OPM so they can quickly review your claim on appeal. You may call OPM's Health Insurance 3 at (202) 606-0737 between 8 a.m. and 5 p.m. Eastern Time.

Section 9. Coordinating benefits with Medicare and other coverage

When you have other coverage

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

When you have double coverage, one plan normally pays its benefits in full as the primary payor and the other plan pays a reduced benefit as the secondary payor. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' (NAIC) guidelines. For more information on NAIC rules regarding the coordinating of benefits, visit the NAIC web site at www.NAIC.org.

When we are the primary payor, we will pay the benefits described in this brochure. When we are the secondary payor, we will determine our allowance. After the primary plan pays, we will pay what is left of our allowance, up to our regular benefit. We will not pay more than our allowance.

TRICARE and CHAMPVA

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

Suspended FEHB coverage to enroll in TRICARE or CHAMPVA: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these programs, eliminating your FEHB premium. (OPM does not contribute to any applicable plan premiums.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under TRICARE or CHAMPVA.

Workers' Compensation

We do not cover services that:

- You (or a covered family member) need because of a workplace-related illness or injury that the Office of Workers' Compensation Programs (OWCP) or a similar Federal or State agency determines they must provide; or
- OWCP or a similar agency pays for through a third-party injury settlement or other similar proceeding that is based on a claim you filed under OWCP or similar laws.

Once OWCP or similar agency pays its maximum benefits for your treatment, we will cover your care.

Medicaid

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

Suspended FEHB coverage to enroll in Medicaid or a similar State-sponsored program of medical assistance: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in one of these State programs, eliminating your FEHB premium. For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage under the State program.

When other Government agencies are responsible for your care

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

When others are responsible for injuries

When you receive money to compensate you for medical or hospital care for injuries or illness caused by another person, you must reimburse us for any expenses we paid. However, we will cover the cost of treatment that exceeds the amount you received in the settlement.

If you do not seek damages you must agree to let us try. This is called subrogation. If you need more information, contact us for our subrogation procedures.

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

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

Clinical trials

TakeCare covers care for clinical trials according to definitions listed below and as stated on specific pages of this brochure.

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

If you are a participant in a clinical trial, this health plan will provide related care as follows, if it is not provided by the clinical trial:

- Routine care costs – costs for routine services such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition, whether the patient is in a clinical trial or is receiving standard therapy. These costs are covered by this plan.
- Extra care costs – costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care. This plan covers some of these costs, providing the plan determines the services are medically necessary.
- Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials, TakeCare does **not** cover these costs.

When you have Medicare

Medicare is a health insurance program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (If you were a Federal employee at any time both before and during January 1983, you will receive credit for your Federal employment before January 1983.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE (1-800-633-4227), (TTY 1-800-486-2048) for more information.
- Part B (Medical Insurance). Most people pay monthly for Part B. Generally, Part B premiums are withheld from your monthly Social Security check or your retirement check.
- Part C (Medicare Advantage). You can enroll in a Medicare Advantage plan to get your Medicare benefits. We don't offer a Medicare Advantage plan. Please review the information on coordinating benefits with Medicare Advantage plans on the next page.

- Part D (Medicare prescription drug coverage). There is a monthly premium for Part D coverage. If you have limited savings and a low income, you may be eligible for Medicare's Low-Income Benefits. For people with limited income and resources, extra help in paying for a Medicare prescription drug plan is available. Information regarding this program is available through the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778). Before enrolling in Medicare Part D, please review the important disclosure notice from us about the FEHB prescription drug coverage and Medicare. The notice is on the first inside page of this brochure. The notice will give you guidance on enrolling in Medicare Part D.

- **Should I enroll in Medicare?**

The decision to enroll in Medicare is yours. We encourage you to apply for Medicare benefits 3 months before you turn age 65. It's easy. Just call the Social Security Administration toll-free number 1-800-772-1213 to set up an appointment to apply. If you do not apply for one or more Parts of Medicare, you can still be covered under the FEHB Program.

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

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

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

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

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

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

When you are enrolled in Original Medicare along with this Plan, you still need to follow the rules in this brochure for us to cover your care.

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

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

When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us 24/7 at (671) 647-3526.

