

# **Preferred Provider Plan**

---

A PPO Health Plan administered by  
Blue Cross and Blue Shield of Massachusetts, Inc.

## **Northeastern University Student Health Plan**

*Benefit Description*

---

## Welcome!

This benefit booklet provides you with a description of your benefits while you are enrolled under this Student Health Plan. You should read this booklet to familiarize yourself with this health plan's main provisions and keep it handy for reference.

*Blue Cross and Blue Shield* has been designated by your *plan sponsor* to provide administrative services to this health plan, such as claims processing, individual case management, *utilization review*, quality assurance programs, disease monitoring and management services as selected by the *plan sponsor*, claim review and other related services, and to arrange for a network of health care providers whose services are covered by this health plan. The *Blue Cross and Blue Shield* customer service office can help you understand the terms of this health plan and what you need to do to get your maximum benefits.

*Blue Cross and Blue Shield* has entered into a contract with the *plan sponsor* to provide these administrative services to this health plan. This contract, including this benefit booklet and any applicable *riders*, will be governed by and construed according to the laws of the Commonwealth of Massachusetts, except as preempted by federal law.

Blue Cross and Blue Shield of Massachusetts, Inc. (*Blue Cross and Blue Shield*) is an independent corporation operating under a license from the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans (the "Association"), permitting Blue Cross and Blue Shield to use the Blue Cross and Blue Shield Service Marks in the Commonwealth of Massachusetts. *Blue Cross and Blue Shield* has entered into a contract with the *plan sponsor* on its own behalf and not as the agent of the Association.

# Table of Contents

---

<b>Introduction</b> .....	<b>1</b>
<b>Part 1 - Member Services</b> .....	<b>2</b>
Your Primary Care Provider.....	2
Your Health Care Network.....	2
Your Identification Card .....	3
Your Inquiries and/or Claim Problems or Concerns .....	3
<b>Part 2 - Explanation of Terms</b> .....	<b>4</b>
Allowed Charge.....	4
Benefit Limit .....	5
Blue Cross and Blue Shield.....	5
Coinsurance .....	6
Copayment.....	6
Covered Providers .....	6
Covered Services .....	7
Custodial Care .....	7
Deductible .....	8
Diagnostic Lab Tests.....	8
Diagnostic X-Ray and Other Imaging Tests .....	8
Effective Date.....	8
Emergency Medical Care .....	9
Group.....	9
Inpatient.....	9
Medical Policy.....	9
Medical Technology Assessment Criteria.....	10
Medically Necessary (Medical Necessity) .....	11
Member .....	11
Mental Conditions .....	11
Mental Health Providers.....	12
Out-of-Pocket Maximum .....	12
Outpatient .....	12
Plan Sponsor.....	13
Plan Year .....	13
Primary Care Provider.....	13
Rider .....	13
Room and Board.....	13
Schedule of Benefits.....	14
Service Area .....	14

## Table of Contents (continued)

---

Part 2 - <b>Explanation of Terms</b> (continued)	
Special Services (Hospital and Facility Ancillary Services).....	14
Subscriber.....	14
Urgent Care.....	14
Utilization Review.....	15
Part 3 - <b>Emergency Services</b> .....	<b>16</b>
Part 4 - <b>Utilization Review Requirements</b> .....	<b>18</b>
Pre-Service Approval Requirements.....	18
—Referrals for Specialty Care.....	18
—Pre-Service Review for Outpatient Services.....	18
—Pre-Admission Review.....	20
—Concurrent Review and Discharge Planning.....	21
Individual Case Management.....	22
Part 5 - <b>Covered Services</b> .....	<b>23</b>
Admissions for Inpatient Medical and Surgical Care .....	23
—General and Chronic Disease Hospital Admissions.....	23
—Rehabilitation Hospital Admissions.....	25
—Skilled Nursing Facility Admissions.....	26
Ambulance Services.....	26
Cardiac Rehabilitation.....	26
Chiropractor Services.....	27
Dialysis Services.....	27
Durable Medical Equipment.....	27
Early Intervention Services.....	28
Emergency Medical Outpatient Services.....	28
Home Health Care.....	29
Hospice Services.....	30
Infertility Services.....	30
Lab Tests, X-Rays, and Other Tests.....	31
Maternity Services and Well Newborn Inpatient Care .....	32
—Maternity Services.....	32
—Well Newborn Inpatient Care.....	33
Medical Care Outpatient Visits.....	33
Medical Formulas.....	35
Mental Health and Substance Abuse Treatment .....	35
—Inpatient Services.....	36
—Intermediate Treatments.....	36
—Outpatient Services.....	37
Oxygen and Respiratory Therapy.....	37
Podiatry Care.....	37
Prescription Drugs and Supplies .....	37

## Table of Contents (continued)

---

Part 5 - <b>Covered Services</b> (continued)	
Preventive Health Services.....	40
—Routine Pediatric Care.....	40
—Routine Adult Physical Exams and Tests.....	40
—Routine Gynecological (GYN) Exams.....	41
—Family Planning .....	41
—Routine Hearing Exams and Tests .....	41
—Routine Vision Exams.....	41
Prosthetic Devices .....	42
Qualified Clinical Trials for Treatment of Cancer .....	42
Radiation Therapy and Chemotherapy.....	43
Second Opinions.....	43
Short-Term Rehabilitation Therapy .....	44
Speech, Hearing, and Language Disorder Treatment.....	44
Surgery as an Outpatient .....	44
Part 6 - <b>Limitations and Exclusions</b> .....	<b>47</b>
Admissions That Start Before Effective Date .....	47
Benefits From Other Sources .....	47
Cosmetic Services and Procedures.....	47
Custodial Care .....	47
Dental Care.....	48
Educational Testing and Evaluations .....	48
Exams or Treatment Required by a Third Party.....	48
Experimental Services and Procedures .....	48
Eyewear .....	48
Medical Devices, Appliances, Materials, and Supplies .....	49
Missed Appointments.....	49
Non-Covered Providers.....	49
Non-Covered Services.....	49
Personal Comfort Items .....	50
Private Room Charges.....	50
Services and Supplies Furnished After Termination Date .....	50
Services Furnished to Immediate Family.....	51
Part 7 - <b>Other Party Liability</b> .....	<b>52</b>
Other Health Coverage.....	52
Medicare Program .....	52
The Health Plan’s Rights to Recover Benefit Payments.....	52
—Subrogation and Reimbursement of Benefit Payments.....	52
—Member Cooperation.....	52
Workers’ Compensation.....	53
Part 8 - <b>Other Health Plan Provisions</b> .....	<b>54</b>
Access to and Confidentiality of Medical Records.....	54
Acts of Providers .....	55

## Table of Contents (continued)

---

Assignment of Benefits .....	55
<b>Part 8 - Other Health Plan Provisions (continued)</b>	
Authorized Representative .....	55
Changes to Health Plan Coverage .....	55
Charges for Non-Medically Necessary Services .....	56
Clinical Guidelines and Utilization Review Criteria .....	56
Disagreement With Recommended Treatment .....	56
Member Cooperation .....	56
Pre-Existing Conditions .....	57
Quality Assurance Programs .....	57
Services Furnished by Non-Preferred Providers .....	58
Services in a Disaster .....	58
Time Limit for Legal Action .....	58
<b>Part 9 - Filing a Claim .....</b>	<b>59</b>
When the Provider Files a Claim .....	59
When the Member Files a Claim .....	59
Timeliness of Claim Payments .....	60
<b>Part 10 - Grievance Program .....</b>	<b>61</b>
Inquiries and/or Claim Problems or Concerns .....	61
Formal Grievance Review .....	61
—Internal Formal Grievance Review .....	61
—External Grievance Review .....	63
Appeals Process for Rhode Island Residents or Services .....	64
<b>Part 11 - Eligibility for Coverage .....</b>	<b>66</b>
Eligibility for Student Health Plan Coverage .....	66
—Eligible Student .....	66
—Eligible Spouse .....	66
—Eligible Dependents .....	66
Enrollment Periods for Student Health Plan Coverage .....	67
—Membership Changes .....	68

# Introduction

---

You are covered under this **Northeastern University Student Health Plan**. This health plan is a non-insured, self-funded health benefits plan and is financed by contributions by the *group*. An organization has been designated by your *plan sponsor* to provide administrative services to this health plan, such as claims processing, individual case management, *utilization review*, quality assurance programs, disease monitoring and management services as selected by the *plan sponsor*, claim review and other related services, and to arrange for a network of health care providers whose services are covered by this health plan. The name and address of this organization is: Blue Cross and Blue Shield of Massachusetts, Inc., Landmark Center, 401 Park Drive, Boston, Massachusetts 02215-3326.

These benefits are provided by your *group* on a self-funded basis. *Blue Cross and Blue Shield* is not an underwriter or insurer of the benefits provided by this health plan.

This benefit booklet explains your health care coverage while you are enrolled this health plan. This benefit booklet also has a *Schedule of Benefits* which describes the cost share amounts that you must pay for *covered services* (such as a *deductible*, or a *coinsurance*, or a *copayment*). You should read this benefit booklet and your *Schedule of Benefits* to become familiar with the key points of your health plan. You should keep them handy so that you can refer to them. The words that are shown in italics have special meanings. These words are explained in Part 2 of this benefit booklet. *Blue Cross and Blue Shield* and/or your *group* may change the health care coverage described in this benefit booklet or your *Schedule of Benefits*. If this is the case, the change is described in a *rider*. Please keep any *riders* with your benefit booklet and *Schedule of Benefits* so that you can refer to them.

This health plan is a preferred provider health plan. This means that you determine the costs that you will pay each time you choose a health care provider to furnish *covered services*. You will receive the highest level of benefits when you use health care providers who participate in your PPO health care network. These are called your “in-network benefits.” If you choose to use covered health care providers who do not participate in your PPO health care network, you will usually receive a lower level of benefits. In this case, your out-of-pocket costs will be more. These are called your “out-of-network benefits.”

Before using your health care coverage, you should make note of the limits and exclusions. These limits and exclusions are described in this benefit booklet in Parts 3, 4, 5, 6, 7, and 8.

**Important Note:**

The term “you” refers to any *member* who has the right to the coverage provided by this health plan—the *subscriber* or the enrolled spouse or any other enrolled dependent.

## Part 1

# Member Services

---

### Your Primary Care Provider

As a *member* of this health plan, you are not required to choose a *primary care provider* to coordinate the health care benefits described in this benefit booklet. You may choose any *covered provider* to furnish your health care services and supplies. **But, your choice is important because it will impact the costs that you pay for your health care services and supplies.** Your costs will be less when you use health care providers who participate in your PPO health care network to furnish your *covered services*. These are called your “in-network benefits.” If you choose to use covered health care providers who do not participate in your PPO health care network, you will usually receive a lower level of benefits. In this case, your out-of-pocket costs will be more. These are called your “out-of-network benefits.”

### Your Health Care Network

This health plan consists of two benefit levels: one for in-network benefits; and one for out-of-network benefits. The costs that you pay for *covered services* will differ based on the benefit level. To receive the highest benefit level (your in-network benefits), you must obtain your health care services and supplies from providers who participate in your PPO health care network. These health care providers are referred to as “*preferred providers*.” (See “*covered providers*” in Part 2.) If you choose to obtain your health care services and supplies from a *covered provider* who does not participate in this PPO health care network, you will usually receive the lowest benefit level (your out-of-network benefits). See Part 8 in this benefit booklet for the times when in-network benefits will be provided if you receive *covered services* from a *covered provider* who is not a *preferred provider*.

**When You Need Help to Find a Health Care Provider.** There are a few ways for you to find a health care provider who participates in your health care network. At the time you enroll in this health plan, a directory of health care providers for your health plan will be made available to you at no additional cost. To find out if a health care provider participates in your health care network, you can look in this provider directory. Or, you can also use any one of the following ways to find a provider who participates in your health care network. You can:

- Call the *Blue Cross and Blue Shield* customer service office. The toll free phone number to call is shown on your ID card. They will tell you if a provider is in your health care network. Or, they can help you find a *covered provider* who is in your local area.
- Call the *Blue Cross and Blue Shield* Physician Selection Service at **1-800-821-1388**.
- Use the *Blue Cross and Blue Shield* online physician directory (Find a Doctor). To do this, log on to **www.bluecrossma.com**. This online provider directory will provide you with the most current list of health care providers who participate in your health care network.

If you or your physician cannot find a provider in your health care network who can furnish a *medically necessary covered service* for you, you can ask *Blue Cross and Blue Shield* for help. To ask for this help, you can call the *Blue Cross and Blue Shield* customer service office. They will help you find providers in your health care network who can furnish the *covered service*.



**When You Are Living or Traveling Outside of Massachusetts.** If you live or are traveling outside of Massachusetts, you can get help to find a health care provider. Just call **1-800-810-BLUE**. You can call this phone number 24 hours a day for help to find a health care provider. When you call, you should have your ID card ready. You must be sure to let the representative know that you are looking for health care providers that participate with the BlueCard PPO program. Or, you can also use the internet. To use the online “Blue National Doctor & Hospital Finder,” log on to **www.bcbs.com**. (For some types of *covered providers*, a local Blue Cross and/or Blue Shield Plan may not have, in the opinion of *Blue Cross and Blue Shield*, established an adequate PPO health care network. If this is the case and you obtain *covered services* from this type of *covered provider*, the in-network benefit level will be provided for these *covered services*. See Part 8 in this benefit booklet.)

### **Your Identification Card**

After you enroll in this health plan, you will receive an identification (ID) card. The ID card will identify you as a person who has the right to coverage in this health plan. The ID card is for identification purposes only. While you are a *member*, you must show your ID card to your health care provider before you receive *covered services*. If you lose your ID card or it is stolen, you should contact the *Blue Cross and Blue Shield* customer service office. They will send you a new card. Or, you can use the *Blue Cross and Blue Shield* Web site to ask for a new ID card. To use the *Blue Cross and Blue Shield* online member self service option, you must log on to **www.bluecrossma.com**. Just follow the steps to ask for a new ID card.

### **Your Inquiries and/or Claim Problems or Concerns**

*Blue Cross and Blue Shield* can help you to understand the terms of your coverage in this health plan. They can also help you to resolve a problem or concern that you may have about your health care benefits. You can call or write to the *Blue Cross and Blue Shield* customer service office. You can call Monday through Friday from 8:00 a.m. to 8:00 p.m. (Eastern Time). The toll free phone number to call is shown on your ID card. To use the Telecommunications Device for the Deaf, call 1-800-522-1254. Or, you can write to: Blue Cross Blue Shield of Massachusetts, Member Service, P.O. Box 9134, North Quincy, MA 02171-9134. A *Blue Cross and Blue Shield* customer service representative will work with you to resolve your problem or concern as quickly as possible.

**When You Need a Language Translator.** A language translator service is available when you call the *Blue Cross and Blue Shield* customer service office. This service provides you with access to interpreters who are able to translate over 140 different languages. If you need these translation services, just tell the customer service representative when you call. Then during your call, *Blue Cross and Blue Shield* will use the language line service to access an interpreter who will assist in answering your questions or helping you to understand *Blue Cross and Blue Shield* procedures. (This interpreter is not an employee or designee of *Blue Cross and Blue Shield*.)

## Part 2

# Explanation of Terms

---

The following words are shown in italics in this benefit booklet, the *Schedule of Benefits*, and any *riders* that apply to your coverage in this health plan. The meaning of these words will help you understand your benefits.

### Allowed Charge

*Blue Cross and Blue Shield* calculates payment of your benefits based on the *allowed charge*. The *allowed charge* that *Blue Cross and Blue Shield* uses depends on the type of health care provider that furnishes the *covered service* to you.

- **For Preferred Providers in Massachusetts.** For health care providers who have a preferred provider arrangement (a “PPO payment agreement”) with *Blue Cross and Blue Shield*, the *allowed charge* is based on the provisions of that health care provider’s PPO payment agreement. In general, when you share in the cost for your *covered services* (such as a *deductible*, and/or a *copayment* and/or a *coinsurance*), the calculation for the amount that you pay is based on the initial full *allowed charge* for that health care provider. This amount that you pay for a *covered service* is generally not subject to future adjustments—up or down—even though the health care provider’s payment may be subject to future adjustments for such things as provider contractual settlements, risk-sharing settlements, and fraud or other operations.
- **For Health Care Providers Outside of Massachusetts With a Local Payment Agreement.** For health care providers outside of Massachusetts who have a payment agreement with the local Blue Cross and/or Blue Shield Plan, the *allowed charge* is the “negotiated price” that the local Blue Cross and/or Blue Shield Plan passes on to *Blue Cross and Blue Shield*. (Blue Cross and/or Blue Shield Plan means an independent corporation or affiliate operating under a license from the Blue Cross and Blue Shield Association.) In many cases, the negotiated price paid by *Blue Cross and Blue Shield* to the local Blue Cross and/or Blue Shield Plan is a discount from the provider’s billed charges. However, a number of local Blue Cross and/or Blue Shield Plans can determine only an estimated price at the time your claim is paid. Any such estimated price is based on expected settlements, withholds, any other contingent payment arrangements and non-claims transactions, such as provider advances, with the provider (or with a specific group of providers) of the local Blue Cross and/or Blue Shield Plan in the area where services are received. In addition, some local Blue Cross and/or Blue Shield Plans’ payment agreements with providers do not give a comparable discount for all claims. These local Blue Cross and/or Blue Shield Plans elect to smooth out the effect of their payment agreements with providers by applying an average discount to claims. The price that reflects average savings may result in greater variation (more or less) from the actual price paid than will the estimated price. Local Blue Cross and/or Blue Shield Plans that use these estimated or averaging methods to calculate the negotiated price may prospectively adjust their estimated or average prices to correct for overestimating or underestimating past prices. However, the amount you pay is considered a final price. **In most cases for *covered services* furnished by these health care providers, you pay only your *deductible* and/or your *copayment* and/or your *coinsurance*, whichever applies.**

- **For Other Health Care Providers.** For physicians and other covered professional providers who do not have a preferred provider arrangement (a “PPO payment agreement”) with *Blue Cross and Blue Shield* or, if outside of Massachusetts, a payment agreement with the local Blue Cross and/or Blue Shield Plan, the *allowed charge* that is used to calculate your benefits is based on the 90th percentile of the Health Insurance Association of America’s (HIAA) schedule of allowed charges. This amount may be less than the provider’s actual charge. **If this is the case, you must pay the amount of the actual charge that is in excess of the allowed charge. This is in addition to your deductible, copayment and/or coinsurance, whichever is applicable.** For this reason, you may wish to discuss charges with your provider before you receive *covered services*.

For all other *covered providers* who do not have a PPO payment agreement with *Blue Cross and Blue Shield* and for all covered health care providers outside of Massachusetts who do not have a payment agreement with the local Blue Cross and/or Blue Shield Plan, *Blue Cross and Blue Shield* uses the health care provider’s actual charge to calculate your claim payment. **For covered services furnished by these covered providers, you pay only your deductible and/or your copayment and/or your coinsurance, whichever applies.**

**Pharmacy Providers.** *Blue Cross and Blue Shield* may have payment arrangements with pharmacy providers that may result in rebates on covered drugs and supplies. The cost that you pay for a covered drug or supply is determined at the time you buy the drug or supply. The cost that you pay will not be adjusted for any later rebates, settlements, or other monies paid to *Blue Cross and Blue Shield* from pharmacy providers or vendors.

## **Benefit Limit**

For certain health care services or supplies, there are day, visit, or dollar benefit maximums that apply to your coverage in this health plan. Your *Schedule of Benefits* and Part 5 of this benefit booklet describe the *benefit limits* that apply to your coverage. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once the amount of the benefits that you have received reaches the *benefit limit* for a specific *covered service*, no more benefits will be provided by this health plan for those health care services or supplies. When this happens, you must pay the full amount of the provider’s charges that you incur for those health care services or supplies that are more than the *benefit limit*.

A *benefit limit* may be an overall lifetime benefit maximum. Your *Schedule of Benefits* will show whether or not your coverage has an overall lifetime benefit maximum. If it does, your *Schedule of Benefits* will also show the amount of your overall lifetime benefit maximum. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) When an overall lifetime benefit maximum applies to your coverage, no further benefits will be provided once you have reached your overall lifetime benefit maximum. This lifetime benefit amount may be restored if your health condition and complications of that condition that caused the maximum to be reached are no longer present or no longer need care or treatment. *Blue Cross and Blue Shield* will review your request to restore your overall lifetime benefit maximum. When *Blue Cross and Blue Shield* does this, it will use medical data such as recent claims history. *Blue Cross and Blue Shield* will also ask for a statement from your physician.

## **Blue Cross and Blue Shield**

This term refers to Blue Cross and Blue Shield of Massachusetts, Inc., the organization that has been designated by your *plan sponsor* to provide administrative services to this health plan, such as claims processing, individual case management, *utilization review*, quality assurance programs, disease

monitoring and management services as selected by the *plan sponsor*, claim review and other related services, and to arrange for a network of health care providers whose services are covered by this health plan. This includes an employee or designee of *Blue Cross and Blue Shield* (including another Blue Cross and/or Blue Shield Plan) who is authorized to make decisions or take action called for by this health plan.

## **Coinsurance**

For some *covered services*, you may have to pay a *coinsurance*. This means the cost that you pay for these *covered services* (your “cost share amount”) will be calculated as a percentage. When a *coinsurance* applies to a specific *covered service*, *Blue Cross and Blue Shield* will calculate your cost share amount based on the health care provider’s actual charge or the *Blue Cross and Blue Shield allowed charge*, whichever is less (unless otherwise required by law). Your *Schedule of Benefits* shows the *covered services* for which you must pay a *coinsurance* (if there are any). If a *coinsurance* applies, your *Schedule of Benefits* also shows the percentage that *Blue Cross and Blue Shield* will use to calculate your cost share amount. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.)

## **Copayment**

For some *covered services*, you will have to pay a *copayment*. This means the cost that you pay for these *covered services* (your “cost share amount”) is a fixed dollar amount. In most cases, a *covered provider* will collect the *copayment* from you at the time he or she furnishes the *covered service*. However, when the health care provider’s actual charge at the time of providing the *covered service* is less than your *copayment*, you pay only that health care provider’s actual charge or the *Blue Cross and Blue Shield allowed charge*, whichever is less. Any later charge adjustment—up or down—will not affect your *copayment* (or the cost you were charged at the time of the service if it was less than the *copayment*). Your *Schedule of Benefits* shows the amount of your *copayment*. It also shows those *covered services* for which you must pay a *copayment*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.)

## **Covered Providers**

To receive the highest benefit level under this health plan (your in-network benefits), you must obtain your health care services and supplies from *covered providers* who participate in your PPO health care network. These health care providers are referred to as “*preferred providers*.” A *preferred provider* is a health care provider who has a written preferred provider arrangement (a “PPO payment agreement”) with, or that has been designated by, *Blue Cross and Blue Shield* or with a local Blue Cross and/or Blue Shield Plan to provide access to *covered services to members*. You also have the option to seek *covered services* from a *covered provider* who is not a *preferred provider*. (These health care providers are often called “*non-preferred providers*.”) In this case, you will receive the lowest benefit level under this health plan (your out-of-network benefits). To find out if a health care provider participates in your PPO health care network, you can look in the provider directory that is provided for your health plan. The kinds of health care providers that are *covered providers* are those that are listed below in this section.

