Blue Shield of California Access+ HMO[SM]

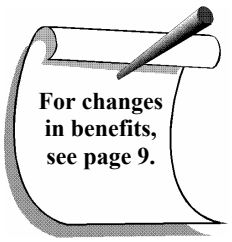
Blue Shield of California
An Independent Member of the Blue Shield Association

http://www.mylifepath.com

2006

A Health Maintenance Organization

Serving: Most of California



Enrollment in this plan is limited. You must live or work in our geographic service area to enroll. See page 8 for requirements.

This plan has been granted Excellent Accreditation for its HMO and POS plans from the NCQA.
See the 2006 Guide for more information on accreditation.

Enrollment codes for this plan:

SJ1 Self Only
SJ2 Self and Family

FEHB
Federal Employees
Health Benefits Program

Authorized for distribution by the:

United States
Office of Personnel Management

Center for
Retirement and Insurance Services
http://www.opm.gov/insure

RI 73-574

Notice of the United States Office of Personnel Management's Privacy Practices

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

By law, the United States Office of Personnel Management (OPM), which administers the Federal Employees Health Benefits (FEHB) Program, is required to protect the privacy of your personal medical information. OPM is also required to give you this notice to tell you how OPM may use and give out ("disclose") your personal medical information held by OPM.

- OPM **will** use and give out your personal medical information:
- To you or someone who has the legal right to act for you (your personal representative),
- To the Secretary of the Department of Health and Human Services, if necessary, to make sure your privacy is protected,
- To law enforcement officials when investigating and/or prosecuting alleged or civil or criminal actions, and
- Where required by law.

OPM **has the right** to use and give out your personal medical information to administer the FEHB Program. For example:

- To communicate with your FEHB health plan when you or someone you have authorized to act on your behalf asks for our assistance regarding a benefit or customer service issue.
- To review, make a decision, or litigate your disputed claim.
- For OPM and the Government Accountability Office when conducting audits.

OPM **may** use or give out your personal medical information for the following purposes under limited circumstances:

- For Government health care oversight activities (such as fraud and abuse investigations),
- For research studies that meet all privacy law requirements (such as for medical research or education), and
- To avoid a serious and imminent threat to health or safety.

By law, OPM must have your written permission (an "authorization") to use or give out your personal medical information for any purpose that is not set out in this notice. You may take back ("revoke") your written permission at any time, except if OPM has already acted based on your permission.

By law, you **have the right** to:

- See and get a copy of your personal medical information held by OPM.
- Amend any of your personal medical information created by OPM if you believe that it is wrong or if information is missing, and OPM agrees. If OPM disagrees, you may have a statement of your disagreement added to your personal medical information.
- Get a listing of those getting your personal medical information from OPM in the past 6 years. The listing will not cover your personal medical information that was given to you or your personal representative, any information that you authorized OPM to release, or that was given out for law enforcement purposes or to pay for your health care or a disputed claim.
- Ask OPM to communicate with you in a different manner or at a different place (for example, by sending materials to a P.O. Box instead of your home address).
- Ask OPM to limit how your personal medical information is used or given out. However, OPM may not be able to agree to your request if the information is used to conduct operations in the manner described above.
- Get a separate paper copy of this notice.

For more information on exercising your rights set out in this notice, look at www.opm.gov/insure on the Web. You may also call 202-606-0745 and ask for OPM's FEHB Program privacy official for this purpose.

If you believe OPM has violated your privacy rights set out in this notice, you may file a complaint with OPM at the following address:

Privacy Complaints
United States Office of Personnel Management
P.O. Box 707
Washington, DC 20004-0707

Filing a complaint will not affect your benefits under the FEHB Program. You also may file a complaint with the Secretary of the United States Department of Health and Human Services.

By law, OPM is required to follow the terms in this privacy notice. OPM has the right to change the way your personal medical information is used and given out. If OPM makes any changes, you will get a new notice by mail within 60 days of the change. The privacy practices listed in this notice are effective April 14, 2003.

Important Notice from Blue Shield of California About Our Prescription Drug Coverage and Medicare

OPM has determined that Blue Shield of California prescription drug coverage is, on average, comparable to Medicare Part D prescription drug coverage, thus you do not need to enroll in Medicare Part D and pay extra for prescription drug benefits. 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 Blue Shield of California will coordinate benefits with Medicare.

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

Please be advised

If you lose or drop your FEHB coverage, you will have to pay a higher Part D premium if you go without equivalent prescription drug coverage for a period of 63 days or longer. If you enroll in Medicare Part D at a later date, your premium will increase 1 percent per month for each month you did not have equivalent prescription drug 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 most other people pay. You may also have to wait until the next open enrollment period 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 users should call 1-877-486-2048.

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Introduction

This brochure describes the benefits of Blue Shield of California Access+ HMO[SM] under our contract (CS 2639) with the United States Office of Personnel Management (OPM), as authorized by the Federal Employees Health Benefits law. The address for administrative offices is:

Blue Shield of California
Access+ HMO[SM]
50 Beale Street
San Francisco, CA 94105-1808

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, 2006, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2006, and changes are summarized on page 9. Rates are shown at the end of this brochure.

Plain Language

All FEHB brochures are written in plain language to make them responsive, accessible, and understandable to the public. For instance,

- Except for necessary technical terms, we use common words. For instance, “you” means the enrollee or family member; "we" means Blue Shield of California.
- 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.

If you have comments or suggestions about how to improve the structure of this brochure, let OPM know. Visit OPM's "Rate Us" feedback area at www.opm.gov/insure or e-mail OPM at fehbwebcomments@opm.gov. You may also write to OPM at the Office of Personnel Management, Insurance Services Programs, Program Planning & Evaluation Group, 1900 E Street, NW, Washington, DC 20415-3650.

Stop Health Care Fraud!

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

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

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

- Be wary of giving your plan identification (ID) number over the telephone or to people you do not know, except to your doctor, other provider, or authorized 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.
- 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 800-880-8086 and explain the situation.
    - If we do not resolve the issue:

CALL -- THE HEALTH CARE FRAUD HOTLINE
202-418-3300

OR WRITE TO:

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

- Do not maintain as a family member on your policy:
    - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise); or
    - Your child over age 22 (unless he/she is disabled and incapable of self-support).
- 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.
- You can be prosecuted for fraud and your agency may take action against you if you falsify a claim to obtain FEHB benefits or try to obtain services for someone who is not an eligible family member or who is no longer enrolled in the Plan.

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.
- 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 that you take, including non-prescription (over-the-counter) medicines.
- Tell them about any drug allergies you have.
- 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.

3. Get the results of any test or procedure.

- Ask when and how you will get the results of test 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 you are taking.

Want more information on patient safety?

- www.ahrq.gov/consumer/pathqpack.htm. 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/index.jsp. 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.
- www.quic.gov/report. Find out what federal agencies are doing to identify threats to patient safety and help prevent mistakes in the nation's health care delivery system.

Section 1. Facts about this HMO plan

This plan is a health maintenance organization (HMO). We require you to see specific physicians, hospitals, and other providers that contract with us. These plan providers coordinate your health care services. The Plan is solely responsible for the selection of these providers in your area. Contact the Plan for a copy of their most recent provider directory.

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

When you receive services from plan providers, you will not have to submit claim forms except for your annual eye exam. You only pay the co-payments and coinsurance described in this brochure. When you receive emergency services from non-plan providers, you may have to submit claim forms.

You should join an HMO because you prefer the plan's benefits, not because a particular provider is available. You cannot change plans because a provider leaves our plan. We cannot guarantee that any one physician, hospital, or other provider will be available and/or remain under contract with us.

How we pay providers

We contract with physicians, medical groups, and hospitals to provide the benefits in this brochure. These plan providers accept a negotiated payment from us, and you will only be responsible for your co-payments or coinsurance.

Your Rights

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

Corporate Form	–	Blue Shield of California is a not-for-profit corporation that was founded in 1939.
Fiscal Solvency	–	Blue Shield of California meets or exceeds California Department of Managed Health Care standards for fiscal solvency, confidentiality of medical records and transfer of medical records.
"Gag Clauses"	–	A "gag clause" is when a physician does not disclose all treatment options based on cost considerations. You have the right to have a clear understanding of the medical condition and any proposed appropriate necessary treatment alternatives, including available success/outcomes information, regardless of cost or benefit coverage, so you can make an informed decision before receiving treatment.
Medical Records	–	Access+ HMO^{SM} members have the right, both under state law and Blue Shield of California policy, to review, summarize and copy their own medical records. Members can request and will receive amendments to their medical records as they are made.
State Licensing	–	Access+ HMO^{SM} has been licensed by the State of California since 1978.

If you want more information about us, call us at 800-880-8086, or write to Blue Shield of California Access+ HMO^{SM}, P.O. Box 7168, San Francisco, CA 94120-7168. You may also contact us by fax at 916-350-8780 or visit our website at http://www.mylifepath.com.

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:

County Name	**Excluded ZIP Codes**
Alameda	None
Butte	None
Contra Costa	None
El Dorado	95619, 95623, 95633, 95636, 95643, 95651, 95656, 95667, 95684, 95709, 95720, 95721, 95726, 95735, and 96150 to 96158
Fresno	None
Kern	93519, 93523, 93527, 93528, and 93554 to 93556
Kings	None
Los Angeles	90704
Madera	None
Marin	None
Merced	None
Nevada	95724, 95728, 96111 and 96160 to 96162
Orange	None
Placer	96140 to 96143, 96145, 96146 and 96148
Riverside	None
Sacramento	None
San Bernardino	92242, 92280, 92319 and 92363
San Diego	91991, 91992, 91993, 91994 and 91995
San Francisco	None
San Joaquin	None
San Mateo	None
Santa Barbara	None
Santa Clara	None
Santa Cruz	None
Solano	None
Sonoma	None
Stanislaus	None
Tulare	None
Ventura	None
Yolo	None

Ordinarily, you must get your care from providers who contract with us. If you receive care outside our service area, we will normally pay only for emergency or urgent care. We will not pay for any other health care service, except those that are specifically listed on page 42 under the heading "Medical Care for Vacations, Business Travel and College Students."

If you or a covered family member move outside the service area, you can enroll in another plan. If your dependents live out of the area (for example, if your child goes to college in another state), you should consider enrolling in a fee-for-service plan or an HMO like ours that has agreements with affiliates in other states. See page 42 for details about our HMO medical care available for vacations, business travel and college students coverage. If you or a family member move, you do not have to wait until Open Season to change plans. Contact your employing or retirement office.

