



Town Of Leesburg

KeyCare Plan

**Take Control of Your Health**

**Your Anthem Plan**



# Anthem Blue Cross and Blue Shield KeyCare 10 Member Certificate

This member booklet fully explains your health care benefits and how you can maximize them. Treat it as you treat the owner's manual for your car - store it in a convenient place and refer to it whenever you have questions about your health care coverage.

## Important phone numbers

### Member Services

804- 358- 1551

in Richmond

800- 451- 1527

from outside Richmond



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

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

## Hours of Operation:

Monday- Friday

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

Saturday

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

## Visit us on- line at:

[www.anthem.com](http://www.anthem.com)



**Helpful tip:** Look for these icons to identify which services are considered inpatient and which are outpatient.



Inpatient



Outpatient



Individual



Family

## Key words

There are a few key words you will see repeated throughout this booklet. We've highlighted them here to make the booklet easier to understand. In addition, we have included a **Definitions** section on page 69 that lists the various words referenced. A defined word will be italicized each time it is used.

## We, us, our, Anthem

Anthem Blue Cross and Blue Shield.

## Covered persons

You and enrolled eligible dependents.

**Outpatient**

When you receive care in a hospital outpatient department, emergency room, professional provider's office, or your home.

**Inpatient**

When you are a bed patient in the hospital.

**You**

The enrolled employee.

**Your health plan**

Anthem KeyCare plan.

**Copayment**

The fixed dollar amount you pay for some covered services.

**Coinsurance**

The percentage of the allowable charge you pay for some covered services.

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## Summary of benefits

This chart is an overview of your benefits for covered services. They are listed in detail beginning on page 16. A list of services that are not covered begins on page 35.

### What will I pay?

This chart shows the most you pay for deductibles and out-of-pocket expenses for covered services in one year of coverage. Please see the Out-of-network care paragraph on page 9 for more information about amounts above the allowable charge when services are received from non-participating providers.

	In- network		Out- of- network		Detail
					Page number
Calendar year deductible	\$0	\$0	\$200	\$400	43
The most you will pay per calendar year	\$1,000	\$2,000	\$2,500	\$5,000	43

	In- network		Out- of- network	Detail
	Copayment	Coinsurance	Coinsurance (after calendar year deductible)	Page number
<b>Ambulance Travel</b> \$3,000 calendar year limit (ground ambulance)	\$0	10%	10% *	16
<b>Dental services</b>	\$0	10%	40%	16
<b>Diabetic equipment and education</b>	Copayment/coinsurance determined by service received.			17
<b>Diagnostic tests</b> for specific conditions or diseases at a doctor's office, emergency room, or outpatient hospital department	\$0	10%	40%	17
<b>Dialysis treatments</b>				
<i>Facility</i>	\$0	10%	40%	18
<i>Doctor's Office</i>	\$0	10%	40%	18
<b>Doctor visits</b> on an outpatient basis				
<i>Primary Care Physicians</i>	\$20	10%	40%	18
<i>Specialty Care Providers</i>	\$40	10%	40%	18
<b>Early intervention services</b> \$5,000 calendar year limit	Copayment/coinsurance determined by service received.			18
<b>Emergency room visits</b>				
<i>Facility services</i> copayment waived if admitted	\$100 <i>per visit</i>	10%	40%	19
<i>Professional provider services</i>				
<i>Primary Care Physicians</i>	\$20	10%	40%	19
<i>Specialty Care Providers</i>	\$40	10%	40%	19
<b>Home care services</b> 90 - visit calendar year limit for home health services	\$0	%	40%	19

\* Services for out-of-network ambulance providers will be subject to the in-network deductible (if any) only.

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	In- network		Out- of- network	Detail
	Copayment	Coinsurance	Coinsurance (after calendar year deductible)	Page number
<b>Home private duty nurses services</b> \$500 calendar year limit	\$0	10%	**	19
<b>Hospice care services</b>	\$0	10%	40%	19
<b>Hospital services</b>				
<b>Inpatient treatment</b>				
Facility services	\$0	10%	40%	20
	<i>per stay</i>			
Professional provider services				
Primary Care Physicians	\$0	10%	40%	20
Specialty Care Providers	\$0	10%	40%	20
<b>Outpatient treatment</b>				
Facility services	\$100	10%	40%	20
Professional provider services				
Primary Care Physicians	\$20	10%	40%	20
Specialty Care Providers	\$40	10%	40%	20
<b>Infusion services - outpatient services ***</b>				
Facility services	\$0	10%	40%	20
Professional provider services	\$0	10%	40%	20
Home services	\$0	10%	40%	20
Infusion medications				
Outpatient settings	\$0	10%	40%	20
Home settings	\$0	10%	40%	20
<b>Maternity</b>				
<b>Professional provider services</b>				
Prenatal and postnatal follow- up care				
Primary Care Physicians	\$20	10%	40%	21
Specialty Care Providers	\$40	10%	40%	21
Delivery				
Primary Care Physicians	\$0	10%	40%	21
Specialty Care Providers	\$0	10%	40%	21
<b>Hospital services for delivery</b> delivery room, anesthesia, nursing care for newborn	\$0	10%	40%	21
<b>Diagnostic tests</b>	\$0	10%	40%	21
<b>Medical equipment (durable), appliances, formulas, supplies, and medications</b> \$5,000 calendar year limit for medical equipment (durable)	\$0	10%	40%	22
<b>Mental health or substance abuse treatment</b>				
<b>Inpatient treatment</b>				
Facility services	\$0	10%	40%	23
	<i>per stay</i>			
Professional provider services	\$0	10%	40%	23
<b>Partial day program</b>	\$0	10%	40%	23

\*\* Since there is no network required for these services, benefits will be paid as if rendered on an in- network basis.

\*\*\* See Hospital services for payment amounts for inpatient therapy.



	In- network		Out- of- network	Detail
	Copayment	Coinsurance	Coinsurance (after calendar year deductible)	Page number
<b>Outpatient treatment</b>				
Primary Care Physicians	\$20	10%	40%	24
Specialty Care Providers	\$40	10%	40%	24
<b>Shots (injections)</b> at a doctor's office, emergency room or outpatient hospital department	\$0	10%	40%	29
<b>Skilled nursing facility stays</b> 100- day per stay limit				30
Facility services	\$0	%	40%	30
	<i>per stay</i>			
Professional provider services	\$0	10%	40%	30
<b>Spinal manipulations</b> and other manual medical interventions \$500 calendar year limit				
Primary Care Physicians	\$20	10%	40%	30
Specialty Care Providers	\$40	10%	40%	30
<b>Surgery</b>				
<b>Inpatient</b>				
Facility services	\$0	10%	40%	30
	<i>per stay</i>			
Professional provider services				
Primary Care Physicians	\$0	10%	40%	30
Specialty Care Providers	\$0	10%	40%	30
<b>Outpatient</b>				
Facility services	\$100	10%	40%	30
	<i>per visit</i>			
Professional provider services				
Primary Care Physicians	\$20	10%	40%	30
Specialty Care Providers	\$40	10%	40%	30
<b>Therapy - outpatient services ***</b>				
<b>Cardiac rehabilitation therapy</b>				
Hospital services	\$0	10%	40%	31
Professional provider services	\$0	10%	40%	31
<b>Chemotherapy</b>				
Hospital services	\$0	10%	40%	32
Professional provider services	\$0	10%	40%	32
<b>Occupational therapy visits</b> \$3,000 calendar year limit (combined with physical therapy visits)				
Hospital services	\$40	10%	40%	32
Professional provider services				
Primary Care Physicians	\$20	10%	40%	32
Specialty Care Providers	\$40	10%	40%	32
<b>Physical therapy visits</b> \$3,000 calendar year limit (combined with occupational therapy visits)				
Hospital services	\$40	10%	40%	32
Professional provider services				
Primary Care Physicians	\$20	10%	40%	32
Specialty Care Providers	\$40	10%	40%	32

\*\*\* See Hospital services for payment amounts for inpatient therapy.

Summary of benefits continued

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	In- network		Out- of- network	Detail
	Copayment	Coinsurance	Coinsurance (after calendar year deductible)	Page number
<b>Radiation therapy</b>				
Hospital services	\$0	10%	40%	32
Professional provider services	\$0	10%	40%	32
<b>Respiratory therapy</b>				
Hospital services	\$0	10%	40%	32
Professional provider services	\$0	10%	40%	32
<b>Speech therapy visits</b>				
\$500 calendar year limit				
Hospital services	\$40	10%	40%	32
Professional provider services				
Primary Care Physicians	\$20	10%	40%	32
Specialty Care Providers	\$40	10%	40%	32
<b>Vision correction</b>	\$0	10%	40%	32
after surgery or accident				
<b>Wellness services</b>				
<b>Well baby</b>				
Check-up visits at specified intervals through age 6				
Primary Care Physicians	\$20	10%	40%	33
Specialty Care Providers	\$40	10%	40%	33
Screening tests	\$0	10%	40%	33
Immunizations				
Primary Care Physicians	\$0	0%	40%	33
Specialty Care Providers	\$0	0%	40%	33
<b>Preventive care</b>				
for covered members age 7 and older				
Check-up visits				
Primary Care Physicians	\$20	10%	40%	33
Specialty Care Providers	\$40	10%	40%	33
Mammography screening	\$0	10%	40%	33
Screening tests	\$0	10%	40%	33
Immunizations				
Primary Care Physicians	\$20	0%	40%	33
Specialty Care Providers	\$40	0%	40%	33
Colorectal cancer screenings	Copayment/coinsurance determined by service received.			33

	Copayment	Detail Page number
<b>Prescription drugs and diabetic supplies</b>		24
<b>Retail pharmacy</b>		24
covered drugs for up to a 30- day supply		
First tier	\$10	24
Second tier	\$30	24
Third tier	\$50	24
<b>Mail order pharmacy</b>		27
covered drugs for up to a 90- day supply		
First tier	\$10	27
Second tier	\$60	27
Third tier	\$150	27

	In- network		Out- of- network	Detail
	Copayment	Coinsurance	Payment allowance	Page number
<b>Routine vision care</b>	\$15	0%	\$30	29
one routine eye examination per calendar year				

In order to receive in- network benefits, services should be received from a Blue View Vision Network provider.  
 For out- of- network care, you will be responsible for the difference between the allowance and the provider's charge.

## How your health plan works

*Your health plan* provides a wide range of health care services within a special network of health care *providers* and *facilities*. You will receive benefits based on where you receive health care services and the limits stated in the Summary of benefits (see page 1) and related exclusions.

### Carry your ID card

Your Anthem Blue Cross and Blue Shield ID card identifies you as a member and contains important health care coverage information. When you show your ID card to your doctor, hospital, pharmacist, or other health care *provider*, they will file your claims for you in most cases. Carrying your card at all times will ensure you always have this coverage information with you when you need it.

### Covered providers and facilities

*Your health plan* covers certain care administered by *providers* and *facilities*. To ensure benefits, *providers* and *facilities* must be licensed in the state where they operate to perform the service you receive and the service must be covered by *your health plan*. Certain services are covered by the plan and rendered by other covered medical suppliers, such as suppliers of *medical equipment (durable)*, private duty nursing services, *prescription drugs*, ambulance services, etc.

A *provider* may delegate to his employee the responsibility for performing a covered service. *Your health plan* will cover this care if we determine that a bona fide employer-employee relationship exists, based on information given by the *provider*. Under these circumstances:

- both the *provider* and the delegated employee must be licensed/certified to render the service;
- the service must be performed under the direct supervision of the *provider* since the *provider* is primarily responsible for the patient's care; and
- the *provider* who is directly supervising the service must bill for the service.

Because the service of the delegated employee is a substitute for the *provider's* service, *your health plan* will not pay a supervisory or other fee for the same service performed by both the *provider* and his delegated employee.

### Primary care physicians and specialty care providers

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

## Choose a health care provider

### In Virginia

You have the freedom to receive care from any *provider* or *facility*. However, you receive the highest level of benefits when you receive care from *providers* and *facilities* within the KeyCare PPO Network. Care received from KeyCare PPO Network *providers* and *facilities* is considered in-network care. Your policy provides coverage for certain services that do not have *providers* within our networks. These services would be considered in-network services. An example is private duty nursing services.

There is one exception. A member who is designated at the time of enrollment as a *Cost Awareness* person will receive the highest level of benefits for care received from any *provider* or *facility*, not just from *facilities* and *providers* within the KeyCare PPO Network. Care that a *Cost Awareness covered person* receives from any *provider* or *facility* (other than non-participating hospitals) is considered in-network care.



**Helpful tip:** You may call Member Services for information regarding the qualifications of providers in the KeyCare PPO Network. Qualifications include: medical school attended, residency completed, and board certification status.

### Outside Anthem's Virginia service area - BlueCard

Anthem Blue Cross and Blue Shield does business only within a certain geographic area in the Commonwealth of Virginia. If you live or travel outside our area, you still have the freedom to receive care from any *provider* or *facility*. Keep in mind, you should receive care from a *provider* or *facility* who participates in a Blue Cross Blue Shield company's BlueCard PPO network to receive the highest level of benefits. Your health plan includes a program called "BlueCard," which provides you and your covered family members with the benefits of using selected PPO network *providers* and *facilities* outside our area. Generally, Blue Cross Blue Shield PPO network *providers* and *facilities* who participate in BlueCard will accept your copayment or coinsurance at the time of services instead of requiring full payment. Most of these *providers* or *facilities* will file claims for you and most have agreed to accept the allowable charge established by their local Blue Cross and/or Blue Shield Plan as payment in full for their services.



**Helpful tip:** In the event that you travel outside of Virginia and receive services in a state with more than one Blue plan network, an exclusive network arrangement may be in place. If you see a provider who is not part of an exclusive network arrangement, that provider's service(s) will be considered *out-of-network* care, and you may be billed the difference between the charge and the allowable charge. You may call Member Services or go to [www.anthem.com](http://www.anthem.com) for information regarding such arrangements.

If the amount you pay for a covered service is based on the charge for that service, the charge used to calculate your part will be the lower of:

- the billed charge for the covered service; or

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- the negotiated price passed on to us by the local Blue Cross and/or Blue Shield Plan. Often, this “negotiated price” will consist of a simple discounted price, but it can also be an estimated or average price allowed under the BlueCard Program and applied under the terms of your health care plan.

An estimated price takes into account special arrangements with a *provider* or *provider* group that include settlements, withholds, non-claims transactions (such as *provider* advances) and other types of variable payment. An average price is based on a discount that takes into account these same special arrangements. Of the two, estimated prices are usually closer to the actual prices. Negotiated prices may be adjusted going forward to correct for over- or underestimation of past prices. However, the amount *you* pay is considered a final price. More detailed information about negotiated prices is included in the group policy.

Laws in a small number of states may require the local Blue Cross and/or Blue Shield Plan to:

- use another method for, or
- add a surcharge to, your liability calculation.