We do not waive any costs if the Original Medicare Plan is your primary payor.

When Original Medicare is the primary payor, we will not provide secondary payor coverage if the care and services you receive are from a facility or physician not contacted with Medicare (i. e., facilities or physicians in the Philippines, outside the United States or its territories).

- **Tell us about your Medical coverage**

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

- **Medicare Advantage (Part C)**

If you are eligible for Medicare, you may choose to enroll in and get your Medicare benefits from a Medicare Advantage plan. These are private health care choices (like HMOs and regional PPOs) in some areas of the country. To learn more about Medicare Advantage plans, contact Medicare at 1-800-MEDICARE (1-800-633-4227), (TTY 1-877-486-2048) or at www.medicare.gov.

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

Coordinating this Plan with a Medicare Advantage plan: You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. We will still provide benefits when your Medicare Advantage plan is primary, even out of the Medicare Advantage plan's network and/or service area (if you use our in-network providers), but we will not waive any of our copayments, coinsurance, or deductibles. If you enroll in a Medicare Advantage plan, tell us. We will need to know whether you are in the Original Medicare Plan or in a Medicare Advantage plan so we can correctly coordinate benefits with Medicare.

Suspended FEHB coverage to enroll in a Medicare Advantage plan: If you are an annuitant or former spouse, you can suspend your FEHB coverage to enroll in a Medicare Advantage plan, eliminating your FEHB premium. (OPM does not contribute to your Medicare Advantage plan premium.) For information on suspending your FEHB enrollment, contact your retirement office. If you later want to re-enroll in the FEHB Program, generally you may do so only at the next Open Season unless you involuntarily lose coverage or move out of the Medicare Advantage plan's service area.

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

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

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

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

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

Section 10. Definitions of terms we use in this brochure

Allowance

An allowance is the maximum charge for which TakeCare will reimburse the provider for a covered service. An allowance is not necessarily the same as a usual, reasonable, customary, maximum, actual or prevailing charge or fee. For in-network providers, allowance shall be the contracted rate paid by TakeCare. For all out-of-network provider services, allowance shall be the same as the usual, customary and reasonable charges in the geographic area. In addition, the member shall be responsible for any amount by which the usual, customary and reasonable fees in the geographic area exceed the amount TakeCare is obligated to pay the provider for the covered services rendered.

Calendar year

A calendar year is defined as January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.

Catastrophic limit

A catastrophic limit is the annual amount you pay for deductibles, copayments and coinsurance. See page 14 for specific amounts.

Clinical Trials Cost Categories

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

- Routine care costs – costs for routine services such as doctor visits, lab tests, x-rays and scans, and hospitalizations related to treating the patient's condition whether the patient is in a clinical trial or is receiving standard therapy
- Extra care costs – costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient's routine care
- Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials
- TakeCare does **not** cover these costs

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care. You may also be responsible for additional amounts. See **Section 4**.

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See **Section 4**.

Cost-sharing

Cost-sharing is the general term used to refer to your out-of-pocket costs. (e.g., deductible, coinsurance and copayments) for the covered care you receive. See **Section 4**.