Section 2. How we change for 2006

Do not rely 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 this Plan

- Your share of the non-Postal premium will increase by 5.1% for Self-Only and 5.1% for Self and Family.
- We have expanded our continuity of care coverage for qualifying medical conditions and situations. Please contact us at 800-880-8086 should you have any questions. See Section 3.
- We have clarified what is your responsibility for determining when your catastrophic protection out-of-pocket maximum has been reached and how to inform us of this status. See Section 4.
- We now cover asthma self-management training provided by the physician as an office visit. Also, under the durable medical equipment benefit, we now cover nebulizers (including face masks and tubing), in addition to peak flow meters, for the management and treatment asthma. See Section 5(a).
- Coverage for artificial insemination is limited to six cycles per pregnancy. See Section 5(a).
- Blom-Singer and artificial larynx prostheses following a laryngectomy are provided at no charge. See Section 5(a), Orthopedic and prosthetic devices.
- Under the hospice care benefit, we now cover a pre-hospice visit for pain and symptom management, hospice and other care options including hospice and other care options including care planning. You do not have to be enrolled in the hospice program to receive this benefit. See Section 5c.
- We now cover inhalers and inhaler spacers for the management and treatment of asthma under the prescription drug benefit. See Section 5(f).
- Prescriptions for home self-administered injectables will now be filled by selected Specialty plan pharmacy providers and not the plan retail pharmacy. The Specialty Pharmacy will deliver to your home or location of your choice through next day or two day Federal Express mail. See Section 5(f).
- Under Orthopedic and prosthetic devices in Section 5(a), we have clarified that we cover foot orthoses that are custom-made and demonstrated to have therapeutic effect. In addition, we have clarified that non-custom-made or over-the-counter shoe inserts or arch supports are not covered. See Section 5(a).
- Under Home health services in Section 5(a), we have clarified that the following items are excluded: drugs or supplies that do not require a physician's prescription, even if a physician prescribes them unless they are listed as covered.
- We have clarified surgical treatment of morbid obesity. See Section 5(b).
- We have clarified that we cover pancreas only transplants as well as combination kidney/pancreas transplants. See Section 5(b).
- We have clarified that if the Plan allowance for a prescription at a plan pharmacy is less than the copay, you will pay the lesser amount. See Section 5(f)
- We have changed the name of our non-FEHB benefit for medical care for vacations, business travel and college students from “Guest membership” to “Away from Home Care”. See Section 5(i).

Section 3. How you get care

Identification cards

We will send you an identification (ID) card when you enroll. You should carry your ID card with you at all times. You 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 (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 at 800-880-8086.

Where you get covered care

You get care from "plan providers" and "plan facilities." You will only pay co-payments and/or coinsurance, and you will not have to file claims, except for your annual eye examination.

- **Plan providers**

Plan providers are physicians and other health care professionals in our service area that we contract with to provide covered services to our members. All plan providers are credentialed, according to national standards.

We list plan providers in the provider directory, which we update periodically. The list is also on our website, http://www.mylifepath.com.

- **Plan facilities**

Plan facilities are hospitals and other facilities in our service area that we contract with to provide covered services to our members. We list these in the provider directory, which we update periodically. The list is also on our website, http://www.mylifepath.com.

What you must do to get covered care

It depends on the type of care you need. First, you and each family member must choose a primary care physician. This decision is important since your primary care physician provides or arranges for most of your health care. You must complete a Primary Care Physician Selection Form.

- **Primary care**

Your primary care physician can be a general practitioner, family practitioner, internist, pediatrician, or an OB/GYN. Your primary care physician will provide most of your health care, or give you a referral to see a specialist.

If you want to change primary care physicians or if your primary care physician leaves the plan, call us at 800-880-8086. We will help you select a new one.

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. When you receive a referral from your primary care physician, you must return to the primary care physician after the 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.

The exceptions to this are:

1. for true medical emergencies;
2. when another physician is on call for your physician;
3. when you self-refer to an Access+ HMO[SM] participating specialist (not applicable to infertility, emergency and urgent care and allergy services; mental health and substance abuse Access+ HMO[SM] specialist care must be provided by a provider in Blue Shield's Mental Health Services Administrator (MHSA) network. See page 35 for details.); and
4. OB/GYN services provided by an obstetrician/gynecologist or family practitioner within the same IPA/Medical Group as your primary care physician.

In all other instances, referral to a specialist is done at the primary care physician's

direction; if non-plan specialists or consultants are required, the primary care physician will arrange appropriate referrals.

Here are 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 with you that allows an adequate number of direct access visits with that specialist. Your primary care physician will use our criteria when creating your treatment plan.

- If you are seeing a specialist when you enroll in our plan, talk to your primary care physician. Your primary care physician will decide what treatment you need. 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 with us, you must receive treatment from a specialist who does. We will not pay for you to see a specialist who does not participate with our plan, unless your primary care physician refers you to a non-plan specialist for a second opinion.

- 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.

- If you have a chronic or 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 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 or when clinically appropriate after you receive notice of the change. Contact us or, if we drop out of the program, contact your new plan.

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

If you are a new Blue Shield of California Access+ HMO^{SM} member and are currently receiving treatment for a qualifying medical condition from a provider who is not in our network, you may be eligible to complete treatment of your condition with the provider. Or, if you are an existing member and are currently receiving treatment for a qualifying medical condition from a provider who is leaving our network, you may be eligible to complete treatment of your condition with the provider. In order to receive more information about continuity of care and qualifying medical conditions and situations, please contact us at 800-880-8086 and we will assist you.

Continuity of care is also available if you are currently receiving services for a serious mental health condition. To obtain further information, please contact our Mental Health Services Administrator (MHSA), U.S. Behavioral Health Plan, California, directly by calling their Member Services at (877) 263-9952.

- **Second Opinions**

If there is a question about your diagnosis or if additional information concerning your condition would be helpful in determining the most appropriate plan of treatment, your primary care physician will, upon request, refer you to another physician for a second medical opinion. If you are requesting a second opinion about care you received from your primary care physician, a physician within the same Medical Group\IPA as your primary care physician will provide the second opinion. If you are requesting a second opinion about care received from a specialist, any plan specialist of the same equivalent specialty may provide the second opinion. We must authorize all second opinion consultations.

- **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.

If you are in the hospital when your enrollment in our plan begins, call our member service department immediately at 800-880-8086. If you are new to the FEHB Program, we will arrange for you to receive care.

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 case, the hospitalized family member's benefits under the new benefit plan begin on the effective date of enrollment.

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 that case, we will make all reasonable efforts to provide you with the necessary care.

Services requiring our prior approval

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

Your primary care physician must obtain a preauthorization from us for: (1) selected drugs and drug dosages which require prior authorization for medical necessity, including most home self-administered injectable drugs, (2) growth hormone therapy (GHT) (3) organ transplants (4) bone marrow transplants (5) cancer clinical trials (6) skilled nursing facility care and hospice care and (7) mental health and substance abuse services.

Refer to Section 5(b) for the preauthorization process for organ and bone marrow transplants.

Refer to Section 5(c) for preauthorization process for extended care/skilled nursing care facility and hospice care benefits.

Refer to Section 5(e) for preauthorization process for mental health and substance abuse benefits.

Refer to Section 5(f) for preauthorization process for drugs and drug dosages including home self-administered injectable drugs.

Section 4. Your costs for covered services

You must share the costs of some services. You are responsible for:

Co-payments

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

Example: When you see your primary care physician you pay a copayment of $10 per office visit.

Coinsurance

Coinsurance is the percentage of our allowable fee that you must pay for your care.

Example: In our plan, you pay 50% of our allowance for infertility services or durable medical equipment.

Your catastrophic protection out-of-pocket maximum

After your co-payments and your coinsurance for medical and surgical services total $1,000 per person or $2,000 per family enrollment in any calendar year, you do not have to pay any more for covered services. However, the following services do not count toward your catastrophic protection out-of-pocket maximum, and you must continue to pay co-payments and/or coinsurance for these services:

1. your prescription drugs
2. infertility services
3. the Access+ HMO[SM] self-referral specialty visit co-payments.

For mental health and substance abuse benefits, you pay $1,000 in co-payments or coinsurance for a Self Only enrollment or $2,000 for a Self and Family enrollment. After that you do not have to make any further payments the rest of the year for authorized treatment or services. However, you must continue to pay co-payments for prescription drugs.

Be sure to keep accurate records of your co-payments and coinsurances since you are responsible for informing us when you reach the maximum. You must notify Blue Shield Member Services in writing when you feel that your catastrophic protection out-of-pocket maximum has been reached. At that time, you must submit complete and accurate records to us substantiating your copay and/or coinsurance expenditures. Receipts and/or statements must include: name or patient, date of service and amount paid.

Send information to:

Blue Shield of California
Access+ HMO[SM] Member Services
P.O. Box 272550
Chico, CA 95927

or

Fax: to 916-650-8780

For assistance call us at 800-880-8086.

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.

Section 5. Benefits – OVERVIEW

(See page 9 for how our benefits changed this year and page 60 *for a benefits summary.)*

Note: This benefits section is divided into subsections. Please read the important things you should keep in mind at the beginning of each subsection. 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 our benefits, contact us 800-880-8086 or at our Web site at www.mylifepath.com.

