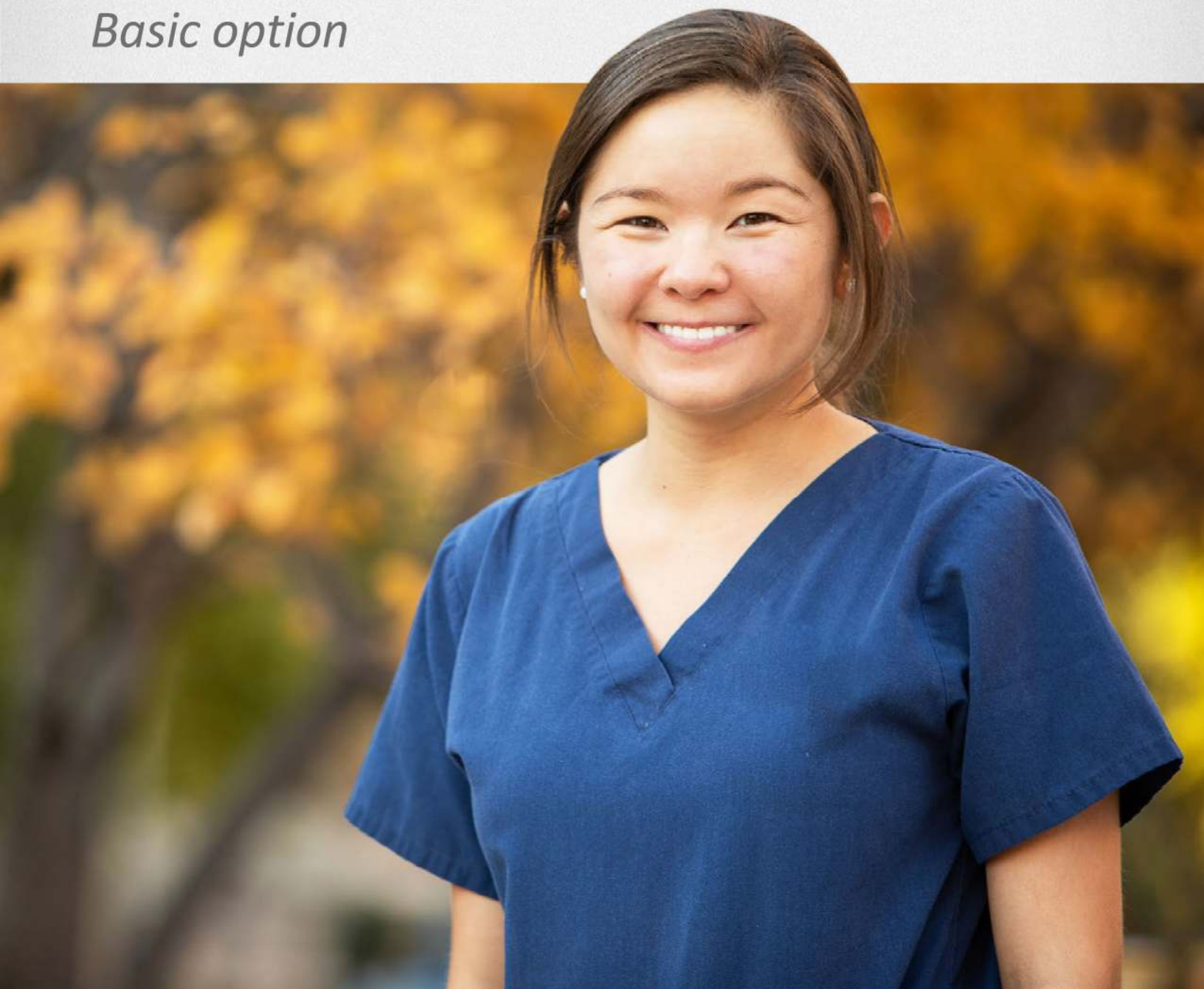


**2023–2024**

# **RESIDENTS, FELLOWS & INTERNS HEALTH PLAN**

*Basic option*



**Student Health Benefits**

UNIVERSITY OF MINNESOTA



## Language Access Services

This information is available in other languages. Free language assistance services are available by calling the toll free number below. For TTY, call 711.

Si habla español, tiene a su disposición servicios gratuitos de asistencia con el idioma. Llame al 1-855-903-2583. Para TTY, llame al 711.

Yog tias koj hais lus Hmoob, muaj kev pab txhais lus pub dawb rau koj. Hu rau 1-800-793-6931. Rau TTY, hu rau 711.

Haddii aad ku hadasho Soomaali, adigu waxaad heli kartaa caawimo luqad lacag la'aan ah. Wac 1-866-251-6736. Markay tahay dad maqalku ku adag yahay (TTY), wac 711.

နမူနာကတိကညီကြိုက်နီး, တာကဟုန်နုကြိုက်တာမစားကလီတဖန်နွံလီၤ. ကိ: 1-866-251-6744 လၢ TTYအဂီၢ်, ကိ: 711 တက့ၢ်.

إذا كنت تتحدث العربية، تتوفر لك خدمات المساعدة اللغوية المجانية. اتصل بالرقم 1-866-569-9123. للهاتف النصي اتصل بالرقم 711.

Nếu quý vị nói Tiếng Việt, có sẵn các dịch vụ hỗ trợ ngôn ngữ miễn phí cho quý vị. Gọi số 1-855-315-4015. Người dùng TTY xin gọi 711.

Afaan Oromoo dubbattu yoo ta'e, tajaajila gargaarsa afaan hiikuu kaffaltii malee. Argachuuf 1-855-315-4016 bilbilaa. TTY dhaaf, 711 bilbilaa.

如果您說中文，我們可以為您提供免費的語言協助服務。請撥打 1-855-315-4017。聽語障專 (TTY)，請撥打 711。

Если Вы говорите по-русски, Вы можете воспользоваться бесплатными услугами переводчика. Звоните 1-855-315-4028. Для использования телефонного аппарата с текстовым выходом звоните 711.

Si vous parlez français, des services d'assistance linguistique sont disponibles gratuitement. Appelez le +1-855-315-4029. Pour les personnes malentendantes, appelez le 711.

አማርኛ የሚናገሩ ከሆነ፣ ነጻ የቋንቋ አገልግሎት እርዳ አለሎት። በ 1-855-315-4030 ይደውሉ ለ ፐፕ በ 711።

한국어를 사용하시는 경우, 무료 언어 지원 서비스가 제공됩니다. 1-855-904-2583 으로 전화하십시오. TTY 사용자는 711 로 전화하십시오.

ຖ້າເຈົ້າເວົ້າພາສາລາວໄດ້, ມີການບໍລິການຊ່ວຍເຫຼືອພາສາໃຫ້ເຈົ້າຟຣີ. ໃຫ້ໂທຫາ 1-866-356-2423 ສໍາລັບ. TTY, ໃຫ້ໂທຫາ 711.

Kung nagsasalita kayo ng Tagalog, mayroon kayong magagamit na libreng tulong na mga serbisyo sa wika. Tumawag sa 1-866-537-7720. Para sa TTY, tumawag sa 711.

Wenn Sie Deutsch sprechen, steht Ihnen fremdsprachliche Unterstützung zur Verfügung. Wählen Sie 1-866-289-7402. Für TTY wählen Sie 711.

ប្រសិនបើអ្នកនិយាយភាសាខ្មែរមិន អ្នកអាចរកបានសេវាជំនួយភាសាឥតគិតថ្លៃ។ ទូរស័ព្ទមកលេខ 1-855-906-2583។ សម្រាប់ TTY សូមទូរស័ព្ទមកលេខ 711។

Diné k'ehjí yánlt'i'go saad bee yát'i' éi t'áájik'e bee níká'a'doowolgo éi ná'ahoot'i'. Kojí éi béesh bee hodiílnih áqíeqqíáqeqíá. TTY biniiyégo éi íááji' béesh bee hodiílnih.

# Notice of Nondiscrimination Practices

Effective July 18, 2016

The claims administrator complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or gender. The claims administrator does not exclude people or treat them differently because of race, color, national origin, age, disability, or gender.

The claims administrator provides resources to access information in alternative formats and languages:

- Auxiliary aids and services, such as qualified interpreters and written information available in other formats, are available free of charge to people with disabilities to assist in communicating with the claims administrator.
- Language services, such as qualified interpreters and information written in other languages, are available free of charge to people whose primary language is not English.

If you need these services, contact the claims administrator at 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711.

If you believe that the claims administrator has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or gender, you can file a grievance with the Nondiscrimination Civil Rights Coordinator

- by email at: [Civil.Rights.Coord@bluecrossmn.com](mailto:Civil.Rights.Coord@bluecrossmn.com)
- by mail at: Nondiscrimination Civil Rights Coordinator  
Blue Cross and Blue Shield of Minnesota and Blue Plus  
M495  
PO Box 64560  
Eagan, MN 55164-0560
- or by telephone at: 1-800-509-5312
- Grievance forms are available by contacting the claims administrator at the contacts listed above, by calling 1-800-382-2000 or by using the telephone number on the back of your member identification card. TTY users call 711. If you need help filing a grievance, assistance is available by contacting the claims administrator at the numbers listed above.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights

- electronically through the Office for Civil Rights Complaint Portal, available at: [ocrportal.hhs.gov/ocr/portal/lobby.jsf](http://ocrportal.hhs.gov/ocr/portal/lobby.jsf)
- by telephone at:  
1-800-368-1019 or 1-800-537-7697 (TDD)
- or by mail at:  
U.S. Department of Health and Human Services  
200 Independence Avenue SW  
Room 509F  
HHH Building  
Washington, DC 20201

Complaint forms are available at [hhs.gov/ocr/office/file/index.html](http://hhs.gov/ocr/office/file/index.html).

## Questions?

Whether it is for help with a claim or a question about your benefits, you can call your customer service telephone number or log onto the claims administrator's member website both located on the back of your ID card.

A customer service representative can also help you with any coverage inquiry. Representatives are trained to answer your questions quickly, politely and accurately.

The customer service staff will provide interpreter services to assist you if needed. This includes spoken language and hearing interpreters.

### Identification (ID) Card

If your card is lost or stolen, or contains inaccurate information, please contact customer service immediately at the telephone number listed on the back of your member ID card or log onto your claims administrator's member website at [bluecrossmn.com](http://bluecrossmn.com).

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# **Important Notice from the University of Minnesota Residents, Fellows and Interns Health Plan; Disabled; and Cobra Participants and Dependents Concerning Your Prescription Drug Coverage and Medicare**

***If you or a Covered Dependent has Medicare Part A and/or B (or will be eligible within the next 12 months) you'll want to read this notice about your current Prescription Drug Coverage and Medicare. If not, you can disregard this notice.***

**NOTE:** The Centers for Medicare and Medicaid Services (CMS) regulations require us to send this notification to all individuals with prescription drug coverage who are eligible for Medicare. We're including this information in our Summary of Benefits for University of Minnesota Residents, Fellows and Interns Health Plan because we don't know if you're entitled to Medicare or not. Medicare entitlement includes individuals who qualify for Medicare because of a disability or end-stage renal disease (ESRD), as well as individuals who are over age 65.

This notice has information about your current prescription drug coverage with the University of Minnesota Residents, Fellows and Interns Health Plan Medical Program for medical, dental, and veterinary medicine residents, fellows and interns; disabled; and COBRA participants (and dependents) and the prescription drug coverage available for people with Medicare. It also explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll. At the end of this notice is information about where you can get help to make decisions about your prescription drug coverage.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium. The five plans in the University of Minnesota Retiree Medical Program for Over 65 Retirees will automatically enroll you in the Medicare prescription drug benefit and will include coverage that is at least as good as the Medicare prescription drug benefit.
2. The University of Minnesota has determined that the prescription drug coverage offered by the University of Minnesota Residents, Fellows and Interns Health Plan is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and is considered Creditable Coverage.

If you have a spouse or dependent on a Medicare plan, separate communications will be sent to them regarding their coverage.

**Because your existing University of Minnesota Residents, Fellows and Interns Health Plan coverage is on average at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in the Medicare prescription drug program.**

If you decide to enroll in a Medicare prescription drug plan and drop your University of Minnesota Residents, Fellows and Interns Health Plan prescription drug coverage, be aware that you cannot get this coverage back.

You can enroll in a Medicare prescription drug plan when you first become eligible for Medicare and each year from October 15 through December 7. When you leave employer/union coverage you may be eligible for a Special Enrollment Period to sign up for a Medicare prescription drug plan.

You should also know that if you drop or lose your coverage with your University of Minnesota Residents, Fellows and Interns Health Plan and don't enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least one percent per month for every month that you did not have that coverage. For example, if you go 19 months without coverage, your premium will always be at least 19 percent higher than what many other people pay. You'll have to pay this higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to enroll.

However, if you lose your current creditable prescription drug coverage through no fault of your own, you will also be eligible for a two month Special Enrollment Period to join a Medicare drug plan.

Contact the Office of Student Health Benefits by calling 612-624-0627 or 800-232-9017 (toll-free).

**NOTE:** You will receive this notice annually and at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage through the University of Minnesota Residents, Fellows and Interns Health Plan changes. You also may request a copy.

More detailed information about Medicare plans that offer prescription drug coverage is available in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail from Medicare. You may also be contacted directly by Medicare prescription drug plans. When you are approaching age 65, you will also receive information about the University of Minnesota’s Retiree Medical Programs for retirees over age 65.

For more information about Medicare prescription drug plans:

- Visit **medicare.gov**
- Call your state Health Insurance Assistance Program (see your copy of the *Medicare & You* handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at **socialsecurity.gov**, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember:** Keep this notice. If you enroll in one of the new plans approved by Medicare which offer prescription drug coverage you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

# Welcome

This benefit booklet provides you with the information you need to understand your health plan. You are encouraged to take the time to review this information so you understand how your health plan works.

This benefit booklet replaces all other certificates/benefit booklets you have received from the plan administrator before the effective date. For purposes of this benefit booklet, "you" or "your" refers to the participant named on the identification (ID) card and other covered dependents. Participant is the person for whom the Residents, Fellows and Interns Health Plan has provided coverage. Dependent is a covered dependent of the participant.

The plan administrator has contracted with the claims administrator to provide coverage for its participants and their dependents. Terms are defined in "Terms You Should Know."

This benefit booklet explains the health plan, eligibility, notification procedures, covered services, and expenses that are not covered. It is important that you read this entire benefit booklet carefully. If you have questions about your coverage, please contact customer service at the telephone number listed on the back of your member ID card or log onto your claims administrator's member website at [bluecrossmn.com/umnrfi](https://bluecrossmn.com/umnrfi).

This plan, financed and administered by University of Minnesota – Residents, Fellows and Interns Health Plan, is a self-insured medical plan effective July 1, 2023. Blue Cross and Blue Shield of Minnesota (Blue Cross) is the claims administrator and provides administrative services only. The claims administrator does not assume any financial risk or obligation with respect to claims. Coverage is subject to all terms and conditions of this benefit booklet, including medical necessity and appropriateness.

This Residents, Fellows and Interns Health Plan is not subject to ERISA.

If you have any questions on your health plan, please contact customer service at the telephone number listed on the back of your member ID card.

# Member Rights and Responsibilities

## ***You have the right as a health plan member to:***

- be treated with respect, dignity and privacy;
- have available and accessible medically necessary and appropriate covered services, including emergency services, 24 hours a day, seven (7) days a week;
- be informed of your health problems and to receive information regarding treatment alternatives and their risk in order to make an informed choice regardless if the health plan pays for treatment;
- participate with your health care provider in decisions about your treatment;
- give your health care provider a health care directive or a living will (a list of instructions about health treatments to be carried out in the event of incapacity);
- refuse treatment;
- privacy of medical and financial records maintained by the health plan, the claims administrator and its health care providers in accordance with existing law;
- receive information about the health plan, its services, its providers, and your rights and responsibilities;
- make recommendations regarding these rights and responsibilities policies;
- have a resource at the health plan, the claims administrator or at the clinic that you can contact with any concerns about services;
- file an appeal with the claims administrator and receive a prompt and fair review; and
- initiate a legal proceeding when experiencing a problem with the health plan or its providers.

## ***You have the responsibility as a health plan member to:***

- know your health plan benefits and requirements;
- provide, to the extent possible, information that the health plan, the claims administrator and its providers need in order to care for you;
- understand your health problems and work with your doctor to set mutually agreed upon treatment goals;
- follow the treatment plan prescribed by your health care provider or to discuss with your provider why you are unable to follow the treatment plan;
- provide proof of coverage when you receive services and to update the clinic with any personal changes;
- pay copays at the time of service and to promptly pay deductibles, coinsurance and, if applicable, charges for services that are not covered; and
- keep appointments for care or to give early notice if you need to cancel a scheduled appointment.

## Customer Service

**Residents, Fellows and  
Interns Health Plan  
Administrator**

**(Enrollment and  
eligibility verification)**

Office of Student Health Benefits  
University of Minnesota

410 Church Street S.E., Room N323  
Minneapolis, MN 55455

612-624-0627 or 1-800-232-9017 (out of area)

email: [umshbo@umn.edu](mailto:umshbo@umn.edu)

[shb.umn.edu](http://shb.umn.edu)

**Blue Cross Blue Shield  
of Minnesota**

**(Questions on coverage  
and claims)**

The Claims Administrator's customer service staff is available to answer your questions about your coverage and direct your calls for prior authorization, preadmission notification, preadmission certification, and emergency admission notification. Customer service staff will provide interpreter services to assist you if needed. This includes spoken language and hearing interpreters.

Monday through Friday: 7:00 a.m. - 8:00 p.m. United States Central Time

Hours are subject to change without prior notice.

**Customer Service  
Telephone Number**

Claims Administrator: 651-662-5004 or toll free 1-866-870-0348

**Blue Cross Blue Shield  
of Minnesota Website**

[bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi)

**BlueCard  
Telephone Number**

Toll free 1-800-810-BLUE (2583)

This number is used to locate providers who participate with Blue Cross and Blue Shield plans nationwide.

**BlueCard Website**

[bcbs.com](http://bcbs.com)

This website is used to locate providers who participate with Blue Cross and Blue Shield plans nationwide.

**Claims Administrator's  
Mailing Address**

Claims review requests, and written inquiries may be mailed to the address below:

Blue Cross and Blue Shield of Minnesota  
P.O. Box 64338  
St. Paul, MN 55164

Prior authorization requests should be mailed to the following address:

Blue Cross and Blue Shield of Minnesota  
Utilization Management Department  
P.O. Box 64265  
St. Paul, MN 55164

**Pharmacy Telephone  
Number**

Toll free 1-800-509-0545

This number is used to locate a participating pharmacy.

**Benefits not administered by the Claims Administrator BCBS:**

**Travel Assistance,  
Medical Evacuation &  
Repatriation**

Agents are available 24 hours a day to answer questions on medical evacuation or repatriation or provide emergency travel assistance. Visit [shb.umn.edu](http://shb.umn.edu) to learn more.

# Special Features

## Maternity Management

The Maternity Management program provides expectant mothers with education and support throughout their pregnancy. This support includes access to a specially trained Health Coach (RN) and online educational information. All pregnant women have access to the program, regardless of their risk. To request further information or to enroll call (651) 662-1818, or toll free 1-866-489-6948.

## Stop-Smoking Support

Stop-Smoking Support provides a behavior change program to support members that want to reduce tobacco use. This service is available to all members 18 years of age or older, including those that use smokeless tobacco products. Stop-Smoking Support is a telephone-based service designed to help you quit using tobacco your way and at your pace. To participate, call the support line at 1-888-662-BLUE (2583). A Quit Coach will work with you one-on-one to develop a personalized quitting plan that addresses your specific concerns.

## Care Management

If you or an eligible family member has an ongoing condition like diabetes or heart disease - or you experience a major health event or illness - you may be eligible to take advantage of Care Management programs. These programs are voluntary and confidential. A Health Coach (registered nurse or behavioral health specialist) can help you coordinate care and navigate the healthcare system, identify resources to assist you in achieving your personal health goals, and talk to you over the phone and provide you with information that is specific to your condition. Each member is matched with a primary health coach who gets to know you over time so you do not have to start over every time you call. If you think you are eligible to participate in the program, you may call the Customer Service telephone number listed on the back of your ID card. Once enrolled, you may choose not to participate at any time by calling the Customer Service telephone number listed on the back of your ID card.

## Online Health Assessment and Online Health Coaching Programs

The Online Health Assessment and Online Health Coaching Programs are available to you at myBlueCross, the member center at the Claims Administrator's website. Taking the Online Health Assessment is your first step to a healthier lifestyle. Answer questions about your health history, nutrition, physical activity, and more. You will instantly get a report just for you. It takes just 20 minutes and is completely confidential. Then take advantage of the Online Health Coaching Programs focused on fitness, nutrition, weight loss, reducing stress, and more. Each program includes an action plan and tips for success to keep you on track.

# Eligibility, Enrollment, Effective Date, Open Enrollment, Special Enrollment Periods

FOR THE PURPOSES OF THIS SECTION, YOU OR YOUR REFERS TO THE COVERED RESIDENT/FELLOW/INTERN.

## Eligibility

For questions on eligibility, contact the Office of Student Health Benefits at (612) 624-0627 or e-mail: [umshbo@umn.edu](mailto:umshbo@umn.edu).

The University of Minnesota develops eligibility criteria for its employees and their dependents subject to collective bargaining agreements and compensation plans that may change during a Plan Year. An employee is eligible to participate in the University of Minnesota Residents and Fellows Health Benefit Plan (the Plan) if he/she is working at the University with an appointment in an eligible classification. In no event can a person receive coverage as both an employee and as a dependent of another University of Minnesota Residents and Fellows Health Benefit Plan member. For example, you may not have coverage for yourself as an employee and be a dependent on the coverage of a spouse or a parent who has family coverage as a University of Minnesota resident, fellow or intern. In no event can an employee include a dependent on the Plan who is ineligible for coverage. (See 11. Misuse of Plan.) The Plan reserves the right to request documentation to verify eligibility of your enrolled dependents.

## Definition of Eligible Dependents

The individuals listed on the chart below and on the following page are considered eligible dependents for the Plan. In addition to specifying criteria for coverage, the chart also includes information as to whether the dependent is considered qualified for favorable tax treatment under the Plan. See Section 2 (below) for further explanation on tax favored and non-tax favored treatment of dependent coverage.

## Individuals Eligible as Dependents under the University of Minnesota Residents and Fellows Health Benefit Plan

Relationship to Employee	Criteria for Coverage	Is Dependent Qualified for Tax Favored Treatment (1)
Spouse	<p><b>Must be legally married.</b></p> <p>Your spouse must not be working full-time for an employer and receiving cash or credits 1) in place of medical coverage or 2) in exchange for medical coverage with a deductible of \$750 or greater.</p>	Qualified
Relationship to Employee	Criteria for Coverage	Is Dependent Qualified for Tax Favored Treatment (1)
Dependent Child	<p><b>Dependent child</b> — birth through age 25 (up to the 26<sup>th</sup> birthday)</p> <p>An eligible child, unmarried or married, can include your biological child, legally adopted child or child placed for the purposes of adoption, foster child, stepchild, or any other child state or federal law requires be treated as a dependent.</p> <p>Note: The spouse of your eligible married dependent child is not eligible for coverage.</p>	Qualified
	<p><b>Disabled child — age 18 or above (no maximum) if physically or mentally disabled and either:</b></p> <ul style="list-style-type: none"> <li>lives with you and does not provide over 50% of his/her own support, or</li> <li>does not live with you but is at least 50% dependent on you</li> </ul>	Qualified



“Tax Favored Treatment” refers to how dependent coverage is treated for tax purposes.