If any state laws mandate other liability calculation methods, including a surcharge, Anthem Blue Cross and Blue Shield would then calculate your liability for any covered health care services according to the applicable state law in effect when *you* received care.

### For coverage overseas

If *you* plan to travel outside the United States, call Member Services and ask for the names of the participating hospitals in the area *you* will be visiting. If *you* need *inpatient* hospital care while you're overseas, show your *Anthem* ID card at the admissions office. The participating hospital will bill *Anthem* for covered expenses. *Anthem* will pay the hospital directly. If *you* go to a non-participating hospital or receive *outpatient* care, *you* will usually have to pay the bills and submit the claims for reimbursement. However, if possible we will work out direct payment with the *providers*.

### How to find a provider in the network

There are four ways *you* can find out if a *provider* or *facility* is in your network:

- Refer to *your health plan's* directory of network *providers* at [www.anthem.com](http://www.anthem.com), which lists doctors and health care *facilities* that participate in *your health plan's* network, as well as information about the standards of care in area hospitals.
- Call *Anthem's* Member Services to request a list of doctors and health care *facilities* that participate in *your health plan's* network, based on specialty and geographic area.
- Check with your doctor or health care *facility*.
- Ask your *group administrator*.

All network *providers* have a process in place to help *you* access urgent medical care 24 hours a day, 7 days a week. If *you* require urgent medical care after your doctor's normal business hours call his/her office and *you* will be directed to needed care.

## Out-of-network care

*Out-of-network* care is covered at a lower level of benefits than in-network care. After *you* satisfy a calendar year *deductible* (if any), *you* are responsible for your *coinsurance*, a percentage of the *allowable charge* as stated in the Summary of benefits (see page 1). If the *out-of-network* ambulance, *provider* or *facility* participates in any *Anthem* network or other Blue Cross Blue Shield company's network, they will accept the *allowable charge* as payment in full for their services. However, ambulances, *providers* and *facilities* that do not participate in any *Anthem* or Blue Cross Blue Shield company's network may bill *you* for the difference between their charge and the *allowable charge*.



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

## The advance approval process

*Your health plan* will make coverage decisions on services requiring advance approval (for example, home care services, etc.), within 15 days from the receipt of the request. *Your health plan* may extend this period for another 15 days if we determine it to be necessary because of matters beyond our control. In the event that this extension is necessary, *you* will be notified prior to the expiration of the initial 15-day period. If the coverage decision involves a determination of the appropriateness or medical necessity of services, *your health plan* will make its decision within 2 working days of its receipt of the medical information needed to process the advance approval request.

For *urgent care claims*, coverage decisions will be completed within 24 hours. Your physician will be notified verbally of the coverage decision within this time frame.

Once *your health plan* has made a coverage decision on services requiring advance approval, you will receive written notification of the coverage decision. In the event of an *adverse benefit determination*, the written notification will include the following:

- the specific reason(s) and the plan provision(s) on which the determination is based;
- a description of any additional material or information necessary to reopen the claim for consideration, along with an explanation of why the requested material or information is needed;
- a description of *your health plan's* appeal procedures and applicable time limits; and
- in the case of an *urgent care claim*, a description of the expedited review process applicable to such claims.

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

## Approvals of care involving an ongoing course of treatment

Network *providers* must follow certain procedures to ensure that if a previously approved course of treatment needs to be extended, the extension is requested in time to minimize disruption of needed services. If *you* are receiving care from a non-network *provider* and need to receive an extension of a previously approved course of treatment, *you* will be required to ask for the extension. *You* should request the extension at least 24 hours prior to the end of the authorized time frame to avoid disruption of care or services. *We* will notify *you* of *our* coverage decision within 24 hours of your request.

## In an emergency or if specialty care is not reasonably available in the network

In an *emergency*, go to the nearest appropriate *provider* or medical *facility*. If the *provider* or *facility* is not in the network, *you* or your network physician can call *Anthem* to have the *out-of-network* services authorized for the highest level of benefits.

If specialty care is required and it's not available from a *provider* within the network, your network *provider* can call *Anthem* in advance of your receiving care to have the *out-of-network* services authorized for the highest level of benefits.

## Allowable charge

<b>Providers or facilities</b>	<b>Allowable charge</b>
<i>providers</i> within your network	the network allowance or <i>provider's</i> charge, whichever is less
<i>providers</i> rendering care to Cost Awareness persons	the participating allowance or <i>provider's</i> charge, whichever is less
<i>providers</i> outside of your network	the participating allowance or <i>provider's</i> charge, whichever is less
network and participating <i>facilities</i>	the negotiated allowance or the <i>facility's</i> charge, whichever is less
non- participating <i>facilities</i> located in Virginia	<i>Anthem's</i> non- participating allowance or the <i>facility's</i> charge, whichever is less
non- participating <i>facilities</i> located outside of Virginia	the amount <i>Anthem</i> determines to be reasonable for the services rendered
non- provider, non- <i>facility</i> service	the amount <i>Anthem</i> determines to be reasonable for the services rendered

In the *allowable charge* chart, the allowance for covered services and the reasonable charge for covered services are determined by *Anthem* and other Blue Cross Blue Shield companies at their sole discretion.



Another Blue Cross Blue Shield company may pay a claim on our behalf to a *facility* that participates in one of its networks. When this occurs, the *allowable charge* will be the lower of the billed charges of the *facility* or the negotiated price that the Blue Cross Blue Shield company passes on to us. The negotiated price may be a simple discount of billed charges, an estimated final price that reflects future settlement with the *facility*, or an average expected savings from the *facility* or network. The estimated or average price may have been adjusted to correct for over- or under-estimation of past prices or non-claim transaction costs.

If *Anthem's* negotiated compensation cannot be determined at the time the claim for the covered service is processed, *Anthem* will use the value of the last known negotiated compensation derived from its most recent settlement with the *facility*.

### **Allowable charge for surgical services**

Surgical services performed by a *provider* are covered services. *Your health plan* will not pay separately for pre- and post-operative services.

If more than one surgical procedure is performed during the same operation, we will calculate the *allowable charge* for all of the services combined by adding:

- the *allowable charge* for the service with the highest *allowable charge*; plus
- a reduced percentage of what the *allowable charge* would have been for each of the additional surgical services if these services had been performed alone.

This is the most *Anthem* will pay during a single operation, unless extraordinary circumstances exist.

### **Assistant at surgery**

Services of a physician who actively assists the operating surgeon to perform a covered surgical service are covered services. However, when two or more surgeons provide a covered surgical service that could have been performed by one surgeon, the *allowable charge* will not be more than that available to one surgeon.

### **Anesthesia**

When surgical services require anesthesia, anesthesia services rendered by a second physician are covered services. However, when the physician performs both the surgical service and the anesthesia service, the *allowable charge* for the anesthesia services will be 50% of what it would have been if a second physician had performed the anesthesia service.

### **Hospital Admission Review**

All hospital *stays* except for maternity admissions as specified in the maternity section of this booklet, skilled nursing home *stays*, or treatment in partial day programs should be approved before each admission. If *you* are admitted to the hospital as a result of an *emergency*, your hospital *stay* should be

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reviewed by *Anthem* within 48 hours of admission. The *emergency* room doctor, a relative, or a friend can call for Hospital Admission Review. Network *providers* and *facilities* handle Hospital Admission Review for *you*. *You* must initiate the Hospital Admission Review process for *out-of-network* services. If *you* fail to obtain approval for an *inpatient stay*, and the *stay* is later determined by *Anthem* not to be *medically necessary*, *you* may have to pay the entire hospital bill in addition to any charges for services provided while *you* were an *inpatient*. *Anthem* may not require strict adherence to this procedure for services that arise over the weekend.

Before *you* are admitted to the hospital for medical care or surgery, *you* or someone *you* authorize must call the Member Services telephone number located on your identification card. If your *provider* is calling on your behalf, the telephone number for *providers* is 804-342-0010 in Richmond or toll-free 800-533-1120. *You* should have the following information available:

- your Anthem Blue Cross and Blue Shield identification number (shown on your ID card);
- your doctor's name and phone number;
- the date *you* plan to enter the hospital and length of *stay*; and
- the reason for hospitalization.

*Your health plan* will respond to a request for hospital admission within 2 working days after receiving all of the medical information needed to process the request, but not to exceed 15 days from the receipt of the request. *We* may extend this period for another 15 days if *we* determine it to be necessary because of matters beyond *our* control. In the event that this extension is necessary, *you* will be notified prior to the expiration of the initial 15-day period.

In cases where the hospital admission is an urgent care claim, a coverage decision will be completed within 24 hours. Your physician will be notified verbally of the coverage decision within this timeframe.

Once a coverage decision has been made regarding your hospital admission, *you* will receive written notification of the coverage decision. In the event of an adverse benefit determination, the written notification will include the following:

- the specific reason(s) and the plan provision(s) on which the determination is based;
- a description of any additional material or information necessary to reopen the claim for consideration, along with an explanation of why the requested material or information is needed;
- a description of *your health plan's* appeal procedures and applicable time limits; and
- in the case of an urgent care claim, a description of the expedited review process applicable to such claims.

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

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

for a period of no less than 24 hours. Hospital admissions for a covered laparoscopy-assisted vaginal hysterectomy shall be approved for a period of no less than 23 hours. Hospital admissions for a covered vaginal hysterectomy shall be approved for a period of no less than 48 hours.

The length of *stay* for maternity hospital admissions is determined according to Virginia insurance law. Virginia law does not specify any number of hours that must be approved for a maternity *stay*. However, it requires health insurers and HMOs follow the guidelines and standards of the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists in determining length of *stay*.

### **Admissions to hospitals located outside of Virginia**

If *you* are admitted to a hospital outside of Virginia, *you* or someone on your behalf must initiate the Hospital Admission Review process. This applies in all cases, whether *you* live, work, or travel outside of Virginia. If approval is not obtained for an *inpatient stay* and the *stay* is later determined by *Anthem* not to be *medically necessary*, *you* may have to pay the entire hospital bill in addition to any charges for services provided while *you* were *inpatient*.

### **Individual case management**

In addition to the covered services listed in this booklet, *your health plan* may elect to offer benefits for an approved alternate treatment plan for a patient who would otherwise require more expensive covered services. This includes, but is not limited to, long term *inpatient* care. *Your health plan* will provide alternate benefits at its sole discretion. It will do so only when and for so long as it decides that the services are *medically necessary* and cost effective. The total benefits paid for such services may not exceed the total that would otherwise be paid without alternate benefits. If *your health plan* elects to provide alternate benefits for a *covered person* in one instance, it will not be required to provide the same or similar benefits for any *covered person* in any other instance. Also, this will not be construed as a waiver of *your health plan's* right to enforce the terms of *your health plan* in the future in strict accordance with its express terms.

Also, from time to time *your health plan* may offer a *covered person* and/or their *provider* or *facility* information and resources related to disease management and wellness initiatives. These services may be in conjunction with the *covered person's* medical condition or with therapies that the *covered person* receives, and may or may not result in the provision of alternative benefits as described in the preceding paragraph.

### **If you changed plans within the year**

*Your health plan* may include calendar year limitations on *deductibles*, out-of-pocket expenses, or benefits. These limitations may be affected by a change of health plan coverage during the calendar year.

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- If *you* change from one employer's health plan to another employer's health plan during the calendar year, new limitations will apply as of your *effective date* of coverage under the new employer's health plan. Amounts that may have accumulated toward similar limitations under your former employer's health plan will not count toward the limitations under your new employer's health plan.
- If *you* do not change employers, but move from *Anthem* HealthKeepers coverage (issued by an *Anthem* - affiliated HMO) to *Anthem* coverage during the calendar year, new limitations will apply as of the *effective date* of your *Anthem* coverage. Amounts that may have accumulated toward specific benefits or out-of-pocket requirements under the *Anthem* HealthKeepers will not count toward the limitations under the *Anthem* coverage.
- If *you* do not change employers, but move from non-*Anthem* coverage (issued by any other company) to *Anthem* coverage during the calendar year, new limitations will apply as of the *effective date* of your *Anthem* coverage. Amounts that may have accumulated toward specific benefits or out-of-pocket requirements under the non-*Anthem* coverage will not count toward the limitations under the *Anthem* coverage. However, in the course of moving to *Anthem* coverage with your employer, *you* may be eligible for credit of deductible and/or out-of-pocket expense limit amounts accumulated under the non-*Anthem* coverage. Please see your *group administrator* for more information.
- If *you* do not change employers, but move from one *Anthem* benefit plan or option to another *Anthem* benefit plan or option during the calendar year, any amounts that had accumulated toward calendar year limitations before the change will count toward similar limitations under the new *Anthem* benefit plan or option for the remainder of the calendar year.

### If you have a pre-existing condition

During the first 12-months of coverage, services for *pre-existing conditions* are not covered. This is considered your pre-existing period.

The pre-existing period does not apply to:

- a child who, within 30 days after birth, is covered under any creditable coverage and who has not had a *significant break in coverage*;
- a child who is adopted or placed for adoption before attaining age 18 and who, within 30 days after the adoption or placement for adoption, is covered under any creditable coverage and who has not had a *significant break in coverage*;
- pregnancy; or
- covered services for breast cancer when the *covered person* has been breast cancer free for at least five years.

We will reduce the pre-existing period by the aggregate amount of time, if any, *you* were covered by creditable coverage, which means coverage under any of the following:

- a group health plan;
- individual health insurance coverage;
- health insurance coverage consisting of medical care provided under any insurance policy, HMO contract, or hospital or medical service plan contract offered by a health insurer;

- Medicare, Medicaid, or Tricare;
- a medical care program of the Indian Health Service or of a tribal organization;
- a state health benefits risk pool;
- the Federal Employees Health Benefits Program
- a public health plan, which means a plan established or maintained by a state, the U.S. government, a foreign country, or a political subdivision of any of these;
- a health benefit plan under the Peace Corps Act; or
- coverage under a State Children's Health Insurance Program authorized by the Social Security Act.

So that *we* may reduce the pre-existing period by the amount of time *you* were covered under creditable coverage, *we* may require *you* to give *us* a copy of any certificates of creditable coverage that *you* have. If *you* do not have a certificate, but *you* have creditable coverage, *we* will help *you* obtain one from your prior plan or issuer. Please contact us if *you* need help demonstrating creditable coverage.

If your coverage under this health plan ends, or a covered dependent reaches the maximum age limit, *we* will issue a certificate of creditable coverage. *We* will also issue a certificate of creditable coverage upon request, as long as *you* request it within 24 months after coverage ends.

All questions about the pre-existing period and creditable coverage, as well as requests for creditable coverage certificates should be directed to Member Services at the address or telephone numbers below:

Anthem Blue Cross and Blue Shield  
Attention: Member Services  
P.O. Box 27401  
Richmond, VA 23279

Telephone:  
804- 358- 1551  
in Richmond  
800- 451- 1527  
from outside Richmond

If *you* have experienced a significant break in coverage, the previous coverage will not reduce the pre-existing period for this coverage.