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

Here are some important things to 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.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- 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
Diagnostic and treatment services	
Professional services of physicians • During a hospital stay • In a skilled nursing facility • Vaccines for pediatric and adult immunizations • Inpatient non-dental treatment of temporomandibular joint (TMJ) syndrome	Nothing
• Office visits, including routine newborn circumcision performed within 31 days of birth unrelated to illness or injury and asthma self-management training. • Office medical consultations • Second opinions	$10 per office visit
• Home visit by physician	$25 per visit
• Self-referral to a plan specialist under Access+ HMO[SM] option	$30 per office visit
• In an urgent care center	$50 per visit
• Home visit by nurse or health aide	$5 per visit

Lab, X-ray and other diagnostic tests	You pay
Tests, such as: • Blood tests • Urinalysis • Pathology • X-rays • CAT scans/MRI • Ultrasound • Electrocardiogram and EEG	Nothing
• Non-routine Pap tests • Non-routine mammograms	$10 per test
Preventive care, adult	
Routine screenings, such as: • Total Blood Cholesterol – once every three years • Colorectal Cancer Screening for age 50 and older – Fecal occult blood test – Flexible sigmoidoscopy every five years – Double contrast barium enema every 5 to 10 years – Colonoscopy every 10 years • Osteoporosis Screening – Routine screening for women aged 65 and older – Evaluation of risk factors for women under age 65 years. Women at risk may need a screening test.	Nothing
Routine Prostate Specific Antigen (PSA) test – one annually for men age 40 and older	Nothing
Routine Pap tests or other FDA (Food and Drug Administration) approved cervical cancer screening tests every year	Nothing
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 49, one every one or two years • From age 50 through 64, one every year • At age 65 and older, one every two years	Nothing

Preventative care, adult – continued on next page

Preventive care, adult *(continued)*	**You pay**
Routine immunizations as recommended by the United States Public Health Service • Tetanus-diphtheria (Td) booster – once every 10 years, ages 19 and over (except as provided for under Childhood immunizations) • Influenza vaccines, annually, under age 50 for individuals at high risk • Influenza vaccines, annually, age 50 and older • Pneumococcal vaccine for adults 65 and older • Hepatitis A and hepatitis B immunization for individuals at high risk	Nothing
Not covered: • *Physical exams required for obtaining or continuing employment or insurance, attending schools or* camp*, or travel.* • *Lyme disease* immunizations*.* • *Travel immunizations.*	*All charges*
Preventive care, children	
Childhood immunizations recommended by the American Academy of Pediatrics	Nothing
Well-child care charges for routine examinations, immunizations and care (through age 17) Examinations, such as: • Eye screenings through age 17 to determine the need for vision correction • Ear screenings through age 17 to determine the need for hearing correction • Examinations done on the day of immunizations (through age 17)	Nothing
Maternity care	
Complete maternity (obstetrical) care, such as: • Prenatal care • Delivery • Postnatal care	Nothing

Maternity care – continued on next page

Maternity care *(continued)*	**You pay**
Note: Here are some things to keep in mind: • 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. • We pay hospitalization and surgeon services (delivery) the same as for illness and injury. See Hospital benefits (Section (5c)) and Surgery benefits (Section 5(b)).	
Not covered: Routine sonograms to determine fetal age*, size or sex*	*All charges*
Family planning	
A broad range of voluntary family planning services, such as: • Physician office visit for fitting a diaphragm.	Nothing
• Surgically implanted contraceptives • Injectable contraceptive drugs (such as Depo Provera) • Intrauterine devices (IUDs) Note: We cover oral contraceptives and diaphragms under the prescription drug benefit.	$10 per item
Voluntary Sterilization	
• Vasectomy	$75
• Tubal ligation	$100
Not covered: Reversal of voluntary surgical sterilization	*All charges*
Infertility services	
Diagnosis and treatment of infertility such as: • Artificial insemination (up to six cycles per pregnancy): – intravaginal insemination (IVI) – intracervical insemination (ICI) – intrauterine insemination (IUI) • Covered injectable fertility drugs	50% of plan allowance
Oral fertility drugs (See *Prescription Drug Benefits*)	Regular cost sharing

Infertility services – continued on next page

Infertility services *(continued)*	**You pay**
Not covered: • *Infertility services after voluntary sterilization* • *Assisted reproductive technology (ART) procedures, such as:* – *in vitro fertilization* – *embryo transfer, gamete intrafallopian transfer (GIFT) and zygote intrafallopian transfer (ZIFT)* • *Services, supplies and drugs related to excluded ART procedures* • *Cost of donor sperm, eggs and frozen embryos and their collection and storage*	*All charges*
Allergy care	
• Allergy serum	Nothing
• Testing and treatment • Allergy injection	$10 per office visit
• Customized antigens	50% of plan allowance
Not covered: Provocative food testing and sublingual allergy desensitization	*All charges*
Treatment therapies	
• Growth hormone therapy (GHT) Note: We will only cover GHT for medically necessary conditions when we have preauthorized the treatment. Such authorization must be obtained through your primary care physician. • Chemotherapy and radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed under Organ/Tissue Transplants on page 27. • Respiratory and inhalation therapy • Dialysis – Hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy and antibiotic therapy	$10 per office visit

Physical and occupational therapies	You pay
These are covered benefits when determined by us to be medically necessary and it is demonstrated that the member's condition will significantly improve as a result of the services. – qualified physical therapists; and – occupational therapists. Note: Occupational therapy is limited to services that assist the member to achieve and maintain self-care and improved functioning in other activities of daily living.	$10 per visit
Cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction, is provided at a plan facility, if medically necessary with the appropriate treatment plan.	$10 per visit
Not covered: • *Long-term rehabilitative therapy* • *Exercise programs*	*All charges*
Speech therapy	
Speech therapy by a qualified speech therapist is covered when it is determined by us to be medically necessary and it is demonstrated that the member's condition will significantly improve as a result of the services.	$10 per visit
Hearing services (testing, treatment, and supplies)	
Hearing screening for children through age 17 (see *Preventive care, children*)	Nothing
Audiometry examinations when performed by a physician or by an audiologist at the request of the physician	$10 per office visit
Not covered: • *All other hearing testing* • *Hearing aids, testing and examinations for them*	*All charges*
Vision services (testing, treatment, and supplies)	
Contact lenses, if medically necessary to treat eye conditions such as keratoconus, keratitis sicca and aphakia or when required as a result of cataract surgery when no intraocular lens has been implanted, are covered.	$10 per office visit
Annual eye refraction; in addition to the medical and surgical benefits provided for diagnosis and treatment of disease of the eye, an annual eye refraction (to provide a written lens prescription) may be obtained from Medical Eye Services (MES) providers. MES provider directories can be accessed through http://www.mylifepath.com or by calling Blue Shield Member Service at 800-880-8086. Note: See *Preventive care, children* for eye screenings for children.	$10 per office visit

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

Vision services (testing, treatment, and supplies) *(continued)*	**You pay**
Not covered: • *Eyeglasses or contact lenses (See page 42 for details about eyewear discounts)* • *Eye exercises and orthoptics* • *Radial keratotomy, refractive keratoplasty and other refractive surgery*	*All charges*
Foot care	
Routine foot care when you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes. Note: See Orthopedic and prosthetic devices for information on podiatric shoe inserts.	$10 per office visit
Not covered: Routine foot care	*All charges*
Orthopedic and prosthetic devices	
• Surgically implanted breast implant following mastectomy • Externally worn breast prostheses and surgical bras, including necessary replacements, following a mastectomy • Blom-Singer and artificial larynx prostheses following a laryngectomy	Nothing
Surgically implanted prosthetic devices, such as artificial joints, pacemakers: • Inpatient Hospital • Outpatient Hospital	 Nothing $50 per surgery
• Orthopedic devices (and their repair) such as braces; or foot orthoses that are custom-made and demonstrated to have therapeutic effect. • Prosthetic devices (and their repair) such as artificial limbs and contact lenses necessary to treat certain medical eye conditions. Contact us for details.	50% of plan allowance
Not covered: • *Orthopedic and corrective shoes* • *Non-custom made or over- the-counter shoe inserts or arch supports* • *Heel pads and heel cups* • *Lumbosacral supports* • *Corsets, trusses, elastic stockings, support hose, and other supportive devices* • *Penile prostheses* • *Backup or alternate items*	*All charges*

Durable medical equipment (DME)	You pay
Purchase or rental up to the purchase price, including repair and adjustment, of durable medical equipment prescribed by your plan physician. Under this benefit, we cover: • Colostomy/ostomy supplies • Hospital beds • Wheelchairs • Crutches • Walkers • Canes • Traction equipment • Glucose monitor for self-management of diabetes • Apnea monitor for management of newborns • Nebulizers, including face masks and tubing, and peak flow monitors for the management and treatment of asthma. See section 5(f) prescription drug benefits for asthma inhalers and inhaler spacers. Note: Call us at 800-880-8086 as soon as your plan physician prescribes this equipment. We have contracted with health care providers to rent or sell you durable medical equipment at discounted rates and we will tell you more about this service when you call.	50% of plan allowance
Not covered*:* • *Exercise equipment* • *Disposable medical supplies for home use, except colostomy/ostomy supplies* • *Speech/language assistance devices except as listed under prosthetic devices* • *Self-monitoring equipment and home testing devices, except as listed in the covered section* • *Wigs* • *Generators* • *Backup or alternate items*	*All charges*

Home health services	You pay
• Home health care ordered by a plan physician and provided by a registered nurse (R.N.), Physical Therapist (PT), Occupational Therapist (OT), Speech Therapist (ST), Respiratory Therapist (RT), licensed vocational nurse (L.V.N.), or home health aide • Services include oxygen therapy, intravenous therapy and medications, except for home self-administered injectable drugs Note: See Section 5(f). Prescription Drug Benefits for home self-injectable therapy obtained from a Plan pharmacy.	$5 per visit
• Home visit by physician	$25 per visit
Not covered: • *Nursing care requested by, or for the convenience of, the patient or the patient's family* • *Services primarily for hygiene, feeding, exercising, moving the patient, homemaking,* companionship *or giving oral medication* • *Drugs or supplies that do not require a physician's prescription, even if a physician prescribes them, unless they are listed as covered*	*All charges*
Chiropractic/Alternative treatments	
Chiropractic services (up to 20 medically necessary visits per year); members may self-refer to American Specialty Health Plans of California, Inc. (ASH Plans) Providers by calling 800-678-9133 or visiting our website for participating practitioners	$10 per office visit
Each member is allowed a pre-authorized appliance benefit of up to $50 per year. Appliance benefits that are pre-authorized such as: • Elbow supports • Back supports (Thoracic) • Cervical collars	All charges above $50 per year
Not covered: • *All charges after the 20 visit annual maximum* • *Naturopathic services* • *Hypnotherapy* • *Services for or related to acupuncture* *Note: See page 42 for Non-FEHB benefits available to plan members. Discount programs are available through the mylifepath[sm] Alternative Health Services Discount Program for acupuncture, chiropractic and massage therapy.*	*All charges*

Educational classes and programs	You pay
Coverage is limited to: • First Steps[sm] prenatal education program • Preventive health reminders and educational publications available online at http://www.mylifepath.com	Nothing
Clinical trial for cancer services	
Benefits are provided for routine patient care for a member whose personal physician has obtained prior authorization from the plan and who has been accepted into an approved clinical trial for cancer provided that: 1. The clinical trial has a therapeutic intent and the member's treating physician determines that participation in the clinical trial has a meaningful potential to benefit the member with a therapeutic intent; and 2. The member's treating physician recommends participation in the clinical trial; and 3. The hospital and/or physician conducting the clinical trial is a plan provider, unless the protocol for the trial is not available through a plan provider. Charges for routine patient care will be paid on the same basis and at the same benefit levels as any other similar covered service or supply. Routine patient care consists of those services that would otherwise be covered by the plan if those services were not provided in connection with an approved clinical trial, but does **not** include: 1. Drugs or devices that have not been approved by the federal Food and Drug Administration (FDA); 2. Services other than health care services, such as travel, housing, companion expenses and other non-clinical expenses; 3. Any item or service that is provided solely to satisfy data collection and analysis needs and that is not used in the clinical management of the patient; 4. Services that, except for the fact that they are being provided in a clinical trial, are specifically excluded under the plan; 5. Services customarily provided by the research sponsor free of charge for any enrollee in the trial. An approved clinical trial is limited to a trial that is: 1. Approved by one of the following: a. one of the National Institutes of Health; b. the U.S. Food and Drug Administration, in the form of an investigational new drug application; c. the United States Department of Defense; d. the United States Veterans' Administration; or Involves a drug that is exempt under federal regulations from a new drug application.	Covered as any other similar service or supply

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

Here are some important things to 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.
- Plan physicians must provide or arrange your care.
- We have no calendar year deductible.
- 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 amounts listed below are for the charges billed by a physician or other health care professional for your surgical care. Look in Section 5(c) for charges associated with the facility charge (i.e. hospital, surgical center, etc.).