- **Hospital and Other Covered Facilities.** These kinds of health care providers are: alcohol and drug treatment facilities; ambulatory surgical facilities; Christian Science sanatoriums; chronic disease hospitals (sometimes referred to as a chronic care or long term care hospital for *medically necessary covered services*); community health centers; day care centers; detoxification facilities; free-standing diagnostic imaging facilities; free-standing dialysis facilities; free-standing radiation therapy and

chemotherapy facilities; general hospitals; independent labs; limited services clinics; mental health centers; mental hospitals; rehabilitation hospitals; and skilled nursing facilities.

- **Physician and Other Covered Professional Providers.** These kinds of health care providers are: certified registered nurse anesthetists; chiropractors; Christian Science practitioners; clinical specialists in psychiatric and mental health nursing; dentists; licensed audiologists; licensed dietitian nutritionists (or a dietitian or a nutritionist or a dietitian nutritionist who is licensed or certified by the state in which the provider practices); licensed independent clinical social workers; licensed marriage and family therapists; licensed mental health counselors; licensed speech-language pathologists; nurse midwives; nurse practitioners; occupational therapists; optometrists; physical therapists; physicians; podiatrists; psychiatric nurse practitioners; and psychologists.
- **Other Covered Health Care Providers.** These kinds of health care providers are: ambulance services; appliance companies; cardiac rehabilitation centers; Christian Science nurses; Christian Science nursing homes; early intervention providers; home health agencies; home infusion therapy providers; hospice providers; oxygen suppliers; retail pharmacies; and visiting nurse associations.

(These may include other health care providers that are designated for you by *Blue Cross and Blue Shield*.)

## Covered Services

This benefit booklet and your *Schedule of Benefits* describe the health care services and supplies for which you will receive coverage while you are enrolled in this health plan. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) These health care services and supplies are referred to as “*covered services*.” Except as described otherwise in this benefit booklet and your *Schedule of Benefits*, all *covered services* must be *medically necessary* for you, furnished by *covered providers* and, when it is required, approved by *Blue Cross and Blue Shield*.

## Custodial Care

*Custodial care* is a type of care that is not covered by this health plan. *Custodial care* means **any of the following**:

- Care that is given primarily by medically-trained personnel for a *member* who shows no significant improvement response despite extended or repeated treatment; or
- Care that is given for a condition that is not likely to improve, even if the *member* receives attention of medically-trained personnel; or
- Care that is given for the maintenance and monitoring of an established treatment program, when no other aspects of treatment require an acute level of care; or
- Care that is given for the purpose of meeting personal needs which could be provided by persons without medical training, such as assistance with mobility, dressing, bathing, eating and preparation of special diets, and taking medications; or
- Care that is given to maintain the *member's* or anyone else's safety. (*Custodial care* does not mean care that is given to maintain the *member's* or anyone else's safety when that *member* is an *inpatient* in a psychiatric unit.)

## **Deductible**

For some *covered services*, you may have to pay a *deductible* before you will receive benefits from this health plan. When a *deductible* applies, the amount that is put toward your *deductible* is calculated based on the health care provider's actual charge or the *Blue Cross and Blue Shield allowed charge*, whichever is less (unless otherwise required by law). Your *Schedule of Benefits* shows the amount of your *deductible* (if there is one). Your *Schedule of Benefits* also shows those *covered services* for which you must pay the *deductible* before you receive benefits. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) When a *deductible* applies, there are some costs that you pay that do not count toward the *deductible*. These costs that do **not** count toward the *deductible* are:

- Any *copayments* and/or *coinsurance* that you pay.
- The costs that you pay when your coverage is reduced or denied because you did not follow the requirements of the *Blue Cross and Blue Shield utilization review* program. (See Part 4.)
- The costs that you pay that are more than the *Blue Cross and Blue Shield allowed charge*.
- The costs that you pay because your health plan has provided all of the benefits it allows for that *covered service*.

(There may be certain times when amounts that you have paid toward a deductible under a prior health plan or contract may be counted toward satisfying your *deductible* under this health plan. To see if this applies to you, you can ask your *plan sponsor*.)

## **Diagnostic Lab Tests**

This health plan provides coverage for *diagnostic lab tests*. These *covered services* include the examination or analysis of tissues, liquids, or wastes from the body. These covered tests also include (but are not limited to): the taking and interpretation of 12-lead electrocardiograms; all standard electroencephalograms; and glycosylated hemoglobin (HgbA1C) tests, urinary protein/microalbumin tests, and lipid profiles to diagnose and treat diabetes.

## **Diagnostic X-Ray and Other Imaging Tests**

This health plan provides coverage for *diagnostic x-rays and other imaging tests*. These *covered services* include: fluoroscopic tests and their interpretation; and the taking and interpretation of roentgenograms and other imaging studies that are recorded as a permanent picture, such as film. Some examples of imaging tests are: magnetic resonance imaging (MRI); and computerized axial tomography (CT scans). These types of tests also include diagnostic tests that require the use of radioactive drugs.

## **Effective Date**

This term is used to mean the date on which your coverage in this health plan starts. Or, it means the date on which a change to your coverage in this health plan takes effect.

## **Emergency Medical Care**

As a *member* of this health plan, you have worldwide coverage for *emergency medical care*. This is medical, surgical, or psychiatric care that you need immediately due to the sudden onset of a condition that manifests itself by symptoms of sufficient severity, including severe pain, which are severe enough that the lack of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine to result in placing your life or health or the health of another (including an unborn child) in serious jeopardy or serious impairment of bodily functions or serious dysfunction of any bodily organ or part or, as determined by a provider with knowledge of your condition, to result in severe pain that cannot be managed without such care. Some examples of conditions that require *emergency medical care* are: suspected heart attacks; strokes; poisoning; loss of consciousness; convulsions; and suicide attempts. This also includes treatment of *mental conditions* when: you are admitted as an *inpatient* as required under Massachusetts General Laws, Chapter 123, Section 12; you seem very likely to endanger yourself as shown by a serious suicide attempt, a plan to commit suicide, or behavior that shows that you are not able to care for yourself; or you seem very likely to endanger others as shown by an action against another person that could cause serious physical injury or death or by a plan to harm another person.

## **Group**

The term “*group*” refers to the institution (or institute) of higher education that has entered into an agreement under which *Blue Cross and Blue Shield* provides administrative services for the *group’s* self-insured Student Health Plan.

## **Inpatient**

The term “*inpatient*” refers to a patient who is a registered bed patient in a hospital or other covered health care facility and *Blue Cross and Blue Shield* has determined that *inpatient* care is *medically necessary*. This also includes a patient who is receiving *Blue Cross and Blue Shield* approved intensive services such as: partial hospital programs; or covered residential care. A patient who is kept overnight in a hospital solely for observation is **not** considered an *inpatient* even though the patient uses a bed. In this case, the patient is considered an *outpatient*. This is important for you to know since your cost share amount and *benefit limits* may differ for *inpatient* and *outpatient* coverage.

## **Medical Policy**

To receive your health plan coverage, your health care services and supplies must meet the criteria for coverage that are defined in each *Blue Cross and Blue Shield medical policy* that applies. Each health care service or supply must also meet the *Blue Cross and Blue Shield medical technology assessment criteria*. (See below.) The policies and criteria that will apply are those that are in effect at the time you receive the health care service or supply. These policies are based upon *Blue Cross and Blue Shield’s* assessment of the quality of the scientific and clinical evidence that is published in peer reviewed journals. *Blue Cross and Blue Shield* may also consider other clinical sources that are generally accepted and credible. (These sources may include specialty society guidelines, textbooks, and expert opinion.) These *medical policies* explain *Blue Cross and Blue Shield’s* criteria for when a health care service or supply is *medically necessary*, or is not *medically necessary*, or is investigational. These policies form the basis of coverage decisions. A policy may not exist for each health care service or supply. If this is the case for a certain health care service or supply, *Blue Cross and Blue Shield* may apply its *medical technology assessment criteria* and its *medical necessity* criteria to determine if the health care service or supply is *medically necessary* or if it is not *medically necessary* or if it is investigational. If you have access to a fax machine,

you can ask for a fax of a *Blue Cross and Blue Shield medical policy*. To do this, you can call the Medical Policy on Demand toll free service. The phone number is **1-888-MED-POLI**. (Your health care provider can also access a policy by using the *Blue Cross and Blue Shield* provider Web site.) Or, you can call the *Blue Cross and Blue Shield* customer service office. You can ask them to mail a copy to you.

## **Medical Technology Assessment Criteria**

To receive your health plan coverage, all of your health care services and supplies must conform to *Blue Cross and Blue Shield medical technology assessment criteria*. These criteria assess whether a technology improves health outcomes such as length of life or ability to function when performing everyday tasks. The *medical technology assessment criteria* that apply are those that are in effect at the time you receive a health care service or supply. These criteria are:

- The technology must have final approval from the appropriate government regulatory bodies. This criterion applies to drugs, biological products, devices (such as durable medical equipment), and diagnostic services. A drug, biological product, or device must have final approval from the U.S. Food and Drug Administration (FDA). Any approval granted as an interim step in the FDA regulatory process is not sufficient. (The FDA Humanitarian Device Exemption is one example of an interim step.) Except as required by law, this health plan may limit coverage for drugs, biological products, and devices to those specific indications, conditions, and methods of use approved by the FDA.
- The scientific evidence must permit conclusions concerning the effect of the technology on health outcomes. The evidence should consist of well-designed and well-conducted investigations published in peer-reviewed English-language journals. The qualities of the body of studies and the consistency of the results are considered in evaluating the evidence. The evidence should demonstrate that the technology can measurably alter the physiological changes related to a disease, injury, illness, or condition. In addition, there should be evidence or a convincing argument based on established medical facts that the measured alterations affect health outcomes. Opinions and evaluations by national medical associations, consensus panels, and other technology evaluation bodies are evaluated according to the scientific quality of the supporting evidence upon which they are based.
- The technology must improve the net health outcome. The technology's beneficial effects on health outcomes should outweigh any harmful effects on health outcomes.
- The technology must be as beneficial as any established alternatives. The technology should improve the net outcome as much as or more than established alternatives. The technology must be as cost effective as any established alternative that achieves a similar health outcome.
- The improvement must be attainable outside the investigational setting. When used under the usual conditions of medical practice, the technology should be reasonably expected to improve health outcomes to a degree comparable to that published in the medical literature.



## **Medically Necessary (Medical Necessity)**

To receive your health plan coverage, all of your health care services and supplies must be *medically necessary* and appropriate for your health care needs. (The only exceptions are for routine and preventive health care services that are covered by this health plan.) *Blue Cross and Blue Shield* decides which health care services and supplies that you receive (or you are planning to receive) are *medically necessary* and appropriate for coverage. It will do this by using all of the guidelines described below.

All health care services must be required services that a health care provider, using prudent clinical judgment, would provide to a patient in order to prevent or to evaluate or to diagnose or to treat an illness, injury, disease, or its symptoms. And, these health care services must also be:

- Furnished in accordance with generally accepted standards of professional medical practice (as recognized by the relevant medical community);
- Clinically appropriate, in terms of type, frequency, extent, site, and duration; and they must be considered effective for your illness, injury, or disease;
- Consistent with the diagnosis and treatment of your condition and in accordance with *Blue Cross and Blue Shield medical policies* and *medical technology assessment criteria*;
- Essential to improve your net health outcome and as beneficial as any established alternatives that are covered by *Blue Cross and Blue Shield*;
- Consistent with the level of skilled services that are furnished and furnished in the least intensive type of medical care setting that is required by your medical condition; and
- Not more costly than an alternative service or sequence of services at least as likely to produce the same therapeutic or diagnostic results to diagnose or treat your illness, injury, or disease.

This does **not** include a service that: is primarily for your convenience or for the convenience of your family or the health care provider; is furnished solely for your religious preference; promotes athletic achievements or a desired lifestyle; improves your appearance or how you feel about your appearance; or increases or enhances your environmental or personal comfort.

## **Member**

The term “you” refers to any *member* who has the right to the coverage provided by this health plan. A *member* may be the *subscriber* or his or her enrolled eligible spouse (or former spouse, if applicable) or any other enrolled eligible dependent.

## **Mental Conditions**

This health plan provides coverage for treatment of psychiatric illnesses or diseases. These include drug addiction and alcoholism. The illnesses or diseases that qualify as *mental conditions* are listed in the latest edition, at the time you receive treatment, of the American Psychiatric Association’s Diagnostic and Statistical Manual of Mental Disorders.

## **Mental Health Providers**

This health plan provides coverage for treatment of a *mental condition* when these *covered services* are furnished by a mental health provider who participates in your health care network. These covered providers include any one or more of the following kinds of health care providers: alcohol and drug treatment facilities; clinical specialists in psychiatric and mental health nursing; community health centers (that are a part of a general hospital); day care centers; detoxification facilities; general hospitals; licensed independent clinical social workers; licensed marriage and family therapists; licensed mental health counselors; mental health centers; mental hospitals; physicians; psychiatric nurse practitioners; psychologists; and other mental health providers that are designated for you by *Blue Cross and Blue Shield*.

## **Out-of-Pocket Maximum**

Under this health plan, you have a maximum cost share amount that you will have to pay (such as the total of your *deductible* and/or *copayments* and/or *coinsurance*) for certain *covered services*. This is referred to as an “*out-of-pocket maximum*.” Your *Schedule of Benefits* shows the amount of your *out-of-pocket maximum* and the time frame for which it applies—such as each *plan year*. It will also describe the cost share amounts you pay that will count toward the *out-of-pocket maximum*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) If the cost share amounts you have paid that count toward the *out-of-pocket maximum* add up to the *out-of-pocket maximum* amount, your health plan will provide full benefits based on the *Blue Cross and Blue Shield allowed charge* if you receive more of these *covered services* during the rest of the time frame in which the *out-of-pocket maximum* provision applies. When an *out-of-pocket maximum* applies, there are some costs that you pay that do not count toward the *out-of-pocket maximum*. These costs that do **not** count toward the *out-of-pocket maximum* are:

- The amount that you pay for your health plan.
- The costs that you pay when your coverage is reduced or denied because you did not follow the requirements of the *Blue Cross and Blue Shield utilization review* program. (See Part 4.)
- The costs that you pay that are more than the *Blue Cross and Blue Shield allowed charge*.
- The costs that you pay because your health plan has provided all of the benefits it allows for that *covered service*.

### **Important Note:**

See your *Schedule of Benefits* for any other costs that you may have to pay that do not count toward your *out-of-pocket maximum*.

## **Outpatient**

The term “*outpatient*” refers to a patient who is not a registered bed patient in a hospital or other health care facility. For example, a patient who is at a health center, at a health care provider’s office, at a surgical day care unit, or at an ambulatory surgical facility is considered an *outpatient*. A patient who is kept overnight in a hospital solely for observation is also considered an *outpatient* even though the patient uses a bed. (This does not include a patient who is receiving *Blue Cross and Blue Shield* approved intensive services. This means services such as: a partial hospital program; or covered residential care. See the explanation for “Inpatient” in this Part 2 in this benefit booklet.)

### **Plan Sponsor**

The *plan sponsor* is Northeastern University, the institution of higher education that has entered into an agreement under which *Blue Cross and Blue Shield* provides administrative services for the *group's* self-insured Student Health Plan.

### **Plan Year**

Under this health plan, your *deductible* and *out-of-pocket maximum*, and *benefit limits* will be calculated based on a *plan year* basis. Your *plan year* starts on September 1 of each year and continues until the following August 31. A new *plan year* begins each 12-month period thereafter.

### **Primary Care Provider**

Your PPO health care network includes physicians and nurse practitioners that you may choose to furnish your primary medical care. These health care providers are generally called *primary care providers*. As a *member* of this health plan, you are not required to choose a *primary care provider* in order for you to receive your health plan coverage. **You may choose any covered provider to furnish your health care services and supplies. But, your choice is important because it will impact the costs that you pay for your health care services and supplies.** Your costs will be less when you use health care providers who participate in your PPO health care network to furnish your *covered services*.

### **Rider**

The term *rider* refers to an amendment or a change to the terms described in this Benefit Description. *Blue Cross and Blue Shield* and/or your *group* may change the terms of your coverage in this health plan. If a material change is made to your coverage in this health plan, it is described in a *rider*. For example, a *rider* may change the amount that you must pay for certain services such as the amount of your *copayment*. Or, it may add to or limit the benefits provided by this health plan. Your *plan sponsor* will supply you with *riders* (if there are any) that apply to your coverage in this health plan. You should keep these *riders* with this benefit booklet and your *Schedule of Benefits* so that you can refer to them.

### **Room and Board**

For an approved *inpatient* admission, *covered services* include *room and board*. This means your room, meals, and general nursing services while you are an *inpatient*. This includes hospital services that are furnished in an intensive care or similar unit.

## Schedule of Benefits

This benefit booklet includes a *Schedule of Benefits*. It describes the cost share amount that you must pay for each *covered service* (such as a *deductible*, or a *copayment*, or a *coinsurance*). And, it includes important information about your *deductible* and *out-of-pocket maximum*. It also describes *benefit limits* that apply for certain *covered services*. Be sure to read all parts of this benefit booklet and your *Schedule of Benefits* to understand all of your health care benefits. You should read the *Schedule of Benefits* along with the descriptions of *covered services* and the limits and exclusions that are described in this benefit booklet.

**Important Note:**

A *rider* may change the information that is shown in your *Schedule of Benefits*. Be sure to read each *rider* (if there is any).

## Service Area

The *service area* is the geographic area in which you may receive all of your health care services and supplies. Your *service area* includes all counties in the Commonwealth of Massachusetts. In addition, for those *members* who are living or traveling outside of Massachusetts (but within the United States) this health plan provides access to the local Blue Cross and/or Blue Shield Plan's PPO health care networks.

## Special Services (Hospital and Facility Ancillary Services)

When you receive health care services from a hospital or other covered health care facility, *covered services* include certain services and supplies that the health care facility normally furnishes to its patients for diagnosis or treatment while the patient is in the facility. These *special services* include (but are not limited to) such things as:

- The use of special rooms. These include: operating rooms; and treatment rooms.
- Tests and exams.
- The use of special equipment in the facility. Also, the services of the people hired by the facility to run the equipment.
- Drugs, medications, solutions, biological preparations, and medical and surgical supplies that are used while you are in the facility.
- Administration of infusions and transfusions and blood processing fees. These do not include the cost of: whole blood; packed red blood cells; blood donor fees; or blood storage fees.
- Internal prostheses (artificial replacements of parts of the body) that are part of an operation. These include things such as: hip joints; skull plates; intraocular lenses that are implanted after corneal transplant, cataract surgery, or other covered eye surgery, when the natural eye lens is replaced; and pacemakers. They do not include things such as: ostomy bags; artificial limbs or eyes; hearing aids; or airplane splints.

## Subscriber

The *subscriber* is the eligible student who signs the enrollment form at the time of enrollment in this health plan.

## Urgent Care

This health plan provides coverage for *urgent care*. This is medical, surgical, or psychiatric care, other than *emergency medical care*, that you need right away. This is care that you need to prevent serious

deterioration of your health when an unforeseen illness or injury occurs. In most cases, *urgent care* will be brief diagnostic care and treatment to stabilize your condition.

### **Utilization Review**

This term refers to the programs that *Blue Cross and Blue Shield* uses to evaluate the necessity and appropriateness of your health care services and supplies. *Blue Cross and Blue Shield* uses a set of formal techniques that are designed to monitor the use of, or evaluate the clinical necessity, appropriateness, efficacy or efficiency of health care services, procedures or settings, and drugs. These programs are designed to encourage appropriate care and services (not less care). *Blue Cross and Blue Shield* understands the need for concern about underutilization. *Blue Cross and Blue Shield* shares this concern with its *members* and health care providers. *Blue Cross and Blue Shield* does not compensate individuals who conduct *utilization review* activities based on denials. *Blue Cross and Blue Shield* also does not offer incentives to health care providers to encourage inappropriate denials of care and services. These programs may include any or all of the following.

- Pre-admission review, concurrent review, and discharge planning.
- Pre-approval of some *outpatient* services, including drugs (whether the drugs are furnished to you by a health care provider along with a *covered service* or by a pharmacy).
- Drug formulary management (compliance with the *Blue Cross and Blue Shield* Drug Formulary). This also includes quality care dosing which helps to monitor the quantity and dose of the drug that you receive, based on Food and Drug Administration (FDA) recommendations and clinical information.
- Step therapy to help your health care provider furnish you with the appropriate drug treatment. (With step therapy, before coverage is approved for certain “second step” drugs, it is required that you first try an effective “first step” drug.)
- Post-payment review.
- Individual case management.

## Part 3

# Emergency Services

---

You do not need a referral from your health care provider or an approval from *Blue Cross and Blue Shield* before you obtain *emergency medical care*. As a *member* of this health plan, you will receive worldwide emergency coverage. These emergency medical services may include *inpatient* or *outpatient* services by health care providers who are qualified to furnish *emergency medical care*. This includes care that is needed to evaluate or stabilize your emergency medical condition. **At the onset of an emergency medical condition that in your judgment requires *emergency medical care*, you should go to the nearest emergency room. If you need help, dial 911. Or, call your local emergency medical service system phone number.** You will not be denied coverage for medical and transportation services that you incur as a result of your emergency medical condition. You usually need emergency medical services because of the sudden onset of a condition that manifests itself by symptoms of sufficient severity, including severe pain, which are severe enough that the lack of prompt medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine to result in placing your life or health or the health of another (including an unborn child) in serious jeopardy or serious impairment of bodily functions or serious dysfunction of any bodily organ or part or, as determined by a provider with knowledge of your condition, to result in severe pain that cannot be managed without such care. Some examples of conditions that require *emergency medical care* are: suspected heart attacks; strokes; poisoning; loss of consciousness; convulsions; and suicide attempts.

### **Inpatient Emergency Admissions**

Your condition may require that you be admitted into a hospital for *inpatient emergency medical care*. If this happens, you or the admitting facility (or someone on your behalf) must call *Blue Cross and Blue Shield* within 48 hours of your admission. (A health care facility that participates in your health care network should call *Blue Cross and Blue Shield* for you.) This call must include: your name; your ID number; the name of the health care facility; the date of admission; and the condition for which you are receiving treatment. This information is required so that *Blue Cross and Blue Shield* can evaluate and monitor the appropriateness of your *inpatient* health care services.

### **Outpatient Emergency Services**

When you have an emergency medical condition, you should receive care at the nearest emergency room. If you receive *emergency medical care* at an emergency room of a hospital that does not participate in your health care network, your health plan will provide the same coverage that you would otherwise receive if you had gone to a hospital that does participate in your health care network.

### **Post-Stabilization Care**

After your emergency medical condition has been evaluated and stabilized in the hospital emergency room, you may be ready to go home. Or, you may require further care. But, benefits will be provided only for the health care services and supplies that are covered by your health plan.