*We* will not reduce the pre-existing period for any amount of time *you* were covered by:

- accident or disability income insurance, liability insurance, workers' compensation benefits, automobile medical insurance, credit insurance, or coverage for onsite medical clinics;
- another employer's waiting period;
- limited scope dental benefits, limited scope vision benefits, or long-term care benefits;
- coverage under health flexible spending arrangements that are "excepted benefits" (as defined in federal regulations); or
- health benefits that are secondary or incidental.

## What is covered

*Anthem* covers only those medical services that are *medically necessary*. Just because the service is prescribed by a *provider* does not mean the service is *medically necessary*. In addition, *your health plan* requires that services be safely performed in the least costly *setting*.

See the **Summary of benefits** (page 1) for payment levels and limits for the covered services. For details of the specific coverage provided as well as what is not covered, use the page number references on the summary. All of the following services, except as noted, must be rendered by covered *facilities* or *providers*.

### Ambulance travel



*Your health plan* covers professional ambulance services to or from the nearest *facility* or *provider* adequate to treat your condition. Ambulance services billed through the *facility* are covered the same as all other *facility* services. Air ambulance services are also covered when pre-authorized or in cases of threatened loss of life. In determining whether any ambulance services will be pre-authorized, we will take into account whether appropriate, cost-effective care is being provided at the *facility* where the *covered person* is located.

### Dental services



*Your health plan* covers:

- *medically necessary* dental services resulting from an accidental injury, provided that, for an injury occurring on or after your *effective date* of coverage, you seek treatment within 60 days after the injury. You must submit a plan of treatment from your dentist or oral surgeon for prior approval by *Anthem*.
- the cost of dental services and dental appliances only when required to diagnose or treat an accidental injury to the teeth;
- the repair of dental appliances damaged as a result of accidental injury to the jaw, mouth or face;
- dental services and dental appliances furnished to a newborn when required to treat medically diagnosed cleft lip, cleft palate, or ectodermal dysplasia;
- dental services to prepare the mouth for radiation therapy to treat head and neck cancer; and
- covered general anesthesia and hospitalization services for children under the age of 5, *covered persons* who are severely disabled, and *covered persons* who have a medical condition that requires admission to a hospital or outpatient surgery facility. These services are only provided when it is determined by a licensed dentist, in consultation with the *covered person's* treating physician that such services are required to effectively and safely provide dental care.

Information about coverage for impacted wisdom teeth can be found under **Surgery**.

## Diabetic equipment and education



Your *health plan* covers medical supplies, equipment, and education for diabetes care for all diabetics. This includes coverage for the following:

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

Diabetic education may be received from pharmacies that are authorized to perform this service. Contact the pharmacy to determine if they are authorized to perform this service.

## Diagnostic tests



Your benefits include coverage for the following procedures when ordered by your doctor to diagnose a definite condition or disease because of specific signs and/or symptoms:

- radiology (including mammograms), ultrasound or nuclear medicine;
- laboratory and pathology services or tests;
- diagnostic EKGs, EEGs; and
- advanced diagnostic imaging services.

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

- your medical condition requires that medical skills be constantly available;
- your medical condition requires that medical supervision by your doctor is constantly available; or
- diagnostic services and equipment are available only as an *inpatient*.

*Outpatient* diagnostic imaging tools can be the key to identifying underlying health problems, but unnecessary imaging may contribute to patient safety issues: increased radiation exposure and false positive findings that may result in additional unnecessary testing and potential surgical procedures. To help ensure that you are receiving services that are safe and appropriate, we have made available a health services review process for physicians ordering these services. Health services review is a process performed in advance of receiving an outpatient advanced diagnostic imaging service. The purpose is to review for safety, appropriateness, and medical necessity, and to determine whether the service meets coverage guidelines. If your doctor orders one of the following tests for you, we suggest that you ask your doctor to initiate a health services review by contacting *Anthem*:

- magnetic resonance angiography (MRA);
- magnetic resonance imaging (MRI);
- magnetic resonance spectroscopy (MRS);
- computed tomographic angiography (CTA);
- positron emission tomography (PET) scans;
- computed tomography (CT) scans;
- single photon emission computed tomography (SPECT) scans; and

- nuclear cardiology.



**Helpful tip:** While there is no penalty if the health services review is not performed in advance of receiving the service, the advantage of the front-end review is that you and your doctor know beforehand whether the service is appropriate, medically necessary, and meets coverage guidelines. If advance approval is not obtained and the service is later determined not to be *medically necessary*, you may have to pay for the service.

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

## Dialysis



Your *health plan* covers dialysis treatment, which is the treatment of severe kidney failure or chronic poor functioning of the kidneys. This includes hemodialysis and peritoneal dialysis.

## Doctor visits and services



Your health plan covers:

- visits to a doctor's office or your doctor's visits to your home;
- visits to an urgent care center;
- visits to a hospital *outpatient* department or *emergency* room; and
- visits for shots needed for treatment (for example, allergy shots).

## Early intervention services



Your *health plan* covers early intervention services for dependents from birth to age three who are certified by the Department of Mental Health, Mental Retardation, and Substance Abuse Services ("DMH") as eligible for services under Part H of the Individuals with Disabilities Education Act. These services consist of:

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

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



## Emergency room care



Your health plan covers emergency room visits, services, and supplies. If you are admitted to the hospital from the emergency room, the hospital stays must be reviewed by Anthem within 48 hours of admission. The emergency room doctor, a relative, or a friend can call Anthem for Hospital Admission Review (see page 11) in an emergency.

## Home care services



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

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

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

## Home private duty nurse's services



Your health plan covers the cost of medically skilled services of a currently licensed Registered Nurse (RN) or Licensed Practical Nurse (LPN) in your home when the nurse is not a relative or member of your family. Your doctor must certify to us that private duty nursing services are medically necessary for your condition, and not merely custodial in nature.

## Hospice care services



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

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

- *medical equipment (durable)*;
- routine medical supplies;
- routine lab services;
- counseling, including nutritional counseling with respect to the *covered person's* care and death; and
- bereavement counseling for immediate family members both before and after the *covered person's* death.

## Hospital services



Your *health plan* covers the hospital and doctors' services when *you* are treated on an *outpatient* basis, or when *you* are an inpatient because of illness, injury, or pregnancy. (See **Maternity** on page 21 for an additional discussion of pregnancy benefits.) Your *health plan* covers *medically necessary* care in a semi-private room or intensive or special care unit. This includes your bed, meals, special diets, and general nursing services.

In addition to your semi-private room, general nursing services and meals, *your health plan* covers *allowable charges* for *medically necessary* services and supplies furnished by the hospital when prescribed by your doctor or *provider*.

The hospital must meet the American Hospital Association's standards for registration as a hospital. Remember that your share of the cost of covered services will change if *you* use a doctor, *facility*, or other health care *provider* that is outside your network.

While *you* are an *inpatient* in the hospital, *your health plan* covers the *medically necessary* services rendered by doctors and other covered *providers*.



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

## Private room


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

## Infusion services



Your *health plan* covers infusion therapy, which is treatment by placing therapeutic agents into the vein, and parenteral administration of medication and nutrients. Infusion services also include enteral nutrition, which is the delivery of nutrients by tube into the gastrointestinal tract. These services

include coverage of all medications administered intravenously and/or parenterally.


 **Helpful tip:** Infusion services may be received at multiple sites of service, including *facilities*, professional *provider* offices, ambulatory infusion centers and from home infusion *providers*. Benefits may vary by place of service, and where you choose to receive covered services may result in a difference in your *copayment* and/or *coinsurance*. Please see the Infusion services section on the **Summary of benefits** for a description of the benefits by place of service.

## Maternity



### Prenatal and newborn care

If you (or your covered dependent) become pregnant, your *health plan* provides several coverage features. Maternity care, maternity-related checkups, and delivery of the baby in the hospital are covered by your *health plan*.

 **Helpful tip:** See **If your family changes** on page 52 for details on when and how to enroll a newborn.

### Your benefits include:

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

If your doctor submits one bill for delivery, prenatal, and postnatal care services, payment will be made at the same level as *inpatient* professional *provider* services. If your doctor bills for these services separately, your payment responsibility will be determined by the services received.

### Future Moms

You (or your covered dependent) are eligible to participate in *Future Moms*. This program is designed to help women have healthy pregnancies and to help reduce the chances of a premature delivery. A *Future Moms* consultant is assigned to women identified as having greater risk of premature delivery.

The consultant (a nurse or health educator) works with the mother and her doctor during the pregnancy to determine what may be needed to help achieve a full-term delivery. As soon as pregnancy is confirmed, sign up for the program by calling 800-828-5891. *You* will receive:

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

### Medical equipment (durable)



*Your health plan* will cover the rental (or purchase if that would be less expensive) of *medical equipment (durable)* when prescribed by your doctor. Also covered are maintenance and necessary repairs of *medical equipment (durable)* except when damage is due to neglect.

Coverage includes the following types of equipment:

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

### Medical devices and appliances



*Your health plan* covers the cost of fitting, adjustment, and repair of the following items when prescribed by your doctor for *activities of daily living*:

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

### Medical formulas



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

## Medical supplies and medications

Medical supplies are covered under *your health plan* if they are prescribed by a covered *provider*. Examples of medical supplies include:

- hypodermic needles and syringes;
- oxygen and equipment (respirators) for its administration;
- prescription medications provided by your doctor; and
- prescription medications infused through IV therapy in the physician's office or *outpatient facilities*.

Certain medical supplies may be covered under the *prescription drug* card feature of *your health plan* when purchased by *you* and supplied directly to *you* by a pharmacy. If so, these supplies will be listed and covered under **Prescription drugs** on page 24.

## Mental health or substance abuse treatment



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

### Inpatient treatment

*You* have coverage for *inpatient* care for mental health services and substance abuse services. *Your* coverage includes individual psychotherapy, group psychotherapy, psychological testing, counseling with family members to assist with the patient's diagnosis and treatment, and convulsive therapy treatment. Coverage for *inpatient mental health services* and substance abuse services is subject to the Hospital Admission Review provisions of *your health plan*. Please see Hospital Admission Review in the **How your health plan works** section for additional information. Please note that *inpatient* services for substance abuse treatment must not be merely custodial, residential, or domiciliary in nature and must be provided in a hospital or substance abuse treatment *facility* which is licensed to provide a continuous, structured, 24-hour-a-day program of drug or alcohol treatment and rehabilitation including 24-hour-a-day nursing care.

### Partial day services

*You* also have coverage for "partial day" mental health services and substance abuse services. Obtaining authorization in advance is recommended. A partial day program must be licensed or approved by the state and must include either a day or evening treatment program, which lasts at least 6 or more continuous hours per day for mental health or substance abuse, or an intensive *outpatient* program, which lasts 3 or more continuous hours per day for treatment of alcohol or drug dependence.

## Outpatient treatment

Your coverage includes treatment for outpatient mental health and substance abuse services. Obtaining authorization in advance is recommended.

## Medication management

Visits to *your physician* to make sure that medication *you* are taking for a mental health or substance abuse problem is working and the dosage is right for *you* are covered.

## Prescription drugs and diabetic supplies



*Your health plan* covers *prescription drugs* if received through a pharmacy, a doctor's office, or a hospital.

Benefits provide for diabetic supplies to treat diabetes. This includes coverage for the following:

- home blood glucose monitors;
- lancets and test strips; and
- hypodermic needles and syringes.

Also covered are *prescription drugs* and devices approved by the Food and Drug Administration (FDA) for use as contraceptives. This includes coverage for office visits associated with contraceptive management.

If *you* receive *prescription drugs* from your doctor, they will be covered as other medical services or supplies. If *you* receive *prescription drugs* from your hospital, they will be covered as a hospital service.

## Your prescription drug card benefits

Your *prescription drug* card benefits cover prescriptions obtained from a pharmacist. *You* may receive up to a 30-day supply of medicine for an original prescription or refill for up to one year. Simply choose a pharmacy that participates in *Anthem's* pharmacy network and show your ID card to receive benefits.

To find a pharmacy that participates in *Anthem's* pharmacy network *you* should:

- refer to *your health plan's* directory of network *providers* at [www.anthem.com](http://www.anthem.com), which lists pharmacies that participate in *Anthem's* pharmacy network;
- check with your local pharmacy to see if they participate in *Anthem's* pharmacy network; or
- call *Anthem's* Member Services.

*Anthem's* network pharmacies, available nationwide, will automatically file claims for *you* and charge *you* only the required *copayment* amount under your health care plan for covered prescriptions.

From time to time we may initiate various programs to encourage *covered persons* to utilize more cost-effective or clinically-effective drugs including, but not limited to, generic drugs, mail order drugs, over-the-counter (OTC) drugs, or preferred products. Such programs may involve reducing or waiving *copayments* or *coinsurance* for certain drugs or preferred products for a limited period of time.

You must have used 75% of your prescription before it can be refilled. However, in the following circumstances, you can obtain an additional 30-day supply from your pharmacist:

- you've lost your medication;
- your medication was stolen; or
- your physician increases the amount of your dosage.

Anthem Blue Cross and Blue Shield receives financial credits from drug manufacturers based on the total volume of claims processed for their products utilized by *Anthem* members. These credits are used to help stabilize rates. Reimbursements to pharmacies are not affected by these credits.

### **First- tier, second- tier, and third- tier drugs**

The amount you will pay for a *prescription drug* depends on whether the drug you receive is a *first-tier*, *second-tier*, or *third-tier drug*. Refer to the **Summary of benefits** to determine your *deductible* (if any) and *copayment* amounts. *Prescription drugs* will always be dispensed as ordered by your physician. You may request, or your physician may order, the brand name drug. However, if a generic drug is available, you will be responsible for the difference in the *allowable charge* between the generic and brand name drug, in addition to your generic *copayment*. By law, generic and brand name drugs must meet the same standards for safety, strength, and effectiveness. Using generics generally saves money, yet provides the same quality. We reserve the right, in our sole discretion, to remove certain higher cost generic drugs from this policy.

Your *prescription drug* benefit includes the Half-Tablet Program. This program will allow *covered persons* to pay a reduced *copayment* on selected “once daily dosage” medications. The Half-Tablet Program allows you to obtain a 30-day supply (15 tablets) of the higher strength medication when written by the physician to take “½ tablet daily” of those medications on the approved list. The National Pharmacy and Therapeutics (P&T) Committee will determine additions and deletions to the approved list. The Half-Tablet Program is strictly voluntary and your decision to participate should follow consultation with and the concurrence of your physician. To obtain a list of the products available on this program contact 800-962-8192.

Your *health plan* also limits coverage of *prescription drugs* to only those listed on the *Anthem* formulary. Most *prescription drugs* are listed on this formulary; however, certain *prescription drugs* with clinically equivalent alternatives may be excluded. We may add or delete *prescription drugs* from the formulary from time to time. A description of the *prescription drugs* that are listed on the formulary is available upon request and at [www.anthem.com](http://www.anthem.com). There are two exceptions to the formulary requirement:

- You may obtain coverage without additional cost sharing beyond that which is required of formulary *prescription drugs* for a non-formulary drug if we determine, after consultation with the prescribing physician, that the formulary drugs are inappropriate therapy for your condition.