Benefit Description	You pay
Surgical procedures	
A comprehensive range of services, such as: • Operative procedures • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus, when medically necessary • Endoscopy procedures • Biopsy procedures • Removal of tumors and cysts • Correction of congenital anomalies (see reconstructive surgery) • Treatment of burns • Circumcisions performed during newborn's post delivery stay in hospital • Surgical treatment of morbid obesity (bariatric surgery) – for members who meet Blue Shield Medical Policy and clinical criteria for covered procedures and services that have been approved by their primary care physicians. Covered procedures: – *Roux-en-Y Gastric Bypass* – *Vertical Banded Gastroplasty* Clinical criteria includes, but is not limited to: – *The patient has a Body Mass Index(BMI) greater than 40 or between 35 and 40 with a high-risk condition such as a life-threatening cardiopulmonary condition or severe diabetes.* – *It is the first surgery for obesity.* – *There is documentation showing a comprehensive history and physical evaluation, done within the last three months* – *There is documentation for a recent psychological evaluation* For more information regarding clinical criteria for covered procedures, please contact us at 800-880-8086 and we will assist you.	Nothing in hospital $10 per office visit when service provided in the office

Surgical procedures - continued on next page

Surgical procedures *(continued)*	**You pay**
Insertion of internal prosthetic devices. See Section 5(a) – Orthopedic and prosthetic devices for device coverage information.	$10 per procedure
Outpatient hospital surgery and supplies including routine newborn circumcision performed within 31 days of birth unrelated to illness or injury	$50 per surgery
Voluntary Sterilization • Vasectomy • Tubal ligation	 $75 $100
Not covered: • *Surgical treatment of morbid obesity (bariatric surgery) procedures not listed as covered* • *Reversal of voluntary sterilization* • *Routine treatment of conditions of the foot*	*All charges*
Reconstructive surgery	
• Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: – the condition produced a major effect on the member's appearance and – the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities, cleft lip, cleft palate, birth marks, webbed fingers, and webbed toes	Nothing as an inpatient **$**50 outpatient copayment per treatment or surgery including necessary supplies
• 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 Note: If you need a mastectomy, you may choose to have this procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.	Nothing as an inpatient **$**50 outpatient copayment per treatment or surgery including necessary supplies
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* • *Reimplantation of breast implants originally provided for cosmetic surgery*	*All charges*

Oral and maxillofacial surgery	You pay
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 • Surgical and anthroscopic treatment of TMJ is covered if prior history shows conservative medical treatment has failed. Splint therapy and physical therapy is covered, see Section 5(a) • Other surgical procedures that do not involve the teeth or their supporting structures	Nothing as an inpatient $50 outpatient copayment per treatment or surgery including necessary supplies
Not covered: • *Oral implants and transplants* • *Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)*	*All charges*
Organ/tissue transplants	
Limited to: • Cornea • Heart • Skin • Heart/lung • Kidney • Kidney/Pancreas • Pancreas • Liver • Lung: Single –Double • Intestinal transplants (small intestine) and the small intestine with the liver or small intestine with multiple organs such as the liver, stomach, and pancreas	Nothing

Organ/tissue transplants – continued on next page

Organ/tissue transplants *(continued)*	**You pay**
Limited Benefits – Allogenic (donor) bone marrow transplant; autologous bone marrow transplants (autologous stem cell and peripheral stem cell support) for the following conditions when authorized in writing by the Blue Shield Medical Director and performed at approved facilities: acute lymphocytic or non-lymphocytic leukemia, advanced Hodgkin's lymphoma, advanced non-Hodgkin's lymphoma, advanced neuroblastoma, and testicular, mediastinal, retroperitoneal and ovarian germ cell tumors, breast cancer, multiple myeloma, epithelial ovarian cancer and autologus tandem transplants for testicular and other germ cell tumors. Related medical and hospital expenses of the donor are covered when the recipient is covered by this plan.	Nothing
Not covered: • *Donor screening tests and donor search expenses, except those performed for the actual donor* • *Implants of artificial organs* • *Transplants not listed as covered* • *Travel expenses unless authorized by us*	*All charges*
Anesthesia	
Professional services provided in: • Hospital (inpatient) • Skilled Nursing Facility	Nothing
Professional services provided in: • Hospital outpatient department • Ambulatory surgical center • Office	$50 outpatient copayment per treatment or surgery including necessary supplies

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

Here are some 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.
- Plan physicians must provide or arrange your care and you must be hospitalized in a plan facility.
- We have no calendar year deductible.
- 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 amounts listed below are for the charges billed by the facility (i.e., hospital or surgical center) or ambulance service for your surgery or care. Any costs associated with the professional charge (i.e., physicians, etc.) are covered in Sections 5(a) or (b).

Benefit Description	You pay
Inpatient hospital	
Room and board, such as: • semiprivate or intensive care accommodations • general nursing care • meals and special diets when medically necessary • special duty nursing when medically necessary • private rooms when medically necessary NOTE: If you want a private room when it is not medically necessary, you pay the additional charge above the semiprivate room rate.	Nothing
Other hospital services and supplies, such as: • Operating, recovery, delivery room, newborn nursery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests and x-rays • Administration of blood and blood products • Blood or blood plasma, if not donated or replaced • Dressings, splints, casts, and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Take-home items • Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home • Radiation therapy, chemotherapy, and renal dialysis	Nothing

Inpatient hospital - continued on next page

Inpatient hospital *(continued)*	**You pay**
Not covered: • *Custodial care* • *Non-covered facilities, such as nursing homes, convalescent care facilities and schools* • *Personal comfort items, such as telephone, television, barber services, guest meals and beds* • *Private nursing care*	*All charges*
Outpatient hospital or ambulatory surgical center	
• Operating, recovery, and other treatment rooms • Prescribed drugs and medicines • Diagnostic laboratory tests, x-rays, and pathology services • Administration of blood, blood plasma, and other biologicals • Blood and blood plasma, if not donated or replaced • 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 dental procedures for non-accidental injury to natural teeth. See page 41.	$50 per treatment or surgery including necessary supplies
Not covered: Blood and blood derivatives if replaced by the member	*All charges*
Extended care benefits/Skilled nursing care facility benefits	
We provide benefits up to 100 days each calendar year when full time skilled nursing care is necessary and confinement in a skilled nursing facility is medically appropriate as determined by your plan physician and approved by us. Admissions to a sub-acute care setting require prior approval and are limited to 100 days each 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 physician	Nothing
Not covered: Custodial care, rest cures, domiciliary or convalescent care and comfort items such as a telephone and television. All charges after the 100 day annual maximum.	*All charges*

Hospice care	You pay
We cover the following services through a participating hospice agency when the member has a terminal illness with a prognosis of life of one year or less as determined by the member's plan provider's certification. Admission to the hospice program must be prior approved by Blue Shield and the delegated IPA/MG. If the member lives longer than one year, hospice coverage can continue for a period of care if the plan provider recertifies that the member still needs and remains eligible for hospice care. Upon recertification a member can receive care for two 90-day periods followed by an unlimited number of 60-day periods. Members can continue to receive covered services that are not related to the palliation and management of the terminal illness from the appropriate plan provider. Subject to appropriate plan copays for the type of covered services.	
Hospice coverage includes: • Pre-hospice consultative visit regarding pain and symptom management, hospice and other care options including care planning (You do not have to be enrolled in the hospice program to receive this benefit). • Interdisciplinary team care to develop and maintain an appropriate plan of care. • Nursing care services are covered on a continuous basis for as much as 24 hours a day during periods of crisis as necessary to maintain a member at home. Hospitalization is covered when the interdisciplinary team makes the determination that skilled nursing care is required at a level that can't be provided in the home. • Skilled nursing services, certified health aide services and homemaker services under the supervision of a qualified registered nurse. • Drugs and medicine, medical equipment and supplies that are reasonable and necessary for the palliation and management of terminal illness and related conditions. • Physical therapy, occupational therapy, and speech-language pathology services for purposes of symptom control, or to enable the enrollee to maintain activities of daily living and basic functional skills. • Social services/counseling services with medical social services provided by a qualified social worker. Dietary counseling, by a qualified provider, will also be provided when needed. • Short-term inpatient care necessary to relieve family members or other persons caring for the member. Such respite care is limited to an occasional basis and to no more than five consecutive days at a time. • Volunteer services. • Bereavement services.	Nothing in a hospice facility Nothing for home physician visit Nothing for visit of other health care providers
Not covered: Independent nursing, homemaker *services*	*All charges*
Ambulance	
Local professional ambulance service when ordered or authorized by a plan physician.	Nothing

Section 5(d) Emergency services/accidents

Here are some important things to 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.
- We have no calendar year deductible.
- 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.
- No prior authorization is required.