Covered services

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

Custodial Care	Any type of care provided according to Medicare guidelines, including room and board, that a) does not require the skills of technical or professional personnel; b) is not furnished by or under the supervision of such personnel or does not otherwise meet the requirements of post hospital Skilled Nursing Facility care; or c) is a level such that you have reached the maximum level of physical or mental function and such person is not likely to make further significant improvement. Custodial care includes any type of care where the primary purpose is to attend to your daily living activities which do not require the continuing attention of trained medical or paramedical personnel. Examples include but not limited to assistance in walking, getting in and out of bed, bathing, dressing, feeding, changes of dressing of non-infected wounds, residential care and adult day care, protective and supportive care including educational services and rest cures. Day to day care that can be provided by a non-medical individual or custodial care that lasts longer than 90 days may be considered Long Term Care. **Custodial care is not covered.**
Deductible	A deductible is a fixed amount of covered expenses you must incur for certain covered services and supplies before we start paying benefits for those services. See **Section 4**.
Experimental or investigational services	Our Benefit Interpretation Policy Committee determines whether or not treatments, procedures and drugs are no longer considered experimental or investigational. Our determinations are based on the safety and efficacy of new medical procedures, technologies, devices and drugs.
Health Reimbursement Arrangement (HRA)	An HRA is a tax-sheltered account designed to reimburse medical expenses.The fund in this type of account can best be described as "credits". These credits are applied toward your medical expenses until they are exhausted at which time you must pay any remaining deductible and coinsurance amounts up to the catastrophic limit.
Health Savings Account (HSA)	An HSA is a consumer-oriented tax advantaged savings account. HSAs allow for tax deductible contributions as well as tax free earnings and withdrawals for qualified medical expenses.
Health care professional	A physician or other health care professional who is licensed, accredited, or certified to perform specified health services consistent with state law.
Medical necessity	Medical necessity refers to medical services or hospital services which are determined by us to be: • Rendered for the treatment or diagnosis of an injury or illness; and • Appropriate for the symptoms, consistent with diagnosis, and otherwise in accordance with sufficient scientific evidence and professionally recognized standards; and • Not furnished primarily for the convenience of the member, the attending physician, or other provider of service; and • Furnished in the most economically efficient manner which may be provided safely and effectively to the member.
Plan allowance	Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. Plans determine their allowances in different ways. We determine our allowance by our contracted rate with the participating provider. If the charges exceed our contracted rate, you will be responsible for the excess over the allowance in addition to your coinsurance.
Post-service claims	Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.
Premium pass through contribution to HSA/HRA	The amount of money we contribute to your HSA or HRA. In 2014, for each month you are eligible for an HSA contribution, we will deposit $65.00 into your account as a Self Only enrollee or $169.00 into your account as a Self and Family enrollee.

If you are not eligible for an HSA we will contribute a total of $780.00 annually into your HRA as Self Only enrollee or $2,028.00 as Self and Family enrollee. Our contribution to your HRA will be prorated depending on your HRA eligibility date.

Pre-service claims

Those claims (1) that require pre-certification, prior authorization, or a referral and (2) where failure to obtain pre-certification, prior authorization, or a referral results in a reduction of benefits.

Us/We

Us and We refer to TakeCare Insurance Company (TakeCare)

Urgent care claims

A physician or other health care professional licensed, accredited, or certified to perform specified health services consistent with state law.

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

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

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

If you believe your claim qualifies as an urgent care claim, please contact our 24/7 Customer Service Department at (671) 647-3526 or toll-free at (877) 484-2411. You may also prove that your claim is an urgent care claim by providing evidence that a physician with knowledge of your medical condition has determined that your claim involves urgent care.

You

You refers to the enrollee and each covered family member.

Section 11. Other Federal Programs

Please note, the following programs are not part of your FEHB benefits. They are separate Federal programs that complement your FEHB benefits and can potentially reduce your annual out-of-pocket expenses. These programs are offered independent of the FEHB Program and require you to enroll separately with no government contribution.

Important information about three Federal programs that complement the FEHB Program

First, the **Federal Flexible Spending Account Program**, also known as FSAFEDS, lets you set aside pre-tax money from your salary to reimburse you for eligible dependent care and/or health care expenses. You pay less in taxes so you save money. Participating employees save an average of about 30% on products and services they routinely pay for out-of-pocket.

Second, the **Federal Employees Dental and Vision Insurance Program (FEDVIP)** provides comprehensive dental and vision insurance at competitive group rates. There are several plans from which to choose. Under FEDVIP you may choose self only, self plus one, or self and family coverage for yourself and any eligible dependents.

Third, the **Federal Long Term Care Insurance Program (FLTCIP)** can help cover long term care costs, which are not covered under the FEHB Program.

The Federal Flexible Spending Account Program - *FSAFEDS*

What is an FSA?

It is an account where you contribute money from your salary **BEFORE** taxes are withheld, then incur eligible expenses and get reimbursed. You pay less in taxes so you save money. **Annuitants are not eligible to enroll.**

There are three types of FSAs offered by FSAFEDS. Each type has a minimum annual election of $250. The maximum annual election for a health care flexible spending account (HCFSA) or a limited expense health care spending account (LEX HCFSA) is $2,500 per person. The maximum annual election for a dependent care flexible spending account (DCFSA) is $5,000 per household..