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

You may use the prior authorization process described below to request a non-formulary drug and we will act on your request within 1 business day of its receipt.

We have established a National P&T Committee, consisting of health care professionals, including nurses, pharmacists, and physicians. The purpose of this committee is to assist in determining clinical appropriateness of drugs; determining whether a drug will be included in the *Anthem* Formulary; determining the tier assignments of drugs; and advising on programs to help improve care. Such programs may include, but are not limited to, drug utilization programs, prior authorization criteria, therapeutic conversion programs, cross-branded initiatives, drug profiling initiatives and the like.

The determinations of tier assignments and formulary inclusion are made by *Anthem* based upon clinical decisions provided by the National P&T Committee, and where appropriate, the cost of the drug relative to other drugs in its therapeutic class or used to treat the same or similar condition; the availability of over-the-counter alternatives; generic availability; the degree of utilization of one drug over another in Anthem's patient population; and where appropriate, certain clinical economic factors.

We retain the right at our discretion to determine coverage for dosage formulations in terms of covered dosage administration methods (for example by mouth, injections, topical, or inhaled) and may cover one form of administration and exclude or place other forms of administration on another tier.

### **When you may need to file a claim**

You may need to file your own claim if:

- your prescription is filled by a non-participating pharmacy;
- you need to have a prescription filled before you receive your card; or
- you have a prescription that requires special prior approval, but you need the prescription filled immediately.

Contact *Anthem's* Member Services if you need a Direct Member Reimbursement Claim Form or if you have any questions about your drug program and related procedures.

### **To file a claim, follow these 3 steps:**

1. complete the Direct Member Reimbursement Claim Form. If possible, ask the pharmacist to complete the pharmacy section of the form and sign;
2. pay for the prescription; and
3. mail your claim form to the address on the back of the form within 15 months of purchasing the prescription.



## Maintenance medications

You may also purchase covered *maintenance medications* through the mail from WellPoint NextRx Pharmacy (NextRx), in *Anthem's* mail order pharmacy network, and your prescription will be delivered directly to your home. To receive your *maintenance medicine* prescription by mail, follow these 3 steps:

1. ask your doctor to prescribe a 90-day supply of your *maintenance medicine* plus refills. If you need the medicine immediately, ask your doctor for two prescriptions: one to be filled right away and another to send to NextRx.
2. complete the NextRx Patient Profile Questionnaire which is enclosed within the NextRx envelope. This is needed for your first order only.
3. mail your questionnaire, written prescription(s), and a check to cover the amount of your *copayment(s)* to NextRx.

You will receive your *prescription drugs* via first class mail or UPS approximately 14 days from the date you sent your order.



**Helpful tip:** We suggest that you order your refill two weeks before you need it to avoid running out of your medication.



**Helpful tip:** If you have questions concerning the mail order program you can call Member Services at 800-451-1527.

You will receive refill forms and a notice that shows the number of refills your doctor ordered in the package with your drugs. To order refills, you must have used 75% of your prescription. Mail the refill notice and the appropriate *copayment* amount to NextRx in the envelope provided.

## Specialty medications under your prescription drug card benefit

Members who use certain covered specialty drugs must purchase them through PrecisionRx Specialty Solutions, *Anthem's* specialty pharmacy network. You may obtain a list of specialty drugs available through the specialty pharmacy by contacting Member Services or online at [www.anthem.com](http://www.anthem.com). These specialty drugs will be covered only when obtained through this network. Specialty drugs are high-cost, injected, infused, oral or inhaled medications (including therapeutic biological products) that are used to treat chronic or complex illnesses or conditions. Specialty drugs may have special handling, storage and shipping requirements, such as temperature control. Specialty drugs may require nursing services or special programs to encourage patient compliance. The specialty pharmacy will fill both retail and mail order prescriptions, although the ability to provide a 90-day supply of a specialty drug may be limited by the storage requirements of that particular drug.

The specialty pharmacy provides dedicated patient care coordinators to help you manage your condition and toll-free twenty-four hour access to nurses and registered pharmacists to answer questions regarding your medications. You or your doctor can order your specialty medication direct from the specialty pharmacy by simply calling 1-800-870-6419. You will be assigned a patient care

coordinator who will work with *you* and your physician to obtain prior authorization and to coordinate the shipping of your medication directly to *you* or your physician's office. Your patient care coordinator will also contact *you* directly when it is time to refill your prescription.

### **Services of non- participating pharmacies**

Notwithstanding any provision in this booklet to the contrary, *you* have coverage for *outpatient* prescription drug services provided to *you* by a non-participating pharmacy that has previously notified *Anthem* of its *agreement* to accept reimbursement for its services at rates applicable to *Anthem* specialty pharmacy network providers including any applicable *copayment*, *coinsurance* and/or *deductible* (if any) amounts as payment in full to the same extent as coverage for *outpatient* prescription drug services provided to *you* by *Anthem* specialty pharmacy network providers. Note, however, that this paragraph shall not apply to any pharmacy which does not execute a participating pharmacy *agreement* with *Anthem* or its designee within thirty days of being requested to do so in writing by *Anthem*, unless and until the pharmacy executes and delivers the agreement.

If *you* have a prescription filled at a non-participating pharmacy, *you* must complete and submit a claim to *Anthem's* pharmacy network. Reimbursement will be based on what a participating pharmacy would receive had the prescription been filled at a participating pharmacy. If *you* have questions or need a claim form, call Member Services or *visit our* website at [www.anthem.com](http://www.anthem.com).

### **Prior authorization**

*Your health plan* requires prior review of selected formulary drugs as well as non-formulary drugs before payment is authorized; for example, growth hormones. Your doctor has a list of drugs that require special approval. This list is periodically modified. *You* may obtain a copy of this list by simply contacting Member Services or from the Internet at [www.anthem.com](http://www.anthem.com). Your doctor or pharmacist should submit a request that includes the drug name, quantity per day and strength, period of time the drug is to be administered, medical condition for which the drug is being prescribed, the patient's name, ID number, date of birth, and relationship to the employee. The request, along with applicable medical records, may be submitted in writing, by telephone, or by fax to:

WellPoint Next Rx  
Drug Prior Authorization  
P. O. Box 746000  
Cincinnati, OH 45274

Telephone:  
800- 338- 6180  
Fax:  
800- 601- 4829

*You* will receive a written notice when a prescription is denied for coverage. Your doctor will be notified of both approval and denial decisions.

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

## Routine vision care



To help care for your eyes, *your health plan* includes benefits for one routine eye examination per *covered person* per calendar year. In order to receive the highest level of benefits, *you* should seek care from a Blue View Vision participating *provider*.

For more specific information on what *you* will be responsible for paying, please refer to the **Summary of benefits** section of this booklet.

## When you must file a vision claim

Network *providers* file claims on your behalf. *You* may have to file a claim if *you* receive care from a *provider* that does not participate in the Blue View Vision Network. To file a claim, follow these 3 steps:

1. Call 804- 358- 1551 in Richmond or 800- 451- 1527 to order a claim form or visit our website at [www.anthem.com](http://www.anthem.com) for a copy of the claim form.
2. Please include the completed and signed claim form and any itemized bills for covered services. Each itemized bill must contain the following:
  - name and address of the person or organization providing services or supplies;
  - name of the patient receiving services or supplies;
  - date services or supplies were provided;
  - the charge for each type of service or supply; and
  - a description of the services or supplies received.
3. Send the completed claim form and any itemized bills for covered services to:
 

Blue View Vision, Attn: OON Claims  
P. O. Box 8504  
Mason, OH 45040- 7111

## Shots (Injections)



*Your health plan* covers therapeutic injections (shots) that a *provider* gives to treat illness (e.g., allergy shots) or pregnancy-related conditions. Also included is allergy serum for allergy shots. In addition, you have coverage for immunizations and self-administered injections.

Some injections may be administered by pharmacies that are authorized to perform this service. Contact the pharmacy to determine if they are authorized to perform this service.

## Skilled nursing facility stays



Your coverage includes benefits for skilled nursing home *stays*. Coverage for your *stay* requires prior approval. Your doctor must submit a plan of treatment that describes the type of care you need. The following items and services will be provided to *you* as an *inpatient* in a skilled nursing bed of a *skilled nursing facility*:

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

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

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

## Spinal manipulation and other manual medical interventions



Your *health plan* covers spinal manipulation services (manual medical interventions) and associated evaluation and management services, including manipulation of the spine and other joints, application of manual traction and soft tissue manipulations such as massage and myofascial release.

## Surgery



### General surgery

Surgery charges are covered when treatment is received at an *inpatient*, *outpatient* or ambulatory surgery *facility*, or doctor's office. We will not pay separately for pre- and post-operative services.

### Reconstructive breast surgery and mastectomy

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

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

Reconstructive breast surgery done at the same time as a mastectomy or following a mastectomy to reestablish symmetry between two breasts is also covered.

## Oral surgery

Your *health plan* covers oral surgery for:

- surgical removal of impacted wisdom teeth;
- maxillary or mandibular frenectomy when not related to a dental procedure;
- alveolectomy when related to tooth extraction;
- orthognathic surgery that is required because of a medical condition or injury which prevents normal function of the joint or bone and is deemed medically necessary to attain functional capacity of the affected part;
- surgical services on the hard or soft tissue in the mouth when the main purpose is not to treat or help the teeth and their supporting structures; and
- the treatment of medically diagnosed cleft lip, cleft palate, or ectodermal dysplasia.

## Organ and tissue transplants, transfusions

Your *health plan* covers organ and tissue transplants and transfusions. When a human organ or tissue transplant is provided from a living donor to a covered person, both the recipient and the donor may receive the benefits of the health plan.



**Helpful tip:** Certain organ or tissue transplants are considered *experimental/investigative* or not *medically necessary*. You may wish to contact Member Services or have your provider initiate the pre- authorization process to determine if a specific transplant will be covered.

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

## Therapy



Your *health plan* covers the following therapies when the treatment is *medically necessary* for your condition and provided by a licensed therapist:

### Cardiac rehabilitation therapy

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

## **Chemotherapy**

*Your health plan* covers the treatment of disease by chemical or biological antineoplastic agents.

## **Occupational therapy**

*Your health plan* covers occupational therapy, which is treatment to restore a physically disabled person's ability to perform activities such as walking, eating, drinking, dressing, toileting, transferring from wheelchair to bed, and bathing.

## **Physical therapy**

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

## **Radiation therapy**

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

## **Respiratory therapy**

*Your health plan* covers respiratory therapy, which is the introduction of dry or moist gases into the lungs to treat illness or injury.

## **Speech therapy**

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

## **Vision correction after surgery or accident**



*Your health plan* covers the cost of prescribed eyeglasses or contact lenses only when required as a result of surgery, or for the treatment of accidental injury. Services for exams and replacement of these eyeglasses or contact lenses will be covered only if the prescription change is related to the condition that required the original prescription. The purchase and fitting of eyeglasses or contact lenses are covered if:

- prescribed to replace the human lens lost due to surgery or injury;
- "pinhole" glasses are prescribed for use after surgery for a detached retina; or
- lenses are prescribed instead of surgery in the following situations:
  - contact lenses are used for the treatment of infantile glaucoma;
  - corneal or scleral lenses are prescribed in connection with keratoconus;

- scleral lenses are prescribed to retain moisture when normal tearing is not possible or not adequate;  
or
- corneal or scleral lenses are required to reduce a corneal irregularity other than astigmatism.

## Wellness services

Your *health plan* provides for preventive services for children and adults, including screenings, immunizations and other services to detect medical conditions in advance. The preventive services listed below are covered. The list has been developed taking into account the recommendations of the U.S. Preventive Services Task Force, the American Cancer Society, the Advisory Committee on Immunization Practices (ACIP), the American Academy of Pediatrics, and for childhood immunizations, as prescribed by the Commissioner of Health.



### Well baby care

Well baby care provides coverage for checkups, screenings, and immunizations for your child through age 6. Covered services include the following:

- complete physical examinations, developmental assessment and guidance;
- certain laboratory and screening tests, including screening for lead exposure and hearing and vision tests required; and
- immunizations such as diphtheria, tetanus, pertussis (DTP), polio, measles, mumps, rubella (MMR), hemophilus influenza b vaccine (Hib), hepatitis B, varicella virus (chicken pox) vaccine, pneumococcal conjugate vaccine, influenza, rotavirus, and other immunizations as may be prescribed by the Commissioner of Health.



**Helpful tip:** These benefits are for well children. Treatment of an illness or emergency is covered according to the terms described for specific conditions or treatments.



### Preventive care

Preventive care provides benefits for covered members age 7 and older that allow *you* and your doctor to choose the services that *you* need most. In addition to the office visits that accompany these services, the following screening and immunization services are included:

- eye chart vision screening (full vision exams are not included unless your health plan includes a routine vision benefit);
- hearing screening;
- cholesterol and lipid level screening;
- blood glucose test to screen for Type II diabetes;
- prostate cancer screenings including digital rectal exam and PSA test;
- pelvic exam, Pap test (performed by any FDA-approved gynecologic cytology screening technologies), and contraceptive management for females;
- breast exam and mammography screening;

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- screening for sexually transmitted diseases;
- HIV test;
- bone density test to screen for osteoporosis;
- colorectal cancer screening including fecal occult blood test, barium enema; flexible sigmoidoscopy, and screening colonoscopy;
- routine blood and urine screenings;
- immunizations in accordance with the recommendations of the previously mentioned organizations such as Hepatitis A; Hepatitis B; Tetanus, diphtheria (Td); Varicella (chicken pox); Influenza (flu shot); Pneumococcal conjugate (pneumonia); Human papilloma virus (HPV); Measles, mumps, rubella (MMR); Meningococcal polysaccharide; and Herpes zoster (shingles).



**Helpful tip:** Sometimes during the course of a routine screening procedure, abnormalities or problems may be identified that require immediate intervention or additional diagnosis. If this occurs, and your *provider* performs additional necessary procedures, the service will be considered diagnostic and/or surgical, rather than screening, depending on the claim for the services submitted by your *provider*. This may result in a possible difference in your *deductible* (if any), *copayment* and/or *coinsurance*. Please see the Diagnostic tests and Surgery sections on the **Summary of benefits** and earlier in this section for a complete description of these benefits.



## What is not covered (Exclusions)

This list of services and supplies that are excluded from coverage by *your health plan* will not be covered in any case.