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, including active labor, and a psychiatric medical condition. 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:

Emergencies within our service area

If you are in an emergency situation, please call your local emergency system (e.g., the 911 telephone system), where available, or go to the nearest hospital emergency room. Please call your primary care physician as soon as it is reasonably possible. Be sure to tell the emergency room personnel that you are a plan member so they can notify us. You or a family member should notify us. It is your responsibility to ensure that we have been notified.

If you need to be hospitalized, we must be notified immediately following your admission, unless it was not reasonably possible to notify us within that time. If you are hospitalized in a non-plan facility and a plan physician believes care can be better provided in a plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

Benefits are available for care from non-plan providers in a medical emergency only if delay in reaching a plan provider would result in death, disability or significant jeopardy to your condition. Any follow-up care recommended by non-plan providers must be approved by us or provided by plan providers.

We pay reasonable charges for emergency services to the extent the services would have been covered if received from plan providers. If the emergency results in admission to a hospital, any applicable copayment is waived.

Emergencies outside our service area

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

If you need to be hospitalized, we must be notified immediately following your admissions, unless it was not reasonably possible to notify us within that time. If you are hospitalized in a non-plan facility and a plan physician believes care can be better provided in a plan hospital, you will be transferred when medically feasible with any ambulance charges covered in full.

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

Note: If the emergency results in admission to a hospital, the copayment is waived.

Benefit Description	You pay
Emergency within our service area	
Emergency care at a doctor's office	$10 per visit
• Emergency care at an urgent care center • Emergency care as an outpatient or inpatient at a hospital, including doctors' services Note: If the emergency results in admission to a hospital, the copayment is waived.	$50 per visit
Not covered: Elective care or non-emergency care	*All charges*
Emergency outside our service area	
Emergency care at a doctor's office	$10 per visit
• Emergency care at an urgent care center • Emergency care as an outpatient or inpatient at a hospital, including doctors' services	$50 per visit
Not covered: Elective care or non-emergency care	*All charges*
Ambulance	
Professional ambulance service when medically appropriate. See 5(c) for non-emergency service.	Nothing
Not covered: Taxi, wheelchair van, other non-ambulance assisted transportation	*All charges*

Section 5(e) Mental health and substance abuse benefits

Network Benefits

When you get our approval for services and follow a treatment plan we approve, cost-sharing and limitations for plan mental health and substance abuse benefits will be no greater than for similar benefits for other illnesses and conditions.

Here are some important things to keep in mind about these benefits:

- Please remember that benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- We have no calendar year deductible.
- 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.
- YOU MUST GET PREAUTHORIZATION FOR THESE SERVICES. See the instructions after the benefits description below.

Benefit Description	You pay
Mental health and substance abuse benefits	
All diagnostic and treatment services recommended by plan providers and contained in a treatment plan that we approve. The treatment plan may include services, drugs, and supplies described elsewhere in this brochure. Note: Plan 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.	Your cost sharing responsibilities are no greater than for other illnesses or conditions.
• Professional services, including individual or group therapy by plan providers such as psychiatrists, psychologists, or clinical social workers • Medication management	$10 per visit
• Diagnostic tests	Nothing
• Services provided by a hospital or other facility • Services approved in alternative care settings such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, facility based intensive outpatient treatment	Nothing
Not covered: Services we have not approved. *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*

Mental health and substance abuse benefits *(continued)*

Preauthorization

To be eligible to receive these benefits you must follow your approved treatment plan and all the following authorization processes:

To obtain an authorization, call Blue Shield's Mental Health Services Administrator (MHSA) at 877-263-8827. You should continue to identify yourself as a Blue Shield member and use your Blue Shield identification card and identification numbers when contacting the MHSA or its participating providers.

Your health care provider should contact Blue Shield's Mental Health Services Administrator (MHSA), U.S. Behavioral Health Plan, California at 877-263-8827 to obtain information about joining the MHSA network, obtaining an authorization for your treatment, or to speak with a member of MHSA's clinical staff about issues related to this benefit or your care.

If you would like a copy of a provider directory, you can contact the Blue Shield Member Services Department at 800-880-8086.

Benefit Description	You pay
Out-of-Network mental health and substance abuse benefits	
Not covered out-of-network care	*All charges*

Section 5(f) Prescription drug benefits

Here are some important things to 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.
- We cover prescribed drugs and medications, including most home self-administered injectable drugs, as described in the chart beginning on the next page.
- We have no calendar year deductible.
- Be sure to read Section 4, Your *costs for covered services*, for valuable information about how cost sharing works.

There are important features you should know about your prescription drug benefit. These include:

- **Who can write your prescription?** A licensed physician, or other covered provider acting within the scope of their license.
- **Where can you obtain your prescriptions?** You must fill the prescription at a retail plan pharmacy, or plan mail service pharmacy for a maintenance medication; however, home self-administered injectible medications must be filled by a Plan Specialty pharmacy.
- **We use a formulary.** Prescription drug coverage is based on the use of the prescription drug formulary, a copy of which is available to you. Medications are selected for inclusion in Blue Shield's Outpatient Prescription Drug Formulary based on safety, efficacy, and FDA bio-equivalency data. The Blue Shield Pharmacy and Therapeutics Committee reviews new drugs and clinical data four times a year. Members may call Blue Shield Member Services at 800-880-8086 to find out if a specific drug is included in the formulary. Formulary information is available on Blue Shield's website at http://www.mylifepath.com. Non-formulary drugs are always covered at the non-formulary copayment, unless excluded from the prescription drug benefit.

  Selected drugs and drug dosages and most home self-administered injectable medications require prior authorization for medical necessity. You should not become directly involved with us for this pre-authorization process. Your physician is responsible for obtaining prior authorization and documenting medical necessity. If all necessary documentation is available from your physician, prior authorization approval or denial will be provided to your physician within two working days of the request.

  Home self-administered injectable medications are defined as those drugs that are medically necessary, administered more often than once a month by patient or family member and administered subcutaneously or intramuscularly. Your physician is responsible for obtaining prior authorization for home self-administered injectable medications. Your physician will then contact a Specialty Network Pharmacy via fax or phone for home delivery. The Specialty Pharmacy usually delivers to your home or location of your choice through next day or two day Federal Express mail.

  Blue Shield Specialty Pharmacies are selected participating pharmacies contracted by Blue Shield to provide covered home self-administered injectables. These pharmacies offer 24-hour clinical services and provide prompt home delivery of home self-administered injectables. To select a Specialty Pharmacy you may go to http://www.mylifepath.com or call toll-free Member Services at 1-800-880-8086

  If you require a home self-administered injectable medication the same day, two options are available:

  1. The Blue Shield Pharmacy Services Prior Authorization Unit is available from 8:30 AM to 5:00 PM, Monday thru Friday, to assist you with a prior authorization override to enable you to have the medication filled at any Blue Shield participating pharmacy and pay the applicable co-payment (or)
  2. If necessary, you can pay the cost for the medication, complete and submit a Direct Member Reimbursement Claim Form with a copy of your receipt and a brief explanation to Blue Shield to receive reimbursement.

  If you must pay the cost for an emergency fill of a home self-administered injectable medication, from either a participating or a non-participating pharmacy, we will reimburse you for the cost minus your applicable copayment.

- **In lieu of brand name drugs, generic drugs will be dispensed** when substitution is permissible by the physician. If you request a brand name drug when a generic drug is available, you pay the difference between the cost of the brand name drug and its equivalent generic drug, plus the generic copayment.

- **Prescription Days Supply Covered:** A retail plan pharmacy may dispense up to a 30-day supply for the appropriate copayment. You will pay the appropriate copayment per prescription for out-of-state emergencies. Only maintenance drugs are available for up to a 90-day supply at the appropriate copayment per prescription through the plan mail service pharmacy. Maintenance drugs are drugs commonly prescribed for six months or longer to treat a chronic condition and are administered continuously rather than intermittently. Call Member Services at 800-880-8086 to receive a packet for ordering prescriptions through the mail.

  Note: Home self-administered injectable drugs, except for insulin and glucagon, are not available through the Mail Service Prescription Drug Program.

  If a member requires an interim supply of medication due to an active military duty assignment or if there is a national emergency, up to a 90-day supply will be approved for covered medications. Contact Member Services at 800-880-8086 for immediate assistance.

- **Why use generic drugs?** Generic drugs offer a safe and economic way to meet your prescription drug needs. The generic name of a drug is its chemical name; the brand name is the name under which the manufacturer advertises and sells a drug. Under federal law, generic and brand name drugs must meet the same standards for safety, purity, strength, and effectiveness. A generic prescription costs you -- and us -- less than a brand name prescription.

Prescription drug benefits begin on the next page

Benefit Description	You pay
Covered medications and supplies	
We cover the following medications and supplies prescribed by a plan physician and obtained from a retail plan pharmacy or through our mail service pharmacy: • Diabetic supplies limited to disposable insulin syringes, needles, pen delivery systems for the administration of insulin as determined by Blue Shield to be medically necessary and glucose testing tablets and strips • Smoking cessation medication requiring a prescription (limited to one 12-week course of treatment per calendar year) • Formulary and non-formulary drugs for sexual dysfunction or sexual inadequacies will be covered when the dysfunction is caused by medically documented organic disease. Prior plan approval is required and the maximum dosage dispensed will be limited by the protocols established by us. Certain drugs for these conditions are not available through the Mail Service option. • Formulary and non-formulary drugs and medicines that by federal law of the United States require a physician's prescription for their purchase, except as excluded below. • Insulin • Disposable needles and syringes for the administration of covered medications • Inhalers and inhaler spacers for the management and treatment of asthma. • Formulary and non-formulary oral contraceptive drugs and diaphragms.	\$5 per generic formulary retail plan pharmacy prescription \$10 per brand name formulary retail plan pharmacy prescription \$25 per non-formulary retail plan pharmacy prescription \$10 per generic formulary mail service prescription \$20 per brand name formulary mail service prescription \$50 per non-formulary mail service prescription \$25 per Specialty plan pharmacy prescription (30 days) for home self-administered injectables If the Plan allowance for the prescription at plan pharmacies is less than the copay, you will pay the lesser amount
Here are some things to keep in mind about our prescription drug program: • A generic equivalent will be dispensed if it is available, unless your physician specifically requires a brand name. If you receive a brand name drug when a federally-approved generic drug is available and your physician has not specified "Dispense as Written" for the brand name drug, you will pay the difference in the cost between the brand name drug and the generic plus the generic copayment.	If you request a brand drug when a generic drug is available: Generic copayment plus the difference in price of brand name and generic drugs