- **Health Care FSA (HCFSA) –** Reimburses you for eligible health care expenses (such as copayments, deductibles, insulin, products, **physician prescribed** over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.

  FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.
- **Limited Expense Health Care FSA (LEX HCFSA) –** Designed for employees enrolled in or covered by a High Deductible Health Plan with a Health Savings Account. Eligible expenses are limited to dental and vision care expenses for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26) which are not covered or reimbursed by FEHBP or FEDVIP coverage or any other insurance.
- **Dependent Care FSA (DCFSA) –** Reimburses you for eligible **non-medical** day care expenses for your child(ren) under age 13 and/or for any person you claim as a dependent on your Federal Income Tax return who is mentally or physically incapable of self-care. You (and your spouse if married) must be working, looking for work (income must be earned during the year), or attending school full-time to be eligible for a DCFSA.
- If you are a new or newly eligible employee, you have 60 days from your hire date to enroll in an HCFSA or LEX HCFSA and/or DCFSA, but you must enroll before October 1. If you are hired or become eligible on or after October 1 you must wait and enroll during the Federal Benefits Open Season held each fall.

Where can I get more information about FSAFEDS?

Visit www.FSAFEDS.com or call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, 9 a.m. until 9 p.m., Eastern Time. TTY: 1-800-952-0450

The Federal Employees Dental and Vision Insurance Program – *FEDVIP*

The Federal Employees Dental and Vision Insurance Program (FEDVIP) is separate and different from the FEHB Program.**This Program provides comprehensive dental and vision insurance at competitive group rates with no pre-existing condition limitations for enrollment.**

FEDVIP is available to eligible Federal and Postal Service employees, retirees, and their eligible family members on an enrollee-pay-all basis. Employee premiums are withheld from salary on a pre-tax basis.

Dental Insurance

All dental plans provide a comprehensive range of services, including:

- Class A (Basic) services, which include oral examinations, prophylaxis, diagnostic evaluations, sealants and x-rays.
- Class B (Intermediate) services, which include restorative procedures such as fillings, prefabricated stainless steel crowns, periodontal scaling, tooth extractions, and denture adjustments.
- Class C (Major) services, which include endodontic services such as root canals, periodontal services such as gingivectomy, major restorative services such as crowns, oral surgery, bridges and prosthodontic services such as complete dentures.

Class D (Orthodontic) services with up to a 12-month waiting period. **Beginning in 2014, most plans cover adult orthodontia. Review your plan's brochure for information on this benefit.**

Vision Insurance

All vision plans provide comprehensive eye examinations and coverage for lenses, frames and contact lenses. Other benefits such as discounts on LASIK surgery may also be available.

Additional Information

You can find a comparison of the plans available and their premiums on the OPM website at www.opm.gov/dental and www.opm.gov/vision. This site also provides links to each plan's website, where you can view detailed information about benefits and preferred providers.

How do I enroll?

You enroll on the Internet at www.BENEFEDS.com. For those without access to a computer, call 1-877-888-3337, (TTY 1-877- 889-5680).

The Federal Long Term Care Insurance Program – *FLTCIP*

The Federal Long Term Care Insurance Program (FLTCIP) can help pay for the potentially high cost of long term care services, which are not covered by FEHB plans. Long term care is help you receive to perform activities of daily living such as bathing or dressing yourself - or supervision you receive because of a severe cognitive impairment such as Alzheimer's disease. For example, long term care can be received in your home from a home health aide, in a nursing home, in an assisted living facility or in adult day care. To qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Federal and U.S. Postal Service employees and annuitants, active and retired members of the uniformed services, and qualified relatives are eligible to apply. Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. You must apply to know if you will be approved for enrollment. For more information, call 1-800-LTC-FEDS (1-800-582-3337) (TTY 1-800-843-3557), or visit www.ltcfeds.com .

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Do not rely on this page; it is for your convenience and may not show all pages where the terms appear.