### A

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

### B

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

### C

Your coverage does not include benefits for:

- over the counter **convenience** and hygienic items. These include, but are not limited to, adhesive removers, cleansers, underpads, and ice bags; or
- benefits for, or related to, **cosmetic surgery or procedures**, including complications that result from such surgeries and/or procedures. Cosmetic surgeries and procedures are performed mainly to improve or alter a person's appearance including body piercing and tattooing. However, a cosmetic surgery or procedure does not include a surgery or procedure to correct deformity caused by disease, trauma, or a previous therapeutic process. Cosmetic surgeries and/or procedures do not include surgeries or procedures to correct congenital abnormalities that cause functional impairment. Cosmetic surgeries and/or procedures also do not include surgeries or procedures on newborn children to correct congenital abnormalities. We will not consider the patient's mental state in deciding if the surgery is cosmetic.

### D

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

- treatment of natural teeth due to diseases;
- treatment of natural teeth due to accidental injury occurring on or after your *effective date* of coverage, unless treatment was sought within 60 days after the injury and you submitted a treatment plan to *Anthem* for prior approval;
- dental care, treatment, supplies, or dental x-rays;
- damage to your teeth due to chewing or biting is not deemed an accidental injury and is not covered;
- oral surgeries or periodontal work on the hard and/or soft tissue that supports the teeth meant to help the teeth or their supporting structures;

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- appliances for temporomandibular joint pain dysfunction; or
- periodontal care, prosthodontal care or orthodontic care.

This exclusion will not apply if your group's coverage includes a dental rider.

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

## E

Your coverage does not include benefits for **educational** or teacher services except as specified in this booklet.

Your coverage does not include benefits for **experimental/investigational** procedures, as well as services related to or complications from such procedures except for clinical trial costs for cancer. The criteria for deciding whether a service is experimental/investigative or a clinical trial cost for cancer is set forth in **Exhibit A**.

## F

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

- services for artificial insemination or in vitro fertilization or any other types of artificial or surgical means of conception including any drugs administered in connection with these procedures;
- any services or supplies provided to a person not covered under *your health plan* in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple);
- drugs used to treat infertility; or
- services to reverse voluntarily induced sterility.

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

- flat foot conditions;
- support devices, arch supports, foot inserts, orthopedic and corrective shoes that are not part of a leg brace and fittings, castings and other services related to devices of the feet;
- foot orthotics;
- subluxations of the foot;
- corns;
- bunions (except capsular or bone surgery);
- calluses;
- care of toenails;
- fallen arches;
- weak feet;
- chronic foot strain; or
- symptomatic complaints of the feet.

## H

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

Your coverage does not include benefits for **hearing care** except as defined on page 33 of this booklet. Your coverage also does not include benefits for implantable or removable hearing aids, with the exception of cochlear implants.

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

- homemaker services;
- maintenance therapy;
- food and home delivered meals; or
- custodial care and services.

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

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

## M

Your coverage does not include benefits for **medical equipment (durable), appliances and devices, and medical supplies** that have both a non-therapeutic and therapeutic use. These include:

- exercise equipment;
- air conditioners, dehumidifiers, humidifiers, and purifiers;
- hypoallergenic bed linens;
- whirlpool baths;
- handrails, ramps, elevators, and stair glides;
- telephones;
- adjustments made to a vehicle;
- foot orthotics;
- changes made to a home or place of business; or
- repair or replacement of equipment you lose or damage through neglect.

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

Your coverage does not include benefits for services or supplies if they are deemed not **medically necessary** as determined by Anthem at its sole discretion. Nothing in this exclusion shall prevent you from appealing Anthem's decision that a service is not *medically necessary*.

However, if you receive *inpatient* or *outpatient* services that are denied as not *medically necessary*, or are denied for failure to obtain the required pre-authorization, the following professional provider services that you receive during your *inpatient stay* or as part of your *outpatient* services will not be denied under this exclusion in spite of the medical necessity denial of the overall services:

For *inpatients*

1. services that are rendered by professional providers who do not control whether you are treated on an *inpatient* basis, such as pathologists, radiologists, anesthesiologists, and consulting physicians.
2. services rendered by your attending provider other than *inpatient* evaluation and management services provided to you. *Inpatient* evaluation and management services include routine visits by your attending provider for purposes such as reviewing patient status, test results, and patient medical records. *Inpatient* evaluation and management visits do not include surgical, diagnostic, or therapeutic services performed by your attending provider.

For *outpatients* - services of pathologists, radiologists and anesthesiologists rendering services in an (i) *outpatient* hospital setting, (ii) *emergency room*, or (iii) ambulatory surgery setting. However, this exception does not apply if and when any such pathologist, radiologist or anesthesiologist assumes the role of attending physician.

Your coverage does not include benefits for the following **mental health services and substance abuse services**:

- *inpatient* stays for environmental changes;
- cognitive rehabilitation therapy;
- educational therapy;
- vocational and recreational activities;
- coma stimulation therapy;
- services for sexual deviation and dysfunction;
- treatment of social maladjustment without signs of a psychiatric disorder;
- remedial or special education services; or
- inpatient mental health treatments that meet the following criteria:
  - more than 2 hours of psychotherapy during a 24- hour period in addition to the psychotherapy being provided pursuant to the *inpatient* treatment program of the hospital;
  - group psychotherapy when there are more than 8 patients with a single therapist;
  - group psychotherapy when there are more than 12 patients with two therapists;
  - more than 12 convulsive therapy treatments during a single admission; or
  - psychotherapy provided on the same day of convulsive therapy.

## N

Your coverage does not include benefits for **nutrition** counseling and related services, except when provided as part of diabetes education.

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

## O

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

Your coverage does not include benefits for **organ** or tissue transplants, including complications caused by them, except as outlined on page 31 of this book.

## P

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

Your **prescription drug** benefit does not include coverage for:

- over the counter drugs;
- any per unit, per month quantity over the plan's limit;
- drugs used mainly for cosmetic purposes;
- drugs that are experimental, investigational, or not approved by the FDA (see page 75);
- cost of medicine that exceeds the *allowable charge* for that prescription;
- drugs for weight loss;
- stop smoking aids;
- therapeutic devices or appliances;
- injectable *prescription drugs* that are supplied by a *provider* other than a pharmacy;
- charges to inject or administer drugs;
- drugs not dispensed by a licensed pharmacy;
- drugs not prescribed by a licensed *provider*;
- any refill dispensed after one year from the date of the original prescription order;
- medicine covered by workers' compensation, Occupational Disease Law, state or government agencies; or
- medicine furnished by any other drug or medical service.

Your coverage does not include benefits for **private duty nurses** in the *inpatient* setting.

## R

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

Your coverage does not include benefits for care from a **residential treatment center** or other non-skilled settings, except to the extent such setting qualifies as a substance abuse treatment facility licensed to provide a continuous, structured, 24-hour-a-day program of drug or alcohol treatment and rehabilitation including 24-hour-a-day nursing care.

## S

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

- ordered by a doctor whose services are not covered under *your health plan*;
- care of any type given along with the services of an attending *provider* whose services are not covered;
- not listed as covered under *your health plan*;
- not prescribed, performed, or directed by a *provider* licensed to do so;
- received before the *effective date* or after a covered person's coverage ends;
- telephone consultations, charges for not keeping appointments, or charges for completing claim forms;
- for travel, whether or not recommended by a physician;
- given by a member of the covered person's immediate family;
- provided under federal, state, or local laws and regulations. This includes Medicare and other services available through the Social Security Act of 1965, as amended, except as provided by the Age Discrimination Act. This exclusion applies whether or not *you* waive your rights under these laws and regulations. It does not apply to laws that make the government program the secondary payor after benefits under this policy have been paid. Anthem will pay for covered services when these program benefits have been exhausted;
- provided under a U. S. government program or a program for which the federal or state government pays all or part of the cost. This exclusion does not apply to health benefits plans for civilian employees or retired civilian employees of the federal or state government;
- received from an employer mutual association, trust, or a labor union's dental or medical department; or
- for diseases contracted or injuries caused because of war, declared or undeclared, voluntary participation in civil disobedience, or other such activities.

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

Your coverage does not include benefits for:

- amounts above the *allowable charge* for a service;
- self-administered services or self-care;
- self-help training; or
- biofeedback, neurofeedback, and related diagnostic tests.

Your coverage does not include benefits for surgeries for **sexual dysfunction**. In addition, your coverage does not include benefits for services for **sex transformation**. This includes medical and mental health services.

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

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

Your coverage does not include benefits for services related to **smoking cessation**, including stop smoking aids or services of stop smoking clinics.

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

## T

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

- physical therapy, occupational therapy, or speech therapy to maintain or preserve current functions if there is no chance of improvement or reversal except for children under age 3 who qualify for early intervention services;
- group speech therapy;
- group or individual exercise classes or personal training sessions; or
- recreation therapy. This includes, but is not limited to, sleep, dance, arts, crafts, aquatic, gambling, and nature therapy.

## V

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

- vision services or supplies unless needed due to eye surgery and accidental injury;
- routine vision care and materials, except as outlined on page 29 of this booklet;
- experimental/investigative vision procedures or materials, as well as services related to or complications from such procedures;
- services for radial keratotomy and other surgical procedures to correct refractive defects such as nearsightedness, farsightedness and/or astigmatism. This type of surgery includes keratoplasty and Lasik procedure;
- services for vision training and orthoptics;
- tests associated with the fitting of contact lenses unless the contact lenses are needed due to eye surgery or to treat accidental injury;
- sunglasses or safety glasses and accompanying frames of any type;
- any non-prescription lenses, eyeglasses or contacts, or Plano lenses or lenses that have no refractive power;
- any lost or broken lenses or frames;
- any blended lenses (no line), oversize lenses, progressive multifocal lenses, photochromatic lenses, tinted lenses, coated lenses, cosmetic lenses or processes, or UV-protected lenses;
- services needed for employment or given by a medical department, clinic, or similar service provided or maintained by the employer or any government entity; or
- any other vision services not specifically listed as covered.

## W

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

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



## Claims and payments

We consider the charge to be incurred on the date a service is provided. This is important because *you* must be actively enrolled on the date the service is provided. Also, the dates of service will affect your *deductible* (if any) and other minimums described in the **Summary of benefits** and in this section.

### Out- of- network calendar year deductible

Your benefits include a calendar year *deductible* for covered services that *you* receive *out-of-network*. Before we will make payments for covered services received *out-of-network*, *you* must first satisfy the calendar year *deductible*. See the **Summary of benefits** section of this booklet for the amount of your calendar year *deductible*.

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

### Limits on your out- of- pocket expenses

Your *health plan* protects *you* from large out- of- pocket expenses by limiting the amount *you* spend out of your own pocket each year. Once the limit on *your health plan* is reached, almost all other covered expenses are paid in full for the rest of the calendar year.

## What you will pay

### In- network limit

*Copayments* and *coinsurance* for services by *providers* and *facilities* within your network count toward your in- network, out- of- pocket expense limit. When your in- network, out- of- pocket expense limit is reached, *copayments* and *coinsurance* for in- network services will no longer apply for the rest of the calendar year. Two special situations when expenses will also count toward this limit are:

- when *you* receive services from medical suppliers for whom there is no network (e.g., private duty nurses), your out- of- pocket expenses count toward this limit; and
- when specialty care is not available within the network and *Anthem* authorizes the highest level of benefits, any *copayments* and *coinsurance* for these covered services count toward this limit.

### Out- of- network limit

*Deductibles* and *coinsurance* for covered services by *providers* and *facilities* who are not part of your *KeyCare PPO Network*, but who participate in an *Anthem* or Blue Cross and Blue Shield Company's network, count toward your *out-of-network*, out- of- pocket expense limit. If *you* reach your *out-of-network*, out- of- pocket expense limit, *you* will no longer pay *coinsurance* for *out-of-network* services for the rest of the calendar year.



**Helpful tip:** The in-network and out-of-network out-of-pocket expense limits are separate, and amounts applied to one do not apply to the other.

### What does not count toward these limits

The following amounts do not count toward your out-of-pocket expense limit, and *you* will always be responsible for these expenses, regardless of whether *you* have met your out-of-pocket expense limit.

- amounts above the *allowable charge* (these amounts are not the patient's responsibility when services are rendered by a network or participating *provider* or *facility*);
- amounts above health plan limits;
- *copayments* for *prescription drugs* under your *prescription drug* card benefit;
- *copayments* and *coinsurance* for routine vision care;
- *deductible* amounts carried forward from the prior calendar year;
- expenses for supplies or services not covered by your *health plan*; or
- *deductible*, *copayments*, and *coinsurance* for dental services provided by separate contract, certificate, or amendment to this health plan.

### How Anthem pays a claim

#### Network and participating providers and facilities

If *you* go to a network or participating *provider* or *facility*, we will pay the *provider* or *facility* directly. If *coinsurance* or a *copayment* is applicable to covered services rendered by a network or participating *facility* or *provider*, or if any applicable *deductible* is not met, any such amounts may be collected at the time of service. Any applicable *coinsurance* is based on Anthem's negotiated payment arrangement with the *facility* or *provider*.

#### Non-participating providers and facilities

If *you* go to a non-participating *provider* or *facility*, we may choose to pay *you* or anyone else responsible for paying the bill. We will pay only after we have received an itemized bill or proof of loss and all the medical information we need to process the claim. We will not pay a non-participating *provider* more than we would have paid a participating *provider* for the same service.

In the event that payment is made directly to *you*, *you* have the responsibility to apply this payment to the claim from the non-participating *provider*. In all cases, *our* payment relieves Anthem of any further liability for the service.

### When you must file a claim

Network *providers* file claims on your behalf. *You* may have to file a claim if *you* receive care from a *provider* or *facility* that does not participate in Anthem's network.

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

1. Call 804- 358- 1551 in Richmond or 800- 451- 1527 to order a claim form or get one from your *group administrator*.
2. Please include the completed and signed claim form and any itemized bills for covered services. Each itemized bill must contain the following:
  - name and address of the person or organization providing services or supplies;
  - name of the patient receiving services or supplies;
  - date services or supplies were provided;
  - the charge for each type of service or supply;
  - a description of the services or supplies received; and
  - a description of the patient’s condition (diagnosis).

In addition, private duty nursing bills must include the professional status of the nurse (for example, RN for registered nurse), the attending physician’s written certification that the services were *medically necessary*, and the hours the nurse worked.

3. Send the completed claim form and any itemized bills for covered services to:
 

Anthem Blue Cross and Blue Shield  
P. O. Box 27401  
Richmond, VA 23279

## Timely Filing of Claims

Written notice of a claim is to be made within 20 days after the occurrence or commencement of any loss covered by the health plan. However, failure to give this notice shall not invalidate or reduce any claim if the notice is given as soon as reasonably possible. Claim forms will be furnished to you if needed within 15 days after this written notice.

Written proof of loss must be furnished within 90 days after the date of service. A proof of loss is not complete unless it is properly filed and contains all information that *Anthem* needs to process the claim. Failure to furnish the proof of loss within this time frame will not invalidate or reduce any claim if the proof of loss is given as soon as reasonably possible. However, no claim will be paid if we receive the proof of loss more than 15 months after the date of service, except in the absence of legal capacity of the *covered person*. All benefits payable for a claim will be payable within 60 days after receipt of the proof of loss.