Covered medications and supplies – continued on next page

Covered medications and supplies *(continued)*	**You pay**
Not covered: • *Drugs available without a prescription or for which there is a nonprescription equivalent available* • *Drugs obtained at a non-plan pharmacy except for out-of-area emergencies* • *Compounded medication with formulary alternatives or those with no FDA approved indications* • *Medical supplies such as dressings and antiseptics* • *Drugs for cosmetic purposes* • *Drugs to enhance athletic performance* • *Drugs for weight loss* • *Smoking cessation drugs available without a prescription or for which there is a nonprescription equivalent available* • *Vitamins and nutritional substances that can be purchased without a prescription* • *Drugs prescribed for the treatment of dental conditions. This exclusion does not apply to antibiotics prescribed to treat infection and medications prescribed to treat pain.* *Note:* • *Intravenous fluids and medications for home use and some injectable drugs including office injectables and injectables for the treatment of infertility are not covered under the prescription drug benefit. Please refer to Section 5(a), 5(b) and 5(c) for coverage information.* • *IUDs and implanted contraceptives dispensed by your physician are covered under Section 5(a), not the Prescription Drug Benefit.*	*All Charges*

Section 5(g) Special features

Feature	Description
High risk pregnancies	We cover the prenatal diagnosis of genetic disorders of the fetus in high-risk pregnancy cases.
Self-referral to Specialty services	Access+ HMO℠ allows you to arrange office visits with plan specialists in the same Medical Group or IPA as your primary care physician without a referral. A few physicians are not Access+ HMO℠ providers. You are advised to refer to the *Access+ HMO℠* 2006 *Provider Directory for Federal Employees* to determine if your physician participates in the *Access+ HMO℠* self-referral option. Members who use this convenient feature are subject to a $30 copayment per specialty office visit. If the medical condition requires follow-up care to the same specialist, you are encouraged to request that the specialist receive prior authorization from your primary care physicians for additional visits at the regular office copayment of $10 per visit. **The Access+ HMO℠ specialist includes:** • Examinations and consultations; • Conventional x-rays of the chest and abdomen; • X-rays of bones to diagnose suspected fractures; • Laboratory services; • Diagnostic or treatment procedures that would normally be provided with a referral; and • Vaccines and antibiotics. **The Access+ HMO℠ specialist visit does not include:** • Diagnostic imaging such as CAT Scans, MRI or bone density measurements; • Services that are not covered benefits or that are not medically necessary; • Services of a provider not in the Access+ HMO℠ or MHSA network (see section 5(e)); • Allergy testing; • Endoscopic procedures; • Injectables, chemotherapy or other infusion drugs (not listed above); • Infertility services; • Emergency services; • Urgent care services; • Inpatient services or facility charges; • Services for which the Medical Group or IPA routinely allows the Member to self-refer without authorization from the Personal Physician; • OB/GYN services by an obstetrician/gynecologist or family practice physician within the same Medical Group/IPA as the Personal Physician; and • Internet-based consultations.

Section 5(h) Dental benefits

Here are some important things to 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.
- Plan providers must provide or arrange your care.
- We have no calendar year deductible.
- 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; 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.

Accidental injury benefit	You pay
The treatment of damage to natural teeth caused solely by an accidental injury is limited to medically necessary services until the services result in initial, palliative stabilization of the member as determined by the plan. Note: Dental services provided after initial stabilization, prosthodontics, orthodontia and cosmetic services are not covered. The benefit does not include damage to the natural teeth that is not accidental, e.g. resulting from chewing or biting.	$10 per office visit $50 outpatient

Dental benefits

We have no other FEHB dental benefits. Please refer to page 42 for details about a comprehensive, non-FEHB optional Blue Shield Dental Plan.

Section 5(i) Non-FEHB benefits available to Plan members

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

Blue Shield of California Dental Options - Now You Have Choices

Blue Shield has responded to your request for an optional dental plan with out of network benefits by offering a PPO dental plan. We will continue to offer our dental HMO plan for those members who prefer this type of delivery.

When you select the Blue Shield Dental PPO, you can see any dentist whenever you need covered dental services. To access care at the lowest out of pocket expense under this plan you should use a participating dentist.

When you select the Blue Shield Dental HMO and have a dental center provide and coordinate all of your family's dental care, you get the advantages of no deductibles, virtually no claim forms, no waiting periods and no plan maximums.

Monthly or Quarterly Dental Coverage Rates:

	Dental PPO Monthly	Dental PPO Quarterly	Dental HMO Monthly	Dental HMO Quarterly
Individual (Adult)	$34.00	$102.00	$18.50	$55.50
Two-Party	$65.00	$195.00	$35.50	$106.50
Family	$101.00	$303.00	$52.00	$156.00

Call 888-271-4929 for a list of dentists, summary of benefits and an enrollment form.

Receive Discounts through the mylifepath[sm] Eye Care Network / Medical Eye Services (ECN/MES) on Frames and Lenses

As a Blue Shield of California member, you can enjoy discounts of up to 20% on the following products and services through the Eye Care Network (ECN) discount program: frames and eye glass lenses; contact lenses; photochromatic lenses; and tints and coatings.

For coverage of eye refractions through MES see page 20. Most of the providers in MES network also agree under their ECN agreement **to offer this discount. ECN/MES provider directories can be accessed through http://www.mylifepath.com or ordered by calling Blue Shield Member Service at 800-880-8086.**

To receive discounts from ECN/MES providers you simply present your Blue Shield ID card when purchasing the products or services listed here. You pay the participating provider's published fees - less the 20% discount. There is no need to file a claim - you are responsible for all incurred charges.

Receive Discounts through the mylifepath[sm] Alternative Health Services Discount Program- Acupuncture, Chiropractic and Massage Therapy

We offer the types of non-traditional medical services that our members want, at a generous reduction in cost. They are available nationwide to members with a Blue Shield of California member identification card. Members can get 25 percent off or more from the practitioner's published fees on these alternative care services. You will be responsible for all charges remaining after the discounts are applied. For more details on all features, please call 888-999-9452 or visit our website at http://www.mylifepath.com for health information and news about value-added features.

Medical Care for Vacations, Business Travel and College Students

You and your eligible family members are covered for urgent and emergency care in all 50 states while you are on vacation or business travel. There are no additional premiums for this coverage. "Away from Home Care" is also available on a temporary basis for members and dependents who will be living away from home and who need a local primary care provider. You pay office copayments, which vary from state to state ($5 to $25) for guest visits and $50 for urgent care visits. For additional information on these coverages, call 800-622-9402.

Blue Shield 65 Plus, A Medicare Advantage Prepaid Plan

This Plan offers Medicare recipients the opportunity to enroll in the plan through Medicare. As indicated on page 48, annuitants and former spouses with FEHB coverage and Medicare Part B may elect to drop their FEHB coverage and enroll in a Medicare prepaid plan if one is available in their area. They may then later reenroll in the FEHB Program. Most federal annuitants have Medicare Part A. Those without Medicare Part A may join this Medicare prepaid plan but will have to pay for hospital coverage in certain instances in addition to the Part B premium. Before you join the plan, ask whether the plan covers hospital benefits and, if so, what you will have to pay. Contact your retirement system for information on dropping your FEHB enrollment and changing to a Medicare prepaid plan. Contact us at 800-488-8000 for information on the Medicare prepaid plan and the cost of that enrollment. Blue Shield 65 Plus is available in Los Angeles and Orange counties and portions of Riverside and San Bernardino counties.

Benefits on this page are not part of the FEHB Contract

Section 6. General exclusions – things we don't cover

The exclusions in this section apply to all benefits. **Although we may list a specific service as a benefit, we will not cover it unless your plan physician determines it is medically necessary to prevent, diagnose, or treat your illness, disease, injury or condition.**

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 that are not medically necessary;
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or mental health practice;

  Experimental or investigational services except for services for members who have been accepted into an approved clinical trial for cancer as provided under covered services (Section 5(a)).
- 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 related to sexual dysfunction or sexual inadequacies (including penile prostheses) except as provided for medically documented treatment of organically based conditions;
- Services performed by a close relative (the spouse, child, brother, sister, or parent of a member) or a person who ordinarily resides in the member's home; or
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7. Filing a claim for covered services

When you see plan physicians, receive services at plan hospitals and facilities, or obtain your prescription drugs at plan pharmacies, you will not have to file claims except for your annual eye examination. Just present your Blue Shield identification card and pay your copayment or coinsurance.

You will also need to file a claim when you receive emergency services from non-plan providers. Sometimes these providers bill us directly. Check with the provider. If you need to file the claim, here is the process:

Medical and hospital benefits

In most cases, providers and facilities file claims for you. Physicians must file on the form CMS-1500, Health Insurance Claim Form. Facilities will file on the UB-92 form. For claims questions and assistance, call us at 800-880-8086.

When you must file a claim -- such as for out-of-area care -- submit it on the CMS-1500 or a claim form that includes the information shown below. Bills and receipts should be itemized and show:

- Covered member's name and ID number;
- Name and address of the physician or facility that provided the service or supply;
- Dates you received the services or supplies;
- Diagnosis;
- 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 payer --such as the Medicare Summary Notice (MSN); and
- Receipts, if you paid for your services.

Submit your claims to:

Blue Shield of California
Access+ HMO^{SM} Member Services
P.O. Box 272550
Chico, CA 95927

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 after the year 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.

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny your claim if you do not respond.

Section 8. The disputed claims process

Follow this Federal Employees Health Benefits Program disputed claims process if you disagree with our decision on your claim or request for services, drugs, or supplies – including a request for preauthorization:

Step	Description
1	You may appeal by either calling or writing the Member Services Department requesting Blue Shield of California to reconsider our initial decision. You must: a) Write or call us within 6 months from the date of our decision; b) Send your written request to us at: Blue Shield of California, Member Services Department, P.O. Box 272550, Chico, CA 95927. You may call our member service department at 800-880-8086. 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.
2	We have 30 days from the date we receive your request to: a) Pay the claim (or, if applicable, arrange for the health care provider to give you the care); or b) Write to you and maintain our denial -- go to step 4; or c) Ask you or your provider for more information. If we ask your provider, we will send you a copy of our request—go to step 3.
3	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.
4	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, Insurance Services Programs, Health Insurance Group II, 1900 E Street, NW, Washington, DC 20415-3620 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.

The disputed claims process *(continued)*

Note:

- If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.
- 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.
- The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.