- **Admissions From the Emergency Room.** Your condition may require that you be admitted directly from the emergency room into that hospital for *inpatient emergency medical care*. If this happens, you or the admitting facility (or someone on your behalf) must call *Blue Cross and Blue Shield*. (A health care facility that participates in your health care network should call *Blue Cross and Blue Shield* for you.) This call must be made within 48 hours of your admission. This call must include: your name; your ID number; the name of the health care facility; the date of admission; and the condition for which you are receiving treatment. This is required so that *Blue Cross and Blue Shield* can evaluate and monitor the appropriateness of your *inpatient* health care services.
- **Transfers to Other Inpatient Facilities.** Your emergency room provider may recommend your transfer to another facility for *inpatient* care. If this happens, you or the admitting facility (or someone on your behalf) must call *Blue Cross and Blue Shield*. (A health care facility that participates in your health care network should call *Blue Cross and Blue Shield* for you.) This call must be made within 48 hours of your admission. This is required so that *Blue Cross and Blue Shield* can evaluate the appropriateness of the *inpatient* health care services.
- **Outpatient Follow Up Care.** Your emergency room provider may recommend that you have *outpatient* follow up care. If this happens, the emergency room provider must call *Blue Cross and Blue Shield* to obtain an approval when the type of care that you need requires an approval from *Blue Cross and Blue Shield*. (See Part 4.) If you need to have more follow up care and an approval is required, you or your health care provider must obtain the approval from *Blue Cross and Blue Shield*.

## Part 4

# Utilization Review Requirements

---

To receive all of the coverage provided by your health plan, you must follow all of the requirements described in this section. **Your coverage may be denied if you do not follow these requirements.**

### **Pre-Service Approval Requirements**

There are certain health care services or supplies that must be approved for you by *Blue Cross and Blue Shield*. A health care provider who participates in your health care network should request a pre-service approval on your behalf. (You must request this review if the health care provider does not start the process for you.) For the pre-service review, *Blue Cross and Blue Shield* will consider your health care provider to be your authorized representative. ***Blue Cross and Blue Shield* will tell you and your health care provider if coverage for a proposed service has been approved or if coverage has been denied.** To check on the status of a request or to check for the outcome of a *utilization review* decision, you can call your health care provider or the *Blue Cross and Blue Shield* customer service office. The toll free phone number to call is shown on your ID card. Remember, you should check with your health care provider before you receive services or supplies to make sure that your health care provider has received approval from *Blue Cross and Blue Shield* when a pre-service approval is required. Otherwise, you will have to pay all charges for those health care services and/or supplies.

(The requirements described below in this part do not apply to your *covered services* when Medicare is the primary coverage.)

### **Referrals for Specialty Care**

You do not need a referral from your *primary care provider* or your attending physician in order for you to receive your health plan coverage. But, there are certain health care services and supplies that must be approved by *Blue Cross and Blue Shield* before you receive them. (See below.)

### **Pre-Service Review for Outpatient Services**

To receive all of your coverage for certain *outpatient* health services and supplies, you must obtain a pre-service approval from *Blue Cross and Blue Shield*. A health care provider who participates in your health care network will request this approval on your behalf. During the pre-service review, *Blue Cross and Blue Shield* will determine if your proposed health care services or supplies should be covered as *medically necessary* for your condition. *Blue Cross and Blue Shield* will make this decision within two working days of the date that it receives all of the needed information from your health care provider. You must receive a pre-service approval from *Blue Cross and Blue Shield* for:

- Certain specialty care, surgical procedures, and/or other *outpatient* health care services and supplies. These services and supplies may include those that are furnished for you by a *covered provider* such as a hospital, a professional health care provider (for example, chiropractors and physical and occupational therapists), or a non-emergency ambulance. To find out if your proposed service or supply needs a pre-service review, you can check with your health care provider. You can also call the *Blue Cross and Blue Shield* customer service office or use the online *Blue Cross and Blue Shield* member self service option. To do this, log on to the *Blue Cross and Blue Shield* Web site at **[www.bluecrossma.com](http://www.bluecrossma.com)**. Just follow the steps to check your benefits.

WORDS IN ITALICS ARE EXPLAINED IN PART 2.



- Infertility treatment.
- Home health care. (If you have been receiving *inpatient* care, *Blue Cross and Blue Shield* may approve these services through Discharge Planning.)
- Certain prescription drugs that you buy from a pharmacy or that are administered to you by a non-pharmacy health care provider during a covered visit. For example, you receive an injection or an infusion of a drug in a physician's office or in a hospital outpatient setting. A key part of this pre-service approval process is the step therapy program. It helps your health care provider provide you with the appropriate drug treatment. To find out if your prescription drug requires a prior approval from *Blue Cross and Blue Shield*, you can call the *Blue Cross and Blue Shield* customer service office.

**Pre-Approval Requirements Can Change:**

From time to time, *Blue Cross and Blue Shield* may change the list of health care services and supplies that require a prior approval. To check these requirements, you can use the online *Blue Cross and Blue Shield* member self service option. To do this, log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com). When a material change is made to these requirements, *Blue Cross and Blue Shield* will let the *subscriber's group* on your behalf know about the change at least 60 days before the change becomes effective.

**Missing Information.** In some cases, *Blue Cross and Blue Shield* will need more information or records to determine if your proposed health care services or supplies should be covered as *medically necessary* to treat your condition. For example, *Blue Cross and Blue Shield* may ask for the results of a face-to-face clinical evaluation or of a second opinion. If *Blue Cross and Blue Shield* does need more information, *Blue Cross and Blue Shield* will ask for this missing information or records within 15 calendar days of the date that it received your health care provider's request for pre-service approval. The information or records that *Blue Cross and Blue Shield* asks for must be provided to *Blue Cross and Blue Shield* within 45 calendar days of the request. If this information or these records are not provided to *Blue Cross and Blue Shield* within these 45 calendar days, your proposed coverage will be denied. If *Blue Cross and Blue Shield* receives this information or these records within this time frame, *Blue Cross and Blue Shield* will make a decision within two working days of the date it is received.

**Coverage Approval.** If through the pre-service review *Blue Cross and Blue Shield* determines that your proposed health care service, supply, or course of treatment should be covered as *medically necessary* for your condition, *Blue Cross and Blue Shield* will call the health care provider. *Blue Cross and Blue Shield* will make this phone call within 24 hours of the time the decision is made to let the health care provider know of the coverage approval status of the review. Then, within two working days of that phone call, *Blue Cross and Blue Shield* will send a written (or electronic) notice to you and to the health care provider. This notice will let you know (and confirm) that your coverage was approved.

**Coverage Denial.** If through the pre-service review *Blue Cross and Blue Shield* determines that your proposed health care service, supply, or course of treatment should **not** be covered as *medically necessary* for your condition, *Blue Cross and Blue Shield* will call the health care provider. *Blue Cross and Blue Shield* will make this phone call within 24 hours of the time the decision is made to let the health care provider know that the coverage was denied and to discuss alternative treatment. Then, within one working day of that phone call, *Blue Cross and Blue Shield* will send a written (or electronic) notice to you and to the health care provider. This notice will explain *Blue Cross and Blue Shield's* coverage decision. This notice that is sent to you will: describe the reasons that *Blue Cross and Blue Shield* has denied the request and the applicable terms of your coverage in this health plan; give the specific medical

## Part 4 – Utilization Review Requirements (continued)

---

and scientific reasons for which *Blue Cross and Blue Shield* has denied the request; specify any alternative treatment or health care services and supplies that would be covered; refer to and include *Blue Cross and Blue Shield* clinical guidelines that apply and were used and any review criteria; and describe the review process and your right to pursue legal action.

**Reconsideration of Adverse Determination.** Your health care provider may ask that *Blue Cross and Blue Shield* reconsider its decision when *Blue Cross and Blue Shield* has determined that your proposed health care service, supply, or course of treatment is not *medically necessary* for your condition. In this case, *Blue Cross and Blue Shield* will arrange for the decision to be reviewed by a clinical peer reviewer. This review will be held between your health care provider and the clinical peer reviewer. And, it will be held within one working day of the date that your health care provider asks for *Blue Cross and Blue Shield's* decision to be reconsidered. If the initial decision is not reversed, you (or the health care provider on your behalf) may ask for a formal review. The process to ask for a formal review is described in Part 10 of this benefit booklet. You may request a formal review even if your health care provider has not asked that the *Blue Cross and Blue Shield* decision be reconsidered.

### **Pre-Admission Review**

Before you go into a hospital or other covered health care facility for *inpatient* care, your health care provider must obtain an approval from *Blue Cross and Blue Shield* in order for your care to be covered by this health plan. (This does not apply to your admission if it is for *emergency medical care* or for maternity care.) *Blue Cross and Blue Shield* will determine if the health care setting is suitable to treat your condition. *Blue Cross and Blue Shield* will make this decision within two working days of the date that it receives all of the needed information from your health care provider.

**Missing Information.** In some cases, *Blue Cross and Blue Shield* will need more information or records to determine if the health care setting is suitable to treat your condition. For example, *Blue Cross and Blue Shield* may ask for the results of a face-to-face clinical evaluation or of a second opinion. If *Blue Cross and Blue Shield* does need more information, *Blue Cross and Blue Shield* will ask for this missing information or records within 15 calendar days of the date that it received your health care provider's request for approval. The information or records that *Blue Cross and Blue Shield* asks for must be provided to *Blue Cross and Blue Shield* within 45 calendar days of the request. If this information or these records are not provided to *Blue Cross and Blue Shield* within these 45 calendar days, your proposed coverage will be denied. If *Blue Cross and Blue Shield* receives this information or records within this time frame, *Blue Cross and Blue Shield* will make a decision within two working days of the date it is received.

**Coverage Approval.** If *Blue Cross and Blue Shield* determines that the proposed setting for your health care is suitable, *Blue Cross and Blue Shield* will call the health care facility. *Blue Cross and Blue Shield* will make this phone call within 24 hours of the time the decision is made to let the facility know of the coverage approval status of the pre-admission review. Then, within two working days of that phone call, *Blue Cross and Blue Shield* will send a written (or electronic) notice to you and to the facility. This notice will let you know (and confirm) that your coverage was approved.

**Coverage Denial.** If *Blue Cross and Blue Shield* determines that the proposed setting is not *medically necessary* for your condition, *Blue Cross and Blue Shield* will call the health care facility. *Blue Cross and Blue Shield* will make this phone call within 24 hours of the time the decision is made to let the facility know that the coverage was denied and to discuss alternative treatment. Then, within one working day of that phone call, *Blue Cross and Blue Shield* will send a written (or electronic) notice to you and to the facility. This notice will explain *Blue Cross and Blue Shield's* coverage decision. This notice that is sent

WORDS IN ITALICS ARE EXPLAINED IN PART 2.

## Part 4 – Utilization Review Requirements (continued)

---

to you will: describe the reasons that *Blue Cross and Blue Shield* has denied the request and the applicable terms of your coverage in this health plan; give the specific medical and scientific reasons for which *Blue Cross and Blue Shield* has denied the request; specify any alternative treatment or health care services and supplies that would be covered; refer to and include *Blue Cross and Blue Shield* clinical guidelines that apply and were used and any review criteria; and describe the review process and your right to pursue legal action.

**Reconsideration of Adverse Determination.** Your health care provider may ask that *Blue Cross and Blue Shield* reconsider its decision when *Blue Cross and Blue Shield* has determined that *inpatient* coverage is not *medically necessary* for your condition. In this case, *Blue Cross and Blue Shield* will arrange for the decision to be reviewed by a clinical peer reviewer. This review will be held between your health care provider and the clinical peer reviewer. And, it will be held within one working day of the date that your health care provider asks for the *Blue Cross and Blue Shield* decision to be reconsidered. If the initial decision is not reversed, you (or the health care provider on your behalf) may ask for a formal review. The process to ask for a formal review is described in Part 10 of this benefit booklet. You may request a formal review even if your health care provider has not asked that the *Blue Cross and Blue Shield* decision be reconsidered.

### **Concurrent Review and Discharge Planning**

Concurrent Review means that while you are an *inpatient*, *Blue Cross and Blue Shield* will monitor and review the health care services you receive to make sure you still need *inpatient* coverage in that facility.

In some cases, *Blue Cross and Blue Shield* may determine upon review that you will need to continue *inpatient* coverage in that health care facility beyond the number of days first thought to be required for your condition. When *Blue Cross and Blue Shield* makes this decision (within one working day of receiving all necessary information), *Blue Cross and Blue Shield* will let the health care facility know of the coverage approval status of the review. *Blue Cross and Blue Shield* will do this within one working day of making this decision. *Blue Cross and Blue Shield* will also send a written (or electronic) notice to you and to the facility to explain the decision. This notice will be sent within one working day of that first notice. This notice will include: the number of additional days that are being approved for coverage (or the next review date); the new total number of approved days or services; and the date the approved services will begin.

In other cases, based on a *medical necessity* determination, *Blue Cross and Blue Shield* may determine that you no longer need *inpatient* coverage in that health care facility. Or, you may no longer need *inpatient* coverage at all. *Blue Cross and Blue Shield* will make this decision within one working day of receiving all necessary information. *Blue Cross and Blue Shield* will call the health care facility to let them know of this decision. *Blue Cross and Blue Shield* will discuss plans for continued coverage in a health care setting that better meets your needs. This phone call will be made within 24 hours of the *Blue Cross and Blue Shield* coverage decision. For example, your condition may no longer require *inpatient* coverage in a hospital, but it still may require skilled nursing coverage. If this is the case, your physician may decide to transfer you to a skilled nursing facility. Any proposed plans will be discussed with you by your physician. All arrangements for discharge planning will be confirmed in writing with you. *Blue Cross and Blue Shield* will send this written (or electronic) notice to you and to the facility within one working day of that phone call to the facility.

You may choose to stay in the health care facility after you have been told by your health care provider or *Blue Cross and Blue Shield* that *inpatient* coverage is no longer *medically necessary*. But, if you do, this

health plan will not provide any more coverage. You must pay all costs for the rest of that *inpatient* stay. This starts from the date the written notice is sent to you from *Blue Cross and Blue Shield*.

**Reconsideration of Adverse Determination.** Your health care provider may ask that *Blue Cross and Blue Shield* reconsider its decision when *Blue Cross and Blue Shield* has determined that continued *inpatient* coverage is not *medically necessary* for your condition. In this case, *Blue Cross and Blue Shield* will arrange for the decision to be reviewed by a clinical peer reviewer. This review will be held between your health care provider and the clinical peer reviewer. And, it will be held within one working day of the date that your health care provider asks for the *Blue Cross and Blue Shield* decision to be reconsidered. If the initial decision is not reversed, you (or the health care provider on your behalf) may ask for a formal review. The process to ask for a formal review is described in Part 10 of this benefit booklet. You may request a formal review even if your health care provider has not asked that the *Blue Cross and Blue Shield* decision be reconsidered.

## Individual Case Management

Individual Case Management is a flexible program for managing your benefits in some situations. Through this program, *Blue Cross and Blue Shield* works with your health care providers to make sure that you get *medically necessary* services in the least intensive setting that meets your needs. Under this program, coverage may be approved for services that are in addition to those that are already covered by this health plan. For example, *Blue Cross and Blue Shield* may approve these services to:

- Shorten an *inpatient* stay. This may occur by sending a *member* home or to a less intensive setting to continue treatment.
- Direct a *member* to a less costly setting when an *inpatient* stay has been proposed.
- Prevent future *inpatient* stays. This may occur by providing coverage for *outpatient* care instead.

*Blue Cross and Blue Shield* may, in some situations, present a specific alternative treatment plan to you and your attending physician. This treatment plan will be one that is *medically necessary* for you. *Blue Cross and Blue Shield* will need the full cooperation of everyone involved. This includes: the patient (or the guardian); the hospital; the attending physician; and the proposed health care provider. *Blue Cross and Blue Shield* may require that there be a written agreement between the patient (or the patient's family or guardian) and *Blue Cross and Blue Shield*. *Blue Cross and Blue Shield* may also require that there be an agreement between the health care provider and *Blue Cross and Blue Shield* to furnish the services that are approved through this alternative treatment plan.

## Part 5

# Covered Services

---

You have the right to the coverage described in this part, except as limited or excluded in other parts of this benefit booklet. Also, be sure to read your *Schedule of Benefits*. It describes the cost share amounts that you must pay for *covered services*. And, it shows the *benefit limits* that apply to specific *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) **Your coverage in this health plan consists of two benefit levels: one for in-network benefits; and one for out-of-network benefits.** This means that your cost share amount differs based on the benefit level of the *covered services* that you receive. The highest benefit level is provided when you receive *covered services* from a *covered provider* who participates in your PPO health care network. This is your in-network benefit level. The lowest benefit level is usually provided when you receive *covered services* from a *covered provider* who does not participate in your PPO health care network. This is your out-of-network benefit level. Your *Schedule of Benefits* shows the cost share amounts that will you pay for in-network benefits and for out-of-network benefits.

## Admissions for Inpatient Medical and Surgical Care

### General and Chronic Disease Hospital Admissions

Except for an admission for *emergency medical care* or for maternity care, you and your health care provider must receive approval from *Blue Cross and Blue Shield* as outlined in this benefit booklet before you enter a general or chronic disease hospital for *inpatient* care. *Blue Cross and Blue Shield* will let you and your health care provider know when your coverage is approved. (See Part 4.) When *inpatient* care is approved by *Blue Cross and Blue Shield* or it is for *inpatient emergency medical care*, this health plan provides coverage for as many days as are *medically necessary* for you. These *inpatient* benefits are also available for *inpatient* care in a Christian Science sanatorium. (For maternity care, see page 32.) This coverage includes:

- Semiprivate *room and board*; and *special services* that are furnished for you by the hospital.
- Surgery that is performed for you by a physician; or a podiatrist; or a nurse practitioner; or a dentist. This may also include the services of an assistant surgeon (physician) when *Blue Cross and Blue Shield* decides that an assistant is needed. These *covered services* include (but are not limited to):
  - **Reconstructive surgery.** This means non-dental surgery that is meant to improve or give you back bodily function or to correct a functional physical impairment that was caused by: a birth defect; a prior surgical procedure or disease; or an accidental injury. It also includes surgery that is done to correct a deformity or disfigurement that was caused by an accidental injury.

**Women’s Health and Cancer Rights:** As required by federal law, this coverage includes breast reconstruction in connection with a mastectomy. This health plan provides coverage for: all stages of reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and treatment of physical complications at all stages of mastectomy, including lymphedemas. These services will be furnished in a manner determined in consultation with the attending physician and the patient.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

- **Transplants.** This means human organ (or tissue) and stem cell (“bone marrow”) transplants that are furnished according to *Blue Cross and Blue Shield medical policy* and *medical technology assessment criteria*. It also includes one or more stem cell transplants for a *member* who has been diagnosed with breast cancer that has spread. For covered transplants, coverage also includes: the harvesting of the donor’s organ (or tissue) or stem cells when the recipient is a *member*; and drug therapy that is furnished during the transplant procedure to prevent the transplanted organ (or tissue) or stem cells from being rejected. “Harvesting” includes: the surgical removal of the donor’s organ (or tissue) or stem cells; and the related *medically necessary* services and/or tests that are required to perform the transplant itself. No benefits are provided for the harvesting of the donor’s organ (or tissue) or stem cells when the recipient is not a *member*. (See “Lab Tests, X-Rays, and Other Tests” for your coverage for donor testing.)
- **Oral surgery.** This means: reduction of a dislocation or fracture of the jaw or facial bone; excision of a benign or malignant tumor of the jaw; and orthognathic surgery that you need to correct a significant functional impairment that cannot be adequately corrected with orthodontic services. You must have a serious medical condition that requires that you be admitted to a hospital as an *inpatient* in order for the surgery to be safely performed. (Orthognathic surgery is not covered when it is performed mainly for cosmetic reasons. This surgery must be performed along with orthodontic services. If it is not, the oral surgeon must send a letter to *Blue Cross and Blue Shield* asking for approval for the surgery. No benefits are provided for the orthodontic services.)

Covered oral surgery also includes the removal of impacted teeth (including wisdom teeth) when the teeth are fully or partially imbedded in the bone. This coverage is provided only until you reach your *benefit limit*. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach this *benefit limit*, no more benefits will be provided for these services.

- Voluntary termination of pregnancy; and voluntary sterilization procedures.
- Anesthesia services that are related to covered surgery. This includes those services that are furnished for you by a physician other than the attending physician; or by a certified registered nurse anesthetist.
- Radiation and x-ray therapy that is furnished for you by a physician. This includes: radiation therapy using isotopes, radium, radon, or other ionizing radiation; and x-ray therapy for cancer or when used in place of surgery.
- Chemotherapy (drug therapy for cancer) that is furnished for you by a physician.
- Interpretation of *diagnostic x-ray and other imaging tests*, *diagnostic lab tests*, and diagnostic machine tests, when these tests are furnished by a physician or by a podiatrist instead of by a hospital-based radiologist or pathologist who is an employee of the hospital. (When these services are

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

furnished by a radiologist or pathologist who is an employee of the hospital, coverage is provided as a *special service* of the hospital.)

- Medical care that is furnished for you by a physician; or by a nurse practitioner; or by a podiatrist; or by a Christian Science practitioner. This includes medical care furnished for you by a physician other than the attending physician to treat an uncommon aspect or complication of your illness or injury. This health plan will cover medical care furnished for you by two or more physicians at the same time. But, this is the case only when *Blue Cross and Blue Shield* decides that the care is needed to treat a critically ill patient. The second physician must be an expert in a different medical sub-specialty than the attending physician. This health plan will cover only the attending physician if the second physician is an expert in the same medical sub-specialty as the attending physician.
- Monitoring services that are related to dialysis, when they are furnished for you by a *covered provider*.
- Consultations. These services must be furnished for you by a physician other than the attending physician. The consultation must be needed to diagnose or treat the condition for which you were admitted. Or, it must be for a complication that develops after you are an *inpatient*. The attending physician must order the consultation. The physician who furnishes it must send a written report to *Blue Cross and Blue Shield* if they ask for one. The physician who furnishes this consultation for you must be an expert in a different medical sub-specialty than the attending physician. This health plan will cover only the attending physician if the consultant is an expert in the same medical sub-specialty as the attending physician.
- Intensive care services. These services must be furnished for you by a physician other than the attending physician; or by a nurse practitioner. This means services that you need for only a limited number of hours to treat an uncommon aspect or complication of your illness or injury.
- Emergency admission services. These services must be furnished for you by a physician; or by a nurse practitioner. This means that a complete history and physical exam is performed before you are admitted as an *inpatient* for *emergency medical care* and your treatment is taken over immediately by another physician.
- Pediatric specialty care. This is care that is furnished for you by a *covered provider* who has a recognized expertise in specialty pediatrics.
- Second surgical opinions. These services must be furnished for you by a physician. This includes a third opinion when the second opinion differs from the first.