### **Tax Favored and Non-Tax Favored Treatment of Dependent Coverage**

1. If the right-hand column above is marked “Qualified” for a given dependent category, it means you will pay pre-tax contributions for yourself and any dependents. It also means that the value of the University’s contribution to the plan is not considered taxable income to you as the employee.
  - a. There are special rules for shared custody situations. Please refer to IRS Publication 501 or to the details of your divorce agreement.
  - b. If you are providing over one-half of a child’s support for a child who is living with a grandparent, sibling, aunt or uncle, the child is eligible for coverage under the Plan. However, the child is considered the dependent of the custodial individual under IRS rules, and is not eligible for tax favored coverage under the Plan.
2. If the right-hand column above is marked “Non-qualified” for a given dependent category, it means that you will be taxed on the value of the University’s contribution for your nonqualified dependent’s coverage. This taxable value is called imputed income.
  - a. You will also pay the normal pre-tax employee contribution to cover yourself and any other family members. The value of the University’s contribution for you and your tax qualified dependents is not considered taxable income to you as the employee.
3. It is your responsibility as the employee to determine whether a dependent is considered to be a qualified or non-qualified dependent for purposes of determining whether coverage is tax favored under the Plan, and to enroll your dependent in the correct manner. One general guideline is that if the child is considered your dependent for tax purposes, he/she is eligible for coverage on a tax-favored basis. Notice of any change in dependent tax status must be communicated to the University within 30 days of the change.
4. There are special rules about taxation of coverage for “Non-qualified” dependents that apply in limited circumstances:
  - a. When a part time employee pays the full cost of coverage on a pre-tax basis, the cost of coverage for the “Non-qualified” dependent would still be considered imputed income for the employee because the coverage is otherwise being paid on a pre-tax basis.
  - b. When an early retiree or disabled participant pays the full cost of coverage on an after-tax basis and has a “Non-qualified” dependent child, there is no additional taxable income requirement because the plan member is already paying the full cost of coverage.
  - c. When a former employee pays a portion of the cost of coverage on an after-tax basis and has a “Non-qualified” dependent child, the cost of coverage for the child in excess of the after-tax payment would be taxable to the former employee. This amount would be reported on a W-2 form.

### **Eligible Dependent Children**

1. An eligible child, unmarried or married, can include your own biological child, legally adopted child, or child placed for the purposes of adoption, foster child, stepchild, and any other child state or federal law requires be treated as a dependent.
  - a. The date of placement for a child who is being adopted means the assumption and retention by a person of a legal obligation for total or partial support of the child in anticipation of adoption of the child. The child’s placement with a person terminates upon the termination of the legal obligation of total or partial support.
  - b. To be considered a dependent child, a foster child must be dependent on you for his/her principal support and maintenance, and must be placed by the court in your custody.
  - c. To be considered a dependent child, a stepchild must be dependent on you for his/her principal support and maintenance. In addition, the stepchild must maintain residence with you or must not be a dependent child of any other individual for tax purposes. A stepchild means the child of your spouse by a previous marriage/partnership.

**Note:** The spouse of your eligible married dependent child is not eligible for coverage.

2. If both you and your spouse work for the University of Minnesota, then either of you, but not both, may cover your eligible dependent children/ grandchildren. This also applies to two divorced or unmarried employees who share legal responsibility for their dependent children or grandchildren.
3. Your grandchild is eligible for coverage if he/she is your tax-dependent; if the grandchild is placed in your legal custody; or if the grandchild is legally adopted or placed with you for the purpose of adoption. The grandchild

must be dependent upon you for more than one-half of his/her support and you must claim the grandchild as a dependent on your tax return.

### **Eligibility of Spouse**

If both you and your spouse work for the University of Minnesota, then either of you has the option of adding the other as a dependent to his/her family coverage. The spouse added to the family coverage must waive employee coverage.

However, if your spouse works full-time for an employer and receives cash or credits (1) in place of medical coverage, or (2) in exchange for a medical coverage with a deductible of \$750 or greater, then he/she is not considered to be an eligible dependent under the Plan.

### **Coverage of Disabled Children of Any Age**

1. Your dependent child of any age is eligible for coverage and tax favored status if he/she is incapable of self-sustaining employment by reason of developmental disability, mental illness, mental disorder, or physical disability, and is chiefly dependent upon you for his/her support and maintenance (meaning you provide for more than one-half of the child's support).
2. A dependent child must be certified by the University of Minnesota Residents and Fellows Health Benefit Plan Administrator to be disabled prior to age 26, based on proof that the child meets the above requirements.
  - a. If for any reason, you drop coverage for a disabled dependent prior to age 26, then wish to cover the child again, coverage must be added prior to the child turning age 26, and his/her disabled status recertified by the Plan Administrator.
  - b. Once your disabled child has reached age 26, the child must be continuously covered under the Plan in order to maintain eligibility.
3. A disabled dependent child who is 26 years of age or older and unmarried at the time of your initial eligibility for coverage in the Plan, may be enrolled for coverage if:
  - a. You (the employee) enroll for coverage during your initial eligibility period, and;
  - b. The University of Minnesota Residents and Fellows Health Benefit Plan Medical Plan Administrator certifies that the dependent meets the above requirements.

Proof of disability status must be provided within 31 days of your initial date of eligibility and enrollment in the Plan. The disabled dependent shall be eligible for coverage as long as he/she continues to be disabled and dependent, unless coverage otherwise terminates under the Plan.

A dependent child who is considered to be disabled by the University of Minnesota Residents and Fellows Health Benefit Plan Administrator will be eligible for tax favored coverage under the Plan, regardless of age.

### **Children Covered by Child Support Order**

Children of the employee who are required to be covered by reason of a Qualified Medical Child Support Order are eligible, as required by federal and state law to assure that children who do not live with both of their biological parents have adequate medical coverage. This provision does not apply to children of the spouse who are not also children of the employee.

### **Not Eligible**

For purposes of coverage under the Plan, your parents, grandparents, in-laws, brothers, sisters, cousins and other extended family members, domestic partners and their children and common-law spouses are not eligible dependents.

### **Family Status Change**

To make changes in your medical, dental, optional life coverage, or flexible spending accounts after you are first eligible or outside of the annual open enrollment period, you must have a change in family status. The coverage change must be consistent with the family status change. A request for change in your coverage due to a family status change must be made within 30 days of the date of change. Failure to apply for a change in coverage within 30 days of the family status change means that you will not be able to make a change until the next available open enrollment period.

Family status changes include:

- Change in legal marital status, including marriage, divorce, or annulment.
- Death of your spouse or last eligible dependent child.
- Birth or adoption of your eligible dependent child.
- Change in last dependent child's eligibility because of age.
- Commencement or termination of employment for you, spouse or dependent.
- Changes in your or your spouse's employment status from part-time to full-time or from full-time to part-time.
- Change in the place of residence or worksite for you, spouse or dependent to a location outside of the current plan's service area and the current plan is not available.

## **ENROLLMENT**

You must complete your enrollment for yourself and any eligible dependents within 30 days of date of hire. Payroll deductions will be based on your effective date of coverage not on the date your enrollment was completed. Failure to enroll within 30 days will result in no coverage for you and any eligible dependents. However, you will be permitted to enroll at the next Open Enrollment or sooner in the event of a qualified change in family status (see G. Midyear Enrollment Due to Status Change). All persons eligible for coverage must enroll to obtain coverage under the health care plan. Enrollment cannot be accomplished through the online registration process.

**Choosing a Dependent Plan:** Once you choose a Basic or Basic Plus dependent plan for your dependent, you cannot change the plan option selected until the next open enrollment period unless you have a new member being added mid-year due to a qualifying event.

To enroll you must fill out the enrollment forms available on the Office of Student Health Benefits website at [shb.umn.edu](http://shb.umn.edu). Return the forms, by email, mail, fax, or in person, to the Office of Student Health Benefits at [umshbo@umn.edu](mailto:umshbo@umn.edu), 410 Church Street S. E. Room N323 Minneapolis, MN 55455 or fax: 612-626-5183 or 1-800-624-9881.

The sooner you enroll the sooner you will receive an identification card that shows your eligibility for health care. (If you need health care before receiving the card, your health care provider may contact the Office of Student Health Benefits to verify your enrollment and eligibility.)

You must complete your enrollment for a newly acquired eligible dependent within 30 days of when you first acquire the dependent (e.g., through marriage). Payroll deductions will be based on the effective date of coverage not on the date your enrollment was completed. Failure to enroll within 30 days will result in no coverage for the newly acquired dependent. The next opportunity to enroll the dependent will be at Open Enrollment or sooner in the event of a qualified change in family status (see G. Midyear Enrollment Due to Status Change).

## **EFFECTIVE DATE.**

- a. The initial effective date of coverage is determined by the Plan Sponsor.
- b. If you and your dependents apply for coverage during an open enrollment period, coverage will become effective on July 1 of the following year.
- c. A newborn child's coverage takes effect from the moment of birth.
- d. Adopted children are covered from the date of placement for the purposes of adoption.
- e. Disabled dependents are covered from your effective date of coverage.
- f. For the purposes of this entire section, a dependent's coverage may not take effect prior to an employee's coverage.

## **OPEN ENROLLMENT**

During the University of Minnesota Residents and Fellows Health Benefit Plan annual Open Enrollment period you may change medical plans, enroll in coverage for yourself, waive coverage with proof of other coverage, and add or drop dependents from your coverage for the upcoming plan year.

## **SPECIAL ENROLLMENT PERIODS**

### **Midyear Enrollment Due to Status Change**

If you have a status change and fail to enroll within the times listed below, you will lose that opportunity and cannot make a change until the next Open Enrollment period. Please take note of the time frames allowed for you to make midyear enrollment changes.

You may add coverage within your selected University of Minnesota Residents and Fellows Health Benefit Plan medical plan option for all eligible dependents **within 30 calendar days** of the following events:

1. You legally marry.
2. If your dependent spouse loses group coverage, you may add family coverage. Loss of coverage includes any change in coverage that results in termination of your dependent's coverage, even if it is immediately replaced by other subsidized coverage.

You must complete enrollment within 30 days of the date of loss of coverage in order to be eligible under this provision. You must also provide a statement from the former medical plan Administrator documenting the loss of coverage.

Loss of coverage does not include the following:

1. A change in medical plan Administrators through the same employer where the coverage is continuous and uninterrupted;
2. A change in your dependent's medical plan benefit levels; and
3. A voluntary termination of coverage by your dependent, including, but not limited to termination or reduction of coverage due to the adoption of cafeteria-style plans.
4. When you acquire a dependent child. In addition, at this time you can add your spouse and any other eligible dependent children who have not been covered under the University of Minnesota Residents and Fellows Health Benefit Plan.
5. When your dependent child to age 26 meets the eligibility criteria described in the chart in A. Eligibility.

#### **Midyear Change to Medical Plan Selection**

You and your dependents may be allowed to make a change to your medical plan selection outside of the initial period of eligibility or annual open enrollment. The midyear plan selection enrollment must occur within 30 calendar days of the status changes specified below.

1. Any Plan Administrator participating in the University of Minnesota Residents and Fellows Health Benefit Plan is placed into reorganization or liquidation or is otherwise unable to provide the services specified in the Summary of Benefits.
2. Any Plan Administrator participating in the University of Minnesota Residents and Fellows Health Benefit Plan loses all or a portion of its primary care provider network (including Hospitals) to the extent that primary care services are not accessible or available within 30 miles of your work location or residence.
3. Any Plan Administrator participating in the University of Minnesota Residents and Fellows Health Benefit Plan terminates or is terminated from participation in the University of Minnesota Residents and Fellows Health Benefit Plan.
4. The University of Minnesota approves a request from an employee due to an administrative error that occurs during the open enrollment process.
5. An enrollee moves or is transferred to a location outside of the current plan's service area and his/her current plan is not available.
6. Retirees may elect to change to another University of Minnesota Residents and Fellows Health Benefit Plan medical plan in the **60 days** immediately preceding the effective date of retirement.

#### **Adding New Dependents**

Enrollment is required to add a new dependent. Filing a claim for benefits is not sufficient notice to add a dependent. This part outlines the time periods for enrollment and the date coverage starts. See B. Effective Date of Coverage for when coverage is effective.

#### **Adding a spouse**

A spouse is eligible on the date of legal marriage. You must complete enrollment within 30 days after the legal marriage for coverage to become effective on the date of legal marriage. Deductions for the appropriate level of family coverage will begin with the first day of the coverage that includes the date of legal marriage.

**Adding newborns**

Coverage will become effective on the date of birth. Enrollment for coverage should be completed within 30 days of the date of birth. Failure to enroll will not alter the effective date of coverage; however, it will result in claim service problems for the child.

**Adding children placed for adoption.**

Coverage will take effect on the date of placement. Enrollment for coverage should be completed within 30 days from the date of placement.

In all cases, application for coverage under the Plan must be made within 30 days of the event permitting enrollment and must include the following information: name, date of birth, gender, Social Security number, and relationship to the employee.

# Benefit Overview

## Your Benefits

This benefit booklet outlines the general coverage under this plan. Please be certain to check the "Benefit Chart" section to identify specifically covered benefits. All services must be medically necessary and appropriate to be covered.

Please also review the "Not Covered" sections of the Benefit Chart and "General Exclusions" to determine services that are not covered. Some services and supplies are not covered, even if a provider considers them to be medically necessary and appropriate.

The "Terms You Should Know" section defines terms used in this benefit booklet. If you have questions, contact customer service using the telephone number listed on the back of your member ID card.

Note: Certain benefits may be subject to day, visit, and/or hour limits. In connection with such benefits, all services you receive during your covered plan year will reduce the remaining number of days, visits, and/or hours available under that benefit, regardless of whether you have satisfied your deductible.

## Benefit Period

Your health plan's benefit period is based on a plan year. The plan year is a consecutive 12-month period beginning on 07/01/2023.

During this time, charges for covered services must be incurred in order to be eligible for payment by Blue Cross. A charge shall be considered incurred on the date you receive the service or supply for which the charge is made.

Networks	
Your online provider directory lists in-network providers in our service area and may change from time to time, including as providers or the claims administrator initiate or terminate network contracts. Prior to receiving services, it is recommended that you verify your provider's network status with the claims administrator, including whether the provider is in-network for your particular plan. Not every provider is in-network for every plan. To find an in-network provider, visit <a href="http://bluecrossmn.com/umnrfi">bluecrossmn.com/umnrfi</a> ("Member Log in" then choose "Find a Doctor") or contact customer service at the telephone number listed on the back of your member ID card.	
<ul style="list-style-type: none"><li>In-network Providers<ul style="list-style-type: none"><li>In Minnesota</li><li>Outside Minnesota</li></ul></li></ul>	Aware network providers BlueCard Traditional network providers
<ul style="list-style-type: none"><li>In-network Participating Pharmacy Providers</li></ul>	Select pharmacy network

General Provisions		
Benefits	In-network Providers	Out-of-network Providers
<b>Deductible</b> <ul style="list-style-type: none"><li>Individual</li><li>Family</li></ul>	You pay \$400 You pay \$1,200	
<b>Deductible - Embedded</b> <p>If you have other family members on the plan, each family member must meet their own deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.</p>		
<b>Coinsurance</b>	Generally, you pay 20% coinsurance after deductible of the allowed amount until out-of-pocket limit is met; then you pay nothing to the end of the plan year	Generally, you pay 20% coinsurance after deductible of the allowed amount until out-of-pocket limit is met; then you pay nothing to the end of the plan year

General Provisions		
Benefits	In-network Providers	Out-of-network Providers
<b>Out-of-pocket Limit - pharmacy</b> prescription drug costs, other than costs for drugs dispensed and used during inpatient admission, including prescription member cost-sharing and/or prescription drug deductibles <ul style="list-style-type: none"><li>Individual</li><li>Family</li></ul>	You pay \$750 You pay \$1,000	
<b>Out-of-pocket Limits - eligible medical services</b> <ul style="list-style-type: none"><li>Individual</li><li>Family</li></ul>	You pay \$2,000 You pay \$4,000	
<b>Out-of-pocket Limit - Embedded</b> If you have other family members on the plan, each family member must meet their own individual out-of-pocket limit until the total amount of out-of-pocket limits paid by all family members meets the overall family out-of-pocket limit.		
<b>Lifetime Maximum</b> (per person) <ul style="list-style-type: none"><li>Assisted fertilization<ul style="list-style-type: none"><li>all services combined (medical and prescription drugs)</li></ul></li><li>Travel expenses for transplants to a Blue Distinction Center only</li><li>Travel expenses directly related to a pre-authorized gene therapy treatment</li><li>Total benefits paid to all other providers combined</li></ul>	\$10,000  \$5,000  \$5,000  Not applicable	

Prescription Drug Benefits	In-network Provider	Out-of-network Provider
<b>Prescription Drugs:</b> <ul style="list-style-type: none"> <li><b>Affordable Care Act (ACA) preventive covered prescription drugs</b></li> </ul>	<b>Retail Pharmacy:</b> You pay nothing <b>90dayRx Participating Retail Pharmacy:</b> You pay nothing <b>Mail Service Pharmacy:</b> You pay nothing	You pay nothing
<ul style="list-style-type: none"> <li><b>FlexRx Preferred generic prescription drugs</b></li> </ul>	<b>Retail Pharmacy:</b> You pay \$15.00 copay per prescription <b>90dayRx Participating Retail Pharmacy:</b> You pay \$30.00 copay per prescription	You pay \$15.00 copay per prescription

Prescription Drug Benefits	In-network Provider	Out-of-network Provider
	<b>Mail Service Pharmacy:</b> You pay \$30.00 copay per prescription	
<ul style="list-style-type: none"> <li>• <b>FlexRx Preferred brand prescription drugs</b></li> </ul>	<b>Retail Pharmacy:</b> You pay \$30.00 copay per prescription  <b>90dayRx Participating Retail Pharmacy:</b> You pay \$60.00 copay per prescription  <b>Mail Service Pharmacy:</b> You pay \$60.00 copay per prescription	You pay \$30.00 copay per prescription
<ul style="list-style-type: none"> <li>• <b>Non-preferred prescription drugs</b></li> </ul>	<b>Retail Pharmacy:</b> You pay \$45.00 copay per prescription  <b>90dayRx Participating Retail Pharmacy:</b> You pay \$90.00 copay per prescription  <b>Mail Service Pharmacy:</b> You pay \$90.00 copay per prescription	You pay \$45.00 copay per prescription
<ul style="list-style-type: none"> <li>• <b>Retail Pharmacy Vaccine program</b> <ul style="list-style-type: none"> <li>▪ certain eligible vaccines administered at a participating retail pharmacy</li> </ul> </li> </ul>	You pay nothing	NO COVERAGE



# Benefit Chart

The health plan provides coverage of benefits for the following services you receive from a provider when such services are determined to be medically necessary and appropriate. All benefit limits, deductibles and copays amounts are described in "Benefit Overview." In-network care is generally covered at a higher level of benefits than out-of-network care.

Except as specifically provided in the health plan or as mandated or required to be provided based on state or federal law, no benefits will be provided for services, supplies, prescription drugs, or charges that are noted under "Not Covered" in the benefit charts or in the "General Exclusions."

**Prior authorization, admission notification, emergency admission notification, and continued stay approvals are required for specific services. Please refer to "Health Care Management." You are required to obtain prior authorization and continued stay approvals for specific services when you use nonparticipating providers in Minnesota and any provider outside of Minnesota. For more information, please call customer service at the telephone number listed on the back of your member ID card.**

## Benefit Descriptions

Please refer to the following pages for a more detailed description of benefits.

## Ambulance

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Emergency medically necessary and appropriate air or ground ambulance transportation licensed to provide basic or advanced life support from the place of departure to the nearest medical facility equipped to treat the condition</li> </ul>	You pay 20% coinsurance after deductible	Same as in-network services
<ul style="list-style-type: none"> <li>Non-emergency medically necessary and appropriate air or ground ambulance transportation licensed to provide basic or advanced life support from the place of departure to the nearest medical facility equipped to treat the condition</li> </ul>	You pay 20% coinsurance after deductible	Same as in-network services

### Ambulance – Notes

- Ambulance service providing transportation by means of a specially designed and equipped vehicle used only for transporting the sick and injured:
  - from your home, the scene of an accident or medical emergency to a hospital or skilled nursing facility provider;
  - between hospitals; or
  - between a hospital and a skilled nursing facility provider;
 when such facility provider is the closest institution that can provide covered services appropriate for your condition. If there is no facility provider in the local area that can provide covered services appropriate for your condition, then ambulance service means transportation to the closest facility provider outside the local area that can provide the necessary service.
- Transportation and related emergency service provided by an ambulance service will be considered emergency ambulance service if the injury or condition is considered emergency care. Use of an ambulance as transportation to an emergency room for an injury or condition that is not considered emergency care will not be covered as emergency ambulance service. Please refer to "Terms You Should Know" for a definition of medical emergency.
- Benefits include non-emergency medically necessary and appropriate prearranged or scheduled ambulance service requested by an attending physician or nurse from the place of departure to the closest facility provider that can provide the necessary service.

### Ambulance – Not Covered

- Ambulance transportation costs that exceed the allowable cost applicable to transport from the place of departure to the nearest medical facility capable of treating your condition (example: facility A is the closest medical facility capable of treating your condition but you are transported to facility B. The plan will cover eligible medically necessary and appropriate ambulance transportation costs that would otherwise apply to transportation to facility A. If you are transported by ambulance to facility B, the cost of transportation service in excess of the eligible ambulance transportation costs that would otherwise apply to transportation to facility A are not covered under the plan, and you will be responsible for those costs).
- Travel, transportation, or living expenses, whether or not recommended by a physician, except as provided herein.
- Ambulance transportation services that are not medically necessary and appropriate for basic or advanced life support.
- Transportation services, including ambulance services that are mainly for your convenience.
- Transportation to a residence.

<b>Ambulance – Not Covered</b>
6. Conventional air services, such as commercial airlines. 7. Please refer to the General Exclusions section.

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| 6. Conventional air services, such as commercial airlines.<br>7. Please refer to the General Exclusions section. |
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## Behavioral Health Mental Health Care

Your mental health is just as important as your physical health. That is why your health plan provides professional, confidential mental health care that addresses your individual needs. You have access to a wide range of mental health and substance use disorder professional providers, so you can get the appropriate level of responsive, confidential care.