## When your claim is processed

In processing your claim, your health plan may use protocols, guidelines or criteria to ensure that coverage determinations are consistently applied. Claims filed as outlined in the “**When you must file a claim**” paragraph of this section will be processed within 30 days of receipt of the claim. We may extend this period for another 15 days if we determine it to be necessary because of matters beyond our control. In the event that this extension is necessary, you will be notified prior to the expiration of

the initial 30-day period. If the coverage decision involves a determination of the appropriateness or medical necessity of services, we will make our decision within 2 working days of our receipt of the medical information needed to process the claim.

Your health plan may deny a claim for benefits if information needed to fully consider the claim is not provided. The denial will describe the additional information needed to process the claim. The claim may be reopened by you or your provider furnishing the additional information. You or your provider must submit the additional information to us within either 15 months of the date of service or 45 days from the date you were notified that the information is needed, whichever is later. Once your claim has been processed by your health plan, you will receive written notification of the coverage decision. In the event of an adverse benefit determination, the written notification will include the following:

- the specific reason(s) and the plan provision(s) on which the determination is based;
- a description of any additional material or information necessary to reopen the claim for consideration, along with an explanation of why the requested material or information is needed; and
- a description of your health plan's appeal procedures and applicable time limits.

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

## **Recovery of overpayment**

*Anthem* shall have the right to recover any overpayment of benefits from persons or organizations that we have determined to have realized benefits from the overpayment:

- any person to, or for whom, such payments were made;
- any insurance company;
- a facility or provider; or
- any other organization.

You will be required to cooperate with us to secure *Anthem's* right to recover the excess payments made on your behalf, or on behalf of *covered persons* enrolled under your family coverage.

## When you are covered by more than one health plan

### Coordination of benefits (COB)

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

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

### Primary coverage and secondary coverage

When a *covered person* is also enrolled in another group health plan, one coverage will be primary and one will be secondary. The decision of which coverage will be primary or secondary is made using the order of benefit determination rules set out in the group policy issued to the *policyholder*. Highlights of these rules are described below:

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

When this health plan provides secondary coverage, we first calculate the amount that would have been payable had this health plan been primary. In no event will this health plan's payment as secondary coverage exceed that amount. This health plan coordinates benefits so that the combination of the primary plan's payment and this health plan's payment does not exceed *our* allowable charge. When the primary coverage provides benefits in the form of services rather than payment, a reasonable cash value of the services will be assigned and then considered to be the benefit payment.

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

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

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

## Medicare carve- out benefits

### Who has Medicare carve- out benefits

The coverage provided under your group health plan consists of Medicare carve-out benefits if you are a *covered person* who is:

- A retiree eligible for Medicare; or
- The Medicare-eligible spouse or dependent of a covered retiree.

Certain persons who are entitled to Medicare due to end stage renal disease may also be eligible for Medicare carve-out benefits. See your *group administrator* for more information.

### How Medicare carve- out works

The information in this section pertains to Medicare carve-out benefits for covered medical expenses. Please see the next section, **Important information regarding retiree prescription drug benefits**, for information about prescription drug coverage for Medicare-entitled retirees and Medicare-entitled spouses and dependents of covered retirees.

Persons whose coverage consists of Medicare carve-out benefits must enroll for Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). For all covered services, Medicare pays first, and *your health plan* pays a reduced amount. Medicare carve-out benefits equal *your health plan's* normal benefits for covered services, reduced by the amount of Medicare's benefit payments. If a Medicare carve-out *covered person* fails to enroll for Medicare, *your health plan's* benefit payments will be reduced by an estimate of the amount Medicare would have paid had the individual enrolled. For services that are covered under *your health plan* but not covered by Medicare, *your health plan* will pay its normal benefits. Covered services are detailed in the Summary of benefits (see page 1).

To keep health care costs as low as possible, choose participating health care *providers* who accept Medicare's allowance, or "assignment," for covered services. *Providers* who do so agree to accept the Medicare-approved amount as payment in full for services and supplies covered by Medicare Part B. Charges for services rendered by *providers* who do not accept assignment are often higher.

When *you* receive health care services, give your health care *provider* your Medicare information and all the information on *your health plan* I.D. card. Many health care *providers* will file claims with Medicare and *Anthem*. Payment will be made directly to the *provider* unless the claim shows that *you* have already paid for the services.

## Important information regarding retiree prescription drug benefits

Persons who are entitled to Medicare Part A or Part B became eligible for Medicare Part D prescription drug benefits on January 1, 2006, due to the enactment of the Medicare Prescription Drug Improvement and Modernization Act of 2003. This section explains the effect of Medicare Part D on your employer-provided prescription drug coverage.

If *you* are entitled to Medicare Part A or Part B, *you* may enroll in Part D as well. See "Coordination of benefits" in the **When you are covered by more than one health plan** section for more information about how your group health plan coordinates with Medicare Part D.

## When you must file a claim to Anthem

Many health care *providers* will file claims to both Medicare and *Anthem*. If a health care *provider* or pharmacy will not do so, then *you* will have to file a claim to *Anthem*. Since Medicare pays first, *you* should wait until *you* receive your "Medicare Summary Notice" before filing a claim with *Anthem*. Then follow these steps:

1. Complete and sign an *Anthem* claim form.
2. Attach a copy of the itemized bill from your health care *provider* or pharmacy. *You* can include more than one bill.
3. Attach a copy of the "Medicare Summary Notice" that shows what Medicare paid.
4. Send your claim form, itemized statement and "Medicare Summary Notice" to *Anthem*. Payment will be made directly to *you*.

For more information, including what is needed for itemized bills and how to obtain claim forms from *Anthem*, see **When you must file a claim** on page 44.

## Changing your coverage

### Who is eligible for coverage

#### You

*You* are eligible for coverage after *you* satisfy your employer's eligibility requirements. Eligibility requirements are available from your *group administrator*. Your employer will inform *you* of your *effective date* in accordance with these eligibility requirements.

#### Your eligible dependents

Eligible dependents include:

- Your spouse;
- Your unmarried children age 19 or younger; or your unmarried children age 25 or younger who are full-time students which includes:
  - a newborn, natural child, or a child placed with *you* for adoption;
  - a stepchild who receives more than one-half of his or her support from *you*; or
  - any other child for whom *you* have legal guardianship or court-ordered custody, provided that the child receives more than one-half of his or her support from *you*.

The age limit for enrolling a child is age 19. Coverage for children will end on the last day of the calendar year in which the children reach age 19.

The age limit for enrolling a child who is a full-time student is age 25. Coverage for full-time students will end on the last day of the calendar year in which the children reach the specified age limit or the last day of the month in which they stop attending school full-time, whichever occurs first. In the event the child ceases to be a *full-time student* because of a medical condition, the child's coverage under the health plan will continue for a period of not more than 12 months from the date the child ceases to be a *full-time student*, or the child attains age 25, whichever occurs first. The child's treating physician must certify to us at the time the child withdraws as a *full-time student* that the absence from school is *medically necessary*.

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

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



## Types of coverage

Your employer provides the following enrollment options. After reviewing the available options, *you* may choose the option that best meets your needs. The options are as follows:

- Employee only;
- Employee and spouse;
- Employee and one child;
- Employee and family; and
- Employee and children.

## When you may enroll

*You* may enroll:

- **During the initial enrollment period**

If your employer has purchased a new group policy from *Anthem* and *you* were enrolled under a previous group policy of that employer on the date before this group policy is effective, your *effective date* will be the date the health plan begins. Your *group administrator* can tell *you* what this date is.

- **Within 31 days after becoming eligible**

Your *effective date* will be determined by your employer in accordance with its eligibility requirements.

- **During annual open enrollment periods**

Your employer will tell *you* the *effective date* if *you* enroll during your company's annual open enrollment period.

- **During a special enrollment period**

*You* may have chosen to decline coverage for yourself and/or dependents under this health plan when *you* could have enrolled for it because of coverage under another health plan.

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

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

- for a dependent, cessation of dependent status.

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

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

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

## If your family changes

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

### Marriage

The *effective date* of coverage for those added as a result of marriage will be determined by your employer in accordance with its eligibility requirements.

### Newborn children

"Newborn child" means:

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

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

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

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

## Other Adopted Children

Other than a newborn child (as defined above), a child who is adopted by *you* or placed with you for adoption is covered from the date of adoption or placement if:

- before the adoption or placement, *you* already have your dependents covered and adding the child would not result in an increase in your premium. *You* should submit an application within 31 days to notify us of your new dependent.
- adding the child would result in an increase in your premium. *You* must submit an application to add the child to your coverage within 31 days after the adoption or placement for adoption. If *you* do not do this, the child's coverage will end after 31 days, and *you* will not be able to add him or her until your next annual open enrollment period.

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

## After coverage ends

When a *covered person* ceases to be eligible or the required premiums are not paid, the *covered person's* coverage will end. Unless otherwise agreed to in writing by *Anthem*, the *covered person's* coverage ends on the last day of the month for which payment is made. The *covered person's* coverage ends on the last day of the month during which eligibility ceases.

Examples of when a *covered person's* eligibility may cease include:

- when *you* leave your job with the employer.
- when a dependent child reaches the end of the year in which the child turns 19.
- when a child who is a full-time student reaches the end of the year in which the child turns 25 or the last day of the month in which the child stops going to school full-time, whichever occurs first. Special rules apply when a dependent ceases to be a *full-time student* for medical reasons. Please refer to page 50 for information about when eligibility ceases for these dependents. Coverage will end on the last day of the month in which eligibility ceases.
- in the case of a handicapped dependent, when the child is no longer handicapped.
- when a dependent child marries.
- in the case of your spouse, when *you* and your spouse divorce.

## After you become eligible for Medicare

If *you* continue to work after becoming eligible for Medicare due to age (usually at age 65), your Medicare entitlement will not end your eligibility for coverage under this health plan. When *you* retire, *you* will no longer be eligible for coverage under the group plan. *You* may be able to apply for a COBRA continuation of coverage (see “Continuation of Coverage (COBRA)” section below. If *you* are entitled to Medicare, *you* may also be eligible for an individual Medicare supplement plan.

To enroll for Medicare when *you* or a family member becomes eligible for it, *you* must contact the nearest Social Security Office.

## When the employee dies

Coverage continues until the last day of the month in which the employee's death occurs unless your family member(s) are eligible for and elect continuous coverage. (See **Continuation of coverage (COBRA)** below.) Your family members are also eligible for an individual policy through *Anthem*.

## Continuing coverage when eligibility ends

*You* and your covered dependents may be eligible for the following:

- continuous group coverage under the COBRA law (Consolidated Omnibus Budget Reconciliation Act);
- continuous group coverage under state law; or

- individual coverage through *Anthem*.

## Continuation of coverage (COBRA)

This section pertains to *you* only if your employer's group health plan is subject to the requirements of the COBRA law. It generally explains when COBRA continuation coverage may be available to *you* and your covered family members and what *you* need to do to protect your family's COBRA rights.

COBRA continuation is a temporary extension of coverage under *your health plan*. *You* and your covered family members may be *qualified beneficiaries*. A *qualified beneficiary* is eligible for continued coverage if coverage under *your health plan* would ordinarily end due to a *qualifying event* described in this section. *Qualified beneficiaries* who elect COBRA coverage must pay the full cost for it, without contribution from the employer.

A covered person will become a *qualified beneficiary* if he or she loses coverage under *your health plan* because one of the following *qualifying events* occurs:

- Your hours of employment are reduced;
- Your employment ends for any reason other than your gross misconduct;
- *You* die;
- *You* become entitled to Medicare benefits;
- *You* become divorced or legally separated;
- For a covered child, he or she stops being an eligible dependent (for example, by attaining the maximum age for coverage); or
- For covered retirees and their covered family members only, the employer files a proceeding in bankruptcy.

COBRA continuation will be offered only after the *plan administrator* has been notified that a *qualifying event* has occurred. The employer will notify the *plan administrator* unless the *qualifying event* is your divorce or legal separation or the loss of a covered child's eligibility. For these *qualifying events*, *you* must notify the *plan administrator* within 60 days after the *qualifying event*. The form and content of all COBRA-related notices must satisfy your employer's requirements. Contact your *group administrator* for instructions.

After receiving timely notice, the *plan administrator* will inform the *qualified beneficiaries* of their right to elect continuation of coverage and of:

- the monthly cost for the coverage;
- the due date of each monthly payment; and
- where the monthly payments should be sent.

*Qualified beneficiaries* have 60 days in which to elect COBRA continuation using forms that have been approved by *Anthem* and supplied by the *plan administrator*. Each *qualified beneficiary* has an independent right to elect COBRA coverage. *You* may elect COBRA on behalf of your covered spouse, and parents may elect it on behalf of their covered children.

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Within 45 days after electing COBRA, the first payment for the coverage must be paid in full, along with any unpaid amounts necessary to pay for coverage through the current month. Thereafter, monthly payments must be made according to the instructions provided by the *plan administrator*.

When the qualifying event is:

- your death, divorce, legal separation or Medicare entitlement or a covered child's loss of eligibility, continuation coverage may last up to 36 months.
- a reduction in your work hours or your termination of employment, continuation coverage may last up to 18 months. However, if *you* became entitled to Medicare less than 18 months before one of these *qualifying events*, continuation coverage may last up to 36 months after the date of Medicare entitlement for *qualified beneficiaries* other than *you*.

If a *qualified beneficiary* would ordinarily be eligible for 18 months of continuation coverage, that period may be extended for up to 11 additional months if he or she is determined by the Social Security Administration to have been disabled at some time during the first 60 days of COBRA coverage. To be eligible for the 11-month extension, notice must be provided to the *plan administrator*:

- within 60 days after the date of the Social Security Administration's disability determination; and
- before the end of the first 18 months of COBRA coverage.

Other covered non-disabled family members of the disabled *qualified beneficiary* are also entitled to the 11-month extension if these requirements are met.

If your family experiences another *qualifying event* while receiving 18 months of COBRA continuation coverage, your covered spouse and child(ren) can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months if:

- notice of the second *qualifying event* is properly given to the *plan administrator*; and
- the qualifying event would have caused the spouse or child(ren) to lose coverage under *your health plan* had the first *qualifying event* not occurred.

If *you* have a newborn child, adopt a child, or have a child placed with *you* for adoption during your COBRA continuation period, that child will also be a *qualified beneficiary* with COBRA rights. For adding a child or making other changes in dependent coverage, please follow the procedures explained earlier in this booklet.

A *qualified beneficiary's* eligibility for COBRA coverage will end on the earliest of the following dates:

- the date that ends the maximum continuation period described above;
- the date that ends the last period for which a monthly payment was made when due;
- the date the qualified beneficiary obtains coverage under any other group health plan that does not contain an exclusion or limitation that is applicable to his or her pre-existing conditions;
- the date the qualified beneficiary becomes enrolled in Medicare; or
- the date the employer's group health plan ends.

Once eligibility for COBRA coverage ends, the former qualified beneficiary may enroll under any individual program offered by us for which he or she is eligible as explained below.