### **Rehabilitation Hospital Admissions**

You and your health care provider must receive approval from *Blue Cross and Blue Shield* as outlined in this benefit booklet before you enter a rehabilitation hospital for *inpatient* care. *Blue Cross and Blue Shield* will let you and your health care provider know when your coverage is approved. (See Part 4.) When *inpatient* care is approved by *Blue Cross and Blue Shield*, this health plan provides coverage only until you reach your *benefit limit*. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach this *benefit limit*, no more benefits will be provided for these services. This is the case whether or not the care is *medically necessary*. (Whether or not there is a *benefit limit* for these

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

services, coverage is provided only for those services that are determined by *Blue Cross and Blue Shield* to be *medically necessary* for you.) This coverage includes: semiprivate *room and board* and *special services* furnished for you by the hospital; and medical care furnished for you by a physician or by a nurse practitioner.

### **Skilled Nursing Facility Admissions**

You and your health care provider must receive approval from *Blue Cross and Blue Shield* as outlined in this benefit booklet before you enter a skilled nursing facility (or Christian Science nursing home) for *inpatient care*. *Blue Cross and Blue Shield* will let you and your health care provider know when your coverage is approved. (See Part 4.) When *inpatient care* is approved by *Blue Cross and Blue Shield*, this health plan provides coverage only until you reach your *benefit limit*. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach this *benefit limit*, no more benefits will be provided for these services. This is the case whether or not the care is *medically necessary*. (Whether or not there is a *benefit limit* for these services, coverage is provided only for those services that are determined by *Blue Cross and Blue Shield* to be *medically necessary* for you.) This coverage includes: semiprivate *room and board* and *special services* furnished for you by the facility; and medical care furnished for you by a physician or by a nurse practitioner or by a Christian Science practitioner.

### **Ambulance Services**

This health plan covers ambulance transport. This coverage includes:

- **Emergency Ambulance.** This includes an ambulance that takes you to an emergency medical facility for *emergency medical care*. For example, this may be an ambulance that takes you from an accident scene to the hospital. Or, it may take you from your home to a hospital due to a heart attack. This also means an air ambulance that takes you to a hospital when your emergency medical condition requires that you use an air ambulance rather than a ground ambulance. If you need help, call 911. Or, call your local emergency phone number.
- **Other Ambulance.** This includes *medically necessary* transport by an ambulance. For example, this may be an ambulance that is required to take you to or from the nearest hospital (or other covered health care facility) to receive care. It also includes an ambulance that is needed for a *mental condition*.

**No benefits** are provided: for taxi or chair car service; or to transport you to or from your medical appointments.

### **Cardiac Rehabilitation**

This health plan covers *outpatient* cardiac rehabilitation when it is furnished for you by a cardiac rehabilitation provider. You will be covered for as many visits as are *medically necessary* for your condition. Your first visit must be within 26 weeks of the date that you were first diagnosed with cardiovascular disease. Or, you must start within 26 weeks after you have had a cardiac event. *Blue Cross*

WORDS IN ITALICS ARE EXPLAINED IN PART 2.



**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

and *Blue Shield* must determine through medical documentation that you meet one of these conditions: you have cardiovascular disease or angina pectoris; or you have had a myocardial infarction, angioplasty, or cardiovascular surgery. (This type of surgery includes: a heart transplant; or coronary bypass graft surgery; or valve repair or replacement.) For angina pectoris, this health plan covers only one course of cardiac rehabilitation for each *member*.

No **benefits** are provided for: club membership fees; counseling services that are not part of your cardiac rehabilitation program (for example, these *non-covered services* may be educational, vocational, or psychosocial counseling); medical or exercise equipment that you use in your home; services that are provided to your family; and additional services that you receive after you complete a cardiac rehabilitation program.

## **Chiropractor Services**

This health plan covers *outpatient* chiropractic services when they are furnished for you by a chiropractor who is licensed to furnish the specific *covered service* only until you reach your *benefit limit*. This coverage includes: *diagnostic lab tests* (such as blood tests); diagnostic x-rays other than magnetic resonance imaging (MRI), computerized axial tomography (CT scans), and other imaging tests; and *outpatient* medical care services, including spinal manipulation. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach the *benefit limit*, no more benefits will be provided for these services. (Whether or not there is a *benefit limit* for these services, coverage is provided only for those services that are determined by *Blue Cross and Blue Shield* to be *medically necessary* for you.)

## **Dialysis Services**

This health plan covers *outpatient* dialysis when it is furnished for you by a hospital; or by a community health center; or by a free-standing dialysis facility; or by a physician. This coverage also includes home dialysis when it is furnished under the direction of a *covered provider*. Your home dialysis coverage includes: non-durable medical supplies (such as dialysis membrane and solution, tubing, and drugs that are needed during dialysis); the cost to install the dialysis equipment in your home up to \$300; and the cost to maintain or to fix the dialysis equipment. *Blue Cross and Blue Shield* will decide whether to rent or to buy the dialysis equipment. If the dialysis equipment is bought, *Blue Cross and Blue Shield* keeps ownership rights to it. It does not become your property. No home dialysis benefits are provided for: costs to get or supply power, water, or waste disposal systems; costs of a person to help with the dialysis procedure; and costs that are not needed to run the dialysis equipment.

## **Durable Medical Equipment**

This health plan covers durable medical equipment that you buy or rent from a *covered provider* that is an appliance company or from another provider who is designated by *Blue Cross and Blue Shield* to furnish the specific covered appliance. This health plan provides coverage only until you reach your *benefit limit*.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach the *benefit limit*, no more benefits will be provided for these services. (A *benefit limit* does not apply when durable medical equipment is furnished as part of covered home dialysis, home health care, or hospice services.) This coverage is provided for equipment that: can stand repeated use; serves a medical purpose; is *medically necessary* for you; is not useful if you are not ill or injured; and can be used in the home. Some examples of covered durable medical equipment include (but are not limited to):

- Knee braces; and back braces.
- Orthopedic and corrective shoes that are part of a leg brace.
- Hospital beds; wheelchairs; crutches; and walkers.
- Glucometers. These are covered when the device is *medically necessary* for you due to your type of diabetic condition.
- Visual magnifying aids; and voice-synthesizers. These are covered only for a legally blind *member* who has insulin dependent, insulin using, gestational, or non-insulin dependent diabetes.
- Insulin injection pens. (Your benefits for these items are provided as a prescription drug benefit when you buy them from a pharmacy. See “Prescription Drugs and Supplies.”)

From time to time, the equipment that is covered by this health plan may change. This change will be based on *Blue Cross and Blue Shield’s* periodic review of its *medical policies* and *medical technology assessment criteria* to reflect new applications and technologies. You can call the *Blue Cross and Blue Shield* customer service office for help to find out what is covered. (See Part 1.)

*Blue Cross and Blue Shield* will decide whether to rent or buy the durable medical equipment. If *Blue Cross and Blue Shield* decides to rent the equipment, your benefits will not be more than the amount that would have been covered if the equipment were bought. This health plan covers the least expensive equipment of its type that meets your needs. If *Blue Cross and Blue Shield* determines that you chose durable medical equipment that costs more than what you need for your medical condition, benefits will be provided only for those costs that would have been paid for the least expensive equipment that meets your needs. In this case, you must pay all of the health care provider’s charges that are more than the *Blue Cross and Blue Shield* claim payment.

## **Early Intervention Services**

This health plan covers early intervention services when they are furnished by an early intervention provider for an enrolled child from birth through age two. (This means until the child turns three years old.) This coverage includes *medically necessary*: physical, speech/language, and occupational therapy; nursing care; and psychological counseling.

## **Emergency Medical Outpatient Services**

This health plan covers *emergency medical care* that you receive at an emergency room of a general hospital. (See Part 3.) At the onset of an emergency medical condition that (in your judgment) requires

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

*emergency medical care*, you should go to the nearest emergency room. If you need help, call 911. Or, call your local emergency phone number. This health plan also covers:

- *Emergency medical care* when the care is furnished for you by a *covered provider* such as by a hospital outpatient department; or by a community health center; or by a physician; or by a dentist; or by a nurse practitioner.
- Repair and replacement of sound, natural teeth damaged due to accidental injury. This includes accident treatment to repair damaged teeth and any necessary follow-up medical care services furnished by a general, chronic disease or rehabilitation hospital; or by a surgical day care unit; or by an ambulatory surgical facility; or by a community health center; or by a physician; or by a dentist. No benefits are provided for: dental care required following an injury caused by biting or chewing; and dental prosthetics (such as dentures, bridges, braces and other such dental appliances).

## Home Health Care

You and your health care provider must receive approval from *Blue Cross and Blue Shield* as outlined in this benefit booklet before you receive home health care. *Blue Cross and Blue Shield* will let you and your health care provider know when your coverage is approved. (See Part 4.) This health plan covers home health care when it is furnished (or arranged and billed) for you by a home health care provider or Christian Science nurse. This coverage is provided only when: you are expected to reach a defined medical goal that is set by your attending physician; the “home” health care is furnished at a place where you live (unless it is a hospital or other health care facility that furnishes skilled nursing or rehabilitation services); and, for medical reasons, you are not reasonably able to travel to another treatment site where medically appropriate care can be furnished for your condition. This coverage includes:

- Part-time skilled nursing visits; physical, speech/language, and occupational therapy; medical social work; nutrition counseling; home health aide services; medical supplies; durable medical equipment; enteral infusion therapy; and basic hydration therapy.
- Home infusion therapy that is furnished for you by a home infusion therapy provider. This includes: the infusion solution; the preparation of the solution; the equipment for its administration; and necessary part-time nursing.

(When physical, speech/language, and/or occupational therapy is furnished as part of your covered home health care program, a *benefit limit* will not apply to these services.)

**No benefits** are provided for: meals, personal comfort items, and housekeeping services; *custodial care*; treatment of *mental conditions*; and home infusion therapy, including the infusion solution, when it is furnished by a pharmacy or other health care provider that is not a home infusion therapy provider. (The only exception is for enteral infusion therapy and basic hydration therapy that is furnished by a home health care provider.)

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

## Hospice Services

This health plan covers hospice services when they are furnished (or arranged and billed) for you by a hospice provider. “Hospice services” means pain control and symptom relief and supportive and other care for a *member* who is terminally ill (the patient is expected to live six months or less). These services are furnished to meet the needs of the *member* and of his or her family during the illness and death of the *member*. These services may be furnished at home, in the community, and in facilities. This coverage includes:

- Services furnished and/or arranged by the hospice provider. These may include services such as: physician, nursing, social, volunteer, and counseling services; *inpatient* care; home health aide visits; drugs; and durable medical equipment.
- Respite care. This care is furnished to the hospice patient in order to relieve the family or primary care person from care giving functions.
- Bereavement services. These services are provided to the family or primary care person after the death of the hospice patient. They can include contacts, counseling, communication, and correspondence.

## Infertility Services

This health plan covers services to diagnose and treat infertility for a *member* who is healthy and who has not been able to conceive or produce conception during a period of one year. *Blue Cross and Blue Shield* may approve coverage for infertility services in two other situations: when the *member* has been diagnosed with cancer and, after treatment, the *member* is expected to become infertile; or when a healthy *member* is age 35 or older and has not been able to conceive or produce conception during a period of six months. To receive coverage for infertility services, they must be *medically necessary* for you, furnished by a *covered provider*, and approved by *Blue Cross and Blue Shield* as outlined in this benefit booklet and in the *Blue Cross and Blue Shield medical policy*. You and your health care provider must receive approval from *Blue Cross and Blue Shield* before you obtain infertility services. *Blue Cross and Blue Shield* will let you and your health care provider know when your coverage is approved. (See Part 4.) **In all cases, covered services must conform with *Blue Cross and Blue Shield medical policy* and meet *Blue Cross and Blue Shield medical technology assessment criteria*.** (See page 9 for help for how to access or obtain a copy of the *medical policy*.) This coverage may include:

- Artificial insemination.
- Sperm and egg and/or inseminated egg procurement and processing.
- Banking of sperm or inseminated eggs. (This health plan covers these charges only when they are not covered by the donor’s health plan.)
- Infertility technologies. These include: in vitro fertilization and embryo placement; gamete intrafallopian transfer; zygote intrafallopian transfer; natural oocyte retrieval intravaginal fertilization; and intracytoplasmic sperm injection.

If *covered services* are furnished outside of Massachusetts and the health care provider does not have a payment agreement with the local Blue Cross and/or Blue Shield Plan, this health plan will provide these

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

benefits only when the provider is board certified and meets the appropriate American Society of Reproductive Medicine standards for an infertility provider. Otherwise, no benefits will be provided for the services furnished by those providers.

**Coverage for Prescription Drugs.** The drugs that are used for infertility treatment are covered by this health plan as a prescription drug benefit. This means that coverage will be provided for these covered drugs only when the drugs are furnished by a covered pharmacy, even if a non-pharmacy health care provider administers the drug for you during a covered visit. For your coverage for these covered drugs, see “Prescription Drugs and Supplies.”

**No benefits** are provided for: long term sperm or egg preservation or long term cryopreservation not associated with active infertility treatment; costs that are associated with achieving pregnancy through surrogacy (gestational carrier); infertility treatment that is needed as a result of a prior sterilization or unsuccessful sterilization reversal procedure (except for *medically necessary* infertility treatment that is needed after a sterilization reversal procedure that is successful as determined by appropriate diagnostic tests); and in vitro fertilization furnished for a fertile woman to select the genetic traits of the embryo (coverage may be available for the genetic testing alone when the testing conforms with *Blue Cross and Blue Shield medical policy*).

## **Lab Tests, X-Rays, and Other Tests**

This health plan covers *outpatient* diagnostic tests when they are furnished for you by a *covered provider*. This coverage includes:

- *Diagnostic lab tests.*
- Diagnostic machine tests such as pulmonary function tests and holter monitoring.
- *Diagnostic x-ray and other imaging tests.*
- Preoperative tests. These tests must be performed before a scheduled *inpatient* or surgical day care unit admission for surgery. And, they must not be repeated during the admission. These tests include: *diagnostic lab tests; diagnostic x-ray and other imaging tests;* and diagnostic machine tests (such as pulmonary function tests).
- Human leukocyte antigen testing or histocompatibility locus antigen testing. These tests are necessary to establish stem cell (“bone marrow”) transplant donor suitability. They include testing for A, B, or DR antigens or any combination.

You may have to pay a *copayment* for some of these *covered services*. Your *Schedule of Benefits* describes your cost share amount. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) If a *copayment* does apply, it will be waived when these *covered services* are furnished during an emergency room visit or during a day surgery admission. Or, when a *copayment* applies for *diagnostic lab tests* at a hospital, the *copayment* will be waived if the results of the lab test(s) are required right away so that the hospital can furnish treatment to you. There may be other times when a *copayment* for lab tests, x-rays, and other covered tests at a hospital may be waived or be the same *copayment* amount that you would pay for the same services at a free-standing facility. You can call the *Blue Cross*

WORDS IN ITALICS ARE EXPLAINED IN PART 2.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

and *Blue Shield* customer service office for information about the times when your *copayment* may be waived. The toll free phone number to call is shown on your ID card.

## **Maternity Services and Well Newborn Inpatient Care**

### **Maternity Services**

This health plan covers all medical care that is related to pregnancy and childbirth (or miscarriage) when it is furnished for you by a *covered provider*. This coverage is provided for any female *member*. This coverage includes:

- Semiprivate *room and board* and *special services* when the enrolled mother is an *inpatient* in a general hospital. This includes nursery charges for a well newborn. These charges are included with the benefits for the mother's maternity admission. The mother's (and newborn child's) *inpatient* stay will be no less than 48 hours following a vaginal delivery or 96 hours following a Caesarian section unless the mother and her attending physician decide otherwise as provided by law. If the mother chooses to be discharged earlier, this health plan covers one home visit within 48 hours of discharge, when it is furnished by a physician; or by a registered nurse; or by a nurse midwife; or by a nurse practitioner. This visit may include: parent education; assistance and training in breast or bottle feeding; and appropriate tests. This health plan will cover more visits that are furnished by a *covered provider* only if *Blue Cross and Blue Shield* determines the visits are clinically necessary.
- Delivery of one or more than one baby. This includes prenatal and postnatal medical care that is furnished for you by a physician; or by a nurse midwife. Your benefits for prenatal and postnatal medical care that is furnished by a physician or by a nurse midwife are included in *Blue Cross and Blue Shield's* payment for the delivery. The benefits that are provided for these services will be those that are in effect on the date of delivery. When a physician or a nurse midwife furnishes only prenatal and/or postnatal care, benefits for those services are based on the date the care is received. This health plan also covers prenatal and postnatal medical care exams and lab tests when they are furnished for you by a general hospital; or by a community health center. Your benefits for these services are based on the date the care is received.
- Standby attendance that is furnished for you by a physician (who is a pediatrician), when a known or suspected complication threatening the health of the mother or the child requires that a pediatrician be present during the delivery.
- Childbirth classes for up to \$90 for one childbirth course for each covered expectant mother and up to \$45 for each refresher childbirth course. The expectant mother is encouraged to attend the childbirth course that is recommended by her physician or by her health care facility or by her nurse midwife. You must pay the full cost of the childbirth course. After you complete the course, call the *Blue Cross and Blue Shield* customer service office for a claim form to file your claim. You will not be reimbursed for this amount unless you complete the course, except when your delivery occurs before the course ends.

All expectant mothers enrolled under this health plan may take part in a program that provides support and education for expectant mothers. Through this program, *members* receive outreach and education that

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

add to the care the *member* gets from her obstetrician or nurse midwife. You can call the *Blue Cross and Blue Shield* customer service office for more information.

No **benefits** are provided for home births, except for an emergency or unplanned delivery that occurs at home prior to being admitted to a hospital or for maternity services furnished outside of Massachusetts.

### **Well Newborn Inpatient Care**

This health plan covers well newborn care when it is furnished during the enrolled mother's *inpatient* maternity stay. This coverage includes:

- Pediatric care that is furnished for a well newborn by a physician (who is a pediatrician); or by a nurse practitioner.
- Routine circumcision that is furnished by a physician.
- Newborn hearing screening tests that are performed by a *covered provider* before the newborn child (an infant under three months of age) is discharged from the hospital to the care of the parent or guardian.

(See “Admissions for Inpatient Medical and Surgical Care” for your coverage when an enrolled newborn child requires *medically necessary inpatient* care.)

### **Medical Care Outpatient Visits**

This health plan covers *outpatient* care to diagnose or treat your medical condition when the services or supplies are furnished for you by a *covered provider*. This may include (but is not limited to): a physician; or a nurse practitioner; or an optometrist; or a licensed dietitian nutritionist; or a Christian Science sanatorium or practitioner. These services may be furnished in the provider's office or at a covered facility or, as determined appropriate by *Blue Cross and Blue Shield*, at home. This coverage includes:

- Medical care services to diagnose or treat your illness, condition, or injury. These medical services also include (but are not limited to) nutrition counseling.

**Women's Health and Cancer Rights.** As required by federal law, this coverage includes medical care services to treat physical complications at all stages of mastectomy, including lymphedemas and breast reconstruction in connection with a mastectomy. These services will be furnished in a manner determined in consultation with the attending physician and the patient.

- Certain medical services that are furnished for you by a limited services clinic. This coverage for a limited services clinic is restricted to those health care services that are approved by *Blue Cross and Blue Shield* for this type of *covered provider*. To find out if a specific service is covered for this provider type, you can call the *Blue Cross and Blue Shield* customer service office. The cost share amount that you must pay for these *covered services* is the same cost share amount that you would pay for similar services furnished by a physician. (Your health plan may have different levels of in-network cost share based on the type of preferred physician or a *primary care provider's* network

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

status. If this applies for your health plan, you will pay the lowest cost share amount for *covered services* that are furnished by a preferred limited services clinic, unless your *Schedule of Benefits* specifies a different cost share amount.)

- Medical exams and contact lenses that are needed to treat keratoconus. This includes the cost of the fitting of these contact lenses.
- Hormone replacement therapy for peri- and post-menopausal women.
- *Urgent care services*.
- Follow up care that is related to an accidental injury or an emergency medical condition.
- Allergy testing. (This includes tests that you need such as PRIST, RAST, and scratch tests.)
- Injections. This includes the administration of injections that you need such as allergy shots or other *medically necessary* injections. And except for certain self injectable drugs as described below in this section, this coverage also includes the vaccines, serum, or other covered drug that is furnished during your covered visit. (This section does not include injections that are covered as a surgical service such as a nerve block injection or an injection of anesthetic agents. See “Surgery as an Outpatient.”)

**Coverage for Self Injectable and Certain Other Drugs.** There are self injectable and certain other prescription drugs used for treating your medical condition that may be covered by this health plan only when these drugs are furnished by a covered pharmacy, even when a non-pharmacy health care provider administers the drug for you during a covered visit. For your coverage for these covered drugs, see “Prescription Drugs and Supplies.” **No benefits are provided for the cost of these drugs when the drug is furnished by a non-pharmacy health care provider.** For a list of these drugs, you can call the *Blue Cross and Blue Shield* customer service office. Or, you can log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com).

- Syringes and needles when they are *medically necessary* for you. If a *copayment* would normally apply to your visit, it is waived if the visit is only to obtain these items. (Your coverage for these items is provided as a prescription drug benefit when you buy them from a pharmacy.)
- Diabetes self-management training and education, including medical nutrition therapy, when it is furnished for you by a certified diabetes health care professional who is a *covered provider* or who is affiliated with a *covered provider*.
- Pediatric specialty care that is furnished for you by a *covered provider* who has a recognized expertise in specialty pediatrics.
- Non-dental services that are furnished for you by a dentist who is licensed to furnish the specific *covered service*. This coverage is provided only if the services are covered when they are furnished for you by a physician.
- Monitoring and medication management for *members* taking psychiatric drugs; and/or neuropsychological assessment services. These services may also be furnished by a *mental health provider*.



**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

## Medical Formulas

This health plan covers medical formulas and low protein foods to treat certain conditions. This coverage includes:

- Special medical formulas that are *medically necessary* for you to treat one of the listed conditions: homocystinuria; maple syrup urine disease; phenylketonuria; propionic acidemia; methylmalonic acidemia; or tyrosinemia.
- Enteral formulas that you need to use at home and are *medically necessary* for you to treat malabsorption caused by one of the listed conditions: Crohn’s disease; chronic intestinal pseudo-obstruction; gastroesophageal reflux; gastrointestinal motility; ulcerative colitis; or inherited diseases of amino acids and organic acids.
- Food products that are modified to be low protein and are *medically necessary* for you to treat inherited diseases of amino acids and organic acids. (You may buy these food products directly from a distributor.) This coverage is provided only until you reach your *benefit limit*. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. Once you reach the *benefit limit*, no more benefits will be provided for these food products.

Your benefits for these *covered services* are provided as a prescription drug benefit. See “Prescription Drugs and Supplies.”