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Outpatient health care professional services including: <ul style="list-style-type: none"> <li>office visit</li> <li>telehealth services</li> <li>individual/group/family therapy (office/in-home mental health services)</li> </ul> </li> </ul>	<p>You pay nothing after \$10 copay when you use Doctor on Demand</p> <p>You pay 20% coinsurance after deductible for all other providers</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>all other professional services in an office or clinic</li> <li>assessment and diagnostic services such as psychological/neuropsychological testing and evaluation</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>all other professional services in an outpatient hospital/facility</li> <li>assessment and diagnostic services such as psychological/neuropsychological testing and evaluation</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Outpatient hospital/outpatient behavioral health treatment facility services including: <ul style="list-style-type: none"> <li>assessment and diagnostic services</li> <li>individual/group therapy</li> <li>crisis evaluations</li> <li>observation beds</li> <li>family therapy</li> </ul> </li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Professional health care services including: <ul style="list-style-type: none"> <li>clinic-based partial programs</li> <li>clinic-based day treatment</li> <li>clinic-based Intensive Outpatient Programs (IOP)</li> </ul> </li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Facility health services including: <ul style="list-style-type: none"> <li>hospital-based partial programs</li> <li>hospital-based day treatment</li> <li>hospital-based intensive outpatient programs (IOP)</li> </ul> </li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Inpatient health care professional services including: <ul style="list-style-type: none"> <li>individual psychotherapy</li> <li>group psychotherapy</li> <li>psychological testing</li> <li>counseling with family members to assist in your diagnosis and treatment</li> </ul> </li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Inpatient hospital/residential behavioral health treatment facility services including: <ul style="list-style-type: none"> <li>all eligible inpatient services</li> <li>emergency holds</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

Behavioral Health Mental Health Care – Notes
<ol style="list-style-type: none"> <li>Office visits may include medical history; medical examination; medical decision making; testing; counseling; coordination of care; nature of presenting problem; physician time; or psychotherapy.</li> <li>For home health related services, please refer to "Home Health Care."</li> <li>For laboratory and diagnostic imaging services billed by a health care professional, please refer to "Office Visit and Professional Services." For laboratory and diagnostic imaging services billed by a facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."</li> <li>Coverage is provided for crisis evaluations delivered by mobile crisis units.</li> <li>Court-ordered treatment for mental health care that is based on an evaluation and recommendation for such treatment or services by a licensed psychiatrist or a doctoral level licensed psychologist, is deemed medically necessary and appropriate.</li> <li>Court-ordered treatment for mental health care that is not based on an evaluation and recommendation as described above will be evaluated to determine medical necessity and appropriateness. Court-ordered treatment that does not meet the criteria above will be covered if it is determined to be medically necessary and appropriate and otherwise covered under this health plan.</li> <li>Outpatient family therapy is covered if rendered by a health care professional and the identified patient must be a covered member. The family therapy services must be for the treatment of a behavioral health diagnosis.</li> <li>Admissions that qualify as "emergency holds," as the term is defined in Minnesota statutes, are considered medically necessary and appropriate for the entire hold.</li> <li>Benefits are only available for mental health care services provided on a partial hospitalization basis when received through a partial hospitalization program. A mental health care service provided on a partial hospitalization basis will be deemed an outpatient care visit and is subject to any outpatient care cost-sharing amounts.</li> <li>Coverage is provided for inpatient care and outpatient care for the treatment of mental illness. A mental illness service provided on a partial hospitalization basis will be deemed to be an outpatient care visit subject to any outpatient care cost-sharing amounts.</li> <li>Inpatient facility service and inpatient medical benefits (except room and board) provided by a facility provider or professional provider as previously described, are also available when you are an outpatient.</li> <li>Based on the federal Mental Health Parity and Addiction Equity Act, members have the right to parity in mental health and substance use disorder treatment. Generally, this law provides that: <ol style="list-style-type: none"> <li>mental health and substance use disorder services are to be covered on the same basis as similar medical services;</li> <li>cost-sharing for mental health and substance use disorder services can be no more restrictive than cost-sharing for similar medical services; and</li> <li>treatment restrictions and limitations such as prior authorization and medical necessity can be no more restrictive than for similar medical services.</li> </ol> </li> <li>Coverage is provided on the same basis as other benefits for treatment of emotionally disabled dependent children in a licensed residential behavioral health treatment facility. "Emotionally disabled child" shall have the meaning set forth by the Minnesota Commissioner of Human services in the rules relating to residential treatment facilities.</li> <li>Coverage is provided for treatment for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections (PANDAS) and for treatment for pediatric acute-onset neuropsychiatric syndrome (PANS). Treatments must be recommended by your physician and include, but are not limited to: antibiotics, medication and behavioral therapies to manage neuropsychiatric symptoms, plasma exchange, and immunoglobulin.</li> </ol>

### Behavioral Health Mental Health Care – Notes

15. Benefits are provided for autism treatment, including intensive behavioral therapy programs for the treatment of autism spectrum disorders including, but not limited to: Early Intensive Behavioral Intervention (EIBI), Applied Behavioral Analysis (ABA), Intensive Behavioral Intervention (IBI), and Lovaas Therapy. The diagnosis, evaluation, and assessment must include an assessment of the child's developmental skills, functional behavior, needs, and capacities. Treatment must be in accordance with an individualized treatment plan prescribed by the member's treating physician or mental health professional when you use an in-network provider.

There is no coverage for these services when you use an out-of-network provider.

16. The plan covers telehealth services.

### Behavioral Health Mental Health Care – Not Covered

1. Services related to mental illness not listed in the most recent editions of the *International Classification of Diseases (ICD)* and *Diagnostic and Statistical Manual for Mental Disorders (DSM)*.
2. Custodial care, nonskilled care, adult daycare or personal care attendants.
3. Evaluations that are not performed for the purpose of diagnosing or treating mental health or substance use disorder conditions such as: custody evaluations; parenting assessments; educational classes for Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) offences; competency evaluations; adoption home status; parental competency; and domestic violence programs.
4. Services or room and board for foster care, group homes, shelter care and lodging programs, and halfway house services.
5. Services for skills training.
6. Services for or related to marriage/couples counseling or training for the primary purpose of relationship enhancement including, but not limited to: premarital education; or marriage/couples retreats, encounters, or seminars.
7. Services primarily educational in nature, except nutritional education for individuals diagnosed with anorexia nervosa, bulimia or eating disorders not otherwise specified (NOS) and except as provided herein.
8. Services for or related to therapeutic support of foster care (services designed to enable the foster family to provide a therapeutic family environment for support for the foster child's improved functioning).
9. Educational services for the treatment of learning disabilities.
10. Services for therapeutic day care and therapeutic camp services.
11. Services for or related to marriage/couples counseling.
12. Please refer to the General Exclusions section.

## Behavioral Health Substance Use Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Outpatient health care professional services including: <ul style="list-style-type: none"> <li>office visit</li> <li>telehealth services</li> <li>individual/group/family therapy</li> </ul> </li> </ul>	<p>You pay nothing after \$10 copay when you use Doctor on Demand</p> <p>You pay 20% coinsurance after deductible for all other providers</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>all other professional services in an office or clinic</li> <li>assessment and diagnostic services</li> <li>opioid treatment, including Medication Assisted Treatment (MAT)</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>all other professional services in an outpatient hospital/facility</li> <li>assessment and diagnostic services</li> <li>opioid treatment, including Medication Assisted Treatment (MAT)</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Outpatient hospital/outpatient behavioral health treatment facility services including: <ul style="list-style-type: none"> <li>Intensive Outpatient Programs (IOP) and related aftercare services</li> <li>partial hospitalization</li> </ul> </li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Inpatient health care professional services</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Inpatient hospital/facility services</li> <li>Residential behavioral health treatment facility services</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>

### Behavioral Health Substance Use Care – Notes

- Office visits may include medical history; medical examination; medical decision making; testing; counseling; coordination of care; nature of presenting problem; physician time; or psychotherapy.
- Outpatient family therapy is covered if rendered by a health care professional, and the identified patient must be a covered member. The family therapy services must be for the treatment of a behavioral health diagnosis.
- Benefits provided for individual and group counseling and psychotherapy, psychological testing, and family counseling for the treatment of substance use disorder include the following:
  - inpatient hospital or substance use disorder treatment facility provider services for detoxification;
  - substance use disorder treatment facility provider services for non-hospital inpatient residential treatment and rehabilitation services;
  - outpatient hospital/facility or substance use disorder treatment facility provider or outpatient substance use disorder treatment facility provider services for rehabilitation therapy;
  - court-ordered treatment provided by the Department of Corrections is covered when included in a sentencing order and is based on a chemical assessment conducted by the Department of Corrections;
  - admissions that qualify as "emergency holds," as the term is defined in Minnesota statutes, are considered medically necessary and appropriate for the entire hold; and
  - coverage includes Medication Assisted Treatment (MAT) for opioid use disorder.

### Behavioral Health Substance Use Care – Notes

4. For purposes of this benefit, a substance use disorder service provided on a partial hospitalization basis shall be deemed an outpatient care visit and is subject to any outpatient care cost-sharing amounts.
5. For laboratory and diagnostic imaging services billed by a health care professional, please refer to "Office Visit and Professional Services." For laboratory and diagnostic imaging services billed by a facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."
6. For home health related services, please refer to "Home Health Care."
7. For medical stabilization during detoxification services billed by a facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."
8. Based on the federal Mental Health Parity and Addiction Equity Act, members have the right to parity in mental health and substance use disorder treatment. Generally, this law provides that:
  - a. mental health and substance use disorder services are to be covered on the same basis as similar medical services;
  - b. cost-sharing for mental health and substance use disorder services can be no more restrictive than cost-sharing for similar medical services; and
  - c. treatment restrictions and limitations such as prior authorization and medical necessity can be no more restrictive than for similar medical services.
9. The plan covers telehealth services.

### Behavioral Health Substance Use Care – Not Covered

1. Services for substance use disorder or addiction not listed in the most recent editions of the *International Classification of Diseases (ICD)* and *Diagnostic and Statistical Manual for Mental Disorders (DSM)*.
2. Custodial care, nonskilled care, adult daycare or personal care attendants.
3. Services or confinements ordered by a court or law enforcement officer that are not medically necessary and appropriate.
4. Evaluations that are not performed for the purpose of diagnosing or treating substance use disorder or addictions including, but not limited to: custody evaluations; parenting assessments; educational classes for Driving Under the Influence (DUI)/Driving While Intoxicated (DWI) offenses; competency evaluations; adoption home status; and parental competency and domestic violence programs.
5. Services or room and board for foster care, group homes, shelter care, and lodging programs, and halfway house services.
6. Services for skills training.
7. Substance use disorder interventions, defined as a meeting or meetings, with or without the affected person, of a group of people who are concerned with the current behavioral health of the affected person, with the intent of convincing the affected person to enter treatment for the condition.
8. Services provided during a telehealth visit for the sole purpose of: scheduling appointments; filling or renewing existing prescription medications; reporting normal medical test results; providing educational materials; updating patient information; requesting a referral; additional communication on the same day as an onsite medical office visit; and services that would similarly not be charged for in an onsite medical office visit.
9. Services for therapeutic day care and therapeutic camp services.
10. Services for hippotherapy (equine movement therapy).
11. Please refer to the General Exclusions section.



## Chiropractic Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Spinal manipulations - includes office visit</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Other chiropractic services including therapies</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Acupuncture services for the treatment of chronic pain, nausea associated with surgery, chemotherapy or pregnancy</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Chiropractic Care – Notes

- Benefits include coverage for spinal manipulations for the detection and correction by manual or mechanical means of structural imbalance or subluxation resulting from or related to distortion, misalignment, or subluxation of or in the vertebral column.
- For laboratory and diagnostic imaging services billed by a health care professional, please refer to "Office Visit and Professional Services." For laboratory and diagnostic imaging services billed by a facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."
- Office visits may include medical history; medical examination; medical decision making; testing; counseling; coordination of care; nature of presenting problem and chiropractor time.
- Spinal manipulations and other chiropractic services including therapies are limited to \$500 per person per plan year when you use out-of-network providers.

### Chiropractic Care – Not Covered

- Services for or related to vocational rehabilitation (defined as services provided to an injured employee to assist the employee to return to either their former employment or a new position, or services to prepare a person with disabilities for employment), except when medically necessary and appropriate and provided by an eligible health care provider.
- Services for outpatient therapy and rehabilitation services for which there is no expectation of restoring or improving a level of function or when no additional functional progress is expected to occur, unless medically necessary and appropriate.
- Services for or related to therapeutic massage.
- Maintenance services.
- Services for or related to rehabilitation services that are not expected to make measurable or sustainable improvement within a reasonable period of time, unless they are medically necessary and appropriate and part of specialized maintenance therapy to treat the member's condition.
- Custodial care.
- Please refer to the General Exclusions section.

## Dental Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<p><b>This is not a dental plan. The following limited dental-related coverage is provided:</b></p> <ul style="list-style-type: none"> <li>• Accident-related dental services from a physician or dentist for the treatment of an injury to sound and healthy natural teeth (see Notes)</li> <li>• Treatment of cleft lip and palate including: <ul style="list-style-type: none"> <li>▪ dental implants</li> <li>▪ removal of impacted teeth or tooth extractions</li> <li>▪ related orthodontia</li> <li>▪ related oral surgery</li> <li>▪ bone grafts</li> </ul> </li> <li>• Surgical and nonsurgical treatment of Temporomandibular Joint (TMJ) disorder and craniomandibular disorder including: <ul style="list-style-type: none"> <li>▪ orthognathic surgery</li> <li>▪ related orthodontia</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

Dental Care – Notes
<ol style="list-style-type: none"> <li>1. For medical services, please refer to "Hospital Inpatient Care," "Hospital Outpatient Care," "Office Visit and Professional Services," etc.</li> <li>2. For hospital/facility services, please refer to "Hospital Inpatient Care" and "Hospital Outpatient Care."</li> <li>3. Mandibular staple implant is covered, provided the procedure is not done to prepare the mouth for dentures.</li> <li>4. Bone grafts for the purpose of reconstruction of the jaw is a covered service, but not for the sole purpose of supporting a dental implant, dentures or a dental prosthesis.</li> <li>5. A sound and healthy natural tooth is a viable tooth (including natural supporting structures) that is free from disease that would prevent continual function of the tooth for at least one (1) year. In the case of primary (baby) teeth, the tooth must have a life expectancy of one (1) year. A dental implant is not a sound and healthy natural tooth.</li> <li>6. Accident-related dental services, treatment and/or restoration of a sound and healthy natural tooth must begin within 12 months of the date of injury or within 12 months of your effective date of coverage under this plan. Coverage is limited to the initial treatment (or course of treatment) and/or initial restoration. Only services performed within 24 months from the date of treatment or restoration is initiated are covered. Coverage for treatment and/or restoration is limited to re-implantation of original sound and healthy natural teeth, crowns, fillings and bridges.</li> <li>7. The health plan covers anesthesia and inpatient and outpatient hospital charges when necessary to provide dental care to a member who is a child under age five (5); is severely disabled; or has a medical condition that requires hospitalization or general anesthesia for dental treatment. For hospital/facility charges please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care." Dental services are not covered unless otherwise noted.</li> <li>8. Services for surgical and nonsurgical treatment of temporomandibular joint disorder and craniomandibular disorder, including orthognathic surgery and related orthodontia, must be covered on the same basis as any other body joint and administered or prescribed by a physician or dentist.</li> </ol>

Dental Care – Not Covered
<ol style="list-style-type: none"> <li>1. Services for or related to orthodontia, except as provided herein.</li> <li>2. Oral surgery procedures, except as provided herein.</li> </ol>

### **Dental Care – Not Covered**

3. Services for or related to treatment of cracked or broken teeth due to biting or chewing.
4. Dentures, regardless of the cause or the condition, and any associated services including bone grafts.
5. Dental implants and associated services, except when related to services for cleft lip and palate.
6. Removal of impacted teeth and/or tooth extractions and any associated charges including but not limited to imaging studies and pre-operative examinations, except as provided herein.
7. Services for or related to replacement of a damaged dental bridge from an accident-related injury.
8. Osteotomies and other procedures associated with the fitting of dentures or dental implants, except as provided herein.
9. Services for or related to dental or oral care, treatment, orthodontics, surgery, supplies, anesthesia, or facility charges, except as provided herein.
10. Services, including dental splints, to treat bruxism.
11. Charges for routine dental care, except as provided herein.
12. Services for or related to periodontal and gingival procedures.
13. Please refer to the General Exclusions section.

## Emergency Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Outpatient health care professional services to treat an emergency medical condition as defined in Minnesota law</li> </ul>	You pay 20% coinsurance after deductible	Same as in-network services
<ul style="list-style-type: none"> <li>Outpatient hospital/facility services to treat an emergency medical condition as defined in Minnesota law</li> </ul>	You pay 20% coinsurance after deductible	Same as in-network services

Emergency Care – Notes
<ol style="list-style-type: none"> <li>In emergency situations, where you must be treated immediately, go directly to your nearest hospital emergency provider; or call "911" or your area's emergency number. When determining if a situation is a medical emergency the claims administrator will take into consideration presenting symptoms including, but not limited to, severe pain and a reasonable layperson's belief that the circumstances required immediate medical care that could not wait until the next business day.</li> <li>For follow up care, please refer to "Hospital Outpatient Care," "Hospital Inpatient Care" and "Office Visit and Professional Services."</li> <li>In some circumstances where you were not able to choose the provider who rendered care, you are not responsible for any amounts above what you would have been required to pay (such as deductibles) had you used a participating provider, unless you gave advance written consent to the nonparticipating provider. Please refer to "Special Circumstances."</li> <li>If the care you receive is due to a medical emergency, prior authorization is not required.</li> <li>Please refer to "Terms You Should Know" for a definition of medical emergency.</li> <li>For inpatient services, please refer to "Hospital Inpatient Care" and "Office Visit and Professional Services."</li> <li>For urgent care visits, please refer to "Hospital Outpatient Care" and "Office Visit and Professional Services."</li> </ol>

## Gender Confirmation Care

The services outlined on this page are for the treatment of gender dysphoria. Gender dysphoria refers to the distress that may accompany the incongruence between one's experienced or expressed gender and one's assigned gender. The therapeutic approach to gender dysphoria, as outlined by the *Standards of Care for the Health of Transsexual, Transgender, and Gender Nonconforming People*, from the World Professional Association for Transgender Health (WPATH), may consist of several interventions with the type and sequence of interventions differing from person to person.

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Outpatient health care professional services including: <ul style="list-style-type: none"> <li>office visit</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Professional services for gender affirming procedures for the treatment of gender dysphoria</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Gender Confirmation Care – Notes

- Services include related preparation and follow-up treatment care.
- Office visits may include medical history; medical examination; medical decision making; testing; counseling; coordination of care; nature of presenting problem; physician time; or psychotherapy.
- Gender confirming care for the treatment of gender dysphoria may include surgical procedures, such as breast/chest, genital, facial, thyroid cartilage reduction, and voice, as well as non-surgical procedures and treatments such as voice therapy, hair removal, and hormone therapy. These services are covered when they are medically necessary and appropriate for the treatment of gender dysphoria including meeting medical and behavioral health policy criteria where applicable.
- Gender-specific preventive services are covered for transgender persons appropriate to their anatomy. For preventive care services, please refer to "Preventive Care."
- For outpatient counseling services, please refer to "Behavioral Health Mental Health Care."
- For prescription drugs for the management of gender dysphoria, please refer to "Prescription Drugs."
- For hospital/facility services, please refer to "Hospital Inpatient Care" and "Hospital Outpatient Care."
- For laboratory and diagnostic imaging services billed by a health care professional, please refer to "Office Visit and Professional Services." For laboratory and diagnostic imaging services billed by a facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."
- For therapeutic injections, please refer to "Hospital Outpatient Care" or "Office Visit and Professional Services."
- For more information contact customer service at the telephone number on the back of your member ID card or visit [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi).

### Gender Confirmation Care – Not Covered

- Treatment, services or supplies that are not medically necessary and appropriate.
- Please refer to the General Exclusions section.

## Home Health Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>• Skilled care and other home care services ordered by a physician and provided by employees of a Medicare or plan approved home health care agency including, but not limited to: <ul style="list-style-type: none"> <li>▪ intermittent skilled nursing care in your home by a: <ul style="list-style-type: none"> <li>• licensed registered nurse</li> <li>• licensed practical nurse</li> </ul> </li> <li>▪ physical therapy and occupational therapy by a licensed therapist and speech therapy by a certified speech and language pathologist</li> <li>▪ services provided by a medical technologist</li> <li>▪ services provided by a licensed registered dietitian</li> <li>▪ services provided by a respiratory therapist</li> <li>▪ services of a home health aide or master's level social worker employed by the home health agency when provided in conjunction with services provided by the above listed agency employees</li> <li>▪ use of appliances that are owned or rented by the home health agency</li> <li>▪ home health care following early maternity discharge</li> <li>▪ palliative care</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

Home Health Care – Notes
<ol style="list-style-type: none"> <li>1. Intermittent skilled nursing care consists of up to two (2) consecutive hours of care per date of service in the member's home.</li> <li>2. Extended hours skilled nursing care (also known as private-duty nursing) consists of greater than two (2) consecutive hours of care per date of service in the member's home. Extended hours skilled nursing care services provide complex, direct skilled nursing care to develop caregiver competencies through training and education to optimize the member's health status and outcomes. The frequency of the nursing tasks is continuous and temporary in nature and is not intended to be provided on a permanent, ongoing basis.</li> <li>3. Health aide services when you are also receiving covered nursing services or therapy and rehabilitation services.</li> <li>4. Benefits for home/suite infusion therapy and related home health care are listed under "Infusion Therapy."</li> <li>5. For supplies and durable medical equipment billed by a home health agency, please refer to "Medical Equipment and Supplies."</li> <li>6. The plan covers outpatient palliative care for members with a new or established diagnosis of progressive debilitating illness, including illness which may limit the member's life expectancy to two (2) years or fewer. The services must be within the scope of the provider's license to be covered. Palliative care does not include hospice or respite care.</li> </ol>

Home Health Care – Notes
<p>7. Home health care visit following early maternity discharge provided by a registered nurse including, but not limited to, parent education, assistance and training in breast and bottle feeding, and conducting any necessary and appropriate clinical tests. The home visit must be conducted within four (4) days following the discharge of the mother and her newborn child.</p>



Home Health Care – Not Covered
<p>1. Homemaker services.</p> <p>2. Maintenance services.</p> <p>3. Services for dialysis treatment you receive from a home health care agency.</p> <p>4. Services for custodial care you receive from a home health care agency.</p> <p>5. Services for food or home-delivered meals you receive from a home health care agency.</p> <p>6. Services for or related to care that is custodial or not normally provided as preventive care or for treatment of an illness/injury (please refer to "Custodial Care" and "Skilled Care" in the "Terms You Should Know").</p> <p>7. Services for or related to extended hours skilled nursing care, also referred to as private-duty nursing care.</p> <p>8. Please refer to the General Exclusions section.</p>

# Hospice Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Hospice care for terminal condition</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

Hospice Care – Notes
<ol style="list-style-type: none"> <li>Benefits are limited to members with a terminal condition, which requires the member's primary physician to certify, in writing, a life expectancy for the member of six (6) months or fewer. Hospice benefits begin on the date of admission to a hospice program.</li> <li>Hospice program inpatient respite care is for the relief of the member's primary caregiver and is limited to a maximum of five (5) consecutive days at a time.</li> <li>Home respite care is for the relief of the member's primary caregiver and is limited to a maximum of five (5) consecutive days per admission to the hospice program.</li> <li>Hospice program general inpatient care is for control of pain or other symptom management that cannot be managed in a less intense setting.</li> <li>Benefits include family counseling related to the member's terminal condition.</li> <li>Medical care services unrelated to the terminal condition under the hospice program are covered but are separate from the hospice benefit.</li> </ol>

Hospice Care – Not Covered
<ol style="list-style-type: none"> <li>Services for respite care, except as provided herein.</li> <li>Room and board expenses in a residential hospice facility.</li> <li>Services for dialysis treatment you receive from hospice or a hospital program for hospice care.</li> <li>Services for custodial care you receive from hospice or a hospital program for hospice care.</li> <li>Services for food or home-delivered meals you receive from hospice or a hospital program for hospice care.</li> <li>Please refer to the General Exclusions section.</li> </ol>



## Hospital Inpatient Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Hospital room and board, and general nursing services</li> <li>Special care unit which is a designated unit which has concentrated all facilities, equipment, and supportive services for the provision of an intensive level of care for critically ill patients</li> <li>Use of operating, delivery, and treatment rooms and equipment</li> <li>Anesthesia, anesthesia supplies and services rendered in a facility provider by an employee of the facility provider. Administration of anesthesia ordered by the attending health care provider and rendered by a health care provider other than the surgeon or assistant at surgery</li> <li>Medical and surgical dressings, supplies, casts, and splints</li> <li>Prescription drugs provided to you while you are inpatient in a facility</li> <li>Whole blood, administration of blood, blood processing, and blood derivatives</li> <li>Diagnostic services</li> <li>Communication services of a private-duty nurse or a personal care assistant up to 120 hours per hospital admission for ventilator dependent persons</li> <li>Therapy and rehabilitation services</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>

### Hospital Inpatient Care – Notes

- The health plan covers inpatient services from a facility provider. Benefits will be covered only when, and so long as, they are determined to be medically necessary and appropriate for the treatment of the member's condition.
- The plan covers the following organ donor services when billed under the donor recipient's name and the donor recipient is covered for the organ transplant under the plan:
  - potential donor testing;
  - donor evaluation and work-up; and
  - hospital and professional services related to organ procurement.
- Diagnostic services include the following when ordered by a health care provider:
  - diagnostic imaging consisting of radiology, magnetic resonance imaging (MRI), ultrasound and nuclear medicine;
  - diagnostic pathology consisting of laboratory and pathology tests;
  - diagnostic medical procedures consisting of ElectroCardioGram (ECG), ElectroEncephaloGram (EEG), and other electronic diagnostic medical procedures and physiological medical testing approved by the claims administrator; and
  - allergy testing consisting of percutaneous, intracutaneous, and patch tests.

#### **Hospital Inpatient Care – Notes**

4. The health plan covers anesthesia and inpatient hospital services when necessary to provide dental care to a member who is a child under age five (5); is severely disabled; or has a medical condition that requires hospitalization or general anesthesia for dental treatment. Dental services are not covered unless otherwise noted.
5. The plan covers telehealth services.
6. If you live more than 50 miles from a pre-approved provider, there may be a benefit available for travel expenses directly related to a pre-authorized gene therapy treatment.