5 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

a) We haven't responded yet to your initial request for care or preauthorization/prior approval, then call us at 800-880-8086 and we will expedite our review; or

b) We denied your initial request for care or preauthorization/prior approval, then:

- If we expedite our review and maintain our denial, we will inform OPM so that they can give your claim expedited treatment too, or

- You may call OPM's Health Insurance Group II at 202-606-3818 between 8 a.m. and 5 p.m. Eastern Standard Time.

Section 9. Coordinating benefits with other coverage

When you have other health coverage

You must tell us if you or a covered family member have coverage under another group health plan or have 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 payer and the other plan pays a reduced benefit as the secondary payer. We, like other insurers, determine which coverage is primary according to the National Association of Insurance Commissioners' guidelines.

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

When we are the secondary payer, 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.

What is Medicare?

Medicare is a Health Insurance Program for:

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

Medicare has four parts:

- Part A (Hospital Insurance). Most people do not have to pay for Part A. If you or your spouse worked for at least 10 years in Medicare-covered employment, you should be able to qualify for premium-free Part A insurance. (Someone who was a Federal employee on January 1, 1983 or since automatically qualifies.) Otherwise, if you are age 65 or older, you may be able to buy it. Contact 1-800-MEDICARE 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 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 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.

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. Your care must continue to be authorized by your plan primary care physician.

Claims process when you have the Original Medicare Plan – You probably will never have to file a claim form when you have both our Plan and the Original Medicare Plan.

- When we are the primary payer, we process the claim first.
- When Original Medicare is the primary payer, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. You will not need to do anything. To find out if you need to do something to file your claim, call us at 800-880-8066.

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

- **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) or at www.medicare.gov.

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

This Plan and our Medicare Advantage plan: You may enroll in our Medicare Advantage plan and also remain enrolled in our FEHB plan. In this case, we do not waive cost-sharing for your FEHB coverage.

This Plan and another plan's Medicare Advantage plan: You may enroll in another plan's Medicare Advantage plan and also remain enrolled in our FEHB plan. 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 Plan 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 (Part D)**

When we are the primary payer, we process the claim first. If you enroll in Medicare Part D and we are the secondary payer, 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 payer. The following chart illustrates whether Medicare or this Plan should be the primary payer 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.

Primary Payer Chart

A. When you - or your covered spouse - are age 65 or over and have Medicare and you…	**The primary payer for the individual with Medicare is…**	
	Medicare	**This Plan**
1) Have FEHB coverage on your own as an active employee or through your spouse who is an active employee		✓
2) Have FEHB coverage on your own as an annuitant or through your spouse who is an annuitant	✓	
3) 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 #1 above	✓	
4) 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	✓	
5) 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 #1 above	✓	
6) Are enrolled in Part B only, regardless of your employment status	✓ for Part B services	✓ for other services
7) Are a former Federal employee receiving Workers' Compensation and the Office of Workers' Compensation Programs has determined that you are unable to return to duty	✓*	
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 payer before eligibility due to ESRD		✓ for 30-month coordination period
• Medicare was the primary payer before eligibility due to ESRD	✓	
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

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 the program.

Workers' Compensation

We do not cover services that:

- You 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. You must use our providers.

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 at 530-666-2238 for our subrogation procedures.

Section 10. Definitions of terms we use in this brochure

Calendar year

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

Coinsurance

Coinsurance is the percentage of our allowance that you must pay for your care

Copayment

A copayment is a fixed amount of money you pay when you receive covered services. See page 13.

Covered services

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

Experimental or investigational services

Access+ HMO[SM] covers drugs, devices that are medically indicated and biological products no longer considered to be investigational by the Food and Drug Administration. Coverage for other procedures are reviewed by and decided by the Blue Shield of California Medical Policy Committee. The primary criteria are that the proposed new procedures are safe and effective.

Medically necessary

Services, drugs, supplies or equipment which are medically necessary include only those which have been established as safe and effective, are furnished under generally accepted professional standards to treat illness, injury or medical condition, and which, as determined by us, are:

a. consistent with standards of good medical practices in the U.S.;

b. consistent with the symptoms or diagnosis;

c. not furnished primarily for the convenience of the patient, the attending physician or other provider; and

d. furnished at the most appropriate level, which can be provided safely and effectively to the patient. As an inpatient, this means that your medical symptoms or conditions require that the diagnosis, treatment or service cannot be safely provided to you as an outpatient.

Hospital Inpatient Services which are medically necessary include only those services which satisfy the above requirements, require the acute bed-patient (overnight) setting, and which could not have been provided in the physician's office, the outpatient department of a hospital, or in another lesser facility without adversely affecting the patient's condition or the quality of medical care rendered.

We reserve the right to review all claims to determine whether services are medically necessary, and may use the services of physician consultants, peer review committees of professional societies or hospitals, and other consultants.

Plan allowance

Plan allowance is the amount we use to determine our payment and your coinsurance for covered services. These are negotiated lower provider rates and savings are passed on to you.

Us/We

Us and we refer to Blue Shield of California Access+ HMO[SM] or Blue Shield's Mental Health Services Administrator (MHSA) for mental health and substance abuse coverage.

You

You refers to the enrollee and each covered family member.

Section 11. FEHB Facts

Coverage information

- **No pre-existing condition limitation**

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

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

See www.opm.gov/insure/health for enrollment 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 Employees Health Benefits Plans,* 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;
- When your enrollment ends; and
- 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.

- **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 unmarried dependent children under age 22, including any foster children or stepchildren for which your employing or retirement office authorizes coverage. Under certain circumstances, you may also continue coverage for a disabled child 22 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 health benefits, nor will we. Please tell us immediately when you add or remove family members from your coverage for any reason, including divorce, or when your child under age 22 marries or turns 22.

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.

- **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 January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be paid according to the 2006 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 2005 benefits until the effective date of your coverage with your new plan. Annuitants' coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

- **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.

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

- **Spouse equity coverage**

If you are divorced from a federal employee or annuitant, you may not continue to get benefits under your former spouse's enrollment. This is the case even when the court has ordered your former spouse to supply health coverage to you. But, you may be eligible for your own FEHB coverage under 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 Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, or other information about your coverage choices. You can also download the guide from OPM's website, www.opm.gov/insure.

- **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 job, if you are a covered dependent child and you turn 22 or marry, 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 Employees Health Benefits Plans for Temporary Continuation of Coverage and Former Spouse Enrollees*, from your employing or retirement office or from www.opm.gov/insure. It explains what you have to do to enroll.

- **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.

For more information, get OPM pamphlet RI 79-27, Temporary Continuation of Coverage (TCC) under the FEHB Program. See also the FEHB website (www.opm.gov/insure/health); refer to the "TCC and HIPAA" frequently asked questions. These highlight HIPAA rules, such as the requirement that federal employees must exhaust any TCC eligibility as one condition for guaranteed access to individual health coverage under HIPAA, and have information about federal and state agencies you can contact for more information.

Section 12. Two Federal Programs complement FEHB benefits

Important information

OPM wants to make sure you are aware of two Federal programs that complement the FEHB Program. First, the Federal **Flexible Spending Account (FSA) Program**, also known as **FSAFEDS**, lets you set aside pre-tax money to pay for health and dependent care expenses. The result can be a discount of 20% to more than 40% on services you routinely pay for out-of-pocket. Second, the **Federal Long Term Care Insurance Program (FLTCIP)** helps cover long term care costs, which are not covered under the FEHB.

The Federal Flexible Spending Account Program – *FSAFEDS*

- **What is an FSA?**

It is a tax-favored benefit that allows you to set aside pre-tax money from your paychecks to pay for a variety of eligible expenses. *By using an FSA, you can reduce your taxes while paying for services you would have to pay for anyway, producing a discount that can be over 40%.*

There are two types of FSAs offered by FSAFEDS:

Health Care Flexible Spending Account (HCFSA)

- Covers eligible health care expenses not reimbursed by this Plan, or any other medical, dental, or vision care plan you or your dependents may have.
- Eligible dependents for this account include anyone you claim on your Federal Income Tax return as a qualified dependent under the U.S. Internal Revenue Service (IRS) definition and/or with whom you jointly file your Federal Income Tax return, even if you don't have self and family health benefits coverage. *Note:* The IRS has a broader definition of a "family member" than is used under the FEHB Program to provide benefits by your FEHB Plan.
- The maximum annual amount that can be allotted for the HCFSA is $5,000. *Note:* The Federal workforce includes a number of employees married to each other. If each spouse/employee is eligible for FEHB coverage, both may enroll for a HCFSA up to the maximum of $5,000 each ($10,000 total). Both are covered under each other's HCFSA. The minimum annual amount is $250.

Dependent Care Flexible Spending Account (DCFSA)

- Covers eligible dependent care expenses incurred so you, and your spouse, if married, can work, look for work, or attend school full-time.
- Qualifying dependents for this account include your dependent children under age 13, or any person of any age whom you claim as a dependent on your Federal Income Tax return and who is mentally or physically incapable of self care.
- The maximum annual amount that can be allotted for the DCFSA is $5,000. The minimum annual amount is $250**.** *Note:* The IRS limits contributions to a DCFSA. For single taxpayers and taxpayers filing a joint return, the maximum is $5,000 per year. For taxpayers who file their taxes separately with a spouse, the maximum is $2,500 per year.

- **Enroll during Open Season**

You **must make an election** to enroll in an FSA during the 2006 FEHB Open Season. Even if you enrolled during 2005, you must make a new election to continue participating in 2006. Enrollment is easy!

- **Online: visit www.fsafeds.com and click on Enroll**
- **Telephone: call an FSAFEDS Benefits Counselor toll-free at 1-877-FSAFEDS (1-877-372-3337), Monday through Friday, from 9 a.m. until 9 p.m. Eastern Time. TTY: 1-800-952-0450.**

What is SHPS?

SHPS is a third-party administrator hired by OPM to manage the FSAFEDS Program. SHPS is responsible for enrollment, claims processing, customer service, and day-to-day operations of FSAFEDS.

Who is eligible to enroll?

If you are a Federal employee eligible for FEHB – even if you're not enrolled in FEHB – you can choose to participate in either, or both, of the FSAFEDs accounts. However, if you enroll in an FSA and enroll in a High Deductible Health Plan (HDHP), you are not eligible for a Health Savings Account (HSA) under your HDHP and will be enrolled in a Health Reimbursement Arrangement (HRA) instead.

Almost all Federal employees are eligible to enroll for a DCFSA. The only exception is intermittent (also called "when actually employed" [WAE]) employees expected to work fewer than 180 days during the year.