## Mental Health and Substance Abuse Treatment

This health plan covers *medically necessary* services to diagnose and/or treat *mental conditions*. This coverage includes:

- Biologically-based *mental conditions*. “Biologically-based mental conditions” means: schizophrenia; schizoaffective disorder; major depressive disorder; bipolar disorder; paranoia and other psychotic disorders; obsessive-compulsive disorder; panic disorder; delirium and dementia; affective disorders; eating disorders; post-traumatic stress disorders; autism; substance abuse disorders (drug addiction and alcoholism); and any biologically-based *mental conditions* that appear in the most recent edition of the American Psychiatric Association’s Diagnostic and Statistical Manual of Mental Disorders that are scientifically recognized and approved by the Commissioner of the Department of Mental Health.
- Rape-related mental or emotional disorders for victims of a rape or victims of an assault with intent to rape.
- Non-biologically-based mental, behavior, or emotional disorders of enrolled dependent children who are under age 19. This coverage includes pediatric specialty mental health care that is furnished by a *mental health provider* who has a recognized expertise in specialty pediatrics.
- All other non-biologically-based *mental conditions* not described above.

**No benefits** are provided for: psychiatric services for a condition that is not a *mental condition*; residential or other care that is *custodial care*; and services and/or programs that are not *medically necessary* to treat your *mental condition*. Some examples of services and programs that are not covered by this health plan are: services that are performed in educational, vocational, or recreational settings; and

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

“outward bound-type,” “wilderness,” “camp,” or “ranch” programs. These types of non-covered programs may be in residential or nonresidential settings. They may include therapeutic elements and/or clinical staff services as well as vocational, educational, problem solving, and/or recreational activities. These programs may have educational accreditation. The staff may include some licensed mental health providers who may provide some therapy. No benefits are provided for any services furnished along with one of these non-covered programs. For example, no benefits are provided for therapy and/or psychotherapy furnished along with one of these non-covered programs.

### **Inpatient Services**

To receive coverage for *inpatient* services for a *mental condition*, you and your *mental health provider* must receive approval from *Blue Cross and Blue Shield* as outlined in this benefit booklet before you enter a general or mental hospital or substance abuse treatment facility for *inpatient* care. *Blue Cross and Blue Shield* will let you and your *mental health provider* know when your coverage is approved. (See Part 4.) When *inpatient* care is approved by *Blue Cross and Blue Shield*, your coverage for these services may have a *benefit limit*. Your *Schedule of Benefits* describes any *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) In this case, once you reach the *benefit limit*, no more benefits will be provided for these services. This coverage includes: semiprivate *room and board* and *special services*; and psychiatric care that is furnished for you by a physician (who is a specialist in psychiatry), or by a psychologist, or by a clinical specialist in psychiatric and mental health nursing, or by another *mental health provider*.

### **Intermediate Treatments**

During the pre-service approval process (see Part 4), *Blue Cross and Blue Shield* will assess your specific mental health needs. The least intensive type of setting that is required for your condition will be approved by *Blue Cross and Blue Shield*. There are times when you will require *covered services* that are more intensive than the typical *outpatient* services. But, these services may not require that you be admitted for 24-hour hospital care. These “intermediate” mental health care services that may be approved by *Blue Cross and Blue Shield* include (but are not limited to): acute residential treatment; partial hospital programs; or intensive outpatient programs. *Blue Cross and Blue Shield* will arrange for treatment with the appropriate *mental health provider*. *Blue Cross and Blue Shield* considers coverage for these intermediate mental health care services to be an *inpatient* benefit. If an *inpatient copayment* applies to your coverage, it will be waived when you receive *Blue Cross and Blue Shield* approved intermediate mental health care services in lieu of an *inpatient* admission. (You must still pay any *deductible* and/or *coinsurance* amounts, if there is any that applies for *inpatient* care.)

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

### **Outpatient Services**

This health plan covers *outpatient covered services* to diagnose and/or treat *mental conditions* when the services are furnished for you by a *mental health provider*. Your coverage for these services may have a *benefit limit*. Your *Schedule of Benefits* describes any *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) In this case, once you reach the *benefit limit*, no more benefits will be provided for these services.

### **Oxygen and Respiratory Therapy**

This health plan covers:

- Oxygen and the equipment to administer it for use in the home. These items must be obtained from an oxygen supplier. This includes oxygen concentrators.
- Respiratory therapy services. These services must be furnished for you by a *covered provider*. Some examples are: postural drainage; and chest percussion.

### **Podiatry Care**

This health plan covers non-routine podiatry (foot) care when it is furnished for you by a *covered provider*. This may include (but is not limited to): a physician; or a podiatrist. This coverage includes: *diagnostic lab tests*; diagnostic x-rays; surgery and necessary postoperative care; and other *medically necessary* foot care such as treatment for hammertoe and osteoarthritis.

**No benefits** are provided for: routine foot care services such as trimming of corns, trimming of nails, and other hygienic care, except when the care is *medically necessary* because you have systemic circulatory disease (such as diabetes); and certain non-routine foot care services and supplies such as foot orthotics, arch supports, shoe (foot) inserts, orthopedic and corrective shoes that are not part of a leg brace (except as described in this benefit booklet for “Prosthetic Devices”), and fittings, castings, and other services related to devices for the feet.

### **Prescription Drugs and Supplies**

This health plan covers certain drugs and supplies that are furnished by a covered pharmacy. This coverage is provided **only** when all of the following criteria are met.

- The drug or supply is listed on the *Blue Cross and Blue Shield Drug Formulary* as a covered drug or supply. For certain covered drugs, you must have prior approval from *Blue Cross and Blue Shield* in order for you to receive this drug coverage. A covered pharmacy will tell you if your drug needs prior approval from *Blue Cross and Blue Shield*. They will also tell you how to request this approval.
- The drug or supply is prescribed for your use while you are an *outpatient*.
- The drug or supply is purchased from a pharmacy that is approved by *Blue Cross and Blue Shield* for payment for the specific covered drug and/or supply. This means that for most covered drugs and supplies, you may buy your drug or supply from any covered retail pharmacy. However, for a select number of covered drugs and supplies, you may need to buy your drug or supply from certain covered

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

pharmacies that specialize in treating specific diseases and that have been approved by *Blue Cross and Blue Shield* for payment for that specific covered drug or supply.

**The Drug Formulary.** The *Blue Cross and Blue Shield* Drug Formulary is a list of approved drugs and supplies. *Blue Cross and Blue Shield* may update its Drug Formulary from time to time. In this case, your coverage for certain drugs and supplies may change. For example, a drug may be added to or excluded from the Drug Formulary; or a drug may change from one *member* cost share level to another *member* cost share level. **For the list of drugs that are excluded from the *Blue Cross and Blue Shield* Drug Formulary, you can refer to your Pharmacy Program booklet.** Please check for updates. If the exclusion list has been changed, you should use the revised booklet that is in effect at the time you buy your drug or supply. You can check for updates or obtain more information about the *Blue Cross and Blue Shield* Drug Formulary, including which drugs are not included on the formulary, by calling the *Blue Cross and Blue Shield* customer service office. The toll free phone number to call is shown on your ID card. You can also go online and log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com).

**The Drug Formulary Exception Process.** Your drug coverage includes a Drug Formulary Exception Process. This process allows your prescribing health care provider to ask for an exception from *Blue Cross and Blue Shield*. This exception is to ask for coverage for a drug that is not on the *Blue Cross and Blue Shield* Drug Formulary. *Blue Cross and Blue Shield* will consider a Drug Formulary exception request if there is a medical basis for your not being able to take, for your condition, any of the covered drugs or an over-the-counter drug. If the Drug Formulary exception request is approved by *Blue Cross and Blue Shield*, you will receive coverage for the drug that is not on the *Blue Cross and Blue Shield* Drug Formulary. For this drug, you will pay the highest *member* cost share amount.

**Buying Covered Drugs and Supplies.** For help to obtain your drug coverage, you can call the *Blue Cross and Blue Shield* customer service office. The toll free phone number to call is shown on your ID card. A *Blue Cross and Blue Shield* customer service representative can help you find a pharmacy where you may buy a specific drug or supply. They can also help you find out which *member* cost share level you will pay for a specific covered drug or supply. Or, you can also go online and log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com).

**Covered Drugs and Supplies.** This drug coverage is provided for:

- Drugs that require a prescription by law and are furnished in accordance with *Blue Cross and Blue Shield medical technology assessment criteria*. These covered drugs include: birth control drugs; oral diabetes medication that influences blood sugar levels; hormone replacement therapy drugs for peri- and post-menopausal women; and certain drugs used on an off-label basis (such as: drugs used to treat cancer; and drugs used to treat HIV/AIDS).
- Injectable insulin and disposable syringes and needles needed for its administration, whether or not a prescription is required. (When a *copayment* applies to your pharmacy coverage, if insulin, syringes,

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

and needles are bought at the same time, you pay two *copayments*: one for the insulin; and one for the syringes and needles.)

- Materials to test for the presence of sugar when they are ordered for you by a physician for home use. These include (but are not limited to): blood glucose monitoring strips; ketone strips; lancets; urine glucose testing strips; normal, low, and high calibrator solution/chips; and dextrostik or glucose test strips. (See “Durable Medical Equipment” for your coverage for glucometers.)
- Insulin injection pens.
- Insulin infusion pumps and related pump supplies. (You will obtain the insulin infusion pump from an appliance company instead of a pharmacy.)
- Syringes and needles when they are *medically necessary* for you.
- Drugs that do not require a prescription by law (“over-the-counter” drugs), if any, that are listed on the *Blue Cross and Blue Shield* Drug Formulary as a covered drug. Your Pharmacy Program booklet will list the over-the-counter drugs that are covered, if there are any. Or, you can go online and log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com).
- Diaphragms and other prescription birth control devices that have been approved by the U.S. Food and Drug Administration (FDA). For these, you pay the cost of the lowest *member* cost share level.
- Prescription prenatal vitamins and pediatric vitamins with fluoride.
- Nicotine gum or nicotine patches (or other smoking cessation aids that require a prescription by law) when they are prescribed for you by a physician. The coverage for these supplies is limited to one 90-day supply for each *member* in each *plan year*.

**Non-Covered Drugs and Supplies.** No benefits are provided for:

- Anorexiant.
- Non-sedating antihistamines.
- Pharmaceuticals that you can buy without a prescription, except as described in this benefit booklet or in your Pharmacy Program booklet.
- Medical supplies such as dressings and antiseptics.
- The cost of delivering drugs to you.
- Combination vitamins that require a prescription, except for: prescription prenatal vitamins; and pediatric vitamins with fluoride.
- Dental topical fluoride, rinses, and gels that require a prescription.
- Immunizing agents; toxoids; blood; and blood products.
- Drugs and supplies that you buy from a retail pharmacy that is not covered by this health plan. The only exception is when you are traveling outside of your *service area* and a covered retail pharmacy is not reasonably available to you. In this case, you may fill your prescription at any retail pharmacy. But, you must pay all charges at the time you buy your drug. Then, you should call the *Blue Cross and Blue Shield* customer service office for a claim form to file your claim. *Blue Cross and Blue Shield* will repay you, less the amount you would normally pay for covered drugs and supplies.
- Drugs and supplies that you buy from a mail service pharmacy.
- Drugs and supplies that you buy from any pharmacy that is not approved by *Blue Cross and Blue Shield* for payment for the specific covered drug and/or supply.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

## **Preventive Health Services**

### **Routine Pediatric Care**

This health plan covers routine pediatric care for a *member* from birth through age 18 when the care is furnished by a *covered provider*. **This coverage is limited to an age-based schedule and a maximum number of visits. Your *Schedule of Benefits* describes the age-based schedule and the visit limits that apply for these *covered services*.** (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) This coverage includes:

- Routine medical exams; history; measurements; sensory (vision and auditory) screening; and neuropsychiatric evaluation and development screening; and assessment.
- Hereditary and metabolic screening at birth.
- Appropriate immunizations. (This includes: flu shots; and travel immunizations.)
- Tuberculin tests; hematocrit, hemoglobin, and other appropriate blood tests; urinalysis; and blood tests to screen for lead poisoning.
- Other related routine services that are furnished in line with *Blue Cross and Blue Shield medical policies*.

For an enrolled child who gets benefits for hepatitis B vaccine from a state agency, this health plan provides coverage only to administer the vaccine. Otherwise, this health plan also provides coverage for the hepatitis B vaccine when the child is at high risk for getting the disease.

**No benefits** are provided for: exams that are needed: to take part in school, camp, and sports activities; or by third parties. The only exception to this is when these exams are furnished as a covered routine exam.

### **Routine Adult Physical Exams and Tests**

This health plan covers routine physical exams (including related lab tests and x-rays) for a *member* who is age 19 or older when the services are furnished by a *covered provider*. This coverage includes:

- Routine medical exams and related routine lab tests and x-rays that are furnished in line with *Blue Cross and Blue Shield medical policies*. **This coverage is limited to an age-based schedule and a maximum number of visits. Your *Schedule of Benefits* describes the age-based schedule and visit limits that apply for these *covered services*.** (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.)
- A routine baseline mammogram during the five-year period a *member* is age 35 through 39; and a routine mammogram once in each *plan year* for a *member* who is age 40 or older.
- Blood tests to screen for lead poisoning.
- Immunizations. (This includes: flu shots; and travel immunizations.)
- A routine prostate-specific antigen (PSA) blood test once in each *plan year* for a *member* who is age 40 or older.
- A routine sigmoidoscopy or barium enema once every three *plan years* for a *member* who is age 50 or older.
- A routine colonoscopy once every ten *plan years* for a *member* who is age 50 or older.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

No **benefits** are provided for exams that are needed: to take part in school, camp, and sports activities; or by employers or third parties. The only exception to this is when these exams are furnished as a covered routine exam.

### **Routine Gynecological (GYN) Exams**

This health plan covers one routine GYN exam for each *member* in each *plan year* when it is furnished by a *covered provider*. This may include (but is not limited to): a physician; or a nurse practitioner; or a nurse midwife. This coverage also includes one routine Pap smear test for each *member* in each *plan year*.

### **Family Planning**

This health plan covers family planning services when they are furnished for you by a *covered provider*. This may include (but is not limited to): a physician; or a nurse practitioner; or a nurse midwife. This coverage includes:

- Consultations, exams, procedures, and medical services related to the use of all contraceptive methods to prevent pregnancy that have been approved by the U.S. Food and Drug Administration (FDA).
- Injection of birth control drugs. This includes the prescription drug when it is supplied during the visit.
- Insertion of a levonorgestrel implant system. This includes the implant system itself.
- IUDs, diaphragms, and other prescription contraceptive methods that have been approved by the U.S. Food and Drug Administration (FDA), when the items are supplied during the visit.
- Genetic counseling.

No **benefits** are provided for: services related to achieving pregnancy through a surrogate (gestational carrier); and non-prescription birth control preparations (for example: condoms; birth control foams; jellies; and sponges).

### **Routine Hearing Exams and Tests**

This health plan covers:

- Routine hearing exams when they are furnished for you by a *covered provider*. This includes hearing tests that are part of the covered hearing exam.
- Newborn hearing screening tests for a newborn child (an infant under three months of age) when they are furnished by a *covered provider*. (See “Maternity Services and Well Newborn Inpatient Care” for your *inpatient* coverage.)

### **Routine Vision Exams**

This health plan covers a periodic routine vision exam and a contact lens fitting when it is furnished for you by an ophthalmologist or by an optometrist. Your *Schedule of Benefits* describes the *benefit limit* that applies for routine vision exams—this is the time period during which a routine vision exam will be covered by your health plan. (Also refer to *riders*—if there are any—that apply to your coverage in this

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

health plan.) Once you have received this coverage, no more benefits will be provided for another exam during the same time period.

No **benefits** are provided for eyeglasses or contact lenses (except as described otherwise in this benefit booklet).

## **Prosthetic Devices**

This health plan covers prosthetic devices that you get from an appliance company, or from another provider who is designated by *Blue Cross and Blue Shield* to furnish the covered prosthetic device. This coverage is provided for devices that are: used to replace the function of a missing body part; made to be fitted to your body as an external substitute; and not useful when you are not ill or injured. Some examples of covered prosthetic devices include (but are not limited to):

- Artificial limb devices to replace (in whole or in part) an arm or a leg. This includes any repairs that are needed for the artificial leg or arm.
- Artificial eyes.
- Ostomy supplies; and urinary catheters.
- Breast prostheses. This includes mastectomy bras.
- Therapeutic/molded shoes and shoe inserts that are furnished for a *member* with severe diabetic foot disease.
- Scalp hair prostheses (wigs). This coverage is provided only when hair loss is due to: chemotherapy; radiation therapy; infections; burns; traumatic injury; congenital baldness; and medical conditions resulting in alopecia areata or alopecia totalis (capitus). This coverage is limited to \$500 for each *member* in each *plan year*. Once you reach the *benefit limit*, no more benefits will be provided for these services. No benefits are provided for wigs when hair loss is due to: male pattern baldness; female pattern baldness; or natural or premature aging.
- Augmentative communication devices. An “augmentative communication device” is one that assists in restoring speech. It is needed when a *member* is unable to communicate due to an accident, illness, or disease such as amyotrophic lateral sclerosis (ALS).

This health plan covers the most appropriate *medically necessary* model that meets your medical needs. This means that if *Blue Cross and Blue Shield* determines that you chose a model that costs more than what you need for your medical condition, benefits will be provided only for those charges that would have been paid for the most appropriate *medically necessary* model that meets your medical needs. In this case, you must pay all of the provider’s charges that are more than the *Blue Cross and Blue Shield* claim payment.

## **Qualified Clinical Trials for Treatment of Cancer**

This health plan covers health care services and supplies that are received by a *member* as part of a qualified clinical trial (for treatment of cancer) when the *member* is enrolled in that trial. This coverage is provided for health care services and supplies that are consistent with the study protocol and with the

WORDS IN ITALICS ARE EXPLAINED IN PART 2.



**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

standard of care for someone with the patient’s diagnosis, and that would be covered if the patient did not participate in the trial. This coverage may also be provided for investigational drugs and devices that have been approved for use as part of the trial. This health plan coverage for health care services and supplies that you receive as part of a qualified clinical trial is provided to the same extent as it would have been provided if you did not participate in a trial.

**No benefits** are provided for:

- Investigational drugs and devices that have not been approved for use in the trial.
- Investigational drugs and devices that are paid for by the manufacturer, distributor, or provider of the drug or device, whether or not the drug or device has been approved for use in the trial.
- *Non-covered services* under your health plan.
- Costs associated with managing the research for the trial.
- Items, services, or costs that are reimbursed or otherwise furnished by the sponsor of the trial.
- Costs that are inconsistent with widely accepted and established national and regional standards of care.
- Costs for clinical trials that are not “qualified trials” as defined by law.

## **Radiation Therapy and Chemotherapy**

This health plan covers *outpatient* radiation and x-ray therapy and chemotherapy when it is furnished for you by a *covered provider*. This may include (but is not limited to): a physician; or a nurse practitioner; or a free-standing radiation therapy and chemotherapy facility; or a hospital; or a *covered provider* who has a recognized expertise in specialty pediatrics.) This coverage includes:

- Radiation therapy using isotopes, radium, radon, or other ionizing radiation.
- X-ray therapy for cancer or when it is used in place of surgery.
- Drug therapy for cancer (chemotherapy).

**Coverage for Self Injectible and Certain Other Drugs.** There are self injectible and certain other prescription drugs used for cancer treatment or treatment of cancer symptoms due to cancer treatment that may be covered by this health plan only when these covered drugs are furnished by a covered pharmacy, even when a non-pharmacy health care provider administers the drug for you during a covered visit. For your coverage for these covered drugs, see “Prescription Drugs and Supplies.” **No benefits are provided for the cost of these drugs when the drug is furnished by a non-pharmacy health care provider.** For a list of these drugs, you can call the *Blue Cross and Blue Shield* customer service office. Or, you can log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com).

## **Second Opinions**

This health plan covers an *outpatient* second surgical opinion when it is furnished for you by a physician. This coverage includes a third opinion when the second opinion differs from the first. (See “Lab Tests, X-Rays, and Other Tests” for your coverage for related diagnostic tests.)

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

### **Short-Term Rehabilitation Therapy**

This health plan covers *medically necessary outpatient* short-term rehabilitation therapy when it is furnished for you by a *covered provider*. This may include (but is not limited to): a physical therapist; or an occupational therapist; or a licensed speech-language pathologist; or a *covered provider* who has a recognized expertise in specialty pediatrics. This coverage includes: physical therapy; speech/language therapy; occupational therapy; or an organized program of these combined services. This health plan provides coverage only until you reach your *benefit limit*. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach the *benefit limit*, no more benefits will be provided for these services. The *benefit limit* does not apply when these services are furnished as part of a covered home health care program; or to diagnose and treat speech, hearing, and language disorders. (Whether or not there is a *benefit limit* for these services, coverage is provided only for those services that are determined by *Blue Cross and Blue Shield* to be *medically necessary* for you.)

### **Speech, Hearing, and Language Disorder Treatment**

This health plan covers *medically necessary* services to diagnose and treat speech, hearing, and language disorders when the services are furnished for you by a *covered provider*. This may include (but is not limited to): a licensed audiologist; or a licensed speech-language pathologist; or a *covered provider* who has a recognized expertise in specialty pediatrics. This coverage includes: diagnostic tests, including hearing exams and tests; speech/language therapy; and medical care to diagnose or treat speech, hearing, and language disorders.

No **benefits** are provided when these services are furnished in a school-based setting.

### **Surgery as an Outpatient**

This health plan covers *outpatient* surgical services when they are furnished for you by a *covered provider*. This may include (but is not limited to): a surgical day care unit of a hospital; or an ambulatory surgical facility; or a physician; or a nurse practitioner; or a *covered provider* who has a recognized expertise in specialty pediatrics. This coverage includes:

- Routine circumcision; voluntary termination of pregnancy; and voluntary sterilization procedures.
- Endoscopic procedures.
- Surgical procedures. This includes emergency and scheduled surgery. This coverage includes (but is not limited to):
  - **Reconstructive surgery.** This means non-dental surgery that is meant to improve or give back bodily function or correct a functional physical impairment that was caused by a birth defect, a prior surgical procedure or disease, or an accidental injury. It also includes surgery to correct a deformity or disfigurement that was caused by an accidental injury.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

**Women’s Health and Cancer Rights:** As required by federal law, this coverage includes breast reconstruction in connection with a mastectomy. This health plan provides coverage for: all stages of reconstruction of the breast on which the mastectomy was performed; surgery and reconstruction of the other breast to produce a symmetrical appearance; and prostheses and treatment of physical complications at all stages of mastectomy, including lymphedemas. These services will be furnished in a manner determined in consultation with the attending physician and the patient.

- **Transplants.** This means human organ (or tissue) and stem cell (“bone marrow”) transplants that are furnished according to *Blue Cross and Blue Shield medical policy* and *medical technology assessment criteria*. This includes one or more stem cell transplants for a *member* who has been diagnosed with breast cancer that has spread. For covered transplants, this coverage also includes: the harvesting of the donor’s organ (or tissue) or stem cells when the recipient is a *member*; and drug therapy during the transplant procedure to prevent the transplanted organ (or tissue) or stem cells from being rejected. “Harvesting” includes: the surgical removal of the donor’s organ (or tissue) or stem cells; and the related *medically necessary* services and/or tests that are required to perform the transplant itself. No benefits are provided for the harvesting of the donor’s organ (or tissue) or stem cells when the recipient is not a *member*. (See “Lab Tests, X-Rays, and Other Tests” for your coverage for donor testing.)
- **Oral surgery.** This means: reduction of a dislocation or fracture of the jaw or facial bone; excision of a benign or malignant tumor of the jaw; and orthognathic surgery that you need to correct a significant functional impairment that cannot be adequately corrected with orthodontic services. This coverage is provided when the surgery is furnished at a facility, provided that you have a serious medical condition that requires that you be admitted to a surgical day care unit of a hospital or to an ambulatory surgical facility in order for the surgery to be safely performed. This coverage is also provided when the surgery is furnished at an oral surgeon’s office. (Orthognathic surgery is not covered when it is performed mainly for cosmetic reasons. This surgery must be performed along with orthodontic services. If it is not, the oral surgeon must send a letter to *Blue Cross and Blue Shield* asking for approval for the surgery. No benefits are provided for the orthodontic services.)