#### **Hospital Inpatient Care – Not Covered**

1. Charges for inpatient admissions which are primarily for diagnostic studies.
2. Personal comfort items such as telephone, television.
3. Communication services provided on an outpatient basis or in the home.
4. Services for or related to extended hours skilled nursing care, also referred to as private-duty nursing care.
5. Please refer to the General Exclusions section.

## Hospital Outpatient Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>• Outpatient hospital/facility services</li> <li>• Surgeon or assistant at surgery</li> <li>• Use of operating, delivery, and treatment rooms and equipment</li> <li>• Medical and surgical dressings, supplies, casts and splints</li> <li>• Radiation and chemotherapy</li> <li>• Dialysis treatment</li> <li>• Respiratory therapy</li> <li>• Cardiac rehabilitation</li> <li>• Physical, occupational, and speech therapy</li> <li>• Diabetes outpatient self-management training and education, including medical nutrition therapy</li> <li>• Palliative care</li> <li>• Prescription drugs provided to you while you are outpatient in a facility</li> <li>• Whole blood, administration of blood, blood processing, and blood derivatives</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>• Laboratory services</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>• Diagnostic imaging services</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>• Facility billed freestanding ambulatory surgical center services</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>• Urgent care center visits including: <ul style="list-style-type: none"> <li>▪ facility billed services</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>▪ facility laboratory services</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>▪ facility diagnostic imaging services</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Hospital Outpatient Care – Notes

1. Pre-admission testing is covered for tests and studies required in connection with your admission rendered or accepted by a hospital on an outpatient basis prior to a scheduled admission to the hospital as an inpatient.
2. Coverage is provided for hospital services and supplies for outpatient surgery including removal of sutures, anesthesia, anesthesia supplies and services rendered by an employee of the facility provider, other than the surgeon or assistant at surgery.
3. Coverage is provided for anesthesia, anesthesia supplies and devices rendered in a facility provider by an employee of the facility provider. Administration of anesthesia ordered by the attending health care provider and rendered by a health care provider other than the surgeon or assistant at surgery.

<b>Hospital Outpatient Care – Notes</b>
<ol style="list-style-type: none"><li>4. The plan covers outpatient palliative care for members with a new or established diagnosis of progressive debilitating illness, including illness which may limit the member's life expectancy to two (2) years or fewer. The services must be within the scope of the provider's license to be covered. Palliative care does not include hospice or respite care.</li><li>5. The health plan covers anesthesia and outpatient hospital services when necessary to provide dental care to a member who is a child under age five (5); is severely disabled; or has a medical condition that requires hospitalization or general anesthesia for dental treatment. Dental services are not covered unless otherwise noted.</li><li>6. Assisted fertilization services are subject to a lifetime maximum limit of \$10,000 per person for medical services and prescription drugs combined.</li><li>7. The plan covers telehealth services.</li><li>8. If you live more than 50 miles from a pre-approved provider, there may be a benefit available for travel expenses directly related to a pre-authorized gene therapy treatment.</li></ol>



<b>Hospital Outpatient Care – Not Covered</b>
<ol style="list-style-type: none"><li>1. Please refer to the General Exclusions section.</li></ol>

## Infusion Therapy

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Home infusion and suite infusion therapy services</li> <li>Intravenous solutions and pharmaceutical additives, pharmacy compounding and dispensing services</li> <li>Medical/surgical supplies</li> <li>Nursing services associated with infusion therapy</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

Infusion Therapy – Notes
<ol style="list-style-type: none"> <li>Benefits will be provided when performed by a home infusion and/or suite infusion therapy provider at an infusion suite or home setting.</li> <li>Specific adjunct non-intravenous therapies are included when administered only in conjunction with infusion therapy.</li> </ol>

Infusion Therapy – Not Covered
<ol style="list-style-type: none"> <li>Home/suite infusion services or supplies not specifically listed as covered services.</li> <li>Nursing services to administer home/suite infusion therapy when the patient or caregiver can be successfully trained to administer therapy.</li> <li>Please refer to the General Exclusions section.</li> </ol>

## Maternity Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Prenatal hospital/facility provider services</li> </ul>	You pay nothing	Same as in-network services
<ul style="list-style-type: none"> <li>Prenatal professional services</li> </ul>	You pay nothing	Same as in-network services
<ul style="list-style-type: none"> <li>Health care professional services for:                             <ul style="list-style-type: none"> <li>delivery in a hospital/facility</li> <li>examination of the newborn infant while the mother is an inpatient</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>postpartum care                             <ul style="list-style-type: none"> <li>office visit</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>all other eligible services - office/clinic</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>all other eligible services – outpatient hospital/facility</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Inpatient hospital/facility services for:                             <ul style="list-style-type: none"> <li>delivery in a hospital/facility</li> <li>postpartum care</li> </ul> </li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Acupuncture services for the treatment of chronic pain, nausea associated with surgery, chemotherapy or pregnancy</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Maternity Care – Notes

- Home health care visit following early maternity discharge provided by a registered nurse including, but not limited to, parent education, assistance and training in breast and bottle feeding, and conducting any necessary and appropriate clinical tests. The home visit must be conducted within four (4) days following the discharge of the mother and her newborn child.
- If you think you are pregnant, you may contact your physician or go to an in-network obstetrician or nurse midwife. When your pregnancy is confirmed, you may continue to receive follow-up care which includes prenatal visits, medically necessary and appropriate sonograms, delivery, postpartum and newborn care in the hospital.
- Normal pregnancy – normal pregnancy includes any condition usually associated with the management of a difficult pregnancy but is not considered a complication of pregnancy.
- Hospital, medical and surgical services rendered by a facility provider or professional provider for:
  - Complications of pregnancy - physical effects directly caused by pregnancy but which are not considered from a medical viewpoint to be the effect of normal pregnancy, including conditions related to ectopic pregnancy or those that require cesarean section.
  - Prenatal care - the comprehensive package of medical and psychosocial support provided throughout the pregnancy, includes risk assessment, gestational diabetes screening, serial surveillance, prenatal education, and use of specialized skills and technology, when needed, as defined by Standards for Obstetric-Gynecologic Services issued by the American College of Obstetricians and Gynecologists.
- Under federal law, group health plans such as this plan are required to provide benefits for any hospital length of stay in connection with childbirth as follows:
  - inpatient hospital coverage for the mother (to the extent the mother is covered under this health plan) is provided for a minimum of 48 hours following a vaginal delivery and 96 hours following a cesarean section. If the length of stay is less than these minimums, one (1) home health care visit within four (4) days after discharge from the hospital is covered under this health plan. Please refer to "Home Health Care."

### **Maternity Care – Notes**

- b. inpatient hospital coverage for the newborn (to the extent the newborn is covered under this health plan) is provided for a minimum of 48 hours following a vaginal delivery and 96 hours following a cesarean section. If the length of stay is less than these minimums, one (1) home health care visit within four (4) days after discharge from the hospital is covered under this plan. Please refer to "Home Health Care."
- 6. Under federal law, the health plan may require that a provider obtain authorization from the health plan for prescribing a length of stay greater than the 48 hours (or 96 hours) mentioned above.
- 7. For laboratory and diagnostic imaging services billed by a health care professional, please refer to "Office Visit and Professional Services." For laboratory and diagnostic imaging services billed by a facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."
- 8. Eligible acupuncture services when performed by a chiropractor are limited to \$500 per person per plan year when you use out-of-network providers for all providers combined.

### **Maternity Care – Not Covered**

- 1. Health care professional services for childbirth deliveries in the home.
- 2. Services for or related adoption fees.
- 3. Services for or related to surrogate pregnancy including: diagnostic screening, physician services, assisted fertilization, and prenatal/delivery/postnatal services when the surrogate is not a covered member under this plan.
- 4. Services for childbirth classes.
- 5. Services for or related to preservation, storage, and thawing of human tissue including, but not limited to: sperm; ova; embryos; stem cells; cord blood; and any other human tissue.
- 6. Services for donor ova or sperm.
- 7. Services for or related to an elective cesarean (C)-section for the purpose of convenience.
- 8. Services and prescription drugs for or related to the selection of gender in embryos.
- 9. Please refer to the General Exclusions section.

## Medical Equipment and Supplies

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Durable medical equipment (DME)</li> <li>Amino acid-based elemental formula</li> <li>Corrective lenses, frames and contact lenses after cataract surgery (purchased within 24 months of cataract surgery)</li> <li>Wigs (scalp hair prostheses) for hair loss due to alopecia areata</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Insulin infusion devices</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Blood glucose monitors</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Purchase of a personal electric breast pump</li> <li>Purchase of a manual breast pump</li> <li>Rental of a hospital grade breast pump</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Orthotics</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Prosthetics, such as breast prostheses, artificial limbs, and artificial eyes</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Cochlear implants</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Medical Equipment and Supplies – Notes

- The health plan covers the approved rental, purchase, fitting, necessary adjustments, repairs, and replacements of prosthetic devices and supplies which replace all or part of an absent body organ and its adjoining tissues, or replace all or part of the function of a permanently inoperative or malfunctioning body organ (excluding dental appliances and the replacement of cataract lenses). Initial and subsequent prosthetic devices to replace the removed breast(s) or a portion thereof are also covered.
- Coverage is provided for the following when required in connection with the treatment of diabetes and when prescribed by a health care provider legally authorized to prescribe such items under the law:
  - equipment and supplies: all physician prescribed medically necessary and appropriate equipment and supplies, including but not limited to, blood glucose monitors, monitor supplies, and insulin infusion devices.
- The health plan covers the approved rental, purchase, adjustment, repairs and replacement of durable medical equipment for therapeutic use including supplies and accessories necessary for the effective functioning of covered durable medical equipment.
- Rental costs cannot exceed the total cost of purchase.
- Amino acid-based elemental formula, a type of exempt formula which is regulated by the U.S. Food and Drug Administration (FDA) and is prescribed for infants or children with specific medical or dietary problems. An amino acid-based formula contains proteins which are broken down into their simplest and purest form making it easier for the body to process and digest. An infant or child may be placed on an amino acid-based formula when unable to digest or tolerate whole proteins found in other formulas due to certain allergies or gastrointestinal conditions. Examples of amino acid-based elemental formulas are Neocate®, EleCare®, PurAmino™ (formerly Nutramigen® AA™ LIPIL), Vivonex®, Tolerex®, Alfamino, and E028 Neocate Splash.



### **Medical Equipment and Supplies – Notes**

6. The health plan covers the approved rental, purchase, fitting, necessary adjustment, repairs and replacement of a rigid or semi-rigid supportive orthotic device which restricts or eliminates motion of a weak or diseased body part.
7. Coverage for the purchase of a personal electric or rental of a hospital grade breast pump.
8. Coverage for hearing aids.
9. Wigs (scalp hair prostheses) for hair loss due to alopecia areata. Maximum of one (1) prosthesis per person per plan year.
10. Corrective lenses, frames and contact lenses must be purchased within 24 months of cataract surgery.

### **Medical Equipment and Supplies – Not Covered**

1. Services for or related to hearing aids or devices, except as provided herein.
2. Durable medical equipment, supplies, and prosthetics for convenience, personal, or recreational use.
3. Services or supplies that are primarily and customarily used for a nonmedical purpose or used for environmental control or enhancement (whether or not prescribed by a physician), including, but not limited to: exercise equipment; air purifiers; air conditioners; dehumidifiers; heat/cold appliances; water purifiers; hot tubs; whirlpools; hypoallergenic mattresses; waterbeds; computers and related equipment; car seats; feeding chairs; pillows; food or weight scales; and incontinence pads or pants.
4. Modifications to home, vehicle, and/or workplace, including vehicle lifts and ramps.
5. Blood pressure monitoring devices.
6. Replacement of properly functioning durable medical equipment.
7. Repair, maintenance or replacement of rental equipment (this is included in the price of the rental equipment).
8. Duplicate equipment, prosthetics, or supplies.
9. Communication devices, except when exclusively used for the communication of daily medical needs and without such communication the patient's medical condition would deteriorate.
10. Devices for maintenance services.
11. Wigs (scalp hair prostheses), except as provided herein.
12. Charges for breast pumps, except as provided herein.
13. Services for eyeglasses or contact lenses, or prescribing or fitting eyeglasses or contact lenses (except for the initial pair of contact lenses/glasses prescribed following cataract extraction in place of surgically implanted lenses, or sclera shells intended for use in the treatment of disease or injury).
14. Services for phototherapy devices and/or bulbs.
15. Please refer to the General Exclusions section.

## Office Visit and Professional Services

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Office visits</li> </ul>	<p>You pay nothing after \$10 copay when you use Doctor on Demand</p> <p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>E-visits</li> <li>Telephone consultations</li> </ul>	<p>You pay nothing after e-visit or telephone consultation office visit \$10 copay</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Urgent care center visits including: <ul style="list-style-type: none"> <li>office visit for urgent care</li> <li>professional laboratory services for urgent care</li> <li>professional diagnostic imaging services for urgent care</li> <li>all other professional services for urgent care</li> </ul> </li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Retail health clinic <ul style="list-style-type: none"> <li>retail health clinic office visit</li> <li>laboratory services</li> <li>all other professional services</li> </ul> </li> </ul>	<p>You pay nothing after retail health clinic office visit \$10 copay</p>	<p>You pay nothing after retail health clinic office visit \$10 copay</p>
	<p>You pay nothing</p>	<p>You pay nothing</p>
	<p>You pay nothing</p>	<p>You pay nothing</p>
<ul style="list-style-type: none"> <li>Professional office and outpatient laboratory services</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Professional office and outpatient diagnostic imaging services</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Professional billed services received at a freestanding ambulatory surgical center</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Rabies vaccine (pre and post exposure)</li> </ul>	<p>You pay nothing</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Acupuncture services for the treatment of chronic pain, nausea associated with surgery, chemotherapy or pregnancy</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>Assisted fertilization</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>
<ul style="list-style-type: none"> <li>All other professional services</li> </ul>	<p>You pay 20% coinsurance after deductible</p>	<p>You pay 20% coinsurance after deductible</p>

## Office Visit and Professional Services – Notes

1. Diabetes Self-Management Education and Support (DSMES) Services: When your health care provider certifies that you require diabetes education and support, coverage is provided for the following situations when rendered through DSMES services:
  - a. when diabetes is diagnosed;
  - b. when a new medication is prescribed;
  - c. when diagnosed with diabetes and you are at risk for complications including, but not limited to, having problems controlling your blood sugar, been treated in the emergency room or experienced a hospital stay, diagnosed with eye disease related to diabetes, experiencing a lack of feeling in your feet or other foot problems, or been diagnosed with kidney disease related to diabetes.DSMES may be provided individually or in a group setting.
2. If more than one (1) surgical procedure is performed during the same operative session, the plan covers the surgical procedures based on the allowed amount for each procedure. The plan does not cover a charge separate from the surgery for pre-operative and post-operative care.
3. Physician services include services of an optometrist and an advanced practice nurse when performed within the scope of their licensure.
4. The plan covers treatment of diagnosed Lyme disease on the same basis as any other illness.
5. Office visits may include medical history; medical examination; medical decision making; testing; counseling; coordination of care; nature of presenting problem; physician time; and psychotherapy.
6. A retail health clinic, located in a retail establishment or worksite, provides medical services for a limited list of eligible symptoms (e.g., sore throat, cold). If the presenting symptoms are not on the list, the member will be directed to seek services from a physician or hospital/facility provider. Retail health clinics are staffed by eligible nurse practitioners or other eligible health care providers that have a practice arrangement with a physician. The list of available medical services and/or treatable symptoms is available at the retail health clinic. Access to retail health clinic services is available on a walk-in basis.
7. The plan covers the following organ donor services when billed under the donor recipient's name and the donor recipient is covered for the organ transplant under the plan:
  - a. potential donor testing;
  - b. donor evaluation and workup; and
  - c. hospital and professional services related to organ procurement.
8. The plan covers certain routine patient costs for approved clinical trials. Routine patient costs include items and services that would be covered for members who are not enrolled in an approved clinical trial.
9. Diagnostic services include the following when ordered by a health care provider:
  - a. diagnostic imaging consisting of radiology, magnetic resonance imaging (MRI), ultrasound and nuclear medicine
  - b. diagnostic pathology consisting of laboratory and pathology tests
  - c. diagnostic medical procedures consisting of ElectroCardioGram (ECG), ElectroEncephaloGram (EEG), and other electronic diagnostic medical procedures and physiological medical testing approved by the claims administrator; and
  - d. allergy testing consisting of percutaneous, intracutaneous, and patch tests.
10. Eligible therapeutic drugs, including specialty drugs, administered by a health care provider required in the diagnosis, prevention and treatment of an injury or illness, provided that the drugs are not "usually self-administered" by a member and when the administration of the drug and the medication are billed by the health care provider and eligible under the "Office Visit and Professional Services" benefit. For injectable medications billed by a pharmacy or specialty drugs billed by the participating specialty pharmacy network provider, please refer to "Prescription Drugs." For specialty drugs that are administered in a clinic or an outpatient hospital, your health care provider may be required to obtain the specialty drugs from a designated vendor.
11. The plan covers outpatient palliative care for members with a new or established diagnosis of progressive debilitating illness, including illness which may limit the member's life expectancy to two (2) years or fewer. The services must be within the scope of the provider's license to be covered. Palliative care does not include hospice or respite care.
12. The plan covers services for or related to growth hormone replacement therapy if it is determined to be medically necessary and appropriate and otherwise covered under this health plan.
13. Please refer to "Preventive Care" for female sterilization.

### Office Visit and Professional Services – Notes

14. You are entitled to receive care at the in-network level from out-of-network providers if these services are covered under your plan:
  - a. the voluntary planning of the conception and bearing of children;
  - b. the diagnosis of infertility;
  - c. the testing and treatment of a sexually transmitted disease; or
  - d. the testing of AIDS or other HIV-related conditions.
15. E-visit is a patient-initiated, limited online evaluation and management health care service provided by a physician or other qualified health care provider using the internet or similar secure communications network to communicate with an established patient. For more information about virtual care options, log onto the member website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or call customer service at the telephone number listed on the back of your member ID card.
16. The plan covers telehealth services.
17. Therapeutic injections include coverage for off-label prescription drugs used for cancer treatment as specified by law. An off-label/unlabeled use of a drug is defined as a use for a non-FDA approved indication, that is, one that is not listed on the drug's official label/prescribing information. Prescription drugs will not be excluded on the grounds that the drug has not been approved by the federal Food and Drug Administration for the treatment of cancer if the drug is recognized for treatment of cancer in one of the standard compendia or in one article in the medical literature as specified by law.
18. For self-administered prescription drugs, please refer to "Prescription Drugs."
19. Assisted fertilization services are subject to a lifetime maximum limit of \$10,000 per person for medical services and prescription drugs combined.
20. Eligible acupuncture services when performed by a chiropractor are limited to \$500 per person per plan year when you use out-of-network providers for all providers combined.
21. If you live more than 50 miles from a pre-approved provider, there may be a benefit available for travel expenses directly related to a pre-authorized gene therapy treatment.

### Office Visit and Professional Services – Not Covered

1. Out-of-network provider-initiated communications.
2. Services for autopsies.
3. Separate services for pre-operative and post-operative care for surgery billed by an out-of-network provider.
4. Services and supplies for or related to weight reduction programs, including all diagnostic testing related to weight reduction programs, except as provided herein.
5. Services for or related to vision correction surgery such as the correction of myopia, hyperopia or presbyopia, including but not limited to corneal microsurgery, such as keratomileusis, keratophakia, radial keratotomy, corneal ring implants, Laser-Assisted in Situ Keratomileusis (LASIK) and all related services.
6. Services for or related to vocational rehabilitation (defined as service provided to an injured employee to assist the employee to return to either their former employment or a new position, or services to prepare a person with disabilities for employment), except when medically necessary and appropriate and provided by an eligible health care provider.
7. Services provided during an e-visit for the sole purpose of: scheduling medical appointments; reporting normal medical test results; providing educational materials; updating patient information; requesting a referral; additional communication on the same day as an onsite medical office visit; and services that would similarly not be charged for in an onsite medical office visit.
8. Services provided during a telehealth visit for the sole purpose of: scheduling appointments; filling or renewing existing prescription medications; reporting normal medical test results; providing educational materials; updating patient information; requesting a referral; additional communication on the same day as an onsite medical office visit; and services that would similarly not be charged for in an onsite medical office visit.
9. Services for or related to reversal of sterilization.
10. Please refer to the General Exclusions section.

## Physical, Occupational, and Speech Therapy

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Habilitative and rehabilitative office visits from a physical therapist</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Habilitative and rehabilitative therapies from a physical therapist</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Habilitative and rehabilitative office visits from an occupational therapist</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Habilitative and rehabilitative therapies from an occupational therapist</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Habilitative and rehabilitative office visits from a speech or language pathologist</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible
<ul style="list-style-type: none"> <li>Habilitative and rehabilitative therapies from a speech or language pathologist</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Physical, Occupational, and Speech Therapy – Notes

- Coverage includes benefits for spinal manipulations for the detection and correction by manual or mechanical means of structural imbalance or subluxation resulting from or related to distortion, misalignment, or subluxation of or in the vertebral column.
- For physical, occupational and speech therapy services billed by a hospital/facility, please refer to "Hospital Inpatient Care" and "Hospital Outpatient Care."
- Office visits may include an evaluation or re-evaluation of the following therapies:
  - physical;
  - occupational;
  - speech; or
  - swallowing.
- For laboratory and diagnostic imaging services billed by a health care professional, please refer to "Office Visit and Professional Services." For laboratory and diagnostic imaging services billed by a hospital/facility, please refer to "Hospital Inpatient Care" or "Hospital Outpatient Care."
- Habilitation and rehabilitation therapy benefits for physical, occupational, and speech therapy are limited to a combined maximum of \$500 per person per plan year when you use an out-of-network provider.

### Physical, Occupational, and Speech Therapy – Not Covered

- Services for or related to vocational rehabilitation (defined as service provided to an injured employee to assist the employee to return to either their former employment or a new position, or services to prepare a person with disabilities for employment), except when medically necessary and appropriate and provided by an eligible health care provider.
- Services for outpatient therapy and rehabilitation services for which there is no expectation of restoring or improving a level of function or when no additional functional progress is expected to occur, unless medically necessary and appropriate.
- Please refer to the General Exclusions section.

## Prescription Drugs

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Prescribed drug therapy supplies including, but not limited to: blood/urine testing tabs/strips, needles and syringes, lancets</li> <li>Prescription drugs that are self-administered and do not require the services of a health care professional, except for designated specialty drugs (see Notes below)</li> <li>Insulin</li> <li>Affordable Care Act (ACA) preventive covered prescription drugs</li> <li>FDA-approved tobacco cessation drugs and products, subject to limitations below</li> <li>Retail pharmacy vaccine program <ul style="list-style-type: none"> <li>certain eligible vaccines administered at a participating retail pharmacy (see Notes below)</li> </ul> </li> </ul>	Please refer to "Prescription Drug Benefits" in "Benefit Overview."	Please refer to "Prescription Drug Benefits" in "Benefit Overview."