Note: FSAFEDS is the FSA Program established for all Executive Branch employees and Legislative Branch employees whose employers have signed on to participate. Under IRS law, FSAs are not available to annuitants. Also, the U.S. Postal Service and the Judicial Branch, among others, have their own plans with slightly different rules. However, the advantages of having an FSA are the same regardless of the agency for which you work.

- **How much should I contribute to my FSA?**

Plan carefully when deciding how much to contribute to an FSA. Because of the tax benefits an FSA provides, the IRS requires that you forfeit any money for which you did not incur an eligible expense under your FSA account(s) during the Plan Year. This is known as the "use-it-or-lose-it" rule. FSAFEDS has adopted the "grace period" permitted by the IRS. You now have an additional 2 ½ months to incur eligible expenses and reduce any potential forfeitures. In addition, you will have until May 31, following the end of the Plan Year to submit claims for your eligible expenses incurred from January 1 through March 15 of the following year. For example if you enrolled in FSAFEDS for the 2005 Plan Year, you will have from January 1, 2005 until March 15, 2006 to incur eligible expenses and, you may submit claims for those expenses through May 31, 2006.

The FSAFEDS Calculator at www.FSAFEDS.com will help you plan your FSA allocations and provide an estimate of your tax savings based on your individual situation.

- **What can my HCFSA pay for?**

Every FEHB plan includes cost sharing features, such as deductibles you must meet before the Plan provides benefits, coinsurance or copayments that you pay when you and the Plan share costs, and medical services and supplies that are not covered by the Plan and for which you must pay. These out-of-pocket costs are summarized on page 13 and detailed throughout this brochure. Your HCFSA will reimburse you when those costs are for qualified medical care that you, your spouse and/or your dependents receive that is NOT covered or reimbursed by this FEHB Plan or any other coverage that you have.

Under this Plan, typical out-of-pocket expenses include: office visit copayments, dental copayments, eyeglasses and contact lenses.

The IRS governs expenses reimbursable by a HCFSA. See Publication 502 for a comprehensive list of tax-deductible medical expenses. Since Publication 502 is primarily meant to help on preparing your Federal income tax return, there are two important differences to note. ***Note:*** **While you will see insurance premiums listed in Publication 502, they are NOT a reimbursable expense for FSA purposes. In addition, over-the-counter medicines and products ARE an eligible expense under your HCFSA, and this is not included in Publication 502.** Publication 502 can be found on the IRS Web site at http://www.irs.gov/pub/irs-pdf/p502.pdf. The FSAFEDS Web site also has a comprehensive list of eligible expenses at https://www.FSAFEDS.com/fsafeds/eligibleexpenses.asp. If you do not see your service or expense listed, please call an FSAFEDS Benefits Counselor at 1-877-FSAFEDS (372-3337), who will be able to answer your specific questions.

- **Tax savings with an FSA**

An FSA lets you allot money for eligible expenses ***before*** your agency deducts taxes from your paycheck. This means the amount of income that your taxes are based on will be lower, so your tax liability will be less. Without an FSA, you would still pay for these expenses, but you would do so using money remaining in your paycheck after Federal (and often state and local) taxes are deducted. The following chart illustrates a typical tax savings example:

Annual Tax Savings Example	With FSA	Without FSA
If your taxable income is:	$50,000	$50,000
And you deposit this amount into an FSA:	$2,000	-$0-
Your taxable income is now:	$48,000	$50,000
Subtract Federal & Social Security taxes:	$13,807	$14,383
If you spend after-tax dollars for expenses:	-$0-	$2,000
Your real spendable income is:	$34,193	$33,617
Your tax savings:	**$576**	**-$0-**

Note: This example is intended to demonstrate a typical tax savings based on 27% Federal and 7.65% FICA taxes. Actual savings will vary based upon the retirement system in which you are enrolled (CSRS or FERS), your state of residence, and your individual tax situation. In this example, the individual received $2,000 in services for $1,424 - a discount of almost 36%! You may also wish to consult a tax professional for more information on the tax implications of an FSA.

- **Tax credits and deductions**

You cannot claim expenses on your Federal Income Tax return if you receive reimbursement for them from your HCFSA or DCFSA. Below are some guidelines that may help you decide whether to participate in FSAFEDS.

Health care expenses

The HCFSA is Federal Income tax-free from the first dollar. In addition, you may be reimbursed from your HCFSA at any time during the year for expenses up to the annual amount you've elected to contribute.

Only health care expenses exceeding 7.5% of your adjusted gross income are eligible to be deducted on your Federal Income Tax return. Using the example shown above, only health care expenses exceeding $3,750 (7.5% of $50,000) would be eligible to be deducted on your Federal Income Tax return. In addition, money set aside through an HCFSA is also exempt from FICA taxes. This exemption is not available on your Federal Income Tax return.

Dependent care expenses

The DCFSA generally allows many families to save more than they would with the Federal tax credit for dependent care expenses. Note that you may only be reimbursed from the DCFSA up to your current account balance. If you file a claim for more than your current balance, it will be held until additional payroll allotments have been added to your account.

Visit www.FSAFEDS.com and download the Dependent Care Tax Credit Worksheet from the Forms and Literature page to help you determine what is best for your situation. You may also wish to consult a tax professional for more details.

- **Does it cost me anything to participate in FSAFEDS?**

No. Section 1127 of the National Defense Authorization Act (Public Law 108-136) requires agencies that offer FSAFEDS to employees to cover the administrative fee(s) on behalf of their employees. However, remember that participating in FSAFEDS can cost you money if you don't spend your entire account balance by the end of the Plan Year plus 2 ½ month grace period, resulting in the forfeiture of funds remaining in your account (the IRS "Use-it-or-Lose-it" rule).

- **Contact us**

To learn more or to enroll, please visit the **FSAFEDS Web site** at www.FSAFEDS.com, or contact SHPS directly via email or by phone. FSAFEDS Benefits Counselors are available Monday through Friday, from 9 a.m. until 9 p.m. Eastern Time.

- E-mail: FSAFEDS@shps.net
- Telephone: 1-877-FSAFEDS (1-877-372-3337)
- TTY: 1-800-952-0450

The Federal Long Term Care Insurance Program

- **It's important protection**

Why should you consider applying for coverage under the **Federal Long Term Care Insurance Program** (FLTCIP)?

- **FEHB plans do not cover the cost of long term care.** Also called "custodial care," 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. The need for long term care can strike anyone at any age and the cost of care can be substantial.
- **The Federal Long Term Care Insurance Program can help protect you from the potentially high cost of long term care.** This coverage gives you options regarding the type of care you receive and where you receive it. With FLTCIP coverage, you won't have to worry about relying on your loved ones to provide or pay for your care.
- **It's to your advantage to apply sooner rather than later.** In order to qualify for coverage under the FLTCIP, you must apply and pass a medical screening (called underwriting). Certain medical conditions, or combinations of conditions, will prevent some people from being approved for coverage. By applying while you're in good health, you could avoid the risk of having a future change in your health disqualify you from obtaining coverage. Also, the younger you are when you apply, the lower your premiums.
- **You don't have to wait for an open season to apply.** The Federal Long Term Care Insurance Program accepts applications from eligible persons at any time. You will have to complete a full underwriting application, which asks a number of questions about your health. However, if you are a new or newly eligible employee, you (and your spouse, if applicable) have a limited opportunity to apply using the abbreviated underwriting application, which asks fewer questions. Newly married spouses of employees also have a limited opportunity to apply using abbreviated underwriting.
- **Qualified relatives are also eligible to apply.** Qualified relatives include spouses and adult children of employees and annuitants, and parents, parents-in-law, and stepparents of employees.

- **To request an Information Kit and application**

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.

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Summary of Benefits for the Access+ HMO℠ - 2006

- **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.
- We only cover services provided or arranged by Plan physicians, except in emergencies.

Benefits	You pay	Page
Medical services provided by physicians: • Preventive diagnostic and treatment services provided in the office	Office visit copayment: $10 primary care; $10 specialist; $30 Access+ HMO[SM] self-referral	15
Services provided by a hospital: • Inpatient • Outpatient	 Nothing $50 per treatment or surgery	29
Emergency benefits: • In-area or out-of-area	 $50 copayment per visit	32
Mental health and substance abuse treatment: • In-Network • Out-of-Network	 Regular cost sharing No benefit	34
Prescription Drugs • Retail pharmacy • Mail service • Home self-administered injectables	 $5 per generic formulary retail prescription $10 per brand name formulary retail prescription $25 per non-formulary retail prescription $10 per generic formulary mail service prescription $20 per brand name formulary mail service prescription $50 per non-formulary mail service prescription $25 per Specialty plan pharmacy prescription (30 days) for home self-administered injectables	36
Dental Care: • Accidental injury benefit • Optional Non-FEHB Dental Plan	 $10 per office visit, or $50 per treatment or surgery You pay total premiums plus various copayments	41
Vision Care	$10 per office visit	20
Special Features: High risk pregnancy program, Access+ HMO[SM] self-referral		40
Protection against catastrophic costs (your catastrophic protection out-of-pocket maximum): • Surgical and medical • Mental health and substance abuse 	 Nothing after $1,000/Self Only or $2,000/Family enrollment per year – Surgical and medical Nothing after $1,000/Self Only or $2,000/Family enrollment per year – Mental health and substance abuse Some costs do not count toward this protection	13

Notes

Notes

2006 Rate Information for Blue Shield of California Access+ HMO[SM]

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

Postal rates apply to career Postal Service employees. Most employees should refer to the FEHB Guide for United States Postal Service Employees, RI 70-2. Different postal rates apply and a special FEHB guide is published for Postal Service Inspectors and Office of Inspector General (OIG) employees (see RI 70-2IN).

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 FEHB Guide.

Type of Enrollment	Enrollment Code	*Non-Postal Premium* Biweekly Government Share	*Non-Postal Premium* Biweekly Your Share	*Non-Postal Premium* Monthly Government Share	*Non-Postal Premium* Monthly Your Share	*Postal Premium* Biweekly USPS Share	*Postal Premium* Biweekly Your Share
High Option Self Only	**SJ1**	**$125.44**	**$41.81**	**$271.79**	**$90.59**	**$148.43**	**$18.82**
High Option Self and Family	**SJ2**	**$311.18**	**$103.72**	**$674.21**	**$224.74**	**$368.22**	**$46.68**