Covered oral surgery also includes the removal of impacted teeth (including wisdom teeth) when the teeth are fully or partially imbedded in the bone. This coverage is provided only until you reach your *benefit limit*. Your *Schedule of Benefits* describes the *benefit limit* that applies for these *covered services*. (Also refer to *riders*—if there are any—that apply to your coverage in this health plan.) Once you reach this *benefit limit*, no more benefits will be provided for these services.

**IMPORTANT:** Refer to your *Schedule of Benefits* for the cost share amounts that you must pay for *covered services* and for the *benefit limits* that may apply to specific *covered services*. Once you reach your *benefit limit* for a specific *covered service*, no more benefits are provided by your health plan for those services or supplies.

---

- Internal prostheses (artificial replacements of parts of the body) that are furnished by the health care facility as part of a covered surgery such as intraocular lenses that are implanted after corneal transplant, cataract surgery, or other covered eye surgery, when the natural eye lens is replaced.
- Non-dental surgery and necessary postoperative care that is furnished for you by a dentist who is licensed to furnish the specific *covered service*. (See Part 6, “Dental Care.”)
- Necessary postoperative care that you receive after covered *inpatient* or *outpatient* surgery.
- Anesthesia services that are related to covered surgery. This includes anesthesia that is administered by a physician other than the attending physician; or by a certified registered nurse anesthetist.

**Coverage for Self Injectable and Certain Other Drugs Furnished in an Office or Health Center Setting.** There are self injectable and certain other prescription drugs used for treating your medical condition that may be covered by this health plan only when these covered drugs are furnished by a covered pharmacy, even when a non-pharmacy health care provider administers the covered drug for you during a covered office or health center visit. For your coverage for these drugs, see “Prescription Drugs and Supplies.” **No benefits are provided for the cost of these drugs when the drug is furnished by a non-pharmacy health care provider.** For a list of these drugs, you can call the *Blue Cross and Blue Shield* customer service office. Or, you can log on to the *Blue Cross and Blue Shield* Web site at [www.bluecrossma.com](http://www.bluecrossma.com). (This exclusion does not apply when these covered drugs are furnished to you during a covered day surgical admission at a surgical day care unit of a hospital, ambulatory surgical facility, or hospital outpatient department.)

## Part 6

# Limitations and Exclusions

---

Your coverage in this health plan is limited or excluded as described in this part. Other limits or restrictions and exclusions on your coverage may be found in Parts 3, 4, 5, 7, and 8 of this benefit booklet. You should be sure to read all of the provisions that are described in this benefit booklet, your *Schedule of Benefits*, and any *riders* that apply to your coverage in this health plan.

### Admissions That Start Before Effective Date

This health plan provides coverage only for those *covered services* that are furnished on or after your *effective date*. If you are already an *inpatient* in a hospital (or in another covered health care facility) on your *effective date*, you or your health care provider must call *Blue Cross and Blue Shield*. (See Part 4.) This health plan will provide coverage starting on your *effective date* but only if *Blue Cross and Blue Shield* is able to coordinate your care. This coverage is subject to all of the provisions that are described in this benefit booklet, your *Schedule of Benefits*, and any *riders* that apply to your coverage in this health plan.

### Benefits From Other Sources

No benefits are provided for health care services and supplies to treat an illness or injury for which you have the right to benefits under government programs. These include the Veterans Administration for an illness or injury connected to military service. They also include programs set up by other local, state, federal, or foreign laws or regulations that provide or pay for health care services and supplies or that require care or treatment to be furnished in a public facility. No benefits are provided by this health plan if you could have received governmental benefits by applying for them on time. This exclusion does not include Medicaid or Medicare.

### Cosmetic Services and Procedures

No benefits are provided for cosmetic services that are performed solely for the purpose of making you look better. This is the case whether or not these services are meant to make you feel better about yourself or to treat your *mental condition*. For example, no benefits are provided for: acne related services such as the removal of acne cysts, injections to raise acne scars, cosmetic surgery, and dermabrasion or other procedures to plane the skin; electrolysis; hair removal or restoration (except as described in Part 5 for scalp hair prostheses); and liposuction. (See Part 5 for your coverage for reconstructive surgery.)

### Custodial Care

No benefits are provided for *custodial care*. This type of care may be furnished with or without routine nursing or other medical care and the supervision or care of a physician.

## **Dental Care**

Except as described otherwise in this benefit booklet or your *Schedule of Benefits*, no benefits are provided for treatment that *Blue Cross and Blue Shield* determines to be for dental care. This is the case even when the dental condition is related to or caused by a medical condition or medical treatment. There is one exception. This health plan will cover facility charges when you have a serious medical condition that requires that you be admitted to a hospital as an *inpatient* or to a surgical day care unit of a hospital or to an ambulatory surgical facility in order for your dental care to be safely performed. Some examples of serious medical conditions are: hemophilia; and heart disease.

## **Educational Testing and Evaluations**

No benefits are provided for exams, evaluations, or services that are performed solely for educational or developmental purposes. The only exceptions are for: covered early intervention services; treatment of *mental conditions* for enrolled dependents who are under age 19; and *covered services* to diagnose and/or treat speech, hearing, and language disorders. (See Part 5.)

## **Exams or Treatment Required by a Third Party**

No benefits are provided for physical, psychiatric, and psychological exams or treatments and related services that are required by third parties. Some examples of *non-covered services* are: exams and tests that are required for recreational activities, employment, insurance, and school; and court-ordered exams and services, except when they are *medically necessary* services. (But, certain exams may be covered when they are furnished as part of a covered routine physical exam. See Part 5.)

## **Experimental Services and Procedures**

This health plan provides coverage only for *covered services* that are furnished according to *Blue Cross and Blue Shield medical technology assessment criteria*. No benefits are provided for health care charges that are received for or related to care that *Blue Cross and Blue Shield* considers experimental services or procedures. The fact that a treatment is offered as a last resort does not mean that this health plan will cover it. There are two exceptions. As required by law, this health plan will cover:

- One or more stem cell (“bone marrow”) transplants for a *member* who has been diagnosed with breast cancer that has spread.
- Certain drugs that are used on an off-label basis. Some examples of these drugs are: drugs used to treat cancer; and drugs used to treat HIV/AIDS.

## **Eyewear**

Except as described otherwise in this benefit booklet, no benefits are provided for eyeglasses and contact lenses.

## **Medical Devices, Appliances, Materials, and Supplies**

No benefits are provided for medical devices, appliances, materials, and supplies, except as described otherwise in Part 5. Some examples of non-covered items are:

- Devices such as: air conditioners; air purifiers; arch supports; bath seats; bed pans; bath tub grip bars; chair lifts; computerized communication devices (except for those that are described in Part 5); computers; computer software; dehumidifiers; dentures; elevators; foot orthotics; hearing aids (unless they are described as a *covered service* in your *Schedule of Benefits* and/or *riders*); heating pads; hot water bottles; humidifiers; orthopedic and corrective shoes that are not part of a leg brace; raised toilet seats; and shoe (foot) inserts.
- Special clothing, except for: gradient pressure support aids for lymphedema or venous disease; clothing needed to wear a covered device (for example, mastectomy bras and stump socks); and therapeutic/molded shoes and shoe inserts for a *member* with severe diabetic foot disease.
- Self-monitoring devices, except for certain devices that *Blue Cross and Blue Shield* decides would give a *member* having particular symptoms the ability to detect or stop the onset of a sudden life-threatening condition.

## **Missed Appointments**

No benefits are provided for charges for appointments that you do not keep. Physicians and other health care providers may charge you if you do not keep your scheduled appointments. They may do so if you do not give them reasonable notice. You must pay for these costs. Appointments that you do not keep are not counted against any *benefit limits* that apply to your coverage in this health plan.

## **Non-Covered Providers**

No benefits are provided for any services and supplies that are furnished by the kinds of health care providers that are not covered by this health plan. This benefit booklet describes the kinds of health care providers that are covered by the health plan. (See “*covered providers*” in Part 2 of this benefit booklet.)

## **Non-Covered Services**

No benefits are provided for:

- A service or supply that is not described as a *covered service*. Some examples of non-covered services are: acupuncture (unless it is described as a *covered service* in your *Schedule of Benefits* and/or *riders*); private duty nursing; and reversal of sterilization.
- A service or supply that is furnished along with a non-covered service.
- A service or supply that does not conform to *Blue Cross and Blue Shield* medical policies.
- A service or supply that does not conform to *Blue Cross and Blue Shield* medical technology assessment criteria.
- A service or supply that is not considered by *Blue Cross and Blue Shield* to be *medically necessary* for you. The only exceptions are for: covered routine or other covered voluntary health care services or supplies; preventive health care services and supplies; and donor suitability for bone marrow transplant.
- A service or supply that is furnished by a health care provider who has not been approved by *Blue Cross and Blue Shield* for payment for the specific service or supply.
- A service or supply that is furnished to someone other than the patient, except as described in this benefit booklet for: hospice services; and the harvesting of a donor’s organ (or tissue) or stem cells when the recipient is a *member*. This coverage includes the surgical removal of the donor’s organ (or

tissue) or stem cells and the related *medically necessary* services and tests that are required to perform the transplant itself.

- A service or supply that you received when you were not enrolled in this health plan. (The only exception is for routine nursery charges that are furnished during an enrolled mother’s maternity admission and certain other newborn services.)
- A service or supply that is furnished to all patients due to a facility’s routine admission requirements.
- A service or supply that is related to achieving pregnancy through a surrogate (gestational carrier).
- A service or supply that is related to sex change surgery or to the reversal of a sex change.
- Refractive eye surgery for conditions that can be corrected by means other than surgery. This type of surgery includes radial keratotomy.
- Whole blood; packed red blood cells; blood donor fees; and blood storage fees.
- A health care provider’s charge for shipping and handling or taxes.
- A health care provider’s charge to file a claim for you. Also, a health care provider’s charge to transcribe or copy your medical records.
- A separate fee for services furnished by: interns; residents; fellows; or other physicians who are salaried employees of the hospital or other facility.
- Expenses that you have when you choose to stay in a hospital or another health care facility beyond the discharge time that is determined by *Blue Cross and Blue Shield*.

### **Personal Comfort Items**

No benefits are provided for items or services that are furnished for your personal care or for your convenience or for the convenience of your family. Some examples of non-covered items or services are: telephones; radios; televisions; and personal care services.

### **Private Room Charges**

While you are an *inpatient*, this health plan covers *room and board* based on the semiprivate room rate. If a private room is used, you must pay all costs that are more than the semiprivate room rate.

### **Services and Supplies Furnished After Termination Date**

No benefits are provided for services and supplies that are furnished after your termination date in this health plan. There is one exception. This health plan will continue to provide coverage for *inpatient covered services*, but only if you are receiving covered *inpatient* care on your termination date. In this case, coverage will continue to be provided until all the benefits allowed by your health plan have been used up or the date of discharge, whichever comes first. But, this does not apply if your coverage in this health plan is canceled for misrepresentation or fraud.



### **Services Furnished to Immediate Family**

No benefits are provided for a *covered service* that is furnished by a health care provider to himself or herself or to a member of his or her immediate family. The only exception is for drugs that this health plan covers when they are used by a physician, dentist, or podiatrist while furnishing a *covered service*. “Immediate family” means any of the following members of a health care provider’s family:

- Spouse or spousal equivalent.
- Parent, child, brother, or sister (by birth or adoption).
- Stepparent, stepchild, stepbrother, or stepsister.
- Father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, or sister-in-law. (For purposes of providing *covered services*, an in-law relationship does not exist between the provider and the spouse of his or her wife’s (or husband’s) brother or sister.)
- Grandparent or grandchild.

(For the purposes of this exclusion, the immediate family members listed above will still be considered immediate family after the marriage which had created the relationship is ended by divorce or death.)

## Part 7

# Other Party Liability

---

### Other Health Coverage

If you are covered under other hospital, medical, dental, health, or other plans, the benefits provided by this health plan will be reduced by the benefits provided by those plan(s). This means that the benefits available under this health plan are secondary to or in excess of the benefits provided by other plan(s). Other plans include: personal injury insurance; automobile insurance, including medical payments coverage; homeowner's insurance; or other plans that cover hospital or medical expenses.

You must include information on your enrollment forms about other health plans under which you are covered. Once you are enrolled in this Student Health Plan, you must notify *Blue Cross and Blue Shield* if you add or change health plan coverage. Upon request, you must also supply *Blue Cross and Blue Shield* with information about other plans that may provide you with coverage for health care services.

**Important Notice:**

If you fail to comply with the provisions of this COB section, payment of your claim may be denied.

### Medicare Program

If you are eligible for Medicare and Medicare is allowed by federal law to be the primary payor, the benefits provided by this health plan will be reduced by the amount of benefits allowed under Medicare for the same *covered services*. This reduction will be made whether or not you actually receive the benefits from Medicare.

### The Health Plan's Rights to Recover Benefit Payments

#### Subrogation and Reimbursement of Benefit Payments

If you are injured by any act or omission of another person, the benefits under this health plan will be subrogated. This means that this health plan and *Blue Cross and Blue Shield*, as this health plan's representative, may use your right to recover money from the person(s) who caused the injury or from any insurance company or other party. If you recover money, this health plan is entitled to recover up to the amount of the benefit payments that it has made. This is true no matter where or by whom the recovered money is held or how it is designated and even if you do not recover the total amount of your claim against the other person(s). This is also true if the payment you receive is described as payment for other than health care expenses. The amount you must reimburse this health plan will not be reduced by any attorney's fees or expenses you incur.

#### Member Cooperation

You must give *Blue Cross and Blue Shield*, as this health plan's representative, information and help. This means you must complete and sign all necessary documents to help *Blue Cross and Blue Shield* get this money back on behalf of this health plan. This also means that you must give *Blue Cross and Blue Shield* timely notice of all significant steps during the negotiation, litigation or settlement with any third party (such as filing a claim or lawsuit, initiation of settlement discussions, agreement to a settlement in

WORDS IN ITALICS ARE EXPLAINED IN PART 2.

principle, etc.) and before settling any claim arising out of injuries you sustained by an act or omission of another person(s) for which this health plan paid benefits. You must not do anything that might limit this health plan's right to full reimbursement.

### **Workers' Compensation**

No coverage is provided for health care services that are furnished to treat an illness or injury that *Blue Cross and Blue Shield* determines was work-related. This is the case even if you have an agreement with the workers' compensation carrier that releases them from paying for the claims. All employers provide their employees with workers' compensation or similar insurance. This is done to protect employees in case of a work-related illness or injury. All health care claims for a work-related illness or injury must be billed to the employer's workers' compensation carrier. It is up to you to use the workers' compensation insurance. If *Blue Cross and Blue Shield* pays for any work-related health care services, *Blue Cross and Blue Shield*, on behalf of this health plan, has the right to get paid back from the party that legally must pay for the health care claims. *Blue Cross and Blue Shield*, on behalf of this health plan, also has the right, where possible, to reverse payments made to providers. If you have recovered any benefits from a workers' compensation insurer (or from an employer liability plan), *Blue Cross and Blue Shield* on behalf of this health plan has the right to recover from you the amount of benefits it has paid for your health care services. This is the case even if:

- the workers' compensation benefits are in dispute or are made by means of a settlement or compromise;
- no final determination is made that an injury or illness was sustained in the course of or resulted from your employment;
- the amount of workers' compensation due to medical or health care is not agreed upon or defined by you or the workers' compensation carrier; or
- the medical or health care benefits are specifically excluded from the workers' compensation settlement or compromise.

If *Blue Cross and Blue Shield* is billed in error for these services, you must promptly call or write to the *Blue Cross and Blue Shield* customer service office.

## Part 8

# Other Health Plan Provisions

---

### Access to and Confidentiality of Medical Records

*Blue Cross and Blue Shield* and health care providers may, in accordance with applicable law, have access to all of your medical records and related information that is needed by *Blue Cross and Blue Shield* or health care providers. *Blue Cross and Blue Shield* may collect information from health care providers or from other insurance companies or the *plan sponsor*. *Blue Cross and Blue Shield* will use this information to help them administer the coverage provided by this health plan and to get facts on the quality of care that is provided under this and other health care contracts. In accordance with law, *Blue Cross and Blue Shield* and health care providers may use this information and may disclose it to necessary persons and entities as permitted and required by law. For example, *Blue Cross and Blue Shield* may use and disclose it as follows:

- For administering coverage (including coordination of benefits with other insurance plans); managing care; quality assurance; utilization management; the prescription drug history program; grievance and claims review activities; or other specific business, professional, or insurance functions for *Blue Cross and Blue Shield*.
- For bona fide medical research according to the regulations of the U.S. Department of Health and Human Services and the U.S. Food and Drug Administration for the protection of human subjects.
- As required by law or valid court order.
- As required by government or regulatory agencies.
- As necessary for the operations of Blue Cross and Blue Shield of Massachusetts, Inc.
- As required by the *subscriber's group* or by its auditors to make sure that *Blue Cross and Blue Shield* is administering your coverage in this health plan properly.
- For the purpose of processing a claim, medical information may be released to your *group's* reinsurance carrier.

<b>Commitment to Confidentiality:</b>	To get a copy of <i>Blue Cross and Blue Shield's</i> Commitment to Confidentiality statement, call the <i>Blue Cross and Blue Shield</i> customer service office. (See Part 1.)
---------------------------------------	---

*Blue Cross and Blue Shield* will not share information about you with the Medical Information Bureau (MIB). *Blue Cross and Blue Shield* respects your right to privacy. *Blue Cross and Blue Shield* will not use or disclose personally identifiable information about you without your permission, unless the use or disclosure is permitted or required by law and is done in accordance with the law. You have the right to get the information *Blue Cross and Blue Shield* collects about you. You may also ask *Blue Cross and Blue Shield* to correct any of this information that you believe is not correct. *Blue Cross and Blue Shield* may charge you a reasonable fee for copying your records, unless your request is because *Blue Cross and Blue Shield* is declining or terminating your coverage in this health plan.

## **Acts of Providers**

*Blue Cross and Blue Shield* is not liable for the acts or omissions by any individuals or institutions that furnish care or services to you. In addition, a health care provider who participates in your health care network and has a payment agreement with *Blue Cross and Blue Shield* or any other health care provider does not act as an agent on behalf of or for *Blue Cross and Blue Shield*. And, *Blue Cross and Blue Shield* does not act as an agent for health care providers who participate in your health care network and have payment agreements with *Blue Cross and Blue Shield* or for any other health care providers.

*Blue Cross and Blue Shield* will not interfere with the relationship between health care providers and their patients. You are free to select or discharge any health care provider. *Blue Cross and Blue Shield* is not responsible if a provider refuses to furnish services to you. *Blue Cross and Blue Shield* does not guarantee that you will be admitted to any facility or that you will get a special type of room or service. If you are admitted to a facility, you will be subject to all of its requirements. This includes its requirements on admission, discharge, and the availability of services.

## **Assignment of Benefits**

You cannot assign any benefit or monies due from this health plan to any person, corporation, or other organization without *Blue Cross and Blue Shield's* written consent. Any assignment by you will be void. Assignment means the transfer of your rights to the benefits provided by this health plan to another person or organization. There is one exception. If Medicaid has already paid the health care provider, you can assign your benefits to Medicaid.

## **Authorized Representative**

You may choose to have another person act on your behalf concerning your health care coverage in this health plan. You must designate this person in writing to *Blue Cross and Blue Shield*. Or, if you are not able to do this, a person such as a conservator, a person with power of attorney, or a family member may be your authorized representative. In some cases, *Blue Cross and Blue Shield* may consider your health care facility or your physician or other health care provider to be your authorized representative. For example, *Blue Cross and Blue Shield* may tell your hospital that a proposed *inpatient* admission has been approved. Or, *Blue Cross and Blue Shield* may ask your physician for more information if more is needed for *Blue Cross and Blue Shield* to make a decision. *Blue Cross and Blue Shield* will consider the health care provider to be your authorized representative for *emergency medical care*. *Blue Cross and Blue Shield* will continue to send benefit payments and written communications regarding your health care coverage according to *Blue Cross and Blue Shield's* standard practices, unless you specifically ask *Blue Cross and Blue Shield* to do otherwise. You can get a form to designate an authorized representative from the *Blue Cross and Blue Shield* customer service office. (See Part 1.)

## **Changes to Health Plan Coverage**

*Blue Cross and Blue Shield* and/or the *plan sponsor* may change the provisions of your coverage in this health plan. For example, a change may be made to the cost share amount that you must pay for certain *covered services* such as your *copayment* or your *deductible* or your *coinsurance*. The *plan sponsor* is responsible for sending you a notice of any change. The notice will describe the change being made. It will also give the *effective date* of the change. When a change is made to your health care coverage, you can get the actual language of the change from your *plan sponsor*. The change will apply to all benefits for services you receive on or after its *effective date*.

## **Charges for Non-Medically Necessary Services**

You may receive health care services that would otherwise be covered by this health plan, except that these services are not determined to be *medically necessary* for you by *Blue Cross and Blue Shield*. This health plan does not cover health care services or supplies that are not *medically necessary* for you. If you receive care that is not *medically necessary* for you, you might be charged for the care by the health care provider. In some cases, *Blue Cross and Blue Shield* will defend you from a claim for payment for this care. *Blue Cross and Blue Shield* will defend you when this care is furnished by a health care provider who has a payment agreement with *Blue Cross and Blue Shield* not to charge for services that are not *medically necessary*. This does not apply if you were told, knew, or reasonably should have known before you received this treatment that it was not *medically necessary*. To obtain *Blue Cross and Blue Shield's* defense in this situation, you must notify *Blue Cross and Blue Shield*. You must do this within 10 days of the date the lawsuit to collect for the service has been started. And, you must cooperate in the defense. If it is determined in the action that the *covered services* were *medically necessary*, this health plan will cover them.

## **Clinical Guidelines and Utilization Review Criteria**

*Blue Cross and Blue Shield* applies *medical technology assessment criteria* and *medical necessity* guidelines when it develops its clinical guidelines, *utilization review* criteria, and *medical policies*. *Blue Cross and Blue Shield* reviews its clinical guidelines, *utilization review* criteria, and *medical policies* from time to time. *Blue Cross and Blue Shield* does this to reflect new treatments, applications, and technologies. For example, when a new drug is approved by the U.S. Food and Drug Administration (FDA), *Blue Cross and Blue Shield* reviews its safety, effectiveness, and overall value on an ongoing basis. While a new treatment, technology, or drug is being reviewed, it will not be covered by this health plan. Another example is when services and supplies are approved by the U.S. Food and Drug Administration (FDA) for the diagnosis and treatment of insulin dependent, insulin using, gestational, or non-insulin dependent diabetes. In this case, coverage will be provided for those services or supplies as long as they can be classified under a category of *covered services*.