Prescription Drugs – Notes
<ol style="list-style-type: none"> <li>Covered prescription drugs include drugs listed in your health plan's covered drug list; including compounded medications, consisting of the mixture of at least two (2) or more FDA-approved prescription drugs/medications. (Please refer to "Terms You Should Know").</li> <li>The claims administrator's covered drug list is a list of Food &amp; Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The list was developed by the Blue Cross Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians and may, from time to time, be revised by the committee. This list can change throughout the year.</li> <li>Some medications may be subject to a quantity limitation per day supply or to a maximum dosage per day.</li> <li>The claims administrator chooses which drugs are on its drug lists, or excluded from its drug lists, based on numerous factors including their quality, safety and effectiveness, and overall cost. The overall cost of a drug can be impacted by volume discounts or reimbursements paid by drug manufacturers. At times, this may result in a brand name drug being included on a drug list while the generic of the same drug is excluded from a drug list.</li> <li>To receive a copy of your covered drug list visit <a href="http://bluecrossmn.com/umnrfi">bluecrossmn.com/umnrfi</a> or contact customer service at the telephone number listed on the back of your member ID card.</li> <li>The drug list is subject to periodic review and modification by the claims administrator or a designated committee of physicians and pharmacists.</li> <li>A retail pharmacy is a licensed pharmacy that you can physically enter to obtain a prescription drug. Eligible prescription drugs and diabetic supplies are generally covered up to a 31-day supply</li> <li>90dayRx includes the following: a retail pharmacy participating in the 90dayRx network and a participating mail service pharmacy. Eligible prescription drugs are dispensed up to a 90-day authorized supply of ongoing, long-term prescription drugs.</li> <li>The health plan will cover off-label prescription drugs used for cancer treatment as specified by law. Prescription drugs will not be excluded on the grounds that the drug has not been approved by the federal Food and Drug Administration for the treatment of cancer if the drug is recognized for treatment of cancer in one of the standard compendia or in one article in the medical literature as specified by law.</li> <li>Amino acid-based elemental formula is considered a supply item. Please refer to "Medical Equipment and Supplies."</li> </ol>

## Prescription Drugs – Notes

11. Biosimilar drugs are not considered generic drugs. Please refer to your covered drug list.
12. There may be circumstances where early or extended prescription drug refills are available. Please contact customer service at the telephone number listed on the back of your member ID card for further information. Restrictions apply.
13. The claims administrator may receive pharmaceutical manufacturer volume discounts or reimbursements in connection with the purchase of certain prescription drugs covered under the health plan. Such discounts are the sole property of the claims administrator and/or the health plan and will not be considered in calculating any coinsurance, copay, deductible, or benefit maximums, except as required by law.
14. The plan covers a range of FDA-approved preventive contraceptive methods for women with reproductive capacity. Medical management may apply. Please also refer to "Preventive Care."
15. Benefits are provided for designated ACA preventive drugs with a prescription which meet the recommendations and criteria established by the United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control, and the Health Resources and Services Administration (HRSA), as applicable. Medical management may apply.
16. For more information regarding contraceptive or ACA preventive prescription drug coverage, please visit [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or contact customer service at the telephone number listed on the back of your member ID card.
17. The claims administrator applies medical management in determining which contraceptives are included on your covered drug list, as well as a subset of contraceptive medications where a \$0 member cost-sharing applies. If your prescribing health care professional determines that none of the \$0 member cost-sharing options available under your plan are clinically appropriate for you, they may request an exception. To view a current list of contraceptive medications that are eligible for coverage without member cost-sharing under your plan visit [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or contact customer service at the telephone number listed on the back of your member ID card.
18. Covered prescription drugs also include selected specialty prescription drugs within, but not limited to, the following prescription drugs classifications only when such prescription drugs are covered medications and are dispensed through exclusive specialty pharmacy network supplier. Specialty prescription drugs are designated complex injectable and oral drugs generally covered up to a 31-day supply that have very specific manufacturing, storage, and dilution requirements that are subject to restricted distribution by the U.S. Food and Drug Administration (FDA); or require special handling, provider coordination, or patient education that cannot be provided by a retail pharmacy. Specialty prescription drugs are prescription drugs including, but not limited to prescription drugs used for: infertility; growth hormone treatment; multiple sclerosis; rheumatoid arthritis; hepatitis C; and hemophilia. A current list of designated specialty prescription drugs and suppliers is available at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or contact customer service at the telephone number listed on the back of your member ID card. Specialty prescription drugs are not available through 90dayRx.
19. Specialty prescription drugs may be ordered by a health care provider on your behalf or you may submit the prescription order directly to the specialty pharmacy network supplier. In either situation, the specialty pharmacy network supplier will deliver the prescription to you.
20. The retail pharmacy vaccine program allows you the opportunity to receive certain otherwise eligible vaccines at designated participating retail pharmacies subject to your prescription drug cost-sharing. This program is in addition to your current vaccine benefit administered through your clinic/physician's office. A list of eligible vaccines under this program and designated participating pharmacies is available on our website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or contact customer service at the telephone number listed on the back of your member ID card.
21. If you are prescribed a brand drug or biosimilar when there is an equivalent generic drug or biosimilar, you will also pay the difference in cost between the brand drug or biosimilar and the generic drug or biosimilar, in addition to the applicable member cost-sharing. When you have reached your prescription drug out-of-pocket limit, you still pay the difference in cost between the brand drug or biosimilar and the generic drug or biosimilar, even though you are no longer responsible for the applicable prescription drug member cost-sharing. You are also responsible for the payment differential when a generic drug or biosimilar is authorized by the physician and the member purchases a brand drug or biosimilar. Your payment is the price difference between the brand drug or biosimilar and generic drug or biosimilar in addition to the brand drug cost-sharing amounts that apply.

### **Prescription Drugs – Notes**

22. Self-administered injectable and oral prescription drugs for assisted fertilization must be obtained through a specialty pharmacy network supplier and are subject to the lifetime maximum limit of \$10,000 per person for all assisted fertilization for all charges and networks combined.

### **Prescription Drugs – Not Covered**

1. Any charges by any pharmacy provider or pharmacist, except as provided herein.
2. Any prescription for more than the days supply or 90dayRx days supply as outlined in the “Benefit Overview,” except as provided herein.
3. Charges for any drug purchased through mail service but not dispensed by a designated mail service pharmacy provider.
4. Services for or related to tobacco cessation drugs and program fees and/or supplies, except as provided herein.
5. Medical devices approved by the FDA under the prescription drug benefit unless the devices are on your covered drug list. Covered medical devices are generally submitted and reimbursed under your medical benefits, please refer to “Medical Equipment and Supplies.”
6. Specialty drugs not purchased through a specialty pharmacy network supplier.
7. Drugs removed from the covered drug list due to safety reasons may not be covered.
8. Over-the-counter drugs, except as provided herein.
9. Tobacco cessation drugs and products without a prescription.
10. Prescription drugs for cosmetic alteration.
11. Prescription drugs for weight loss.
12. Please refer to the General Exclusions section.



## Preventive Care

The Plan Covers:	In-network Providers	Out-of-network Providers
Preventive care services to prevent illness, disease or other health problems before symptoms occur are covered according to a predefined schedule based on certain risk factors. These include, but are not limited to, recommendations of the United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control, Health Resources and Services Administration (HRSA), American Academy of Pediatrics (AAP), and the Internal Revenue Service (IRS). For more information regarding preventive care services, log onto the member website at <a href="http://bluecrossmn.com/umnrfi">bluecrossmn.com/umnrfi</a> or call customer service at the telephone number listed on the back of your member ID card.		
<ul style="list-style-type: none"> <li>• Adults and children age 6 and older                             <ul style="list-style-type: none"> <li>▪ preventive physical examinations</li> </ul> </li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ routine vision screening</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ hearing screening</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ adult immunizations that require administration by a health care provider, including the immunizing agent, when required for the prevention of disease</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ diagnostic services and procedures</li> <li>▪ surveillance tests for ovarian cancer - (CA125 tumor marker, trans-vaginal ultrasound, pelvic examination)</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ routine gynecological examinations, including a Papanicolaou (PAP) test</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ mammograms, 2 dimensional (2D) or 3 dimensional (3D), annual routine and medically necessary and appropriate</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>▪ colorectal cancer screening</li> <li>▪ prostate specific antigen (PSA) tests and digital rectal examinations for men of all ages</li> </ul>	You pay nothing	You pay nothing after deductible
<ul style="list-style-type: none"> <li>• Infants and children                             <ul style="list-style-type: none"> <li>▪ preventive physical examinations from birth to age 6</li> <li>▪ developmental assessments from birth to age 6</li> <li>▪ pediatric immunizations from birth to age 18</li> </ul> </li> </ul>	You pay nothing	You pay nothing after deductible

### Preventive Care – Notes

1. Preventive care services are consistent with applicable state and federal statutes, regulations, and related guidance.

### Preventive Care – Notes

2. Preventive examinations include a complete medical history, complete physical examination, as well as screening and counseling for obesity, depression, and tobacco cessation.
3. Benefits are provided for surgical implants and tubal ligation for elective sterilization for females which meet the recommendations and criteria established by the United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control, and the Health Resources and Services Administration (HRSA). For more information regarding elective sterilization coverage log onto the member website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or call customer service at the telephone number listed on the back of your member ID card.
4. Benefits are provided for a full range of FDA-approved preventive contraceptive methods and for patient education/counseling, for women with reproductive capacity as prescribed which meet the recommendations and criteria established by the United States Preventive Services Task Force (USPSTF), Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control, and the Health Resources and Services Administration (HRSA), as applicable. Medical management may apply. Please refer to "Prescription Drug Benefits" in the "Benefit Overview" section for outpatient drug coverage.
5. Services for complications related to female contraceptive drugs, devices, and services for women of reproductive capacity may be covered under other plan benefits. Please refer to "Hospital Inpatient Care, "Hospital Outpatient Care, "Office Visit and Professional Services," etc. for appropriate benefit levels.
6. The plan covers: an initial physical examination to confirm pregnancy, folic acid supplement for members planning to become pregnant, counseling for contraceptive methods, counseling and support for breastfeeding, and the purchase of a manual breast pump.
7. The plan covers screening for sexually transmitted disease or HIV at the in-network level
8. Please refer to "Hospital Inpatient Care," "Hospital Outpatient Care," "Office Visit and Professional Services," etc. when services are for: complications or an illness/injury diagnosed as a result of preventive care services, or preventive care services in excess of applicable state and federal preventive recommendations and criteria.
9. Benefits are provided for the following tests or procedures when ordered by a physician for the purpose of early detection of colorectal cancer:
  - a. diagnostic laboratory and pathology screening services such as a fecal-occult blood or fecal immunochemical test
  - b. diagnostic imaging screening services such as barium enema
  - c. surgical screening services such as flexible sigmoidoscopy and colonoscopy and hospital services related to such surgical screening services
  - d. such other diagnostic pathology and laboratory, diagnostic imaging, surgical screening tests and diagnostic screening services consistent with approved medical standards and practices for the detection of colon cancer.

### Preventive Care – Not Covered

1. Please refer to the General Exclusions section.

## Reconstructive Surgery

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Reconstructive surgery which is incidental to or follows surgery resulting from injury, sickness, or other diseases of the involved body part</li> <li>Reconstructive surgery performed on a dependent child because of congenital disease or anomaly which has resulted in a functional defect as determined by the attending health care provider.</li> <li>Treatment of cleft lip and palate including: <ul style="list-style-type: none"> <li>dental implants</li> <li>removal of impacted teeth or tooth extractions</li> <li>related orthodontia</li> <li>related oral surgery</li> <li>bone grafts</li> </ul> </li> <li>Elimination or maximum feasible treatment of port wine stains</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Reconstructive Surgery – Notes

- If more than one (1) surgical procedure is performed during the same operative session, the plan covers the surgical procedures based on the allowed amount for each procedure. The plan does not cover a charge separate from the surgery for pre-operative and post-operative care.
- Congenital means present at birth.
- For hospital/facility services, please refer to "Hospital Inpatient Care" and "Hospital Outpatient Care."

### Reconstructive Surgery – Not Covered

- Repairs of scars and blemishes on skin surfaces.
- Dentures, regardless of the cause or condition, and any associated services including bone grafts.
- Dental implants and associated services, except when related to services for cleft lip and palate.
- Please refer to the General Exclusions section.

## Skilled Nursing Facility Care

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>• Skilled care ordered by a physician</li> <li>• Room and board</li> <li>• General nursing care</li> <li>• Prescription drugs used during a covered admission</li> <li>• Physical, occupational, and speech therapy</li> </ul>	You pay 20% coinsurance after deductible	You pay 20% coinsurance after deductible

### Skilled Nursing Facility Care – Notes

1. Coverage is limited to a maximum benefit of 120 days per person per plan year.

### Skilled Nursing Facility Care – Not Covered

1. Custodial care, nonskilled care, adult daycare or personal care attendants.
2. Services after you have reached the maximum level of recovery possible for your particular condition and no longer require definitive treatment other than routine supportive care.
3. Services when confinement is intended solely to assist you with the activities of daily living or to provide an institutional environment for your convenience.
4. Treatment, services or supplies that are not medically necessary and appropriate.
5. Services for or related to extended hours skilled nursing care, also referred to as private-duty nursing care.
6. Please refer to the General Exclusions section.

# Transplant

The Plan Covers:	In-network Providers	Out-of-network Providers
<ul style="list-style-type: none"> <li>Bone marrow/stem cell</li> <li>Heart</li> <li>Heart-lung</li> <li>Liver</li> <li>Liver-kidney</li> <li>Lung</li> </ul>	<p>You pay nothing of the transplant payment allowance for the transplant admission when you use a Blue Distinction Centers for Transplant (BDCT) provider</p>	<p>You pay 20% coinsurance of the transplant payment allowance after deductible when you use a participating transplant provider</p> <p>NO COVERAGE when you use a nonparticipating provider</p>

## Transplant – Notes

1. Prior authorization must be obtained before a transplant procedure.
2. The donor's medical expenses directly related to the organ donation are covered under the recipient's plan. Treatment of any medical complications that occur to the donor are not covered under the recipient's plan.
3. Eligible transplants not performed in conjunction with a major organ transplant noted above are covered on the same basis as any other illness. Please refer to "Hospital Inpatient Care," "Hospital Outpatient Care," and "Office Visit and Professional Services." For services not included in the transplant payment allowance, refer to the individual benefit sections that apply to the services being performed to determine the correct level of coverage.
4. BDCT facilities have a contract with the Blue Cross and Blue Shield Association (an association of independent Blue Cross and Blue Shield plans) to provide transplant procedures. These facilities have been selected to participate in this nationwide network based on their ability to meet defined clinical criteria that are unique for each type of transplant. Facilities are reevaluated regularly to ensure that they continue to meet the established criteria to participate in this network.
5. Eligible transplant services provided by participating transplant providers will be paid at the Blue Distinction Centers for Transplant (BDCT) provider level of benefits when the transplant services are not available at a BDCT provider.
6. If you live more than 50 miles from a BDCT provider, there may be a benefit available for travel expenses directly related to a preauthorized transplant.

## Transplant – Not Covered

1. Services for or related to surgical implantation of nonhuman or mechanical devices that serve as a human organ. An exception is the surgical implantation of FDA-approved Ventricular Assist Devices (VAD) to serve as a temporary bridge to a heart transplant.
2. Benefits for travel expenses when you are using a Non-BDCT provider.
3. Transplant services you receive from a nonparticipating provider.
4. Please refer to the General Exclusions section.

## General Exclusions

Except as specifically provided in this health plan or as the claims administrator is mandated or required to provide based on state or federal law, no benefits will be provided for services, supplies, prescription drugs or charges noted under "Not Covered" in the Benefit Chart and as noted below.

No benefits will be provided for the following:

1. Custodial care, nonskilled care, adult daycare or personal care attendants.
2. Room and board for outpatient services.
3. Services rendered prior to your effective date of coverage.
4. Services which are experimental/investigative in nature, except for certain routine care for approved clinical trials.
5. Services which are not medically necessary and appropriate based on the definition of "medically necessary and appropriate" in "Terms You Should Know."
6. Services for or related to cosmetic health services or surgery and related services, and treatment for conditions or problems related to cosmetic surgery or services, except as provided herein.
7. Any portion of a charge for a covered service or supply that exceeds the allowed amount, except as provided herein.
8. Physical examinations for the sole purpose of obtaining/maintaining employment, insurance, licensing, certification, or physicals for school, camp, or sports.
9. Services for or related to lenses, frames, contact lenses, and other fabricated optical devices or professional services for the fitting and/or supply thereof, including the treatment of refractive errors such as radial keratotomy, except as provided herein.
10. Services for palliative or cosmetic foot care including flat foot conditions, the treatment of subluxations of the foot, care of corns, bunions, (except capsular or bone surgery), calluses, toenails (except surgery for ingrown toenails), fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet, except when such devices or services are related to the treatment of diabetes.
11. Services for bone conductive hearing devices.
12. Physical, occupational, and speech therapy services for or related to the treatment of learning disabilities and disorders, except when medically necessary and appropriate and provided by an eligible health care provider.
13. New to market FDA-approved drugs, devices, diagnostics, therapies, and medical treatments until they have been reviewed and approved by the claims administrator and deemed eligible for coverage.
14. To the extent payment has been made under Medicare when Medicare is primary; however, this exclusion shall not apply when the group is obligated by law to offer you all the benefits of this health plan and you elect this coverage as primary.
15. To the extent benefits are provided to members of the armed forces while on active duty or to members in Veteran's Administration facilities for service-connected illness or injury, unless you have a legal obligation to pay.
16. Charges for the covered patient's failure to keep a scheduled visit.
17. Charges billed by your provider for the completion of a claim form.
18. Any other medical or dental service or treatment or prescription drug, except as provided herein.
19. For treatment or services for injuries resulting from the maintenance or use of a motor vehicle, including a motor vehicle accident, if such treatment or service is eligible, paid or payable under a plan or policy of motor vehicle insurance, including a certified or qualified plan of self-insurance, or any fund or program for the payment of extraordinary medical benefits established by law, including medical benefits payable. Charges that are eligible, paid, or payable under any medical payment, automobile personal injury protection that is payable without regard to fault, including charges for services that are applied toward any deductible, copay or coinsurance requirement of such a policy.
20. Fees, dues, nutritional supplements, food, vitamins, and exercise therapy for or related to weight loss programs.

21. Services for or related to care that is custodial or not normally provided as preventive care or for treatment of an illness/injury.
22. Services which are not prescribed by or performed by or upon the direction of a professional provider.
23. Services from providers who are not health care providers.
24. Services which are submitted by another professional provider of the same specialty for the same services performed on the same date for the same member.
25. Services that are primarily for the convenience of the member, physician, or health care provider or are more costly than alternative services or sequence of services that are clinically appropriate and are likely to produce equivalent therapeutic or diagnostic results to treat the member's illness, injury, or disease.
26. Services rendered by a provider who is a member of your immediate family.
27. Services performed by a professional provider enrolled in an education or training program when such services are related to the education or training program.
28. Services after you have reached the maximum level of recovery possible for your particular condition and no longer require definitive treatment other than routine supportive care.
29. Services for or related to tobacco cessation program fees and/or supplies, except as provided herein.
30. Tobacco cessation drugs and products without a prescription.
31. Services incurred after the date of termination of your coverage, except as provided herein.
32. Services for or related to weight reduction programs, including all diagnostic testing related to weight reduction programs, unless medically necessary and appropriate.
33. Services for or related to any illness or bodily injury which occurs in the course of employment if benefits or compensation are available, in whole or in part, under the provisions of any federal, state, or local government's workers' compensation, occupational disease or similar type legislation. This exclusion applies whether or not you claim the benefits or compensation.
34. Services that are provided without charge, including services of the clergy.
35. Expenses incurred for services, supplies, medical care or treatment received at a health care provider that represents to a patient that he or she will not owe the required cost-sharing amount (including, for example, deductibles, copays, and coinsurance) described in this plan.
36. Services for or related to acupuncture, except for medically necessary and appropriate acupuncture services for the treatment of chronic pain (defined as a duration of six (6) months); and for the prevention and treatment of nausea associated with surgery, chemotherapy, or pregnancy.
37. Services for or related to recreational therapy (defined as the prescribed use of recreational or other activities as treatment interventions to improve the functional living competence of persons with physical, mental, emotional and/or social disadvantages); educational therapy (defined as special education classes, tutoring, and other nonmedical services normally provided in an educational setting); or forms of nonmedical self-care or self-help training, including, but not limited to: health club memberships; aerobic conditioning; therapeutic exercises; work hardening programs; spas; etc., and all related material and products for these programs.
38. Services for dependents if you have participant-only coverage.
39. Services that are not within the scope of licensure or certification of a provider.
40. Services that are prohibited by law or regulation.
41. Services for furnishing medical records or reports and associated delivery services.
42. Services for transportation, other than local ambulance service, to the nearest medical facility provider that can provide the necessary services/is equipped to treat the condition, except as provided herein.
43. Ambulance transportation costs that exceed the allowable cost from the place of departure to the nearest medical facility that can provide the necessary service/is equipped to treat the condition.
44. Services for or related to therapeutic massage.
45. Services for or related to experimental infertility treatment procedures, surrogacy services, or cryopreservation of eggs or sperm, except as provided herein.

46. Charges for donor ova or sperm.
47. Services for or related to preservation, storage, and thawing of human tissue, including, but not limited to: sperm; ova; embryos; stem cells; cord blood; and any other human tissue.
48. Services for or related to reproduction treatment including assisted reproductive technology (ART) procedures, except that the plan does cover services and prescription drugs for Artificial Insemination (AI) and IntraUterine Insemination (IUI) procedures.
49. Services provided during an e-visit for the sole purpose of: scheduling medical appointments; reporting normal medical test results; providing educational materials; updating patient information; requesting a referral; additional communication on the same day as an onsite medical office visit; and services that would similarly not be charged for in an onsite medical office visit.
50. Services provided during a telehealth visit for the sole purpose of: scheduling appointments; filling or renewing existing prescription medications; reporting normal medical test results; providing educational materials; updating patient information; requesting a referral; additional communication on the same day as an onsite medical office visit; and services that would similarly not be charged for in an onsite medical office visit.
51. Services and fees for or related to health clubs and spas.
52. Services for or related to the repair of scars and blemishes on skin surfaces.
53. Services for hippotherapy (equine movement therapy).
54. Maintenance services unless part of a specialized therapy for the member's condition.
55. Services that do not involve direct patient contact such as delivery services and recordkeeping billed by an out-of-network provider.
56. Services primarily educational in nature, except as provided herein.
57. Services for or related to functional capacity evaluations for vocational purposes or the determination of disability or pension benefits.
58. Services for or related to gene therapy or cellular therapy until they have been evaluated by the claims administrator and deemed eligible for coverage.
59. Services for or related to any treatment, equipment, drug, and/or device that does not meet generally accepted standards of practice in the medical community for cancer and/or allergy testing and/or treatment; services for or related to homeopathy, or chelation therapy that is not medically necessary and appropriate.
60. Charges for growth hormone replacement therapy, except for services that meet medical necessity and appropriateness criteria.
61. Investigative or non-FDA approved drugs, except as provided by law.
62. Charges for selected drugs or classes of drugs which have shown no benefit regarding efficacy, safety, or health outcomes.
63. Prescription drugs including, but not limited to, biological products, biosimilars, and gene or cell therapies, that have an alternative drug available that is similar in safety and effectiveness and is more cost-effective.
64. Solid or liquid food, standard or specialized infant formula, banked breast milk, nutritional supplements, and electrolyte solution, except if administered by tube feeding and as provided in the "Benefit Chart."
65. Charges for therapeutic drugs that can be self-administered.
66. Self-administered drugs that are available for coverage under any applicable pharmacy/prescription drug benefit.
67. Blenderized food, baby food, or regular shelf food when used with an enteral system, banked breast milk.
68. Milk or soy-based infant formula with intact proteins.
69. Any formula (standard and specialized), when used for the convenience of you or your family members.
70. Any substance utilized for the sole purpose of weight loss or gain, or for caloric supplementation, limitation or maintenance.
71. Vitamin or dietary supplements, except as provided herein.
72. Charges for food supplements.



- 73. Nonprescription supplies such as alcohol, cotton balls, and alcohol swabs.
- 74. Semisynthetic intact protein/protein isolates, natural intact protein/protein isolates, and intact protein/protein isolates (e.g., protein powder), when provided orally.
- 75. Normal food products used in the dietary management of rare hereditary genetic metabolic disorders.
- 76. Services for or related to fetal tissue transplantation.
- 77. Travel expenses for an organ donor.
- 78. Organ donor expenses for complications incurred after the organ is removed if the donor is not covered under this health plan.
- 79. Organ donor expenses when the recipient is not covered for the organ transplant under this health plan.
- 80. Charges for therapeutic devices or appliances (e.g., support garments and other non-medicinal substances).
- 81. Services for or related to Medication Therapy Disease Management consultation.

***In addition, under your prescription drug benefits, except as specifically provided in this health plan or as the claims administrator is mandated or required to provide based on state or federal law, no benefits will be provided for:***

- 82. Charges for any drugs prescribed for cosmetic purposes only.
- 83. Over-the-counter drugs, except as provided herein.

# Health Care Management

## Medical and Behavioral Health Care Management

The claims administrator reviews services to verify that they are medically necessary and appropriate and that the treatment provided is the proper level of care. All applicable terms and conditions of your plan including exclusions, deductibles, copays, and coinsurance provisions continue to apply with an approved prior authorization or admission notification, or emergency admission notification.