In order to protect your family's COBRA rights, *you* must keep the *plan administrator* informed of any changes in the addresses of family members. *You* should also keep a copy, for your records, of any notices *you* send to the *plan administrator*.

If *you* have any questions, please contact the *plan administrator*. For additional information, *you* may also contact the nearest regional or district office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at [www.dol.gov/ebsa](http://www.dol.gov/ebsa). Addresses and phone numbers of EBSA offices are available on EBSA's website.

## Switching to individual coverage

Contact *Anthem* within 31 days of the day coverage ends to prevent a lapse in coverage. If *you* meet enrollment requirements for an individual plan and apply within 31 days, there will be no lapse in coverage. Otherwise, claims may not be paid for a period of time. To make sure *you* know what will be covered, read the individual *Anthem* offer carefully. It will outline:

- enrollment rules;
- the time permitted to accept the offer;
- the waiting period, if any; and
- the benefits and rates of the individual plan.

## Ninety- day continuation under state law

If *you* or a dependent loses eligibility for your group's coverage, *you* may be able to continue group coverage for a period of 90 days. The following rules apply:

- the person must have been enrolled under the plan for at least 3 months;
- the person must not be eligible for other group coverage which will cover his or her *pre-existing conditions*; and
- the person must apply for coverage with the *group administrator* and pre-pay the total premium for the 90- day period.

## Important information about your health plan

### Statement of ERISA rights

As a participant in this plan *you* are entitled to certain rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA) and the Health Insurance Portability and Accountability Act (HIPAA) of 1996.

*You* may examine, without charge, at your *plan administrator's* office and at other specified locations, all plan documents. These include insurance contracts, copies of all documents filed by the plan with the Department of Labor (such as detailed annual reports), and plan descriptions.

*You* may obtain copies of all plan documents and other plan information by writing to your *plan administrator*. The administrator may make a reasonable charge for the copies.



**Helpful tip:** ERISA generally does not apply to church plans or to governmental plans (such as plans sponsored by city, county, or state governments, or by public school systems).

### Plan "fiduciaries"

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of *you* and other plan participants.

- No one may terminate your employment or otherwise discriminate against *you* in any way to prevent *you* from obtaining a welfare benefit or exercising your rights under ERISA.
- If your claim for a welfare benefit is denied in whole or in part, *you* may receive a written explanation of the reason for the denial.
- *You* have the right to have the *plan administrator* review and reconsider your claim.

### Enforcement of ERISA rights

Under ERISA, there are steps to enforce the above rights. For instance:

- If *you* request materials from the plan and do not receive them within 30 days, *you* may file suit in a federal court. In such a case, the court may require the *Plan Administrator* to provide the materials and pay *you* up to \$110 a day until *you* receive the materials (unless the materials were not sent because of reasons beyond the control of the Administrator).
- If *you* have a claim for benefits or an appeal of a coverage decision, which is denied or ignored, in whole or in part, *you* may file suit in a state or federal court.



- If plan fiduciaries misuse the plan's money or if *you* are discriminated against for asserting your rights, *you* may seek assistance from the U.S. Department of Labor, or *you* may file suit in a federal court. The court decides who pays court costs and legal fees.

If *you* are successful, the court may order the person *you* have sued to pay these costs and fees. If *you* lose, the court may order *you* to pay these costs and fees, if, for example, it finds your claim to be frivolous.

## Assistance

If *you* have questions about your plan, contact your *Plan Administrator*. If *you* have questions about this statement about your rights under ERISA, contact the nearest Area Office of the Employee Benefits Security Administration, Department of Labor, listed in your telephone directory. *You* may also contact the Division of Technical Assistance and Inquires, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210.

## Employer premiums

Your employer is responsible for paying a monthly premium by the first day of the month for which coverage is purchased. *We* will allow employers a 31 day grace period to pay monthly premiums, except for the first month's premium. During this grace period, coverage will continue unless *we* receive a written notice of termination from your employer. *We* will notify your employer at least 15 days prior to terminating the group policy for non-payment of a monthly premium. *Anthem* is not responsible for costs *you* incur during any period (other than the grace period discussed above) when your employer fails to pay full premiums.

## Changes in the health plan

*We* may amend this health plan by giving your employer at least 30 days written notice. Any amendment to the health plan will change covered services to *covered persons* on the *effective date* of the change. This applies even though *you* may have an ongoing condition at the time of the change. *We* may not amend this plan to reduce benefits other than on the renewal date of the group policy unless your employer agrees to the change. Your employer and *Anthem* may mutually agree to amend or reduce benefits at any time.

## Complaint and appeal process

In order for *your health plan* to remain responsive to your needs, we've established both a complaint process and an appeal process. Should *you* have a problem or question about *your health plan*, a Member Services representative will assist *you*. Most problems and questions can be handled in this manner. *You* may also file a written complaint or appeal with us. Complaints typically involve issues such as dissatisfaction about *your health plan's* services, quality of care, the choice of and accessibility to *your health plan's* providers and network adequacy. Appeals typically involve a request to reverse a

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previous decision made by *your health plan*. Requests regarding claim errors, claim corrections, and claims denied for additional information may be reopened for consideration without having to invoke the appeal process.

### Complaint Process

Upon receipt, your complaint will be reviewed and investigated. *You* will receive a response within 30 calendar days of *your health plan's* receipt of your complaint. If *we* are unable to resolve your complaint in 30 calendar days, *you* will be notified on or before calendar day 30 that more time is required to resolve your complaint. *We* will then respond to *you* within an additional 30 calendar days.

**Important:** Written complaints or any questions concerning your health insurance may be filed to the following address:

Anthem Blue Cross and Blue Shield  
Attention: Member Services  
P.O. Box 27401  
Richmond, VA 23279

### Appeal Process

*Your health plan* is committed to providing a full and fair process for resolving disputes and responding to requests to reconsider coverage decisions *you* find unacceptable. Types of appeals include:

- internal appeals are requests to reconsider coverage decisions of pre-service or post-service claims. Expedited appeals are made available when the application of the time period for making pre-service or post-service appeal decisions could seriously jeopardize the patient's life, health or ability to regain maximum function, or in the opinion of the patient's physician, would subject the patient to severe pain that cannot be adequately managed without the care or treatment. Situations in which expedited appeals are available include those involving prescriptions to alleviate cancer pain, when the cancer patient would be subjected to pain; and
- external appeals are requests for an independent, external review of the final coverage decision made by *your health plan* through its internal appeal process. More information about this type of appeal may be found in the "**Independent external review of adverse utilization review decisions**" paragraph of this section.

### How to appeal a coverage decision

To appeal a coverage decision, please send a written explanation of why *you* feel the coverage decision was incorrect. Alternatively, this information may be provided to a Member Services representative over the phone. This is your opportunity to provide any comments, documents, or information that *you* feel *your health plan* should consider when reviewing your appeal.

Please include with the explanation:

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

**Important:** *You* may contact Member Services with your appeal or any questions concerning your health insurance at the following:

Address:

Anthem Blue Cross and Blue Shield  
Attention: Corporate Appeals Department  
P.O. Box 27401  
Richmond, VA 23279

Telephone:

804- 358- 1551  
in Richmond  
800- 451- 1527  
from outside Richmond

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

### **How your health plan will handle your appeal**

In reviewing your appeal, *we* will take into account all the information *you* submit, regardless of whether the information was considered at the time the initial coverage decision was made. A new review will be completed, and will not assume the correctness of the original determination. The individual reviewing your appeal will not have participated in the original coverage decision, and will not be a subordinate of the individual who made the original determination. Appeals involving medical necessity will be reviewed by a practitioner who holds a non-restricted license in the Commonwealth of Virginia or under comparable licensing law in the same or similar specialty as typically manages the medical condition, procedure or treatment under review. Any other decision that involves the review of medical information will be made by appropriate clinical staff.

*We* will promptly acknowledge receipt of your appeal, and will resolve and respond to it as follows:

- For pre-service claims, *we* will respond in writing within 30 days after receipt of the request to appeal;
- For post-service claims, *we* will respond in writing within 60 days after receipt of the request to appeal; or

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- For expedited appeals, we will respond orally within 1 working day after receipt, from the member or treating provider, of the request to appeal, and will then provide written confirmation of our decision to the member and treating provider within 24 hours thereafter. In no event will the notification be provided later than 72 hours after receipt of the request to appeal.

In the event that the original coverage decision is upheld, the written notification will include the specific reasons and the plan provision(s) on which the determination is based. You will also be entitled to receive, upon request and at no charge, the following:

- reasonable access to, and copies of, all documents, records, and other information relevant to the appeal;
- any rule, guideline, protocol or criterion relied upon in the coverage decision(s);
- the explanation of the scientific or clinical judgement as it relates to the patient's medical condition if the coverage decision was based on the medical necessity or experimental nature of the care; and
- the identification of medical or vocational experts whose advice was obtained by the plan in connection with the claimant's adverse decision, whether or not the advice was relied upon.

### **Virginia Bureau of Insurance**

If you have been unable to contact or obtain satisfaction from *Anthem*, you may contact the Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218, in Richmond (804) 371-9741, from outside Richmond (800) 552-7945.

### **The Office of the Managed Care Ombudsman**

If you have any questions regarding an appeal or grievance concerning the health care services that you have been provided which have not been satisfactorily addressed by your health plan, you may contact the Office of the Managed Care Ombudsman for assistance at any of the following:

Address:

The Office of the Managed Care Ombudsman  
Bureau of Insurance  
P.O.Box 1157  
Richmond, VA 23218

Telephone:

804- 371- 9032  
in Richmond  
877- 310- 6560  
from outside Richmond

(Note: This number is separate from the Bureau's existing toll-free number and is exclusive to The Office of the Managed Care Ombudsman)

E- Mail:

ombudsman@scc.virginia.gov

Web Page:

Information regarding The Office of the Managed Care Ombudsman may be found by accessing the State Corporation Commission's web page at: <http://www.scc.virginia.gov>

## **The Virginia Department of Health Office of Licensure and Certification**

If *you* have any questions regarding a complaint and/or an appeal concerning the health care services that *you* have been provided which have not been satisfactorily addressed by *us*, *you* may contact the Virginia Department of Health Office of Licensure and Certification for assistance at any of the following:

Address:

Office of Licensure and Certification  
Virginia Department of Health  
9960 Mayland Drive, Suite 401  
Richmond, VA 23233

Telephone:

Complaint Hotline: 800-955-1819  
Richmond Metropolitan Area: 804-367-2106

Fax:

804-367-2149

E- Mail:

MCHIP@vdh.virginia.gov

## **Independent external review of adverse utilization review decisions**

*You* or a *provider* that has your consent may appeal to the Virginia Bureau of Insurance for review of any final decision concerning a health service that costs *you* \$300 or more. This right of appeal is only available in cases when final decisions were based on medical necessity or experimental/investigative guidelines, including any such decision made as the result of an expedited appeal and any denial of a request to render such a decision on an expedited basis. The Virginia Bureau of Insurance may require a non-refundable fee.

## Laws governing this health plan

This health plan is entered into in, and is subject to the laws of, the Commonwealth of Virginia.

This coverage is a Managed Care Health Insurance Program subject to regulation in the Commonwealth of Virginia by both the Virginia State Corporation Commission's Bureau of Insurance pursuant to Title 38.2 and the Virginia Department of Health pursuant to Title 32.1.

## Notice in writing

If *we* change the health plan, *we* will send *you* written notice. Any notice required under this health plan must be in writing. Notice given to your employer will be sent to your employer's address, stated in the group application as provided by the group. Notice given to a *covered person* will be sent, at *our* option, to your employer or to your address as it appears on *our* records. Your employer or a *covered person* may indicate a new address for giving notice.

## Cancellation or termination

Your employer may cancel this health plan on the last day of any month by giving *us* at least 30 days written notice.

*We* can terminate this health plan when your employer:

- does not pay the appropriate premium when due;
- fails to perform any duties required by the health plan;
- commits fraud or misrepresentation with respect to the health plan. Additionally, a *covered person's* coverage under the health plan may be terminated for fraud or misrepresentation by the *covered person* with regard to his or her coverage;
- fails to comply with *our* underwriting guidelines regarding employer contribution and participation requirements; or
- has no more employees living, residing, or working in *our* service area.

If *we* have issued this policy to an association offering coverage to its membership, *we* may terminate coverage for any subgroup in the association for any of the above occurrences attributable to that subgroup.

*We* can terminate this health plan when *we* decide, in accordance with state law, to:

- discontinue offering the particular type of group health coverage specified in the health plan. *We* will give at least 90 days written notice to your employer and all *covered persons*.
- discontinue offering all group health insurance coverage in this state. *We* will give at least 180 days written notice to the Virginia State Corporation Commission, your employer, and all *covered persons*.

If your employer is an association offering coverage under the health plan to its membership, *we* will give notice to each association subgroup.

Termination of the health plan automatically ends your coverage. When the health plan is terminated because of an action by your employer, your employer must notify all *covered persons* of the termination of the coverage. However, coverage will end whether or not the notice is given.

## **Validity of coverage**

Your coverage will not be contested after it has been in effect two years, unless premiums have not been paid. Any statement *you* make that *we* may use to contest the validity of your coverage must be written and signed by *you*.

## **Time limits on legal action**

No legal action may be brought against *Anthem* within the 60-day period after proof of loss notice is filed or more than three years after the end of the 90-day period that proof of loss was required to be filed (see page 45 ). This limit applies to matters relating to this health plan, to *our* performance under this health plan, or to any statement made by an employee, officer, or director of *Anthem* concerning this health plan or the benefits available to a *covered person*.

## **Limitations of damages**

In the event a *covered person* or his representative sues *Anthem*, or any of its directors, officers, or employees acting in his or her capacity as director, officer, or employee, for a determination of what coverage and/or benefits, if any, exist under this health plan, the damages shall be limited to the amount of the *covered person's* claim for benefits. The damages shall not exceed the amount of any claim not properly paid as of the time the lawsuit is filed. Under no circumstances shall this provision be construed to limit or preclude any extra contractual damages that may be available to you or your representative.

## **Anthem's continuing rights**

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

## **Anthem's relationship to providers**

The choice of a health care *provider* is solely the *covered person's*. *Providers* are neither *Anthem* employees nor agents. *We* can contract with any appropriate *provider* or *facility* to provide services to *you*. *Our* inclusion or exclusion of a *provider* or a *covered facility* in any network is not an indication of the *provider's* or *facility's* quality or skill. *We* make no guarantees about the health of any *providers*. *We* do not furnish covered services but only make payment for them when received by *covered persons*.

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

### **Assignment of payment**

A *covered person* may not assign the right to receive payment for covered services. Prior payments to anyone, whether or not there has been an assignment of payment, shall not waive or otherwise restrict, Anthem's right to direct future payments to a *covered person* or any other entity. This provision does not apply to dentists and oral surgeons.