## **Disagreement With Recommended Treatment**

When you enroll for coverage in this health plan, you agree that it is up to your health care provider to decide the right treatment for your care. You may (for personal or religious reasons) refuse to accept the procedures or treatments that are advised by your health care provider. Or, you may ask for treatment that a health care provider judges does not meet generally accepted standards of professional medical care. You have the right to refuse the treatment advice of the health care provider. Or, you have the right to seek other care at your own expense. If you want a second opinion about your care, you have the right to coverage for second and third opinions. (See Part 5.)

## **Member Cooperation**

You agree to provide *Blue Cross and Blue Shield* with information it needs to comply with federal and/or state law and regulation. If you do not do so in a timely manner, your claims may be denied and/or your coverage in this health plan may be affected.

## **Pre-Existing Conditions**

Federal law may affect your health care coverage if you enroll (or become eligible to enroll) in a health plan that excludes benefits for pre-existing conditions. The Health Insurance Portability and Accountability Act of 1996 (HIPAA) limits the circumstances under which benefits may be excluded for medical conditions that are present before you enroll in a health benefit plan. A pre-existing condition exclusion may not be imposed for more than 12 months—18 months for a late enrollee—from the effective date of your coverage in a health benefit plan. In addition, pregnancy will not be considered a pre-existing condition. A pre-existing condition exclusion period is reduced by the time you were enrolled in a prior health benefit plan as long as that prior plan was terminated within 63 days of your effective date in the new health benefit plan. You are entitled to a certificate that will show evidence of your prior health care coverage. A certificate of prior coverage may help you obtain coverage without a pre-existing condition exclusion even if you buy health insurance other than through an employer group health plan.

**Your coverage in this health plan is not limited based on medical conditions that are present on or before your effective date.** This means that your health care services will be covered from the *effective date* of your coverage in this health plan without a pre-existing condition restriction or a waiting period. But, benefits for these health care services are subject to all the provisions of this health plan.

## **Quality Assurance Programs**

*Blue Cross and Blue Shield* uses quality assurance programs. These programs affect different aspects of health care. This may include, for example, health promotion. From time to time, *Blue Cross and Blue Shield* may add or change the programs that it uses. *Blue Cross and Blue Shield* will do this to ensure that it continues to provide you and your family with access to high-quality health care and services. For more information, you can call the *Blue Cross and Blue Shield* customer service office. The toll free phone number to call is shown on your ID card. Some of the clinical programs that *Blue Cross and Blue Shield* uses are:

- A breast cancer screening program. It encourages female *members* who are over 50 to have mammograms.
- A cervical cancer screening program. It helps to get more female *members* who are age 18 and older to have a Pap smear test.
- A program that furnishes outreach and education to an expectant mother. It adds to the care that the *member* gets from her obstetrician or nurse midwife.
- A program that promotes timely postnatal checkups for new mothers.
- Diabetes management and education. This helps diabetic *members* to self-manage their diabetes. It also helps to identify high-risk *members* and helps to assess their ongoing needs.
- Congestive heart failure disease management, education, and monitoring.

### **Services Furnished by Non-Preferred Providers**

As a *member* of this health plan, you will usually receive the highest benefit level (your in-network benefits) only when you obtain *covered services* from a *covered provider* who participates in your PPO health care network. There are a few times when this health plan will provide in-network benefits for *covered services* you receive from a *covered provider* who does not participate in your PPO network. These few situations are described below in this section. If you receive *covered services* from a *covered provider* who does not participate in your PPO health care network, you will receive in-network benefits **only when:**

- You receive *emergency medical care*.
- You receive *covered services* that are not reasonably available from a *preferred provider* (see “*covered provider*” in Part 2 of this benefit booklet) and you had prior approval from *Blue Cross and Blue Shield* to obtain these *covered services*. Or, you receive *covered services* from a *covered provider* before a preferred network is established for that type of provider.
- You are living or traveling outside of Massachusetts and you receive *covered services* from a type of *covered provider* for which the local Blue Cross and/or Blue Shield Plan has not, in the opinion of *Blue Cross and Blue Shield*, established an adequate PPO health care network.
- You receive *covered services* from a non-preferred hospital-based anesthetist, pathologist, or radiologist while you are at a preferred hospital.

### **Services in a Disaster**

*Blue Cross and Blue Shield* is not liable if events beyond its control—such as war, riot, public health emergency, or natural disaster—cause delay or failure of *Blue Cross and Blue Shield* to arrange for or coordinate access to health care services and coverage for *members*. *Blue Cross and Blue Shield* will make a good faith effort to arrange for or to coordinate health care services to be furnished in these situations.

### **Time Limit for Legal Action**

Before you pursue a legal action against *Blue Cross and Blue Shield* for any claim under this health plan, you must complete the *Blue Cross and Blue Shield* internal formal grievance review. (See Part 10.) You may, but you do not need to, complete an external review before you pursue a legal action. If, after you complete the grievance review, you choose to bring a legal action against *Blue Cross and Blue Shield*, you must bring this action within two years after the cause of the action arises. For example, if you are filing a legal action because you were denied a service or you were denied a claim for coverage from this health plan, you will lose your right to bring a legal action against *Blue Cross and Blue Shield* unless you file your action within two years after the date of the decision of the final internal appeal of the service or claim denial.



## Part 9

# Filing a Claim

---

### When the Provider Files a Claim

The health care provider will file a claim for you when you receive a *covered service* from a *covered provider* who has a payment agreement with *Blue Cross and Blue Shield*. Or, for *covered services* you receive outside of Massachusetts, a health care provider will file a claim for you when he or she has a payment agreement with the local Blue Cross and/or Blue Shield Plan. Just tell the health care provider that you are a *member* and show the health care provider your ID card. Also, be sure to give the health care provider any other information that is needed to file your claim. You must properly inform your health care provider within 30 days after you receive the *covered service*. If you do not, coverage will not have to be provided. *Blue Cross and Blue Shield* will pay the health care provider directly for *covered services* when the provider has a payment agreement with *Blue Cross and Blue Shield* (or with the local Blue Cross and/or Blue Shield Plan).

### When the Member Files a Claim

You may have to file your claim when you receive a *covered service* from a *covered provider* who does not have a payment agreement with *Blue Cross and Blue Shield* or a *covered provider* outside of Massachusetts who does not have a payment agreement with the local Blue Cross and/or Blue Shield Plan. The health care provider may ask you to pay the entire charge at the time of the visit or at a later time. It is up to you to pay your health care provider. To file a claim to *Blue Cross and Blue Shield* for repayment, you must:

- Fill out a claim form;
- Attach your original itemized bills; and
- Mail the claim to the *Blue Cross and Blue Shield* customer service office.

You can get claim forms from the *Blue Cross and Blue Shield* customer service office. (See Part 1.) *Blue Cross and Blue Shield* will mail to you all forms that you will need within 15 days after receiving notice that you obtained some service or supply for which you may be paid.

When you receive *covered services* outside the United States, you must file your claim to the BlueCard Worldwide Service Center. (The BlueCard Worldwide International Claim Form you receive from *Blue Cross and Blue Shield* will include the address to mail your claim.) The service center will prepare your claim. This includes: converting your bill to U.S. currency; and sending it to *Blue Cross and Blue Shield* for repayment to you.

You must file a claim within two years of the date you received the *covered service*. This health plan will not have to provide coverage for services and/or supplies for which a claim is submitted after this two-year period.

## **Timeliness of Claim Payments**

Within 30 calendar days after *Blue Cross and Blue Shield* receives a completed request for coverage or payment, *Blue Cross and Blue Shield* will make a decision. When appropriate, *Blue Cross and Blue Shield* will make a payment to the health care provider (or to you in certain situations) for your claim to the extent of your coverage in this health plan. Or, *Blue Cross and Blue Shield* will send you and/or the health care provider a notice in writing of why your claim is not being paid in full or in part.

### **Missing Information**

If the request for coverage or payment is not complete or if *Blue Cross and Blue Shield* needs more information to make a final determination for your claim, *Blue Cross and Blue Shield* will ask for the information or records it needs. *Blue Cross and Blue Shield* will make this request within 30 calendar days of the date that *Blue Cross and Blue Shield* received the request for coverage or payment. This additional information must be provided to *Blue Cross and Blue Shield* within 45 calendar days of this request.

- **Missing Information Received Within 45 Days.** If the additional information is provided to *Blue Cross and Blue Shield* within 45 calendar days of *Blue Cross and Blue Shield*'s request, *Blue Cross and Blue Shield* will make a decision within the time remaining in the original 30-day claim determination period. Or, *Blue Cross and Blue Shield* will make the decision within 15 calendar days of the date that the additional information is received by *Blue Cross and Blue Shield*, whichever is later.
- **Missing Information Not Received Within 45 Days.** If the additional information is not provided to *Blue Cross and Blue Shield* within 45 calendar days of *Blue Cross and Blue Shield*'s request, the claim for coverage or payment will be denied by *Blue Cross and Blue Shield*. If the additional information is submitted to *Blue Cross and Blue Shield* after these 45 days, then it may be viewed by *Blue Cross and Blue Shield* as a new claim for coverage or payment. In this case, *Blue Cross and Blue Shield* will make a decision within 30 days as described previously in this section.

## Part 10

# Grievance Program

---

You have the right to a review when you disagree with a decision that is made by *Blue Cross and Blue Shield* to deny payment for services; or if you have a complaint about the care or service you received from *Blue Cross and Blue Shield* or from a health care provider who participates in your health care network.

### **Inquiries and/or Claim Problems or Concerns**

Most problems or concerns can be handled with just one phone call. (See page 3.) For help to resolve a problem or concern, you should first call the *Blue Cross and Blue Shield* customer service office. The toll free phone number to call is shown on your ID card. A customer service representative will work with you to help you understand your coverage or to resolve your problem or concern as quickly as possible.

When resolving a problem or concern, *Blue Cross and Blue Shield* will consider all aspects of the particular case. This includes looking at: all of the provisions of this health plan; the policies and procedures that support this health plan; the health care provider's input; and your understanding and expectation of coverage by this health plan. *Blue Cross and Blue Shield* will use every opportunity to be reasonable in finding a solution that makes sense for all parties. *Blue Cross and Blue Shield* may use an individual consideration approach when it is judged to be appropriate. *Blue Cross and Blue Shield* will follow its standard guidelines when it resolves your problem or concern.

You may request a review through the *Blue Cross and Blue Shield* internal formal grievance program if you disagree with a decision that is given to you by *Blue Cross and Blue Shield's* customer service representative. You may also request a formal grievance review when *Blue Cross and Blue Shield* has determined that a service or supply is not *medically necessary* for your condition.

### **Formal Grievance Review**

#### **Internal Formal Grievance Review**

**How to Request a Grievance Review.** To request a formal review from the *Blue Cross and Blue Shield* internal Grievance Program, you (or your authorized representative) have three options.

- **Write or Fax.** The preferred option is for you to send your grievance in writing to: **Member Grievance Program, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126.** Or, you may fax your grievance to **1-617-246-3616.** *Blue Cross and Blue Shield* will let you know that your request was received by sending you a written confirmation within 15 calendar days.
- **E-mail.** Or, you may send your grievance to the *Blue Cross and Blue Shield* Member Grievance Program internet address **[grievances@bcbsma.com](mailto:grievances@bcbsma.com)**. *Blue Cross and Blue Shield* will let you know that your request was received by sending you a confirmation immediately by e-mail.
- **Telephone Call.** Or, you may call the *Blue Cross and Blue Shield* Member Grievance Program at **1-800-472-2689.**

Once your request is received, *Blue Cross and Blue Shield* will research the case in detail. They will ask for more information if it is needed. *Blue Cross and Blue Shield* will let you know in writing of the decision or the outcome of the review. All grievances must be received by *Blue Cross and Blue Shield* within one year of the date of treatment, event, or circumstance, such as the date you were told of the service denial or claim denial.

**What to Include in a Grievance Review Request.** Your request for a formal grievance review should include: the name and ID number of the *member* asking for the review; a description of the problem; all relevant dates; names of health care providers or administrative staff involved; and details of the attempt that has been made to resolve the problem. If *Blue Cross and Blue Shield* needs to review the medical records and treatment information that relate to your grievance, *Blue Cross and Blue Shield* will promptly send you an authorization form to sign if needed. You must return this signed form to *Blue Cross and Blue Shield*. It will allow for the release of your medical records. You also have the right to look at and get copies (free of charge) of records and criteria that *Blue Cross and Blue Shield* has and that are relevant to your grievance, including the identity of any experts who were consulted.

**Authorized Representative.** You may choose to have another person act on your behalf during the grievance review process. You must designate this person in writing to *Blue Cross and Blue Shield*. Or, if you are not able to do this, a person such as a conservator, a person with power of attorney, or a family member may be your authorized representative. Or, he or she may appoint another party to be the authorized representative. (When you are an *inpatient*, a health care provider may act as your authorized representative to ask for an expedited grievance review. In this case, you do not have to designate the health care provider in writing.)

**Who Handles the Grievance Review.** All grievances are reviewed by professionals who are knowledgeable about *Blue Cross and Blue Shield* and the issues involved in the grievance. The professionals who will review your grievance will be those who did not participate in any of *Blue Cross and Blue Shield's* prior decisions regarding the subject of your grievance, nor do they work for anyone who did. When a grievance is related to a *medical necessity* denial, at least one grievance reviewer is an individual who is an actively practicing health care professional in the same or similar specialty who usually treats the medical condition or performs the procedure or provides treatment that is the subject of your grievance.

**Response Time.** The review and response for *Blue Cross and Blue Shield's* internal formal grievance review will be completed within 30 calendar days. Every reasonable effort will be made to speed up the review of grievances that involve health care services that are soon to be obtained by the *member*. With your permission, *Blue Cross and Blue Shield* may extend the 30-calendar-day time frame to complete a grievance review. This will happen in those cases when *Blue Cross and Blue Shield* and the *member* agree that additional time is required to fully investigate and respond to the grievance.

*Blue Cross and Blue Shield* may also extend the 30-calendar-day time frame when the grievance review requires a review of your medical records and *Blue Cross and Blue Shield* requires your authorization to get these records. The 30-day response time will not include the days from when *Blue Cross and Blue Shield* sends you the authorization form to sign until it receives your signed authorization form (if needed). If *Blue Cross and Blue Shield* does not receive your authorization within 30 working days after your grievance is received, *Blue Cross and Blue Shield* may make a final decision about your grievance without that medical information. In any case, for a grievance review involving services that have not yet been obtained by you, *Blue Cross and Blue Shield* will ask for your permission to extend the 30-day time frame if it cannot complete the review within 30 calendar days of receipt of your grievance.

**Important Note:**

If your grievance review began after an inquiry, the 30-day response time will begin on the day you tell *Blue Cross and Blue Shield* that you disagree with *Blue Cross and Blue Shield's* answer and would like a formal grievance review.

**Written Response.** Once the grievance review is completed, *Blue Cross and Blue Shield* will let you know in writing of the decision or the outcome of the review. If *Blue Cross and Blue Shield* continues to deny coverage for all or part of a health care service or supply, *Blue Cross and Blue Shield* will send an explanation to you. It will: describe the reasons for the denial and the applicable terms of your coverage in this health plan; give the specific medical and scientific reasons for the denial; specify any alternative treatment or health care services and supplies that would be covered; reference and include applicable *Blue Cross and Blue Shield* clinical guidelines used and review criteria; and explain how to request an external review.

**Grievance Records.** *Blue Cross and Blue Shield* will maintain a record of all formal grievances, including the response for each grievance review, for up to seven years.

**Expedited Review for Immediate or Urgently-Needed Services.** In place of the formal grievance review described above, you have the right to request an “expedited” review right away when your grievance review concerns medical care or treatment for which waiting for a response under the grievance review time frames described above would seriously jeopardize your life or health or your ability to regain maximum function as determined by *Blue Cross and Blue Shield* or your physician, or if your physician says that you will have severe pain that cannot be adequately managed without the care or treatment that is the subject of the grievance review, *Blue Cross and Blue Shield* will review your grievance and notify you of the decision within 72 hours after your request is received.

**External Grievance Review**

For all grievances, you must first go through the internal formal grievance process as described above. In some cases, you are then entitled to a voluntary external review. *Blue Cross and Blue Shield's* grievance review may deny coverage for all or part of a health care service or supply. When the denial is because *Blue Cross and Blue Shield* has determined that the service or supply is not *medically necessary*, you have the right to an external review. You are not required to pursue an external review and your decision whether to pursue it will not affect your other benefits. If you receive a denial letter from *Blue Cross and Blue Shield* for this reason, the letter will tell you what steps you should take to file a request for an external review. A decision will be provided within ten days of the date the external reviewer receives your request for a review.

You also have the right to an **expedited external review**. You may request an expedited external review by contacting *Blue Cross and Blue Shield* at the phone number that is shown in your denial letter. A final decision will be provided within 72 hours after the external reviewer receives your request for a review.

You must file your request for an external review or expedited external review within 30 days of receiving the denial letter sent to you by *Blue Cross and Blue Shield* following the formal internal grievance process. *Blue Cross and Blue Shield* will work closely with you to guide you through the external review or expedited external review process.

## **Appeals Process for Rhode Island Residents or Services**

You may also have the right to appeal as described in this section when your claim is denied as being not *medically necessary* for you. If so, these rights are in addition to the other rights to appeal that you have as described in other parts of this benefit booklet. The following provisions apply only to:

- A *member* who lives in Rhode Island and that *member* is planning to obtain services which *Blue Cross and Blue Shield* has determined are not *medically necessary*.
- A *member* who lives outside of Rhode Island and that *member* is planning to obtain services in Rhode Island which *Blue Cross and Blue Shield* has determined are not *medically necessary*.

*Blue Cross and Blue Shield* decides which *covered services* are *medically necessary* for you by using its *medical necessity* guidelines. Some of the services that are described in this benefit booklet may not be *medically necessary* for you. **If *Blue Cross and Blue Shield* has determined that a service is not *medically necessary* for you, you have the right to the following appeals process:**

**Reconsideration.** A reconsideration is the first step in this process. If you receive a letter from *Blue Cross and Blue Shield* that denies payment for your health care services, you may ask that *Blue Cross and Blue Shield* reconsider its decision. You must do this by writing to: Member Grievance Program, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126. You must send your request within 180 days of *Blue Cross and Blue Shield's* adverse decision. Along with your letter, you should include any information that will support your request. *Blue Cross and Blue Shield* will review your request. *Blue Cross and Blue Shield* will let you know the outcome of your request within 15 calendar days after it has received all information needed for the review.

**Appeal.** An appeal is the second step in this process. If *Blue Cross and Blue Shield* continues to deny coverage for all or part of the original service, you may request an appeal. You must do this within 60 days of the date that you receive the reconsideration denial letter from *Blue Cross and Blue Shield*. Your appeal request should include any information that supports your appeal. You may also inspect and add information to your *Blue Cross and Blue Shield* case file to prepare your appeal. In accordance with Rhode Island state law, if you wish to review the information in your *Blue Cross and Blue Shield* case file, you must make your request in writing and you must include the name of a physician who may review your case file on your behalf. Your physician may review, interpret, and disclose any or all of that information to you. Once received by *Blue Cross and Blue Shield*, your appeal will be reviewed by a health care provider in the same specialty as your attending provider. *Blue Cross and Blue Shield* will notify you of the outcome of your appeal within 15 calendar days after it has received all information needed for the appeal.

**External Appeal.** If your appeal is denied, you have the right to present your case to an appeals agency that is designated by Rhode Island and not affiliated with *Blue Cross and Blue Shield*. If you request this voluntary external appeal, Rhode Island requires that you pay for half of the cost of the appeal. Your *group* will pay for the remaining half. To file an external appeal, you must make your request in writing to: Member Grievance Program, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126. Along with your request, you must: state your reason(s) for your disagreement with *Blue Cross and Blue Shield's* decision; and enclose a check payable to one of the following external appeals agencies: Masspro (your fee is \$147.50) or the MAXIMUS Center for Health Dispute Resolution (your fee is \$144.20).

If your service denial is for treatment of a *mental condition*, your fee is: \$237.50 for Masspro and \$144.20 for the MAXIMUS Center for Health Dispute Resolution.

## Part 10 – **Grievance Program** (continued)

---

Within five working days after *Blue Cross and Blue Shield* receives your written request and payment for the appeal, *Blue Cross and Blue Shield* will forward your request to the external appeals agency. *Blue Cross and Blue Shield* will also send your *group's* portion of the fee and your entire *Blue Cross and Blue Shield* case file. The external appeals agency will notify you in writing of the decision within ten working days of receiving all necessary information.

**Expedited Appeal.** If your situation is an emergency, you have the right to an “expedited” appeal at all three levels of appeal as stated above. An emergency is defined as the sudden onset of a medical or *mental condition* that in the absence of immediate medical attention could reasonably be expected to result in placing your health or your ability to regain maximum function in serious jeopardy or, in your physician’s opinion, would result in severe pain. You may request an expedited reconsideration or appeal by calling *Blue Cross and Blue Shield* at the phone number shown in your letter. *Blue Cross and Blue Shield* will notify you of the result of your expedited appeal within two working days or 72 hours, whichever is sooner, of its receipt. To request an expedited external appeal, you must send your request in writing to: Member Grievance Program, Blue Cross Blue Shield of Massachusetts, One Enterprise Drive, Quincy, MA 02171-2126. Your request should state your reason(s) for your disagreement with the decision and include signed documentation from your provider that describes the emergency nature of your treatment. In addition, you must also enclose a check payable to one of the following external appeals agencies: Masspro (your fee is \$172.50) or the MAXIMUS Center for Health Dispute Resolution (your fee is \$144.20).

If your service denial is for treatment of a *mental condition*, your fee is: \$237.50 for Masspro and \$144.20 for the MAXIMUS Center for Health Dispute Resolution.

Within two working days after the receipt of your written request and payment for the appeal, *Blue Cross and Blue Shield* will forward your request to the external appeals agency along with your *group's* portion of the fee and your entire *Blue Cross and Blue Shield* case file. The external appeals agency will notify you in writing of the decision within two working days or 72 hours, whichever is sooner, of receiving your request for a review.

**External Appeal Final Decision.** If the external appeals agency upholds the original decision of *Blue Cross and Blue Shield*, this completes the appeals process for your case. But, if the external appeals agency reverses *Blue Cross and Blue Shield's* decision, the claim in dispute will be reprocessed by *Blue Cross and Blue Shield* upon receipt of the notice of the final appeal decision. In addition, *Blue Cross and Blue Shield* will repay you for your share of the cost for the external appeal within 60 days of the receipt of the notice of the final appeal decision.

## Part 11

# Eligibility for Coverage

---

### Eligibility for Student Health Plan Coverage

#### Eligible Student

You are eligible for coverage under this qualified Student Health Plan as long as you are a regular, registered student (or a student taking 27 or more units) at Northeastern University. For details, contact the *plan sponsor*.