**Prior authorization and admission notification are required for specific services.**

**If the care you receive is due to a medical emergency, prior authorization is not required.**

**If you are admitted to the hospital due to an emergency, admission notification is required as soon as reasonably possible, no later than two (2) business days, following the admission.**

### ***Prior Authorization***

Prior authorization is a process that involves a benefits review and determination of medical necessity and appropriateness before a service is rendered. Prior authorization should be obtained before a service is rendered and, if applicable, before additional services are rendered beyond what has previously been approved. The claims administrator's prior authorization list describes the services for which prior authorization is required. The prior authorization list is subject to change due to changes in the claims administrator's medical and behavioral health policies. The claims administrator reserves the right to revise, update and/or add to this list at any time without notice. The most current list is available on the claims administrator's website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or contact customer service at the telephone number listed on the back of your member ID card. They will direct your call.

A continued stay review (inpatient) or extension request (outpatient) is a process that involves review of an ongoing service for a member with an existing authorization or an admission notification for acute hospitalization. It includes determining whether the current health care facility is still the most appropriate to provide the level of care required for the patient, or whether continued care is medically necessary. These types of review may also be referred to as "concurrent review."

### ***Participating Providers in Minnesota and Bordering Counties***

For services that require prior authorization participating providers in Minnesota and bordering counties are required to obtain prior authorization for you. Participating providers in Minnesota and bordering counties who do not obtain required prior authorization are responsible for the charges (except where other benefit exclusions apply).

### ***Nonparticipating Providers and Participating Providers Located Outside of Minnesota and Bordering Counties***

**You are required to obtain prior authorization** when you use nonparticipating providers and any provider outside of Minnesota/bordering counties. Some of these providers may obtain prior authorization for you. Verify with your providers if this is a service they will perform for you or not. If prior authorization is not completed and at the point the claim is processed it is found that services received from a nonparticipating provider or any provider outside of Minnesota/bordering counties were not medically necessary and appropriate, you are liable for all of the charges.

The claims administrator prefers that all requests for prior authorization be submitted in writing to ensure accuracy. **Please contact customer service at the telephone number listed on the back of your member ID card for the appropriate fax number or mailing address for prior authorization requests.**

### ***Standard review process***

The claims administrator requires that you or the provider contact them at least 10 working days prior to the provider scheduling the care/services to determine if the services are eligible. The claims administrator will notify you of their decision within 10 working days, provided that the prior authorization request contains all the information needed to review the service.

### ***Expedited review process***

The claims administrator will use an expedited review process when the application of a standard review could seriously jeopardize your life or health or if the attending health care professional believes an expedited review is warranted. When an expedited review is requested, the claims administrator will notify you as expeditiously as the medical condition requires, but no later than 72 hours from the initial request, unless more information is needed to determine whether the requested benefits are covered. If the expedited determination is to not authorize services, you

may submit an expedited appeal. Please refer to "Appeals of Adverse Benefit Determinations" for more information about submitting an expedited appeal.

**The claims administrator prefers that all requests for prior authorization be submitted to them in writing to ensure accuracy. Please contact customer service at the telephone number listed on the back of your member ID card for the appropriate fax number or mailing address for prior authorization requests.**

### ***Admission Notifications***

- **Admission notification** is a process whereby the provider, or you, inform the claims administrator that you will be admitted for inpatient hospitalization or post-acute care services separate from prior authorization. The claims administrator requires that you, or your provider, as determined below, call us prior to being admitted, or as soon as reasonably possible, no later than two (2) business days, following the admission. Inpatient post-acute care includes long-term acute care, acute rehabilitation, skilled nursing facility, residential treatment, or half-way house.
- **Emergency admission notification** is a process whereby the provider, or you, inform the claims administrator of an unplanned or emergency admission, no later than two (2) business days, following the admission.

Upon receipt of an admission notification, when required, the claims administrator will provide a review of medical necessity and appropriateness related to a specific request for care or services. As needed during an admission, the claims administrator will review the continued stay to determine medical necessity and appropriateness and to help you when you are discharged.

You, or your provider, may also be required to obtain prior authorization for the services or procedures done during a hospital stay; for example, an elective surgery that requires you to be admitted to the hospital. Please refer to "Prior Authorization" in this section to determine if you, or your provider, is responsible for obtaining any required prior authorization(s).

### ***Participating Providers***

Participating providers in Minnesota and participating providers outside of Minnesota are required to provide admission notification and emergency admission notification for you. You will not be held responsible if notification is not completed when using participating providers.

### ***Nonparticipating Providers***

You are required to provide admission notification to the claims administrator if you are going to receive care from any nonparticipating providers. Some of these providers may provide admission notification for you. Verify with your provider if this is a service they will perform for you or not.

**To provide admission notification, contact customer service at the telephone number listed on the back of your member ID card.**

**Note: If, at the point the claim is processed, it is found that any services received from a nonparticipating provider were not medically necessary and appropriate, you are liable for all the charges.**

### ***Medical and Behavioral Health Care Management Overview***

The following chart is an overview of the information outlined in the previous section. For more detail, refer to the previous section.

<b>Services received from:</b>	<b>Prior Authorization</b>	<b>Admission Notification</b>	<b>Emergency Admission Notification</b>
<b>Participating Provider Minnesota/Bordering Counties</b>	Provider is responsible to request this for you and the provider must send the request in writing at least 10 business days prior to services.	Provider is responsible for completing the notification at least 72 hours prior to the admission, or as soon as reasonably possible, no later than two (2) business days, following the admission.	Provider is responsible for completing the notification as soon as reasonably possible, no later than two (2) business days, following the admission.

<b>Services received from:</b>	<b>Prior Authorization</b>	<b>Admission Notification</b>	<b>Emergency Admission Notification</b>
<b>Participating Provider Outside of Minnesota/ Bordering Counties</b>	You are responsible for obtaining the prior authorization and you must send the request in writing at least 10 business days prior to services.	Provider is responsible for completing the notification at least 72 hours prior to the admission or as soon as reasonably possible, no later than two (2) business days, following the admission.	Provider is responsible for completing the notification as soon as reasonably possible, no later than two (2) business days, following the admission.
<b>Nonparticipating Provider Nationwide</b>	You are responsible for obtaining the prior authorization and you must send the request in writing at least 10 business days prior to services.	You are responsible for completing the notification and you must call at least 72 hours prior to the admission or as soon as reasonably possible, no later than two (2) business days, following the admission.	You are responsible for completing the notification and you must call as soon as reasonably possible, no later than two (2) business days, following the admission.

# How Your Program Works

Your health plan lets you get the care you want from the provider you select. When you or a covered family member needs medical care, you can choose between two (2) levels of health care services: **in-network** or **out-of-network**.

## In-network Providers

This is any one of the participating licensed physicians, dentists, mental and chemical health or other health care providers, facilities, and pharmacies, which have entered into an agreement to provide health care services to covered persons. Boynton Health is an in-network provider for this program.

## In-network Care

***In-network care is care you receive from providers in the health plan's network.***

When you receive health care within the network, you enjoy maximum coverage and maximum convenience. You present your member ID card to the provider who submits your claim.

## Out-of-network Care

***Out-of-network care is care you receive from providers who are not in-network.***

When you go outside the network, you will still be covered for eligible services. However, your benefits generally will be paid at the lower, out-of-network level. Additionally, prior authorization may be required from the claims administrator before services are received. For specific details, please refer to "Health Care Management."

Please note that you may incur significantly higher financial liability when you use nonparticipating providers compared to the cost of receiving care from in-network providers. If you receive services from a nonparticipating provider, you will be responsible for any deductibles or coinsurance plus the difference between what the claims administrator would reimburse for the nonparticipating provider and the actual charges the nonparticipating provider bills. This difference does not apply to your out-of-pocket limit. This is in addition to any applicable deductible, copay or coinsurance. Benefit payments are calculated on the claims administrator's allowed amount, which is typically lower than the amount billed by the provider. In addition, participating facilities may have nonparticipating professionals practicing at the facility and you may be responsible for significantly higher out-of-pocket expenses for the nonparticipating professional services.

## Out-of-area Care

Your health plan also provides coverage for you and your eligible dependents who are temporarily away from home, or those dependents who permanently reside away from home.

Services received from providers across the country who are part of the local Blue Cross and Blue Shield BlueCard Traditional network will be covered at the higher level of benefits. If you receive covered non-emergency services from a provider who is not part of the local Blue Cross and Blue Shield BlueCard Traditional network, these services will be covered at the lower, out-of-network level of benefits.

If you are traveling and an urgent injury or illness occurs, you should seek treatment immediately.

Emergency services will be covered at the higher benefit level. If the treatment results in an admission, please refer to "Health Care Management" for admission notification requirements.

Non-emergency benefits apply to follow-up or scheduled services once your condition has stabilized.

If the illness or injury is not an emergency, services will be paid at the lower, out-of-network level. See "Out-of-network Care" for more information about coverage.

## General Provider Payment Methods

### ***Participating Providers***

Under the payment arrangements of the participating provider agreements, providers have agreed to provide care and receive the contractual allowed amount as payment in full, less member cost-sharing (e.g., deductible, coinsurance, copayments) or amounts paid by other insurance for health services. The allowed amount may vary from one provider to another for the same service. These payment amounts generally result in the provider being paid less overall than its billed charges.

The allowed amount may not include other payment adjustments which may occur periodically including settlements to capture complex claims accurately, settlements for withhold, capitation, outlier cases, fee schedule adjustments, rebates, prospective payments, or other methods. Such adjustments are completed without reprocessing individual claims. These settlements will not cause any change in the amount members paid at the time of claims processing. If the payment to the provider is decreased, the amount of the decrease is credited to the claims administrator, and if the payment to the provider is increased, the claims administrator will pay that cost.

Several industry-standard methods are used to pay health care providers. If the provider is "participating" they are under contract and the method of payment is part of the contract. Most contracts and payment rates are negotiated or revised on an annual basis.

Depending upon your health plan, a participating provider may be an in-network provider or may be an out-of-network provider. Payment will be based upon which network the participating provider is in for your health plan. Please refer to "How Your Program Works" for additional detail on covered services received in the in-network and out-of-network.

- Professional (i.e., doctor visits, office visits)
  - **Fee-for-Service or Discounted Fee-for-Service** - Providers are paid for each service or bundle of services. Payment is based on a fee schedule allowance for each service or a percentage of the provider's billed charges.
  - **Withhold and Bonus Payments** - Providers are paid based upon a fee schedule or percentage of billed charges, and a portion is withheld. As an incentive to promote high quality and cost-effective care, the provider may receive all or a portion of the withhold amount based upon the cost-effectiveness of the care while demonstrating the optimal treatment for patients.
  - **Capitation Payments** – Providers may be paid in part based upon a per person per month capitation amount. This amount is calculated based upon historical costs and volumes to determine the average costs for providing medically necessary care to a patient.
- Institutional (i.e., hospital and other facility provider)
  - Inpatient care
    - **Payments for each Case (case rate) or for each day (per diem)** - Providers are paid a fixed amount based upon the member's diagnosis at the time of admission in a hospital facility.
    - **Percentage of Billed Charges** - Providers are paid a percentage of the hospital's or facility provider's billed charges for inpatient services.
    - **DRG Payments** – All Patient Refined Diagnosis Related Groups (APR DRG) or other DRG payments apply to most inpatient claims. DRG payments are based upon the full range of services the patient typically receives to treat the condition.
  - Outpatient care
    - **Enhanced Ambulatory Patient Groupings (EAPG)** – Used for payment on most outpatient claims. EAPG payments are based upon the full range of services the patient typically receives to treat the condition.
    - **Payments for each Category of Services** - Providers are paid a fixed or bundled amount for each category of outpatient services a member receives during one (1) or more related visits.
    - **Payments for each visit** - Providers are paid a fixed or bundled amount for all related services a member receives during one (1) visit.
    - **Percentage of Billed Charges** – Providers are paid a percentage of their regular billed charges for services.
- Special Incentive Payments

As an incentive to promote high quality, cost-effective care and to recognize those providers that participate in certain quality improvement projects, providers may be paid extra amounts based on the quality of the care and on savings that the provider may generate through cost effective care. Certain providers also may be paid in advance in recognition of their efficiency in managing the total cost of providing high quality care and implementing programs such as care coordination. Quality is measured against adherence to recognized quality criteria and improvement such as optimal diabetes care, supporting tobacco cessation, cancer screenings, and other services.

Cost of care is based on quantifiable criteria to demonstrate managing claims costs. These quality and cost incentives are not reflected in claims payment.

- **Pharmacy Payment**

Generally, four (4) types of pricing are compared and the lowest amount is paid the:

- average wholesale price of the prescription drug, less a discount, plus a dispensing fee;
- pharmacy's retail price;
- maximum allowable cost the claims administrator determines by comparing market prices (for generic drugs only); or
- pharmacy's billed charge.

### **Nonparticipating Providers**

A nonparticipating provider does not have any agreement with the claims administrator or another Blue Cross and/or Blue Shield plan. Nonparticipating providers are not credentialed or subject to the requirements of a participating agreement.

The allowed amount for a nonparticipating provider is not the amount billed and is usually less than the allowed amount for a participating provider for the same service and can be significantly less than the billed charge. Members are responsible to pay the difference between the claims administrator's allowed amount and the nonparticipating provider's billed charge, except as described in "Special Circumstances." This amount can be significant and does not count toward any out-of-pocket limit contained in the plan.

Payment for covered services provided by a nonparticipating provider will be made at the out-of-network level. Please refer to "Out-of-network Care" and "In-network Care" for additional detail on covered services received in-network and out-of-network.

### **Example**

The following illustrates the different out-of-pocket costs you may incur using nonparticipating versus participating providers. The example presumes that your deductible has been satisfied and that the health plan covers 80% for participating providers and 60% for nonparticipating providers.

	<b>Participating Provider</b>	<b>Nonparticipating Provider</b>
Provider charge:	\$150	\$150
Allowed amount:	\$100	\$80
Claims administrator pays:	80% (\$80)	60% (\$48)
Coinsurance you owe:	20% (\$20)	40% (\$32)
Difference up to billed charge you owe:	None	\$70 (\$150 minus \$80)
You pay:	\$20	\$102

### **Special Circumstances**

There may be circumstances where you require medical or surgical care and you do not have the opportunity to select the provider of care. For example, some hospital-based providers (e.g., anesthesiologists) or laboratory providers may not be participating providers. Typically, when you receive care from nonparticipating providers, you are responsible for the difference between the allowed amount and the provider's billed charges. However, in some circumstances where you were not able to choose the provider who rendered such care you are not responsible for any amounts above what you would have been required to pay (such as deductibles) had you used a participating provider, unless you gave advance written consent to the nonparticipating provider.

These circumstances could include nonparticipating providers in a participating hospital, your participating physician using a nonparticipating laboratory, post-stabilization following emergency services, or medically necessary air ambulance services. When a claim is identified as a special circumstance, payment is made to the nonparticipating provider when required by law. These nonparticipating providers can negotiate with the claims administrator for a higher allowed amount after the initial payment has been made. This may result in an increase to your member cost-share amount.

If you receive a bill from a nonparticipating provider while using a participating hospital or facility, and you did not provide written consent to receive the services, this could be a "surprise" or "balance" bill. If you have questions

regarding what a "surprise" or "balance" bill is, please contact customer service at the telephone number listed on the back of your member ID card or log onto your claims administrator's member website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi). The extent of reimbursement in certain medical emergency circumstances may also be subject to state and federal law, please refer to "Emergency Care" for coverage of benefits. You may appeal a decision that your claim does not qualify as special circumstances, see "Appeal Process."

*The above is a general summary of our provider payment methodologies only. Further, while efforts are made to keep this form as up-to-date as possible, provider payment methodologies may change from time to time and every current provider payment methodology may not be reflected in this summary.*

*Please note that some of these payment methodologies may not apply to your particular plan.*

## **Women's Health and Cancer Rights Act**

Under the federal Women's Health and Cancer Rights Act of 1998 and Minnesota law, you are entitled to the following services:

1. all stages of reconstruction of the breast on which the mastectomy has been performed;
2. surgery and reconstruction of the other breast to produce a symmetrical appearance; and
3. prostheses and physical complications at all stages of mastectomy, including lymphedema, in a manner determined in consultation with the attending physician and patient.

Coverage may be subject to annual deductible, copay, and coinsurance provisions as may be deemed appropriate and as are consistent with those established for other benefits under the plan or coverage.

## **Coverage of Health Care Services on the Basis of Gender**

Federal law prohibits denying or limiting health services, that are ordinarily or exclusively available to individuals of one sex, to a transgender individual because of the individual's sex assigned at birth, gender identity, or gender otherwise recorded is different from the one to which such health services are ordinarily or exclusively available. Eligible, covered services must be medically necessary and appropriate, and remain subject to any requirements outlined in the claims administrator's applicable medical and behavioral health policies and/or federal law.

## **Inter-Plan Arrangements**

### ***Out-of-area Services***

The claims administrator has a variety of relationships with other Blue Cross and/or Blue Shield Licensees. Generally, these relationships are called "Inter-Plan Arrangements." These inter-plan arrangements work based on rules and procedures issued by the Blue Cross Blue Shield Association ("Association"). Whenever you access health care services outside the geographic area the claims administrator serves, the claim for those services may be processed through one of these inter-plan arrangements. The inter-plan arrangements are described below.

### ***Plan Arrangements***

When you receive care outside of the claims administrator's service area, you will receive it from one of two (2) kinds of providers. Most providers ("participating providers") contract with the local Blue Cross and/or Blue Shield plan in that geographic area ("Host Blue"). Some providers ("nonparticipating providers") don't contract with the Host Blue. The claims administrator explains below how the claims administrator pays both kinds of providers.

## ***Inter-Plan Arrangements Eligibility - Claim Types***

All claim types are eligible to be processed through inter-plan arrangements, as described above, except for all dental care benefits except when paid as medical claims/benefits, and those prescription drug benefits or vision care benefits that may be administered by a third party contracted by the plan administrator to provide the specific service or services.

## ***BlueCard® Program***

Under the BlueCard® Program, when you receive covered health care services within the geographic area served by a Host Blue, the claims administrator will remain responsible for doing what the claims administrator agreed to in the contract. However, the Host Blue is responsible for contracting with and generally handling all interactions with its participating providers.



Whenever you receive covered health care services outside the claims administrator's service area and the claim is processed through the BlueCard program, the amount you pay for covered health care services is calculated based on the lower of:

- the billed charges for covered services; or
- the negotiated price that the Host Blue makes available to the claims administrator.

Often, this "negotiated price" will be a simple discount that reflects an actual price that the Host Blue pays to your health care provider. Sometimes, it is an estimated price that takes into account special arrangements with your health care provider or provider group that may include types of settlements, incentive payments, and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of health care providers after taking into account the same types of transactions as with an estimated price.

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

### ***Special Cases: Value-Based Programs***

#### **BlueCard® Program**

If you receive covered health care services under a value-based program inside a Host Blue's service area, you will not be responsible for paying any of the provider incentives, risk-sharing, and/or care coordinator fees that are a part of such an arrangement, except when a Host Blue passes these fees to the claims administrator through average pricing or fee schedule adjustments. Additional information is available upon request.

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

If the claims administrator has entered into a Negotiated Arrangement with a Host Blue to provide value-based programs to employer on your behalf, the claims administrator will follow the same procedures for value-based programs administration and care coordinator fees as noted above for the BlueCard program.

### ***Inter-Plan Programs: Federal/State Taxes/Surcharges/Fees***

Federal or state laws or regulations may require a surcharge, tax or other fee that applies to self-funded accounts. If applicable, the claims administrator will include any such surcharge, tax or other fee as part of the claim charge passed on to you.

### ***Nonparticipating Providers Outside the Claims Administrator's Service Area***

When covered health care services are provided outside of the claims administrator's service area by nonparticipating providers, the amount you pay for such services will normally be based on either the Host Blue's nonparticipating provider local payment or the pricing arrangements required by applicable state law. In these situations, you may be responsible for the difference between the amount that the nonparticipating provider bills and the payment the claims administrator will make for the covered health care services as set forth in this paragraph. Federal or state law, as applicable, will govern payments for out-of-network emergency services.

### ***Blue Cross Blue Shield Global® Core***

If you are outside the United States, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands (hereinafter "BlueCard service area"), you may be able to take advantage of Blue Cross Blue Shield Global Core when accessing covered health care services. Blue Cross Blue Shield Global Core is unlike the BlueCard program available in the BlueCard service area in certain ways. For instance, although Blue Cross Blue Shield Global Core assists you with accessing a network of inpatient, outpatient and professional providers, the network is not served by a Host Blue. As such, when you receive care from providers outside the BlueCard service area, you will typically have to pay the providers and submit the claims yourself to obtain reimbursement for these services.

If you need medical assistance services (including locating a doctor or hospital) outside the BlueCard service area, you should call the service center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven (7) days a week. An assistance coordinator, working with a medical professional, can arrange a physician appointment or hospitalization, if necessary.

#### **Inpatient Services**

In most cases, if you contact the service center for assistance, hospitals will not require you to pay for covered inpatient services, except for your deductibles, coinsurance, etc. In such cases, the hospital will submit your claims to

the service center to begin claims processing. However, if you paid in full at the time of service, you must submit a claim to receive reimbursement for covered health care services. **You must contact the claims administrator to obtain approval for non-emergency inpatient services.**

### **Outpatient Services**

Physicians, urgent care centers and other outpatient providers located outside the BlueCard service area will typically require you to pay in full at the time of service. You must submit a claim to obtain reimbursement for covered health care services.

### **Submitting a Blue Cross Blue Shield Global Core Claim**

When you pay for covered health care services outside the BlueCard service area, you must submit a claim to obtain reimbursement. For institutional and professional claims, you should complete a Blue Cross Blue Shield Global Core claim form and send the claim form with the provider's itemized bill(s) to the service center (the address is on the form) to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of your claim. The claim form is available from the claims administrator, the service center or online at [bcbsglobalcore.com](http://bcbsglobalcore.com). If you need assistance with your claim submission, you should call the service center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven (7) days a week.

### **Out-of-country Benefits**

Eligible services coordinated through the Blue Cross Blue Shield Global Core program (please refer to "Inter-Plan Arrangements," "Blue Cross Blue Shield Global Core") will process at the network level of coverage.

Call the Blue Cross Blue Shield Global Core service center within 24 hours of a medical emergency at 1-804-673-1177. You will be advised by the service center if services are not eligible under this program.

If you do not call the Blue Cross Blue Shield Global Core service center or services are not eligible under this program, eligible services will process at the out-of-network level of benefits.

Services not covered under the plan will not be considered for benefits.

### **Your Provider Network**

Your provider network is your key to receiving the higher level of benefits. The network includes: thousands of physicians; a wide range of specialists; a wide variety of mental health and substance use disorder providers; community and specialty hospitals; and laboratories in the health plan service area.

To determine if your physician is in-network, call the customer service toll-free telephone number listed on the back of your member ID card.

Getting your care "through the network" also assures you get quality care. All physicians are carefully evaluated before they are accepted into the network. The claims administrator considers educational background, office procedures and performance history to determine eligibility. Then the claims administrator monitors care on an ongoing basis through office record reviews and member satisfaction surveys.

Please note that while you or a family member can use the services of any in-network physician or specialist without a referral and receive the maximum coverage under your health plan, you are encouraged to select a personal physician. This helps establish an ongoing relationship based on knowledge and trust and helps make your care consistent. Your personal physician can help you select an appropriate specialist and work closely with that specialist when the need arises. In addition, primary care providers or their covering physicians are on call 24/7.

#### **Remember:**

**If you want to enjoy the higher level of benefits, it is *your* responsibility to ensure that you receive in-network care. You may want to double-check any provider recommendations to make sure the doctor or facility provider is in-network. Your provider directory lists in-network providers in our service area and may change from time to time, including as providers or the claims administrator initiate or terminate network contracts. Prior to receiving services, it is recommended that you verify your provider's network status with the claims administrator, including whether the provider is an in-network provider for your particular plan. Not every provider is an in-network provider for every plan. For a list of providers in the directory, visit [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) ("Member Log in" then "Find a Doctor") or call the customer service toll-free telephone number listed on the back of your member ID card. For benefit information, please refer to "Benefit Overview."**

## How to Get Your Physicians' Professional Qualifications

To view Board Certification information, hospital affiliation or other professional qualifications of your provider, visit your member website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi), or contact customer service at the telephone number listed on the back of your member ID card.