Summary of Benefits for the High and Standard Options of TakeCare Insurance Company - 2014

- **Do not rely on this chart alone.** All benefits are provided in full unless indicated and are subject to the definitions, limitations, and exclusions in this brochure. On this page, we summarize specific expenses we cover. For more detail, look inside.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- **This is a summary of in-network benefits only.** To view out-of-network benefits, see **Section 5.**

Benefits	When you see in-network providers, you pay...	Page
Medical services provided by in-network physicians:		
• Diagnostic and treatment services provided in the office	**High Option** - Office visit copayment: $5 primary care at FHP Clinic $20 primary care at other in-network providers $40 in-network specialist **Standard Option** - Office visit copayment: $5 primary care at FHP Clinic $25 primary care at other in-network providers $40 in-network specialist	30
Services provided by an in-network hospital:		
• Inpatient	**High Option** - $100 copayment per day up to $500 maximum per inpatient admission **Standard Option** - $150 copayment per day up to $750 maximum per inpatient admission	55
• Outpatient	**High Option** - $100 copayment per visit **Standard Option -** $150 copayment per visit	57
Emergency benefits:		
• In-area	**High Option:** FHP Clinic -$15 copayment; In-network PCP physician - $20 copayment; In-network emergency room - $50 copayment **Standard Option**: FHP Clinic -$15 copayment; In-network PCP physician - $25 copayment; In-network emergency room - $75 copayment	60
• Out-of-area	**High Option** - $50 copayment per visit **Standard Option** - 20% coinsurance	60

Benefits	When you see in-network providers, you pay...	Page
Mental health and substance abuse treatment by in-network providers:	**High Option** • ***Primary Care:*** $20 copayment per visit • ***Outpatient Facility:*** $100 copayment per visit • ***Inpatient Facility:*** $100 copayment per day, up to $500 maximum per admission **Standard Option** • ***Primary Care:*** $25 copayment per visit • ***Outpatient Facility:*** $150 copayment per visit • ***Inpatient Facility:*** $150 copayment per day, up to $750 maximum per admission	61
Prescription drugs dispensed by in-network providers:		
• Retail pharmacy - 30 day supply	**High Option** - $10 generic formulary $25 brand formulary $50 non-formulary $100 specialty drugs **Standard Option** - $15 generic formulary $40 brand formulary $80 non-formulary $100 specialty drugs	65
• Mail order - 90 day supply	2 copayments for 3 months supply	65
Dental care by in-network providers:	**High Option** - Nothing for preventive services and coinsurance for other covered services. **Standard Option -** Nothing for preventive services. All other dental services are *not covered*.	67
Non-routine vision care by in-network providers:	**High Option** - office visit copayment $5 primary care at FHP Clinic $20 primary care at other in-network providers $40 in-network specialist **Standard Option** - Office visit copayment: $5 primary care at FHP Clinic $25 primary care at other in-network providers $40 in-network specialist	39
Special Features		
• In-network benefits in Philippines	Copayment and coinsurance are waived for inpatient and outpatient services prior authorized by TakeCare Medical Management Department.	16

Benefits	When you see in-network providers, you pay...	Page
• Medical travel benefit	For care prior authorized by TakeCare Medical Management, travel benefit covering up to $500 toward the cost of roundtrip airfare from Guam, ground transportation between airport and the hospital, and up to three days lodging in the Philippines.	69
• Wellness Incentives	Incentives to reward you for completing a Health Risk Assessment (HRA) and other selected health screenings.	
Protection against catastrophic costs (out-of-pocket maximum)	**High Option** - Nothing after $2,000 per person or $6,000 per Self & Family enrollment per calendar year. Some exceptions apply. **Standard Option** - Nothing after $3,000 per person or $9,000 per Self & Family enrollment per calendar year. Some exceptions apply.	23

Summary of Benefits for the High Deductible Health Plan (HDHP) Option of TakeCare Insurance Company - 2014

Do not rely on this chart alone. All benefits are subject to the definitions, limitations, and exclusions in this brochure. On this page we summarize specific expenses we cover. For more detail, look inside. If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.

In 2014 for each month you are eligible for the HSA, TakeCare will deposit $65.00 per month for Self Only enrollment or $169.00 per month for Self and Family enrollment to your HSA. For the Health Reimbursement Arrangement (HRA), your health charges are applied to your annual HRA Fund of $780.00 for Self Only or $2,028.00 for Self and Family.