#### Eligible Spouse

The *subscriber* may enroll an eligible spouse for coverage in this Student Health Plan under his or her membership. An “eligible spouse” includes the *subscriber’s* legal spouse. (A legal civil union spouse, where applicable, is eligible to enroll for coverage in this health plan to the extent that a legal civil union spouse is determined eligible by the *plan sponsor*. For more details, contact your *plan sponsor*.)

**Former Spouse.** In the event of a divorce or a legal separation, the person who was the spouse of the *subscriber* prior to the divorce or legal separation will remain eligible for coverage in this health plan under the *subscriber’s* membership, whether or not the judgment was entered prior to the *effective date* of the Student Health Plan coverage. This coverage is provided with no additional premium other than the normal cost of covering a current spouse. The former spouse will remain eligible for this coverage only until the *subscriber* is no longer required by the judgment to provide health insurance for the former spouse or the *subscriber* or former spouse remarries, whichever comes first. In these situations, *Blue Cross and Blue Shield* must be notified within 30 days of a change to the former spouse’s address. Otherwise, *Blue Cross and Blue Shield* will not be liable for any acts or omissions due to having the former spouse’s incorrect address on file.

If the *subscriber* remarries, the former spouse may continue coverage in this Student Health Plan under a separate membership, provided the divorce judgment requires that the *subscriber* provide health insurance for the former spouse. This is true even if the *subscriber’s* new spouse is not enrolled for coverage in this Student Health Plan under the *subscriber’s* membership.

#### Eligible Dependents

The *subscriber* may enroll eligible dependents for coverage in this Student Health Plan under his or her membership. The *subscriber’s* “eligible dependents” include unmarried dependent children who are under age 19. These include the *subscriber’s* or legal spouse’s dependent children who: live with the *subscriber* or the spouse on a regular basis; or qualify as dependents for federal tax purposes; or are the subjects of a court order that requires the *subscriber* to provide health insurance for the children.

These eligible dependents may include:

- A newborn child. The *effective date* of coverage for a newborn child will be the child’s date of birth provided that the *subscriber* formally notifies the *plan sponsor* within the time period required to make a family status change (refer to page 68). (A claim for the enrolled mother’s maternity admission may be considered by *Blue Cross and Blue Shield* to be this notice when the *subscriber’s* coverage is a family plan.) This health plan provides coverage for newborn infants for injury and



sickness. This includes the necessary care and treatment of medically diagnosed congenital defects, birth abnormalities, and premature birth. The coverage for these services is subject to all of the provisions of this health plan.

- An adopted child. The *effective date* of coverage for an adopted child will be the date of placement with the *subscriber* for the purpose of adoption. The *effective date* of coverage for an adoptive child who has been living with the *subscriber* and for whom the *subscriber* has been getting foster care payments will be the date the petition to adopt is filed. If the *subscriber* is enrolled under a family plan as of the date he or she assumes custody of a child for the purpose of adoption, the child's health care services for injury or sickness will be covered from the date of custody. (This coverage is provided without a waiting period or pre-existing condition restriction.) This includes the necessary care and treatment of medically diagnosed congenital defects, birth abnormalities, and premature birth. The coverage for these services is subject to all of the provisions of this health plan.

Other eligible dependents may include:

- A child who is recognized under a Qualified Medical Child Support Order as having the right to enroll for health care coverage.
- A disabled dependent child who is mentally or physically incapable of earning his or her own living and who is enrolled under the *subscriber's* Student Health Plan membership will continue to be covered after he or she would otherwise lose dependent eligibility as described above, so long as the child continues to be mentally or physically incapable of earning his or her own living. In this case, the *subscriber* must make arrangements with *Blue Cross and Blue Shield* through the *plan sponsor* within the time period required to make a family status change (refer to page 68). Also, *Blue Cross and Blue Shield* must be given any medical or other information that it may need to determine if the child can maintain coverage under the *subscriber's* Student Health Plan membership. From time to time, *Blue Cross and Blue Shield* may conduct reviews that will require a statement from the attending physician. This is to confirm that the child is still an eligible disabled dependent child.
- A newborn infant of an enrolled dependent immediately from the moment of birth and continuing after, until the enrolled dependent is no longer eligible as a dependent.

**Important  
Reminder:**

The eligibility provisions for dependents that are described in this section may differ from the federal tax laws that define who may qualify as a dependent.

## **Enrollment Periods for Student Health Plan Coverage**

### **Automatic Enrollment**

An eligible student will be automatically enrolled in this Student Health Plan by the *group*. The *group* may allow an eligible student to waive enrollment in this Student Health Plan if he or she has coverage in another health plan that is comparable to the coverage that is required by law for a Student Health Plan. For enrollment information or details about waiving coverage in this Student Health Plan, you must contact the *plan sponsor*.

For coverage in this Student Health Plan, the *group* will include the enrolled student's total premium amount in the student's tuition bill. Except for a medical withdrawal due to an illness or injury, if a student withdraws from school during the first 31 days of the period for which coverage was purchased, the student will not be covered in this Student Health Plan, and the *group* will refund the premium payment in full. Enrolled students who withdraw from school after that first 31 days will remain enrolled in this Student Health Plan for the full period for which the premium was paid, and no refund of premium

WORDS IN ITALICS ARE EXPLAINED IN PART 2.

will be made by the *group*. There is one exception. In the event that an enrolled student enters the armed forces of any country, coverage in this Student Health Plan will end as of the date of entry. In this case, the *group* will make a pro rata premium refund as long as it receives a written request for the refund within 90 days of the student's withdrawal from school. For more information about your premium or the *group's* premium refund policy, you must contact the *plan sponsor*.

**Other Membership Changes**

Generally, the *subscriber* may make membership changes (for example, change from a *subscriber* only plan to a family plan) only if the *subscriber* has a change in family status. This includes a change such as: marriage or divorce; birth, adoption, or change in custody of a child; death of an enrolled spouse or dependent; or the loss of an enrolled dependent's eligibility under the *subscriber's group* plan. **If you want to ask for a membership change or you need to change your name or mailing address, you should call or write to your *plan sponsor*.** The *plan sponsor* will send you any special forms that you may need. You must request the change within the time period required by the *subscriber's group* to make a change. If you do not make the change within the required time period, you will have to wait until the *group's* next open enrollment period to make the change. All changes are allowed only when they comply with the eligibility and enrollment rules set by the *plan sponsor* for your *group* coverage and they comply with the conditions outlined in this benefit booklet.

® Registered Marks of the Blue Cross and Blue Shield Association.  
®' Registered Marks of Blue Cross and Blue Shield of Massachusetts, Inc. and  
Blue Cross and Blue Shield of Massachusetts HMO Blue, Inc.  
© 2009 Blue Cross and Blue Shield of Massachusetts, Inc.  
Printed at Blue Cross and Blue Shield of Massachusetts, Inc.

# Schedule of Benefits

## Northeastern University Student Health Plan Blue Care<sup>®</sup> Elect

This is the *Schedule of Benefits* that is a part of your Benefit Description. This chart describes the cost share amounts that you must pay for *covered services*. It also shows the *benefit limits* that apply for *covered services*. Do not rely on this chart alone. Be sure to read all parts of your Benefit Description to understand the requirements that you must follow to receive all of your coverage. You should also read the descriptions of *covered services* and the limitations and exclusions that apply for this coverage. These provisions are fully described in your Benefit Description. To be sure that you receive in-network benefits, you must obtain all of your health care services and supplies from *covered providers* who participate in your **PPO health care network**. If you obtain *covered services* from a *covered provider* who does not participate in your PPO health care network, you will usually receive out-of-network benefits. Also, when it is required for coverage, you must receive an approval from *Blue Cross and Blue Shield* as outlined in your Benefit Description. (See Part 4 in your Benefit Description.) If an approval is required, you should make sure that you have received an approval from *Blue Cross and Blue Shield* before you receive the *covered services*. Otherwise, you may have to pay all costs.

Under the Northeastern University Student Health Plan, students are encouraged to use the University Health and Counseling for first-line care for any medical or behavioral health problem, or for acute injury.

**IMPORTANT NOTE:** *Blue Cross and Blue Shield* and/or your *group* may change the provisions described in this *Schedule of Benefits*. If this is the case, the change is described in a  *rider* . Be sure to read each  *rider*  (if there is any) that applies to your coverage in this health plan to see if it changes this *Schedule of Benefits*.

Overall Member Cost Share Provisions	In-Network Benefits	Out-of-Network Benefits
<b>Deductible</b> Your <i>deductible</i> per <i>Plan Year</i> is:	None	\$250 per <i>member</i>
<b>Out-of-Pocket Maximum</b> Your <i>out-of-pocket maximum</i> per <i>Plan Year</i> is: The <i>out-of-pocket maximum</i> is a total of your <i>coinsurance</i> only. You will still have to pay your <i>deductible</i> and any <i>copayments</i> .	\$3,500 per <i>member</i>	\$7,000 per <i>member</i>
<b>Overall Benefit Maximum</b>	None	None

WORDS IN ITALICS ARE EXPLAINED IN PART 2 OF YOUR BENEFIT DESCRIPTION.

## Schedule of Benefits (continued)

### Northeastern University Student Health Plan

Covered Services		In-Network Benefits	Out-of-Network Benefits
		Your Cost is:	Your Cost* is:
<b>Admissions for Inpatient Medical and Surgical Care</b>	• In a General or Chronic Disease Hospital or Christian Science Sanatorium	\$250 <i>copayment</i> per admission; then, 10% <i>coinsurance</i> (and, for covered surgery, you also pay a \$200 <i>copayment</i> , or a \$100 <i>copayment</i> for removal of impacted wisdom teeth, for the surgeon's services)	20% <i>coinsurance</i> after <i>deductible</i>
	• In a Rehabilitation Hospital (60-day <i>benefit limit</i> per <i>member per plan year</i> )	\$250 <i>copayment</i> per admission; then, 10% <i>coinsurance</i> up to <i>benefit limit</i> ; then, you pay all costs	20% <i>coinsurance</i> after <i>deductible</i> up to <i>benefit limit</i> ; then, you pay all costs
	• In a Skilled Nursing Facility or Christian Science Nursing Home (100-day <i>benefit limit</i> per <i>member per plan year</i> )	\$250 <i>copayment</i> per admission; then, 10% <i>coinsurance</i> up to <i>benefit limit</i> ; then, you pay all costs	20% <i>coinsurance</i> after <i>deductible</i> up to <i>benefit limit</i> ; then, you pay all costs
<b>Ambulance Services</b> (ground or air ambulance transport)	• Emergency ambulance	\$200 <i>copayment</i> per day	20% <i>coinsurance</i> ( <i>deductible</i> does not apply)
	• Other ambulance	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Cardiac Rehabilitation</b>	<i>Outpatient</i> services	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
<b>Chiropractor Services</b> (for <i>members</i> of any age)	• <i>Outpatient</i> lab tests and x-rays	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> medical care services, including spinal manipulation (\$1,500 <i>benefit limit</i> per <i>member per plan year</i> combined with short-term rehabilitation therapy)	\$25 <i>copayment</i> per visit up to <i>benefit limit</i> ; then, you pay all costs	20% <i>coinsurance</i> after <i>deductible</i> up to <i>benefit limit</i> ; then, you pay all costs
<b>Dialysis Services</b>	<i>Outpatient</i> services and home dialysis	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Durable Medical Equipment</b>	Purchased or rented for home use (\$3,000 <i>benefit limit</i> per <i>member per plan year</i> )	10% <i>coinsurance</i> up to <i>benefit limit</i> ; then, you pay all costs	20% <i>coinsurance</i> after <i>deductible</i> up to <i>benefit limit</i> ; then, you pay all costs
		The <i>benefit limit</i> does not apply when furnished as part of covered home dialysis, home health care, or hospice services.	
<b>Early Intervention Services</b>	(for an eligible child through age two)	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>

\*In some cases for out-of-network benefits, you may also have to pay any balance that is in excess of *Blue Cross and Blue Shield's allowed charge*. Refer to the explanation of *allowed charge* in your Benefit Description.

WORDS IN ITALICS ARE EXPLAINED IN PART 2 OF YOUR BENEFIT DESCRIPTION.

## Schedule of Benefits (continued)

### Northeastern University Student Health Plan

Covered Services		In-Network Benefits	Out-of-Network Benefits
		Your Cost is:	Your Cost* is:
<b>Emergency Medical Outpatient Services</b>	• Emergency room services	\$50 <i>copayment</i> per visit; then, 10% <i>coinsurance</i>	\$50 <i>copayment</i> per visit; then, 10% <i>coinsurance</i> ( <i>deductible</i> does not apply)
	The emergency room <i>copayment</i> is waived if the visit results in your being held for an overnight observation stay or being admitted for <i>inpatient</i> care within 24 hours.		
	• Office, health center, and hospital services	Fenway Health Center: \$20 <i>copayment</i> per visit Other Providers: \$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
	• Repair and replacement of sound, natural teeth damaged due to accidental injury	\$100 <i>copayment</i> per <i>plan year</i> ; then, 10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
No benefits are provided for: dental care following an injury caused by biting or chewing; and dental prostheses such as dentures, bridges, braces, and other such dental appliances.			
<b>Home Health Care</b>	Home care program, includes services by a Christian Science nurse	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Hospice Services</b>	<i>Inpatient</i> or <i>outpatient</i> hospice services for terminally ill	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Infertility Services</b>	• <i>Inpatient</i> services	See Admissions for Inpatient Medical and Surgical Care	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> surgical services	See Surgery as an Outpatient	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> lab tests and x-rays	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> medical care services	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
<b>Lab Tests, X-Rays, and Other Tests</b> (diagnostic services)	• <i>Outpatient</i> lab tests	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> CT scans, MRIs, PET scans, and nuclear cardiac imaging tests	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• Other <i>outpatient</i> tests and preoperative tests	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Maternity Services and Well Newborn Inpatient Care</b> (includes \$90/\$45 for childbirth classes**)	• Maternity services (includes delivery, prenatal care, and postnatal care)	\$250 <i>copayment</i> per <i>inpatient</i> admission then 10% <i>coinsurance</i> ; otherwise, you pay 10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• Well newborn care during enrolled mother's maternity admission	10% <i>coinsurance</i>	20% <i>coinsurance</i> **
**The <i>deductible</i> does not apply to these covered services.			

\*In some cases for out-of-network benefits, you may also have to pay any balance that is in excess of *Blue Cross and Blue Shield's allowed charge*. Refer to the explanation of *allowed charge* in your Benefit Description.

WORDS IN ITALICS ARE EXPLAINED IN PART 2 OF YOUR BENEFIT DESCRIPTION.

## Schedule of Benefits (continued)

### Northeastern University Student Health Plan

Covered Services		In-Network Benefits	Out-of-Network Benefits
		Your Cost is:	Your Cost* is:
<b>Medical Care Outpatient Visits</b> (includes syringes and needles dispensed during a visit)	Outpatient services	Fenway Health Center: \$20 <i>copayment</i> per visit Other Providers: \$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
<b>Medical Formulas</b> (includes certain medical formulas and low protein foods)	\$5,000 <i>benefit limit</i> per member per plan year for low protein foods	See Prescription Drugs and Supplies	Not covered; you pay all costs
<b>Mental Health and Substance Abuse Treatment</b>  Refer to your Benefit Description for more information	• Inpatient admissions in a General or Mental Hospital or Substance Abuse Facility	\$250 <i>copayment</i> per admission; then, 10% <i>coinsurance</i> for covered services  (for certain non-biologically-based <i>mental conditions</i> a 60-day <i>benefit limit</i> applies per member per plan year for mental hospital or substance abuse facility admission plus 30 more days for alcoholism)	20% <i>coinsurance</i> after <i>deductible</i> for covered services
	• Outpatient services	Fenway Health Center: \$20 <i>copayment</i> per visit for covered services Other Providers: \$25 <i>copayment</i> per visit for covered services  (for certain non-biologically-based <i>mental conditions</i> a 24-visit <i>benefit limit</i> applies per member per plan year plus 8 more visits for alcoholism)	20% <i>coinsurance</i> after <i>deductible</i> for covered services
	• Oxygen and equipment for its administration	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Oxygen and Respiratory Therapy</b>	• Outpatient respiratory therapy	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
	<b>Podiatry Care</b>	• Outpatient lab tests and x-rays • Outpatient surgical services • Outpatient medical care services	10% <i>coinsurance</i>  See Surgery as an Outpatient  See Medical Care Outpatient Visits
<b>Prescription Drugs and Supplies</b> Drug Formulary (includes syringes and needles) For insulin infusion pumps, you pay nothing	• Retail Pharmacy Fenway Health Center: Tier 1: Tier 2: Tier 3: Other Pharmacies: Tier 1: Tier 2: Tier 3:  • Mail Service Pharmacy	(up to 30-day supply) \$5 <i>copayment</i> per supply \$10 <i>copayment</i> per supply \$15 <i>copayment</i> per supply (up to 30-day supply) \$10 <i>copayment</i> per supply \$20 <i>copayment</i> per supply \$30 <i>copayment</i> per supply  Not covered; you pay all costs	Not covered; you pay all costs          Not covered; you pay all costs

\*In some cases for out-of-network benefits, you may also have to pay any balance that is in excess of *Blue Cross and Blue Shield's allowed charge*. Refer to the explanation of *allowed charge* in your Benefit Description.

WORDS IN ITALICS ARE EXPLAINED IN PART 2 OF YOUR BENEFIT DESCRIPTION.

## Schedule of Benefits (continued)

### Northeastern University Student Health Plan

Covered Services		In-Network Benefits	Out-of-Network Benefits
		Your Cost is:	Your Cost* is:
<b>Preventive Health Services</b> Refer to your Benefit Description for a complete description of <i>covered services</i> .	<ul style="list-style-type: none"> <li>Routine pediatric care (6 visits first year of life, 3 visits second year of life, and once per <i>plan year</i> from age 2 through 18)</li> </ul>	<u>Fenway Health Center:</u> \$20 <i>copayment</i> per covered visit (nothing for routine tests) <u>Other Providers:</u> \$25 <i>copayment</i> per covered visit (nothing for routine tests)	20% <i>coinsurance</i> after <i>deductible</i> for <i>covered services</i> ; otherwise, you pay all costs
		These <i>covered services</i> include (but are not limited to): routine exams for age-based schedule; immunizations; routine lab tests and x-rays; and blood tests to screen for lead poisoning.	
	<ul style="list-style-type: none"> <li>Routine adult exams and tests (once every five years from age 19-29, once every three years from age 30-39, once every two years from age 40-54, and once per <i>plan year</i> for age 55 or older)</li> </ul>	<u>Fenway Health Center:</u> \$20 <i>copayment</i> per covered visit (nothing for routine tests) <u>Other Providers:</u> \$25 <i>copayment</i> per covered visit (nothing for routine tests)	20% <i>coinsurance</i> after <i>deductible</i> for <i>covered services</i> ; otherwise, you pay all costs
		These <i>covered services</i> include (but are not limited to): routine exams and related routine lab tests and x-rays for age-based schedule; immunizations; routine mammograms once between age 35 through 39 and once per <i>plan year</i> for a <i>member</i> age 40 or older; and blood tests to screen for lead poisoning.	
	<ul style="list-style-type: none"> <li>Routine GYN exams (once per <i>member</i> per <i>plan year</i>)</li> </ul>	<u>Fenway Health Center:</u> \$20 <i>copayment</i> per covered visit (nothing for routine lab tests) <u>Other Providers:</u> \$25 <i>copayment</i> per covered visit (nothing for routine lab tests); otherwise you pay all costs	20% <i>coinsurance</i> after <i>deductible</i> for <i>covered services</i> ; otherwise, you pay all costs
		These <i>covered services</i> include a routine Pap smear test once per <i>member</i> per <i>plan year</i> .	
	<ul style="list-style-type: none"> <li>Family planning</li> </ul>	<u>Fenway Health Center:</u> \$20 <i>copayment</i> per visit <u>Other Providers:</u> \$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
<ul style="list-style-type: none"> <li>Routine hearing exams and tests (includes newborn hearing screening)</li> </ul>	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>	
<ul style="list-style-type: none"> <li>Routine vision exams (one exam per <i>member</i> per <i>plan year</i>)</li> </ul>	<u>Fenway Health Center:</u> \$20 <i>copayment</i> per covered vision exam and a \$40 <i>copayment</i> for a contact lens fitting <u>Other Providers:</u> Not covered; you pay all costs	Not covered; you pay all costs	

\*In some cases for out-of-network benefits, you may also have to pay any balance that is in excess of *Blue Cross and Blue Shield's allowed charge*. Refer to the explanation of *allowed charge* in your Benefit Description.

WORDS IN ITALICS ARE EXPLAINED IN PART 2 OF YOUR BENEFIT DESCRIPTION.



## Schedule of Benefits (continued)

### Northeastern University Student Health Plan

Covered Services		In-Network Benefits	Out-of-Network Benefits
		Your Cost is:	Your Cost* is:
<b>Prosthetic Devices</b>	• Ostomy supplies	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• Artificial limb devices (includes repairs) and other external prosthetic devices	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Radiation Therapy and Chemotherapy</b>	<i>Outpatient</i> services	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>Second Opinions</b>	<i>Outpatient</i> second and third surgical opinions	See Medical Care Outpatient Visits	See Medical Care Outpatient Visits
<b>Short-Term Rehabilitation Therapy</b>	<i>Outpatient</i> physical and occupational therapy (\$1,500 <i>benefit limit</i> per member per plan year combined with chiropractor services)	\$25 <i>copayment</i> per visit up to <i>benefit limit</i> ; then, you pay all costs	20% <i>coinsurance</i> after <i>deductible</i> up to <i>benefit limit</i> ; then, you pay all costs
<b>Speech, Hearing, and Language Disorder Treatment</b>	• <i>Outpatient</i> diagnostic tests	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> speech therapy	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
	• <i>Outpatient</i> medical care services	\$25 <i>copayment</i> per visit	20% <i>coinsurance</i> after <i>deductible</i>
<b>Surgery as an Outpatient</b> (includes removal of impacted teeth when the teeth are imbedded in the bone up to a \$2,500 <i>benefit limit</i> per member per plan year)	• Surgical day care unit of hospital, ambulatory surgical facility, and hospital surgery services	\$50 <i>copayment</i> per admission; then, 10% <i>coinsurance</i> (and, for removal of impacted wisdom teeth, you also pay a \$100 <i>copayment</i> for the surgeon's services)	20% <i>coinsurance</i> after <i>deductible</i>
	• Office and health center services	10% <i>coinsurance</i>	20% <i>coinsurance</i> after <i>deductible</i>
<b>TMJ Disorder Treatment</b>	Not covered	You pay all costs	You pay all costs

\*In some cases for out-of-network benefits, you may also have to pay any balance that is in excess of *Blue Cross and Blue Shield's allowed charge*. Refer to the explanation of *allowed charge* in your Benefit Description.

WORDS IN ITALICS ARE EXPLAINED IN PART 2 OF YOUR BENEFIT DESCRIPTION.