## In-network Pharmacies

- **Retail Pharmacy:** Participating retail pharmacies have an arrangement with the claims administrator to provide prescription drugs to you at an agreed upon price. When you purchase covered prescription drugs from an in-network pharmacy applicable to your health plan, present your prescription and ID card to the pharmacist. (Prescriptions that the pharmacy receives by telephone from your physician or dentist may also be covered.) You should request and retain a receipt for any amounts you have paid if needed for income tax or any other purpose.

If you travel within the United States and need to refill a prescription, contact customer service at the telephone number listed on the back of your member ID card for help. They can help you find an in-network pharmacy near the area you are visiting. You also can use the member website to find a pharmacy. Once you have the name and address of the in-network pharmacy, take the prescription bottle to that pharmacy. The pharmacist will contact your home pharmacy to start the refill process. **Note: Save the new medicine container. This will make it easier to transfer the prescription back to your pharmacy at home.**

- **90dayRx:** 90dayRx Pharmacy includes 90dayRx participating retail pharmacy and/or a mail service pharmacy. This option offers savings and convenience for prescriptions you may take on an ongoing, long-term basis.
  - To utilize a 90dayRx participating retail pharmacy, verify that your pharmacy participates in the network and present your prescription for a 90-day fill of the eligible prescription medication.
  - For more information on how to use a mail service pharmacy log onto the member website at [bluecrossmn.com/umnrfi](http://bluecrossmn.com/umnrfi) or call customer service at the telephone number listed on the back of your member ID card.
- **Specialty Pharmacy In-network Supplier:** The specialty pharmacy in-network supplier has an agreement, with the claims administrator pertaining to the payment and exclusive dispensing of selected specialty prescription drugs provided to you. Please refer to "Specialty Drugs" in "Terms You Should Know" for a list of the selected specialty prescription drug categories.

## Continuity of Care

### *Continuity of Care for New Members*

If you are a member of a group that is new to the claims administrator, this section applies to you. If you are currently receiving care from an out-of-network physician or specialist, you may request to continue to receive care from this physician for a special medical need or condition for a reasonable period of time before transferring to an in-network physician as required under the terms of your coverage under the health plan. The claims administrator will authorize this continuation of care for a terminal illness in the final stages or for the rest of your life if a physician, advanced practice nurse, or physician assistant certifies that your life expectancy is 180 days or less. The claims administrator will also authorize this continuation of care if you are engaged in a current course of treatment for any of the following conditions or situations:

Continuation for up to 120 days if you:

1. have an acute condition;
2. have a life-threatening mental or physical illness;
3. have a physical or mental disability rendering you unable to engage in one (1) or more major life activities provided that the disability has lasted or can be expected to last for at least one (1) year, or that has a terminal outcome;
4. have a disabling or chronic condition in an acute phase or that is expected to last permanently;
5. are receiving culturally appropriate services from a provider with special expertise in delivering those services; or
6. are receiving services from a provider that speaks a language other than English.

Continuation through the postpartum period (six (6) weeks post-delivery) for a pregnancy beyond the first trimester.

### Transition to In-network Providers

The claims administrator will assist you in making the transition from an out-of-network to an in-network provider if you request them to do so. Please contact customer service for a written description of the transition process, procedures, criteria, and guidelines.

## Limitation

Continuity of Care applies only if your provider agrees to: 1) adhere to all of the claims administrator's prior authorization requirements; and 2) provide the claims administrator with necessary medical information related to your care.

Continuity of Care does not apply to services that are not covered under the health plan, does not extend benefits beyond any existing limits, dollar maximums, or coverage termination dates, and does not extend benefits from one plan to another.

## Provider Termination for Cause

If it is known that the claims administrator has terminated its relationship with your provider for cause, the claims administrator will not authorize continuation of care with, or transition of care to, that provider. Your transition to an in-network provider must occur on or prior to the date of such termination for you to continue to receive in-network benefits.

## ***Continuity of Care for Current Members***

If you are a current member or dependent, this section applies to you. If the relationship between your in-network clinic or physician and the claims administrator ends, rendering your clinic or provider out-of-network, and the termination was by the claims administrator and was not for cause, you may request to continue to receive care for a special medical need or condition for a reasonable period of time before transferring to an participating provider as required under the terms of your coverage under the health plan. The claims administrator will authorize this continuation of care for a terminal illness in the final stages or for the rest of your life if a physician, advanced practice nurse, or physician assistant certifies that your life expectancy is 180 days or less. The claims administrator will also authorize this continuation of care if you are engaged in a current course of treatment for any of the following conditions or situations:

Continuation for up to 120 days if you:

1. have an acute condition;
2. have a life-threatening mental or physical illness;
3. have a physical or mental disability rendering you unable to engage in one (1) or more major life activities provided that the disability has lasted or can be expected to last for at least one (1) year, or that has a terminal outcome;
4. have a disabling or chronic condition in an acute phase or that is expected to last permanently;
5. are receiving culturally appropriate services from a provider with special expertise in delivering those services; or
6. are receiving services from a provider that speaks a language other than English.

Continuation through the postpartum period (six (6) weeks post-delivery) for a pregnancy beyond the first trimester.

Continuation for members who are undergoing treatment within the first trimester of pregnancy is up to 90 days of coverage.

## Transition to In-network Providers

The claims administrator will assist you in making the transition from an out-of-network to an in-network provider if you request them to do so. Please contact customer service for a written description of the transition process, procedures, criteria, and guidelines.

## Limitation

Continuity of Care applies only if your provider agrees to: 1) adhere to all of the claims administrator's prior authorization requirements; and 2) provide the claims administrator with necessary medical information related to your care.

Continuity of Care does not apply to services that are not covered under the health plan, does not extend benefits beyond any existing limits, dollar maximums, or coverage termination dates, and does not extend benefits from one plan to another.

## Provider Termination for Cause

If it is known that the claims administrator has terminated its relationship with your provider for cause, the claims administrator will not authorize continuation of care with, or transition of care to, that provider. Your transition to an in-network provider must occur on or prior to the date of such termination for you to continue to receive in-network benefits.

# General Information

## Fraudulent Practices

Coverage for you or your dependent will be terminated if you or your dependent engage in fraud of any type, including, but not limited to, submitting fraudulent misstatements about your medical history or eligibility status on the application for coverage; submitting fraudulent, altered, or duplicate billings for personal gain; and/or allowing another party not eligible for coverage under the health care plan to use your or your dependent's coverage.

## Payments Made in Error

Payments made in error or overpayments may be recovered by the claims administrator as provided by law or equity. This includes the right to recoup from any future benefits to be paid to or on behalf of you or your eligible dependents. Payment made for a specific service or erroneous payment shall not make the claims administrator or the plan administrator liable for further payment for the same service.

Your claims may be reprocessed due to errors in the allowed amount paid to in-network providers, out-of-network participating providers, or nonparticipating providers. Claim reprocessing may result in changes to the amount you paid at the time your claim was originally processed.

## Medicare End Stage Renal Disease Program Registration

For members diagnosed with End Stage Renal Disease (ESRD), your provider is required to complete the Centers for Medicare and Medicaid Services (CMS) form CMS-2728-U3 ESRD Medical Evidence Report Medicare Entitlement and/or Patient Registration. Your provider must send the completed form to CMS and the claims administrator. Please verify with your provider that form CMS-2728-U3 has been completed and submitted.

## Charges That Are Your Responsibility

### *In-network Providers*

When you use in-network providers for covered services, payment is based on the allowed amount. You are not required to pay for charges that exceed the allowed amount. You are required to pay the following amounts:

1. deductibles and coinsurance;
2. copays;
3. charges that exceed the benefit maximum; and
4. charges for services that are not covered.

### *Out-of-network Providers*

#### *Out-of-network Participating Providers*

When you use out-of-network participating providers for covered services, payment is based on the allowed amount. You may not be required to pay for charges that exceed the allowed amount. All out-of-network participating providers in Minnesota accept the claims administrator's payment based on the allowed amount. Most out-of-network participating providers outside Minnesota accept the claims administrator's payment based on the allowed amount. However, contact your out-of-network participating provider outside Minnesota to verify if they accept the claims administrator's payment based on the allowed amount (to determine if you will have additional financial liability). You are required to pay the following amounts:

1. charges that exceed the allowed amount if the out-of-network participating provider outside Minnesota does not accept the claims administrator's payment based on the allowed amount;
2. deductibles and coinsurance;
3. copays;
4. charges that exceed the benefit maximum; and
5. charges for services that are not covered.

## ***Nonparticipating Providers***

When you use nonparticipating providers for covered services, payment is still based on the allowed amount. However, because a nonparticipating provider has not entered into a network contract with the claims administrator or the local Blue Cross and/or Blue Shield plan, the nonparticipating provider is not obligated to accept the allowed amount as payment in full. This means that you may have substantial out-of-pocket expense when you use a nonparticipating provider. You are required to pay the following amounts:

1. charges that exceed the allowed amount;
2. deductibles and coinsurance;
3. copays;
4. charges that exceed the benefit maximum;
5. charges for services that are not covered including services that the claims administrator determined are not covered based on claims coding guidelines; and
6. charges for services that are investigative or not medically necessary and appropriate.

## **Medical Policy Committee and Medical Policies**

The claims administrator applies medical policies in order to determine benefits consistently for members. Internally developed policies are subject to approval by the claims administrator's Medical Policy Committee, which consists of independent community physicians who represent a variety of medical specialties as well as a clinical psychologist and pharmacist. The remaining policies are approved by other external specialists. For all policies, the claims administrator's goal is to find the right balance between making improved treatments available and guarding against unsafe or unproven approaches. From time-to-time, new medical policies may be created or existing medical policies may change. Covered benefits will be determined in accordance with the claims administrator's policies in effect at the time treatment is rendered or, if applicable, prior authorization may also be required. Internally developed medical policies can be found at the member website. All medical policies are available upon request.

## **Children's Health Insurance Program Notice**

### **Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families**

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, you can contact your state Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your state Medicaid or CHIP office or dial **877-KIDS NOW (toll-free)** or **insurekidsnow.gov** to find out how to apply.

If you qualify, you can ask the state if it has a program that might help you pay the premiums for an employer-sponsored plan. Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan — as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

**If you live in Minnesota, you may be eligible for assistance paying your employer health plan premiums. You should contact your state for further information on eligibility and CHIP.**

Website: **dhs.state.mn.us**

Phone (outside of Twin Cities area): 800-657-3739 (toll-free)

Phone (Twin Cities area): 651-431-2670

If you live in another state, contact the Office of Student Health Benefits to obtain more information about the availability of CHIP coverage.

## COBRA Notice

This notice contains important information concerning your right to COBRA continuation coverage – a temporary extension of benefit coverage under the University of Minnesota Residents, Fellows and Interns Health Plan that can become available to you and other eligible members of your family in the event you later lose group coverage through the plan. The right to COBRA continuation was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA).

Under the University of Minnesota Residents, Fellows and Interns Health Plan, COBRA coverage applies to medical and dental benefits and the flexible spending account. Minnesota state law continuation applies to life insurance benefits.

Note: This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

This notice provides a summary of your COBRA continuation rights. For more information about your rights and obligations under the University of Minnesota Residents, Fellows and Interns Health Plan and under federal law, you should review the Eligibility section.

## Continuation of Coverage

COBRA continuation coverage is a continuation of University of Minnesota Residents, Fellows and Interns Health Plan coverage when coverage would otherwise end because of a life event known as a “qualifying event.” Specific qualifying events are listed later in this notice. COBRA continuation coverage must be offered to each person who is a “qualified beneficiary.” A qualified beneficiary is someone who will lose coverage under the University of Minnesota Residents, Fellows and Interns Health Plan because of a qualifying event. Depending on the type of qualifying event, employees, spouses and dependent children may be qualified beneficiaries. Under COBRA, domestic partners are not considered qualified beneficiaries. Under the plan, qualified beneficiaries who elect COBRA continuation coverage must pay the full cost of COBRA continuation coverage.

1. If you are an employee, you will become a qualified beneficiary if you will lose coverage under the University of Minnesota Residents, Fellows and Interns Health Plan due to one of the following qualifying events:
  - a. your hours of employment are reduced below a 50 to 74 percent time appointment; or
  - b. your employment is terminated for any reason other than gross misconduct.
2. If you are the spouse of an employee, you will become a qualified beneficiary if you will lose your coverage under the University of Minnesota Residents, Fellows and Interns Health Plan because any of the following qualifying events:
  - a. employee dies;
  - b. employee's hours of employment are reduced;
  - c. employee's employment ends for any reason other than his or her gross misconduct;
  - d. employee retires at age 65 or over and enrolls in Medicare (Part A, Part B); or
  - e. employee divorces.
3. Your dependent children will become qualified beneficiaries if they will lose coverage under the University of Minnesota Residents, Fellows and Interns Health Plan because of any of the following qualifying events:
  - a. employee dies;
  - b. employee's hours of employment are reduced;
  - c. employee's employment ends for any reason other than his or her gross misconduct;
  - d. employee retires at age 65 or over and enrolls in Medicare (Part A, Part B);
  - e. dependent child is no longer eligible for coverage because he or she has reached age 26 or has otherwise lost eligibility for the program; or
  - f. employee is divorced.

The University of Minnesota Residents, Fellows and Interns Health Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Office of Student Health Benefits has been notified that a qualifying event has occurred. When the qualifying event is the end of employment, reduction of hours of employment, death of the employee, or retirement of an employee age 65 or over and enrollment of same employee in Medicare (Part A, Part B, or both); the employer (department, college, or area) must notify the Office of Student Health Benefits of the qualifying event within 30 days of any of these events. Your coverage will terminate at the end of the month in which a qualifying event has occurred unless you elect COBRA continuation coverage. You have 60 days from the date of loss of coverage to elect COBRA continuation coverage.

**Note:** For other qualifying events – divorce or a dependent child losing eligibility for coverage – you must notify the Office of Student Health Benefits within 30 days after the qualifying event occurs. You must either send a letter or email of notification to: Office of Student Health Benefits, 410 Church St SE, N323, Minneapolis, MN 55455 or umshbo@umn.edu; or call the Office of Student Health Benefits at 612-624-0627 or 800-232-9017 (toll-free). The Office of Student Health Benefits will send you the appropriate form to complete. This form must then be completed and sent to Office of Student Health Benefits at the address above, and postmarked within the 30-day time limitation. Your coverage will terminate at the end of the month in which the qualifying event occurs unless you elect COBRA continuation coverage. You have 60 days from the date of loss of coverage to elect COBRA continuation coverage.

Once the Office of Student Health Benefits notifies the University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. For each qualified beneficiary who elects COBRA, coverage will begin on the date the University of Minnesota Residents, Fellows and Interns Health Plan coverage would otherwise have been lost.

### **Qualifying Events Determine Length of Coverage**

COBRA continuation coverage is a temporary continuation of coverage. When the qualifying event is the death of the employee the COBRA continuation coverage period continues until coverage would have terminated had this event not occurred.

When the qualifying event is a dependent child losing eligibility or divorce, the COBRA continuation coverage period is 36 months. When the qualifying event is the end of employment or a reduction in the employee's hours of employment, COBRA continuation coverage is available for up to 18 months. There are two ways in which this 18-month period of COBRA continuation coverage can be extended.

#### **1. Disability extension of the 18-month period of continuation coverage**

If you or anyone in your family who is currently covered under the University of Minnesota Residents, Fellows and Interns Health Plan is determined by the Social Security Administration to be disabled at any time during the first **60 days** of COBRA continuation coverage, you and your entire family can receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months.

You must make sure that the Office of Student Health Benefits is notified of the Social Security Administration's (SSA) determination within **60 days** of the latest of:

- a. the date of the SSA determination,
- b. the date of the qualifying event,
- c. the date of the loss of coverage, or
- d. the date you are informed of your obligation and the procedure to provide this information,

**and** before the end of the 18-month period of COBRA continuation coverage. This notice should be sent to the University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator. If you fail to notify the Office of Student Health Benefits in writing and postmarked within the time limit, you will lose your right to extend coverage due to disability. Under this provision, you must also notify the Office of Student Health Benefits within 30 days if the SSA determination is revoked.



## 2. Second qualifying event extension of the 18-month period of continuation coverage

If another qualifying event occurs during COBRA continuation coverage, your spouse and dependent children in your family may be eligible for additional months of COBRA continuation coverage, up to a maximum of 36 months. The second qualifying event must be one that would have caused a loss of coverage if your spouse and dependent children in your family were not currently receiving COBRA continuation coverage. This extension is available to the spouse and dependent children if the former employee dies, enrolls in Medicare (Part A, Part B, or both), is divorced. The extension is also available to a dependent child who is no longer eligible under the University of Minnesota Residents, Fellows and Interns Health Plan as a dependent child. In all of these cases, you must make sure that the Office of Student Health Benefits is notified in writing within **60 days** of the second qualifying event. This notice must be sent to the University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator. If you fail to notify the Office of Student Health Benefits in writing and postmarked within the time limit, you will lose your right to extend coverage.

### **End of COBRA Continuation Coverage**

Your COBRA continuation coverage may be terminated prior to the end of the continuation period for any of the following reasons:

1. University of Minnesota no longer provides group insurance to any of its employees.
2. The premium for your continuation coverage is not paid in a timely fashion.
3. Note: You will have 45 days from the date you elect COBRA continuation coverage in which to make your first premium payment to the University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator. After the first payment, there is a 30-day grace period for all future payments. For example: All regular COBRA continuation payments are due on the first day of the month. If your payment is due on January 1, your payment must be postmarked within 30 days or January 30. Payments made after the 30-day grace period will be returned to you and all coverage will be cancelled as of the end of the month in which the last regular payment was made.
4. After making your COBRA election, you become covered under another group plan that does not include a pre-existing condition clause that applies to you or eligible dependents.
5. After making your COBRA election, you or your dependents become covered under Medicare (Part A, Part B, or both).
6. A final determination has been made by the Social Security Administration that you are no longer disabled. Termination of coverage is effective in the month that begins more than 30 days after the final determination.

### **Cost of Continuation Coverage**

Generally, each qualified beneficiary is required to pay the full premium amount (employer and employee contributions) for the continuation coverage elected. The amount a qualified beneficiary may be required to pay cannot exceed 102% (or, for certain disability coverage, 150%) of the amount similarly situated active employees pay for that coverage. Your election materials will indicate how to determine the premium amount for COBRA continuation coverage.

### **Keep Your Plan Informed of Address Changes**

In order to protect the rights of you and your family, you should keep the Office of Student Health Benefits informed of any changes in the addresses of family members. You should also keep a copy for your records of any notices sent by you to Office of Student Health Benefits or to the University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator. The Office of Student Health Benefits can be contacted at the information listed below.

## Questions About Billing

The University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator is responsible for administering COBRA continuation coverage. If you have any questions about your billing, you may contact the appropriate University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator directly.

1. University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator — Medical, Dental and Life Insurance:

For billing questions about medical or dental benefits or life insurance coverages, the University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator is:

121 Benefits  
730 2<sup>nd</sup> Ave S, Ste. 400  
730 Building  
Minneapolis, MN 55402-2466  
Phone: 612-877-4321 or 800-300-1672 (toll-free)  
Fax: 612-877-4323 or 877-918-3622

2. University of Minnesota Residents, Fellows and Interns Health Plan COBRA Administrator — Flexible Spending Account: For billing questions about the flexible spending account, contact:  
Office of Human Resources  
  
612-624-8647 or 800-756-2363 (toll-free)

## Questions About Coverage

If you have questions about your COBRA coverage, you should contact the Office of Student Health Benefits at 612-624-0627, 800-232-9017 (toll-free), or [umshbo@umn.edu](mailto:umshbo@umn.edu) or you may contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA). Addresses and phone numbers of the Regional and District EBSA Offices are available through the EBSA website at [dol.gov/ebsa](http://dol.gov/ebsa).

## Extension of Benefits

If you or your dependent is confined as an inpatient on the date coverage ends due to the replacement of the claims administrator, the health care plan will automatically extend coverage until the date you or your dependent is discharged from the facility or the date plan maximums are reached, whichever is earlier. Coverage is extended only for the person who is confined as an inpatient, and only for inpatient charges incurred during the admission. For purposes of this provision, "replacement" means that the administrative service agreement with the claims administrator has been terminated and your employer maintains continuous group coverage with a new claims administrator or insurer.

## Coordination of Benefits

This section applies when you have health care coverage under more than one (1) plan, as defined below. If this section applies, you should look at the Order of Benefits Rules first to determine which plan determines benefits first. Your benefits under this plan are not reduced if the Order of Benefits Rules require this plan to pay first. Your benefits under this plan may be reduced if another plan pays first.

### Definitions

These definitions apply only to this section.

1. "Plan" is any of the following that provides benefits or services for, or because of, medical or dental care or treatment:
  - a. group insurance or group-type coverage, whether insured or uninsured. This includes prepayment, group practice, individual practice coverage, and group coverage other than school accident-type coverage;
  - b. coverage under a government plan or one required or provided by law;
  - c. individual coverage; or
  - d. the medical payment ("medpay") or personal injury protection benefit available to you under an automobile insurance policy.

"Plan" does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act as amended from time to time). "Plan" does not include any benefits that, by law, are excess to any private or other nongovernmental program.

"Plan" does not include hospital indemnity, specified accident, specified disease, or limited benefit insurance policies.

Each contract or other arrangement for coverage is a separate plan. Also, if an arrangement has two (2) parts and this section applies only to one (1) part, each of the parts is a separate plan.

2. "This plan" means the part of the plan document that provides health care benefits.

3. "Primary plan/secondary plan" is determined by the Order of Benefits Rules.

When this plan is a primary plan, its benefits are determined before any other plan and without considering the other plan's benefits. When this plan is a secondary plan, its benefits are determined after those of the other plan and may be reduced because of the other plan's benefits.

When you are covered under more than two (2) plans, this plan may be a primary plan as to some plans, and may be a secondary plan as to other plans.

a. NOTES: If you are covered under this plan and Medicare: this plan will comply with the Medicare Secondary Payor ("MSP") provisions of federal law, rather than the Order of Benefits Rules in this section, to determine which plan is a primary plan and which is a Secondary plan. Medicare will be primary and this plan will be secondary only to the extent permitted by MSP rules. When Medicare is the primary plan, this plan will coordinate benefits up to Medicare's allowed amount.

b. If you are covered under this plan and TRICARE: this plan will comply with the TRICARE provisions of federal law, rather than the Order of Benefits Rules in this section, to determine which plan is a primary plan and which is a secondary plan. TRICARE will be primary and this plan will be secondary only to the extent permitted by TRICARE rules. When TRICARE is the primary plan, this plan will coordinate benefits up to TRICARE'S allowed amount.

4. "Allowable expense" means the necessary, reasonable, and customary item of expense for health care, covered at least in part by one (1) or more plans covering the person making the claim. "Allowable expense" does not include an item of expense that exceeds benefits that are limited by statute or this plan. "Allowable expense" does not include outpatient prescription drugs, except those eligible under Medicare (see number 3 above).

When a plan provides benefits in the form of services, the reasonable cash value of each service rendered will be considered both an allowable expense and a benefit paid.

5. "Claim determination period" means a plan year. However, it does not include any part of a year the person is not covered under this plan, or any part of a year before the date this section takes effect.

### **Order of Benefits Rules**

1. General: When a claim is filed under this plan and another plan, this plan is a Secondary plan and determines benefits after the other plan, unless:

- a. the other plan has rules coordinating its benefits with this plan's benefits; and
- b. the other plan's rules and this plan's rules, in part 2. below, require this plan to determine benefits before the other plan.

2. Rules: This plan determines benefits using the first of the following rules that applies:

- a. The plan that covers a person as automobile insurance medical payment ("medpay") or personal injury protection coverage determines benefits before a plan that covers a person as a group health plan enrollee.
- b. Non-dependent/dependent: The plan that covers the person as an employee, member, or subscriber (that is, other than as a dependent) determines its benefits before the plan that covers the person as a dependent.
- c. Dependent child of parents not separated or divorced: When this plan and another plan cover the same child as a dependent of different persons, called "parents":

- 1) the plan that covers the parent whose birthday falls earlier in the year determines benefits before the plan that covers the parent whose birthday falls later in the year; but,
- 2) if both parents have the same birthday, the plan that has covered the parent longer determines benefits before the plan that has covered the other parent for a shorter period of time.