Once covered services are rendered by a provider, Anthem will not honor requests not to pay the claims submitted by the provider. Anthem will have no liability to any person because it rejects the request.



## Member Rights and Responsibilities

Successful relationships take a strong commitment from all sides – with each side recognizing the rights and responsibilities of the other. Your health care is no different. It takes strong team work between *you*, your health care professionals, and *Anthem* for coverage *you* can count on. Below is a statement of rights and responsibilities that guide our relationship with *you*. Please read through them, and should *you* have any questions, don't hesitate to give us a call.

### We are committed to:

- Recognizing and respecting *you* as a member.
- Encouraging your open discussions with your health care professionals and *providers*.
- Providing information to help *you* become an informed health care consumer.
- Providing access to health benefits and *our* network *providers*.
- Sharing *our* expectations of *you* as a member.

### You have the right to:

- Participate with your health care professionals and *providers* in making decisions about your health care.
- Receive the benefits for which *you* have coverage.
- Be treated with respect and dignity.
- Privacy of your personal health information, consistent with state and federal laws, and *our* policies.
- Receive information about *our* organization and services, *our* network of health care professionals and *providers*, and your rights and responsibilities.
- Candidly discuss with your physicians and *providers* appropriate or *medically necessary* care for your condition, regardless of cost or benefit coverage.
- Make recommendations regarding the organization's members' rights and responsibilities policies.
- Voice complaints or appeals about: *our* organization, any benefit or coverage decisions *we* (or *our* designated administrators) make, your coverage, or care provided.
- Refuse treatment for any condition, illness or disease without jeopardizing future treatment, and be informed by your physician(s) of the medical consequences.
- Participate in matters of the organization's policy and operations.
- For assistance at any time, contact your local insurance department: by phone in Richmond (804) 371-9741, from outside Richmond (800) 552-7945, or in writing: Virginia Bureau of Insurance, 1300 East Main Street, P. O. Box 1157, Richmond, VA 23218.

### You have the responsibility to:

- Choose a participating *primary care physician* if required by your health benefit plan.
- Treat all health care professionals and staff with courtesy and respect.

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- Keep scheduled appointments with your doctor, and call the doctor's office if *you* have a delay or cancellation.
- Read and understand to the best of your ability all materials concerning your health benefits or ask for help if *you* need it.
- Understand your health problems and participate, along with your health care professionals and *providers*, in developing mutually agreed upon treatment goals to the degree possible.
- Supply, to the extent possible, information that *we* and/or your health care professionals and *providers* need in order to provide care.
- Follow the plans and instructions for care that *you* have agreed on with your health care professional and *provider*.
- Tell your health care professional and *provider* if *you* do not understand your treatment plan or what is expected of *you*.
- Follow all health benefit plan guidelines, provisions, policies and procedures.
- Let our Member Services Department know if *you* have any changes to your name, address, or family members covered under your policy.
- Provide *us* with accurate and complete information needed to administer your health benefit plan, including other health benefit coverage and other insurance benefits *you* may have in addition to your coverage with *us*.

We are committed to providing quality benefits and customer service to *our* members. Benefits and coverage for services provided under the benefit program are governed by the Group Policy and this Member Certificate document, and not by this Member Rights and Responsibilities statement.

## Definitions

### **Activities of daily living**

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

### **Adverse benefit determination**

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

### **Allowable charge**

means the amount on which deductible (if any), copayment, and coinsurance amounts for eligible services are calculated.

### **Coinsurance**

is the percentage of the allowable charge you pay for some covered services.

### **Copayment**

is the fixed dollar amount you pay for some covered services.

### **Cost Awareness**

*covered persons* are individuals designated by the employer (in accordance with the guidelines set by Anthem) who do not have reasonable access to KeyCare PPO Network providers and facilities due to their location.

### **Covered persons**

are you and enrolled eligible dependents.

### **Deductible**

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

### **Effective date**

is the date coverage begins for you and/or your dependents enrolled under the health plan.

### **Emergency**

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

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

### **Enrollment date**

means your first day of coverage under your employer's group health plan or, if your employer's plan imposes a waiting period for eligibility, the first day of your waiting period.

**Experimental/investigative**

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

**Facilities are:**

- dialysis centers
- home health care agencies
- hospice providers
- hospitals
- skilled nursing facilities

**First- tier drugs**

have the lowest copayment. This tier will contain low cost or preferred medications. This tier may include generic, single source brand drugs, or multi- source brand drugs.

**Full- time student**

means a dependent child attending a recognized college or university, trade or secondary school, carrying a full-time course load as defined by the institution in which the child is enrolled. Certification may be required, annually, as proof of full-time student status.

**Future Moms**

is a program designed to help women have healthy pregnancies and to help reduce the chances of a premature delivery.

**Group administrator**

is the benefits administrator at your employer.

**High dose**

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

**Home care services**

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

**Inpatient**

means when you are a bed patient in the hospital.

**Inpatient facilities**

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

**KeyCare PPO Network**

is a network of providers and facilities that has agreed to accept Anthem's allowable charge as payment in full for their services (see page 10 for a definition of allowable charge). When you receive care from KeyCare PPO Network providers and facilities, you won't be charged for any outstanding balances beyond your deductible (if any), copayment, and/or coinsurance amount for covered services detailed in the Summary of benefits (see page 1) .

**Maintenance medications**

are those you take on a regular, recurring basis to treat or control a chronic illness such as heart disease, high blood pressure, epilepsy, or diabetes.

**Medical equipment (durable)**

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

**Medically necessary**

to be considered medically necessary, a service must:

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

**Mental health services**

are for the diagnosis and treatment of a psychiatric condition, including nervous, mental, and emotional disorders, including alcohol and drug abuse.

**Out-of-network**

is care covered at a lower level of benefits. After you satisfy a calendar year *deductible*, you are responsible for your *coinsurance*.

**Outpatient**

is when you receive care in a hospital outpatient department, emergency room, professional provider's office, or your home.

**Outpatient mental health services**

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

**Partial day services**

are used as an alternative to inpatient treatment.

**Plan administrator**

is your group administrator or the person selected by your employer to administer the continuation of coverage (COBRA) provision.

**Policyholder**

is the entity who has contracted with Anthem to provide these benefits. This is typically your employer.

**Post- service claims**

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

**Pre- existing condition**

is a condition (whether physical or mental), regardless of the cause of the condition, for which medical advice, diagnosis, care, or treatment was recommended or received within the six-month period ending on the *enrollment date*.

**Prescription drugs**

are medicines, including insulin, that require a prescription order from your doctor.

**Pre- service claims**

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

**Primary care physician (PCP)**

is the general or family practitioner, internist or pediatrician you choose to provide, arrange and/or authorize any health care services you and your family members may need.

**Providers are:**

- acupuncturists
- audiologists
- certified nurse midwives
- chiropractors
- chiropodists
- clinical social workers, psychologists, clinical nurse specialists in psychiatric mental health, professional counselors, marriage and family therapists
- dentists
- doctors of medicine (MD), including osteopaths and other specialists
- independent clinical reference laboratories
- occupational therapists
- opticians
- optometrists
- podiatrists
- registered physical therapists
- speech pathologists

**Qualified beneficiary**

is a covered person who is eligible for a temporary extension of coverage under *your health plan* because of the COBRA law.

**Qualifying event**

is an event that allows *you* or covered persons enrolled with *you* to select continuation of coverage under the COBRA law.

**Referral**

is the authorization from your PCP to receive services from another provider.

**Retail health clinic**

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

**Second- tier drugs**

will have a higher copayment than first-tier drugs. This tier will contain preferred medications that generally are moderate in cost. This tier may include generic, single source, or multi-source brand drugs.

**Setting**

is the place where you receive treatment. It could be your home, your provider’s office, a hospital outpatient department, a skilled nursing home, hospital inpatient room, or a partial day program.

**Significant break in coverage**

means a period of 63 consecutive days during which *you* do not have any creditable coverage. Days in a waiting period imposed by your employer do not count toward the 63 days. If *you* sought individual insurance coverage, the days between when *you* submitted your completed application and when the individual policy was effective or denied do not count toward the 63 days.

**Skilled nursing facility**

is a facility licensed by the state in which it operates to provide medically skilled services to inpatients.

**Specialty care providers**

are any covered providers other than those defined as primary care physicians.

**Stay**

is the period from the admission to the date of discharge from a facility, including hospitals, hospices, and skilled nursing facilities. All facility stays, for the same or related condition, less than 90 days apart are considered the same stay, and a new inpatient copayment will not apply.

**Third- tier drugs**

will have a higher copayment than second- tier drugs. This tier will contain non- preferred or high cost medications. This tier may include generic, single source, or multi- source brand drugs.

**Urgent care claims**

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

**Visit**

a period during which a covered person meets with a provider to receive covered services.

**We, us, our, Anthem**

is Anthem Blue Cross and Blue Shield.

**You**

the enrolled employee.

**Your health plan**

Anthem KeyCare plan.



## Exhibit A

### Experimental/investigative criteria

Experimental/investigative means any service or supply that is judged to be experimental or investigative at *Anthem's* sole discretion. Services which do not meet each of the following criteria will be excluded from coverage as *experimental/investigative*:

1. Any supply or drug used must have received final approval to market by the U.S. Food and Drug Administration ("FDA") for the particular indication or application in question. Moreover, quantities of any drug or medication used, except those drugs used in the treatment of cancer pain and prescribed in compliance with established statutes pertaining to patients with intractable cancer pain, must be within recommended maximum daily dose or duration established by the FDA or any of the standard reference compendia defined below. There are two exceptions which apply when a drug has received final approval to market by the FDA, but not for the particular indication or application in question.
  - a) This criterion will be satisfied if the use of the drug is recognized for treatment of the indication or application in any of the following resources:
    - the following three standard reference compendia defined below:
      - 1) the U.S. Pharmacopoeia Dispensing Information
      - 2) the American Medical Association Drug Evaluations
      - 3) the American Hospital Formulary Service Drug Information
    - in substantially accepted peer-reviewed medical literature. Peer-reviewed medical literature means a scientific study published only after having been critically reviewed for scientific accuracy, validity, and reliability by unbiased independent experts. This study must appear in a journal that has been determined by the International Committee of Medical Journal Editors to have met the Uniform Requirements for Manuscripts submitted to biomedical journals. Peer-reviewed medical literature does not include publications or supplements to publications that are sponsored to a significant extent by a pharmaceutical manufacturing company or health carrier; or
  - b) In the case where the drug is being used for the treatment of a specific type of cancer, this criterion will be satisfied if the use of the drug is recognized as safe and effective for treatment of the specific type of cancer in any of the standard reference compendia.
 

Despite the above two exceptions, this criterion will not be satisfied if the FDA has determined that use of the drug is not recommended for the treatment of the specific indication for which it is prescribed.
2. There must be enough information in the peer-reviewed medical and scientific literature to let us judge the safety and efficacy.
3. The available scientific evidence must show a good effect on health outcomes outside a research *setting*.
4. The service or supply must be as safe and effective outside a research *setting* as current diagnostic or therapeutic options.

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

## Clinical trial costs

Clinical trial cost means patient costs incurred during participation in a clinical trial when such a trial is conducted to study the effectiveness of a particular treatment of cancer where all of the following circumstances exist:

- 1) The treatment is being conducted in a Phase II, Phase III, or Phase IV clinical trial;
- 2) Treatment provided by a clinical trial is approved by:
  - The National Cancer Institute (NCI);
  - An NCI cooperative group or an NCI center;
  - The U.S. Food and Drug Administration in the form of an investigational new drug application;
  - The Federal Department of Veterans Affairs; or
  - An institutional review board of an institution in the Commonwealth that has a multiple project assurance contract approved by the Office of Protection from Research Risks of the NCI;
- 3) With respect to the treatment provided by a clinical trial:
  - There is no clearly superior, non- investigational treatment alternative;
  - The available clinical or preclinical data provides a reasonable expectation that the treatment will be at least as effective as the non- investigational alternative;
  - The *covered person* and the physician or health care *provider* who provides the services to the *covered person* conclude that the *covered person's* participation in the clinical trial would be appropriate; and
- 4) The facility and personnel providing the treatment are capable of doing so by virtue of their experience, training, and expertise.

“Patient cost” under this paragraph means the cost of a *medically necessary* health care service that is incurred as a result of the treatment being provided to the *covered person* for purposes of a clinical trial. “Patient cost” does not include (i) the cost of non-health care services that a patient may be required to receive as a result of the treatment being provided for purposes of a clinical trial, (ii) costs associated with managing the research associated with the clinical trial, or (iii) the cost of the investigational drug or device.

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## Special features and programs

In addition to the health and wellness benefits under *your health plan*, our 360° Health® program surrounds *you* and your family members with 360 degrees of preventive care resources, wellness information, savings and incentives and care management services.

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

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

### Health resources and tools

#### MyHealth@Anthem®

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

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

### **AudioHealth Library**

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

### **Online Preventive Guidelines**

At [anthem.com](http://anthem.com), *you* can use the online preventive guidelines to check on when *you* should have certain check-ups, immunizations, screenings and tests.

### **Anthem Healthy Solutions Newsletter**

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

### **SpecialOffers@Anthem<sup>SM</sup>**

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

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

## **Health guidance**

### **24/7 NurseLine**

Illness or injury can happen, no matter what time of day. As an *Anthem* health plan member, *you* have access to a team of nurses, available to assist with your questions or concerns, 24 hours a day, seven days a week. These registered nurses can discuss symptoms you're experiencing, how to get the right care in the right setting and more, and *you* can call as often as *you* like. Call 800-337-4770.

### **Future Moms**

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

## Health management and coordination

### ComplexCare

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

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

### ConditionCare

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

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

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

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

## Vision Program

To help you care for your eyes, valuable vision discounts are available to you. In order to take advantage of the available discounts, you should seek care from a Blue View Vision participating provider.

### Your Eyewear Discounts

When you visit a Blue View Vision participating eye care professional or vision center, you'll pay the discount price for as many pairs of eyeglasses and/or supplies of conventional (non-disposable) contact lenses as you would like.

Your eyewear discounts/costs at participating Blue View Vision provider offices are as follows:

Service	Member Cost*
Frame	35% off retail price
<b>Standard Plastic Lenses</b>	
Single Vision	\$50
Bifocal	\$70
Trifocal	\$105
<b>Lens Options</b>	
UV Coating	\$15
Tint (Solid and Gradient)	\$15
Standard Scratch- Resistance	\$15
Standard Polycarbonate	\$40
Standard Progressive (Add- on to bifocal)	\$65
Standard Anti- Reflective Coating	\$45
Other Add- ons and Services	20% off retail price
<b>Contact Lenses</b>	
Conventional (non- disposable) - materials only	15% off retail

\*Discounts apply towards a complete pair of eyeglasses. If eyeglass materials are purchased separately, a 20% discount is applied.

Plus, Anthem members have access to discounts on laser vision correction surgery and other vision discounts through [SpecialOffers@Anthem](mailto:SpecialOffers@Anthem).





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