With the exception of Preventive Care Services coverage, you must first meet your plan deductible before your medical coverage begins. The family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible is $3,000 for Self Only or $6,000 for Self and Family enrollment per calendar year. When using out-of-network providers, in addition to your deductible and coinsurance, you will generally pay any difference between our allowance and the actual amount billed by the provider.

This is a summary of benefits for in-network providers only. To view out-of-network benefits, see **HDHP Section 5**. An asterisk (*) below means the coinsurance amount indicated will count towards the HDHP catastrophic out-of-pocket maximum of $10,000 for Self Only, $20,000 for Self and Family enrollment. See **Section 4** for more details.

Benefits when seeing an in-network provider	Once you've met your deductible, you pay...	Page
Preventive care at in-network provider:	Nothing (deductible waived)	82
Medical services provided by in-network physicians:		
Diagnostic and treatment services provided in the office	20% coinsurance*	85
Services provided by a in-network hospital:		
• Inpatient	20% coinsurance*	102
• Outpatient	20% coinsurance*	103
Emergency benefits:		
• In-area	$75 copayment per visit*	106
• Out-of-area	$75 copayment per visit*	106
Mental health and substance abuse treatment at in-network provider	20% coinsurance*	107
Prescription drugs dispensed at in-network pharmacies:		
• Retail pharmacy	**In-network: (30 day supply)** • $20 for generic formulary • $40 for brand formulary • $80 for each non-formulary • $100 specialty drugs	110

Benefits when seeing an in-network provider	Once you've met your deductible, you pay...	Page
• Mail order	**In-network: (90 day supply)** • $40 for generic formulary • $80 for brand formulary • $160 for each non-formulary • $200 for specialty drugs	110
Dental care	Nothing for preventive services and scheduled allowance for other services.	112
Special Features		
• Medical Travel Benefit	For care prior authorized by TakeCare Medical Management, travel benefit covering up to $500 toward the cost of roundtrip airfare from Guam, ground transportation between airport and the hospital, and up to three days lodging in the Philippines.	113
• Wellness Incentives	Incentives to reward you for completing a Health Risk Assessment (HRA) and other selected health screenings.	
Protection against catastrophic costs (out-of-pocket maximum)	Nothing after $10,000 per person or $20,000 for Self and Family enrollment per calendar year. Some exceptions apply.	24

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2014 Rate Information for TakeCare Insurance Company's Plan Options

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

Postal rates apply to Postal Service employees. They are shown in special Guides published for APWU (including Material Distribution Center and Operating Services) NALC, NPMHU and NRLCA Career Postal Employees (see RI 70-2A); Information Technology/Accounting Services employees (see RI 70-2IT); Nurses (see RI 70-2N); Postal Service Inspectors and Office of Inspector General (OIG) law enforcement employees and Postal Career Executive Service employees (see RI 70-2IN); and non-career employees (see RI 70-8PS).

Postal Category 1 rates apply to career bargaining unit employees covered by the Postal Police contract.

Postal Category 2 rates apply to career non-bargaining unit, non-executive, non-law enforcement employees, and non-law enforcement Inspection Service and Forensics employees.

For further assistance, Postal Service employees should call:

Human Resources Shared Service Center

1-877-477-3273, option 5

TTY: 1-866-260-7507

Postal rates do not apply to non-career postal employees, postal retirees, or associate members of any postal employee organization who are not career postal employees. Refer to the applicable Guide to Federal Benefits.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share
Guam, CNMI, Palau (Belau)							
High Option Self Only	JK1	172.35	57.45	373.43	124.47	37.92	49.98
High Option Self and Family	JK2	437.62	166.24	948.18	360.18	117.62	148.01
Standard Option Self Only	JK4	141.36	47.12	306.28	102.09	31.10	40.99
Standard Option Self and Family	JK5	373.29	124.43	808.79	269.60	82.12	108.25
HDHP Option Self Only	KX1	94.46	31.48	204.65	68.22	20.78	27.39
HDHP Option Self and Family	KX2	247.85	82.61	537.00	179.00	54.53	71.88