However, if the other plan does not have this rule for children of married parents, and instead the other plan has a rule based on the gender of the parent, and if as a result the plans do not agree on the order of benefits, the rule in the other plan determines the order of benefits.

d. Dependent child of parents divorced or separated: If two (2) or more plans cover a dependent child of divorced or separated parents, this plan determines benefits in this order:

- 1) first, the plan of the parent with physical custody of the child;
- 2) then, the plan that covers the spouse of the parent with physical custody of the child;
- 3) finally, the plan that covers the parent not having physical custody of the child; or

4) in the case of joint physical custody, c. above applies.

However, if the court decree requires one (1) of the parents to be responsible for the health care expenses of the child, and the plan that covers that parent has actual knowledge of that requirement, that plan determines benefits first. This does not apply to any claim determination period or plan year during which any benefits are actually paid or provided before the plan has that actual knowledge.

- e. Active/inactive employee: The plan that covers a person as an employee who is neither laid-off nor retired (or as that employee's dependent) determines benefits before a plan that covers that person as a laid-off or retired employee (or as that employee's dependent). If the other plan does not have this rule, and if as a result the plans do not agree on the order of benefits, then this rule is ignored.
- f. Longer/shorter length of coverage: If none of the above determines the order of benefits, the plan that has covered an employee, member, or subscriber longer determines benefits before the plan that has covered that person for a shorter time.

### ***Effect on Benefits of This Health Care Plan***

When this section applies:

- 1. When the Order of Benefits Rules require this health care plan to be a secondary plan, this part applies. Benefits of this health care plan may be reduced.
- 2. Reduction in this plan's benefits may occur under circumstances such as the following:

When the sum of:

- a. the benefits payable for allowable medical expenses under this health care plan, without applying coordination of benefits, and,
- b. the benefits payable for allowable medical expenses under the other plans, without applying coordination of benefits or a similar provision, whether or not claim is made, exceed those allowable medical expenses in a claim determination period. In that case, the benefits of this health care plan are reduced so that benefits payable under all plans do not exceed allowable medical expenses.

When medical benefits of this health care plan are reduced, each benefit is reduced in proportion and charged against any applicable benefit limit of this health care plan.

### ***Right to Receive and Release Needed Information***

Certain facts are needed to apply these coordination of benefits rules. The claims administrator has the right to decide which facts are needed. The claims administrator may get needed facts from, or give them to, any other organization or person. They do not need to tell, or get the consent of, any person to do this. Each person claiming benefits under this plan must provide any facts needed to pay the claim.

### ***Facility of Payment***

A payment made under another plan may include an amount that should have been paid under this plan. If this happens, this plan may pay that amount to the organization that made that payment. That amount will then be considered a benefit under this plan. This plan will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

### ***Right of Recovery***

If this plan pays more than it should have paid under these coordination of benefit rules, this plan may recover the excess from any of the following:

- 1. the persons this plan paid for whom this plan has paid;
- 2. insurance companies; and
- 3. other organizations.

The amount paid includes the reasonable cash value of any benefits provided in the form of services.

### ***Reimbursement and Subrogation***

This plan maintains both a right of reimbursement and a separate right of subrogation. **As an express condition of your participation in this plan, you agree that the health care plan has the subrogation rights and reimbursement rights explained below.**

### ***The Health Care Plan's Right of Subrogation***

If you or your dependents receive benefits under this plan arising out of an illness or injury for which a responsible party is or may be liable, this plan shall be subrogated to your claims and/or your dependents' claims against the responsible party.

### ***Obligation to Reimburse the Health Care Plan***

You are obligated to reimburse the health care plan in accordance with this provision if the health care plan pays any benefits and you, or your dependent(s), heirs, guardians, executors, trustees, or other representatives recover compensation or receive payment related in any manner to an illness, accident or condition, regardless of how characterized, from a responsible party, a responsible party's insurer or your own (first party) insurer. You must reimburse the health care plan for 100 percent of benefits paid by the health care plan before you or your dependents, including minors, are entitled to keep or benefit by any payment, regardless of whether you or your dependent has been fully compensated and regardless of whether medical or dental expenses are itemized in a settlement agreement, award or verdict.

You are also obligated to reimburse the health care plan from amounts you receive as compensation or other payments as a result of settlements or judgments, including amounts designated as compensation for pain and suffering, non-economic damages and/or general damages. The health care plan is entitled to recover from any plan, person, entity, insurer (first party or third party), and/or insurance policy (including no-fault automobile insurance, an uninsured motorist's plan, a homeowner's plan, a renter's plan, or a liability plan) that is or may be liable for:

1. the accident, injury, sickness, or condition that resulted in benefits being paid under the health care plan; and/or,
2. the medical, dental, and other expenses incurred by you or your dependents for which benefits are paid or will be paid under the health care plan.

Until the health care plan has been fully reimbursed, all payments received by you, your dependents, heirs, guardians, executors, trustees, attorneys or other representatives in relation to a judgment or settlement of any claim of yours or of your dependent(s) that arises from the same event as to which payment by the health care plan is related shall be held by the recipient in constructive trust for the satisfaction of the health care plan's subrogation and/or reimbursement claims.

**Complying with these obligations to reimburse the health care plan is a condition of your continued coverage and the continued coverage of your dependents.**

### ***Duty to Cooperate***

You, your dependents, your attorneys or other representatives must cooperate to secure enforcement of these subrogation and reimbursement rights. This means you must take no action - including, but not limited to, settlement of any claim - that prejudices or may prejudice these subrogation or reimbursement rights. As soon as you become aware of any claims for which the health care plan is or may be entitled to assert subrogation and reimbursement rights, you must inform the health care plan by providing written notification to the claims administrator of:

1. the potential or actual claims that you and your dependents have or may have;
2. the identity of any and all parties who are or may be liable; and
3. the date and nature of the accident, injury, sickness or condition for which the health care plan has or will pay benefits and for which it may be entitled to subrogate or be reimbursed.

You and your dependents must provide this information as soon as possible, and in any event, before the earlier of the date on which you, your dependents, your attorneys or other representatives:

1. agree to any settlement or compromise of such claims; or,
2. bring a legal action against any other party.

You have a continuing obligation to notify the claims administrator of information about your efforts or your dependents' efforts to recover compensation.

In addition, as part of your duty to cooperate, **you and your dependents must complete and sign all forms and papers, including a Reimbursement Agreement**, as required by the health care plan and provide any other information required by the health care plan. A violation of the reimbursement agreement is considered a violation of the terms of the health care plan.

The health care plan may take such action as may be necessary and appropriate to preserve its rights, including bringing suit in your name or intervening in any lawsuit involving you or your dependent(s) following injury. The health care plan may require you to assign your rights of recovery to the extent of benefits provided under the health care plan. The health care plan may initiate any suit against you or your dependent(s) or your legal representatives to enforce the terms of this plan. The health care plan may commence a court proceeding with respect to this provision in any court of competent jurisdiction that the health care plan may elect.

### ***Attorney's Fees and Other Expenses You Incur***

The health care plan will not be responsible for any attorneys' fees or costs incurred by you or your dependents in connection with any claim or lawsuit against any party, unless, prior to incurring such fees or costs, the health care plan in the exercise of its sole and complete discretion has agreed in writing to pay all or some portion of fees or costs. The common fund doctrine or attorneys' fund doctrine shall not govern the allocation of attorney's fees incurred by you or your dependents in connection with any claim or lawsuit against any other party and no portion of such fees or costs shall be an offset against the health care plan's right to reimbursement without the express written consent of the claims administrator.

The plan administrator may delegate any or all functions or decisions it may have under this Reimbursement and Subrogation section to the claims administrator.

### ***What May Happen to Your Future Benefits***

If you or your dependent(s) obtain a settlement, judgment, or other recovery from any person or entity, including your own automobile or liability carrier, without first reimbursing the health care plan, the health care plan in the exercise of its sole and complete discretion, may determine that you, your dependents, your attorneys or other representatives have failed to cooperate with the health care plan's subrogation and reimbursement efforts. If the health care plan determines that you have failed to cooperate the health care plan may decline to pay for any additional care or treatment for you or your dependent(s) until the health care plan is reimbursed in accordance with the health care plan terms or until the additional care or treatment exceeds any amounts that you or your dependent(s) recover. This right to offset will not be limited to benefits for the insured person or to treatment related to the injury, but will apply to all benefits otherwise payable under the health care plan for you and your dependents.

### ***Interpretation***

In the event that any claim is made that any part of this subrogation and right of recovery provision is ambiguous or questions arise concerning the meaning or intent of any of its terms, the claims administrator shall have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

## How to File a Claim

Under Department of Labor regulations, claimants are entitled to a full and fair review of any claims made under this plan. The claims procedures described in this benefit booklet are intended to comply with those regulations by providing reasonable procedures governing the filing of claims, notification of benefit decisions, and appeals of adverse benefit determinations. A claimant must follow these procedures in order to obtain payment of benefits under this plan. If the claims administrator, in its sole discretion, determines that a claimant has not incurred a covered expense or that the benefit is not covered under this plan, no benefits will be payable under this plan. All claims and questions regarding claims should be directed to the claims administrator.

### Types of Claims

A "claim" is any request for a plan benefit made in accordance with these claims procedures. You become a "claimant" when you make a request for a plan benefit in accordance with these claims procedures. There are four (4) types of claims, each with different claim and appeal rules. The primary difference is the timeframe within which claims and appeals must be determined. A communication regarding benefits that is not made in accordance with these procedures will not be treated as a claim.

#### ***Pre-Service Claim***

A "pre-service claim" is any request for a plan benefit where the plan specifically conditions receipt of the benefit, in whole or in part, on receiving approval in advance of obtaining the medical care, unless the claim involves urgent care, as defined below. If the plan does not require a claimant to obtain approval of a medical service prior to getting treatment, then there is no "pre-service claim." The claimant simply follows these claims procedures with respect to any notice that may be required after receipt of treatment, and files the claim as a post-service claim.

#### ***Urgent Care Claim***

An "urgent care claim" is a special type of pre-service claim. An "urgent care claim" is any pre-service claim for medical care or treatment with respect to which the application of the time periods that otherwise apply to pre-service claims could seriously jeopardize the life or health of the claimant or the claimant's ability to regain maximum function, or, in the opinion of a physician with knowledge of the claimant's medical condition, would subject the claimant to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim. The claims administrator will determine whether a pre-service claim involves urgent care, provided that, if a physician with knowledge of the claimant's medical condition determines that a claim involves urgent care, the claim will be treated as an urgent care claim.

**IMPORTANT: If a claimant needs medical care for a condition that could seriously jeopardize his or her life, there is no need to contact the claims administrator for prior approval. The claimant should obtain such care without delay.**

#### ***Concurrent Care Claim***

A "concurrent care claim" arises when the claims administrator has approved an ongoing course of treatment to be provided over a period of time or number of treatments, and either (a) the claims administrator determines that the course of treatment should be reduced or terminated, or (b) the claimant requests extension of the course of treatment beyond that which the claims administrator has approved. If the plan does not require a claimant to obtain approval of a medical service prior to getting treatment, then there is no need to contact the claims administrator to request an extension of a course of treatment. The claimant follows these claims procedures with respect to any notice that may be required after receipt of treatment, and files the claim as a post-service claim.

#### ***Post-Service Claim***

A "post-service claim" is any request for a plan benefit that is not a pre-service claim or an urgent care claim.

#### ***Change in Claim Type***

The claim type is determined when the claim is initially filed. However, if the nature of the claim changes as it proceeds through these claims procedures, the claim may be re-characterized. For example, a claim may initially be an urgent care claim. If the urgency subsides, it may be re-characterized as a pre-service claim. It is very important to follow the requirements that apply to your particular type of claim. If you have any questions regarding the type of claim and/or what claims procedure to follow, contact the claims administrator.

## **Filing Claims**

Except for urgent care claims, discussed below, a claim is made when a claimant (or authorized representative) submits a request for plan benefits to the claims administrator. A claimant is not responsible for submitting claims for services received from network or out-of-network participating providers. These providers will submit claims directly to the local Blue Cross and Blue Shield plan on the claimant's behalf and payment will be made directly to these providers. If a claimant receives services from nonparticipating providers, they may have to submit the claims themselves. If the provider does not submit the claims on behalf of the claimant, the claimant should send the claims to the claims administrator. The necessary forms may be obtained by contacting the claims administrator. A claimant may be required to provide copies of bills, proof of payment, or other satisfactory evidence showing that they have incurred a covered expense that is eligible for reimbursement.

Payment of a claim does not preclude the right of the claims administrator to deny future claims or take any action it determines appropriate, including rescission of the contract and seeking repayment of claims already paid.

### ***Urgent Care Claims***

An urgent care claim may be submitted to the claims administrator by calling the telephone number located on the back of your ID card.

### ***Pre-Service Claims***

A pre-service claim (including a Concurrent Care claim that is also a pre-service claim) is considered filed when the request for approval of treatment or services is made and received by the claims administrator.

### ***Post-Service Claims***

A post-service claim must be filed within 30 days following receipt of the medical service, treatment or product to which the claim relates unless (a) it was not reasonably possible to file the claim within such time; and (b) the claim is filed as soon as possible and in no event (except in the case of legal incapacity of the claimant) later than 15 months after the date of receipt of the service, treatment or product to which the claim relates.

### ***Incorrectly Filed Claims***

These claims procedures do not apply to any request for benefits that is not made in accordance with these claims procedures, except that (a) in the case of an incorrectly-filed pre-service claim, the claims administrator will notify the claimant as soon as possible but no later than five (5) days following receipt of the incorrectly-filed claim; and (b) in the case of an incorrectly-filed urgent care claim, the claims administrator will notify the claimant as soon as possible, but no later than 24 hours following receipt of the incorrectly-filed claim. The notice will explain that the request is not a claim and describe the proper procedures for filing a claim. The notice may be oral unless the claimant specifically requests written notice.

## **Timeframes for Deciding Claims**

### ***Urgent Care Claims***

The claims administrator will decide an urgent care claim as soon as possible, taking into account the medical exigencies, but no later than 72 hours after receipt of the claim.

### ***Pre-Service Claims***

The claims administrator will decide a pre-service claim within a reasonable time appropriate to the medical circumstances, but no later than 15 days after receipt of the claim.

### ***Concurrent Care Extension Request***

If a claim is a request to extend a concurrent care decision involving urgent care and if the claim is made at least 24 hours prior to the end of the approved period of time or number of treatments, the claims administrator will decide the claim within 24 hours after receipt of the claim. Any other request to extend a concurrent care decision will be decided in the otherwise applicable timeframes for pre-service, urgent care, or post-service claims.

### ***Concurrent Care Reduction or Early Termination***

The claims administrator's decision to reduce or terminate an approved course of treatment is an adverse benefit determination that a claimant may appeal under these claims procedures, as explained below. The claims administrator will notify the claimant of the decision to reduce or terminate an approved course of treatment sufficiently in advance of the reduction or termination to allow the claimant to appeal the adverse benefit determination and receive a decision on appeal before the reduction or termination.



## ***Post-Service Claims***

The claims administrator will decide a post-service claim within a reasonable time, but no later than 30 days after receipt of the claim.

## ***Extensions of Time***

A claimant may voluntarily agree to extend the timeframes described above. In addition, if the claims administrator is not able to decide a pre-service or post-service claim within the timeframes described above due to matters beyond its control, these timeframes may be extended for up to 15 days, provided the claimant is notified in writing prior to the expiration of the initial timeframe applicable to the claim. The notice will describe the matters beyond the claims administrator's control that justify the extension and the date by which the claims administrator expects to render a decision. No extension of time is permitted for urgent care claims.

## ***Incomplete Claims***

If any information needed to process a claim is missing, the claim will be treated as an incomplete claim. If an urgent care claim is incomplete, the claims administrator will notify the claimant as soon as possible, but no later than 24 hours following receipt of the incomplete claim. The notice will explain that the claim is incomplete, describe the information necessary to complete the claim and specify a reasonable time, no less than 48 hours, within which the claim must be completed. The notice may be oral unless the claimant specifically requests written notice. The claims administrator will decide the claim as soon as possible but no later than 48 hours after the earlier of (a) receipt of the specified information, or (b) the end of the period of time provided to submit the specified information.

If a pre-service or post-service claim is incomplete, the claims administrator will notify the claimant as soon as possible. The notice will explain that the claim is incomplete and describe the information needed to complete the claim. The timeframe for deciding the claim will be suspended from the date the claimant receives the notice until the date the necessary information is provided to the claims administrator. The claims administrator will decide the claim following receipt of the requested information and provide the claimant with written notice of the decision.

## ***Notification of Initial Benefit Decision***

The claims administrator will provide the claimant with written notice of an adverse benefit determination on a claim. A decision on a claim is an "adverse benefit determination" if it is (a) a denial, reduction, or termination of, or (b) a failure to provide or make payment (in whole or in part) for a benefit. The claims administrator will provide the claimant written notice of the decision on a pre-service or urgent care claim whether the decision is adverse or not. The claims administrator may provide the claimant with oral notice of an adverse benefit determination on an urgent care claim, but written notice will be furnished no later than three (3) days after the oral notice.

## ***Right of Examination***

The claims administrator and the plan administrator each have the right to ask a claimant to be examined by a provider during the review of any claim. The plan pays for the examination whenever either the claims administrator or the plan administrator requests the examination. A claimant's failure to comply with this request may result in denial of the claimant's claim.

## ***Appeals of Adverse Benefit Determinations***

### ***Appeal Procedures***

A claimant has a right to appeal an adverse benefit determination under these claims procedures. These appeal procedures provide a claimant with a reasonable opportunity for a full and fair review of an adverse benefit determination.

The claims administrator will follow these procedures when deciding an appeal:

1. An adverse benefit determination includes a denial, reduction, termination of or failure to make a payment for a benefit, or a rescission of coverage;
2. A claimant must file an appeal within 180 days following receipt of a notice of an adverse benefit determination;
3. A claimant will have the opportunity to submit written comments, documents, records, other information, other evidence, and testimony relating to the claim for benefits;
4. The individual who reviews and decides the appeal will be a different individual than the individual who made the initial benefit decision and will not be a subordinate of that individual, and no individual who reviews and decides appeals is compensated or promoted based on the individual's support of a denial of benefits;

5. The claims administrator will give no deference to the initial benefit decision;
6. The claims administrator will take into account all comments, documents, records, and other information submitted by the claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit decision;
7. The claims administrator will, in deciding an appeal of any adverse benefit determination that is based in whole or in part upon a medical judgment, consult with a health care professional with the appropriate training and experience who is neither the same individual who was consulted regarding the initial benefit decision nor a subordinate of that individual;
8. The claims administrator will provide the claimant, upon request, the names of any medical or vocational experts whose advice was obtained in connection with the initial benefit decision, even if the claims administrator did not rely upon their advice;
9. The claims administrator will provide the claimant, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information relevant to the claimant's claim; any internal rule, guideline, protocol or other similar criterion relied upon in making the initial benefit decision; an explanation of the scientific or clinical judgment for the determination, applying the terms of the plan to the claimant's medical circumstances; and information regarding any voluntary appeals offered by the claims administrator;
10. The claims administrator will provide a claimant any new evidence considered, generated, or relied upon prior to making a final benefit determination;
11. The claims administrator will provide a claimant any new rationale for an adverse benefit determination prior to making a final benefit determination; and
12. The claims administrator will provide required notices in a culturally and linguistically appropriate manner as directed by the plan administrator.

### ***Filing Appeals***

A claimant must file an appeal within 180 days following receipt of the notice of an adverse benefit determination. A claimant's failure to comply with this important deadline may cause the claimant to forfeit any right to any further review under these claims procedures or in a court of law. An appeal is filed when a claimant (or authorized representative) submits a written request for review to the claims administrator. A claimant is responsible for submitting proof that the claim for benefits is covered and payable under the plan.

### ***Urgent Care Appeals***

An urgent care appeal may be submitted to the claims administrator by telephone at 1-866-873-5943. The claims administrator will transmit all necessary information, including the claims administrator's determination on review, by telephone, fax, or other available similar methods.

## **Timeframes for Deciding Appeals**

### ***Urgent Care Claims***

The claims administrator will decide the appeal of an urgent care claim as soon as possible, taking into account the medical emergencies, but no later than 72 hours after receipt of the request for review.

### ***Pre-Service Claims***

The claims administrator will decide the appeal of a pre-service claim within a reasonable time appropriate to the medical circumstances, but no later than 30 days after receipt of the written request for review.

### ***Post-Service Claims***

The claims administrator will decide the appeal of a post-service claim within a reasonable period, but no later than 60 days after receipt of the written request for review.

### ***Concurrent Care Claims***

The claims administrator will decide the appeal of a decision to reduce or terminate an initially approved course of treatment before the proposed reduction or termination takes place. The claims administrator will decide the appeal of a denied request to extend a concurrent care decision in the appeal timeframe for pre-service, urgent care, or post-service claims described above, as appropriate to the request.

# Appeal Process

## Notification of Appeal Decision

The claims administrator will provide the claimant with written notice of the appeal decision. The notification will include the reason for the final adverse benefit determination, reference to the relevant plan provision(s) and other information as required by ERISA. The claims administrator may provide the claimant with oral notice of an adverse decision on an urgent care claim appeal, but written notice will be furnished no later than three (3) days after the oral notice. If the claimant does not receive a written response to the appeal within the timeframes described above, the claimant may assume that the appeal has been denied. Unless these procedures are deemed to be exhausted, the decision by the claims administrator on review will be final, binding and conclusive and will be afforded the maximum deference permitted by law. **These claims procedures must be exhausted before any legal action is commenced.**

Following notification of the appeal decision, a claimant may appeal further to a voluntary internal appeal or to an external appeal (for eligible claims). An adverse benefit determination relating to a claimant's failure to meet eligibility requirements is not eligible for external review.

## Voluntary Appeals

A voluntary appeal may be available to a claimant receiving an adverse decision on a pre-service or post-service claim appeal. A claimant must file a voluntary appeal within 60 days following receipt of the adverse pre-service or post-service claim appeal decision. A voluntary appeal is filed when a claimant (or authorized representative) submits a written request for a voluntary appeal to the claims administrator. The claims administrator will provide the claimant with written notice of voluntary appeal decision. For more information on the voluntary appeal process, contact the claims administrator.

## External Review

### *Standard External Review*

You may file a request for an external review within four (4) months after the date of receipt of a notice of an adverse benefit determination or final internal adverse benefit determination. The 4-month external review process period begins on the 30<sup>th</sup> calendar day following our receipt of the appeal. External review applies to claims which involve:

- a. medical judgement in the making of the decision;
  - b. preexisting condition review; or
  - c. coverage rescission determinations.
1. Within five (5) business days following the date of receipt of the external review request, the claims administrator will complete a preliminary review of the request to determine whether:
    - a. you are or were covered under the plan at the time the health care item or service was requested or, in the case of a retrospective review, were covered under the plan at the time the health care item or service was provided;
    - b. the adverse benefit determination or the final adverse benefit determination is not based on the fact that you were not eligible under the plan;
    - c. you have exhausted the plan's internal appeal process (unless exhaustion is not required); and
    - d. you have provided all the information and forms required to process an external review. You will be notified if the request is not eligible for external review. If your request is not complete, but eligible, the claims administrator will tell you what information or materials are needed to complete the request and will give you 48 hours (or more) to provide the required information.
  2. The claims administrator will assign an accredited independent review organization (IRO) to conduct the external review.

The IRO will utilize legal experts where appropriate to make coverage determinations under the plan and will notify you in writing of the request's eligibility and acceptance for external review. You may submit additional information in writing to the IRO within 10 business days that the IRO must consider when conducting the external review.

The claims administrator will provide documents and any information considered in making the adverse benefit determination or final internal adverse benefit determination to the IRO.

The IRO will review all of the information and documents timely received and is not bound by the claims administrator's prior determination. The IRO may consider the following in reaching a decision:

- a. your medical records;
- b. the attending health care professional's recommendation;
- c. reports from appropriate health care professionals and other documents submitted by the claims administrator, you, or your treating provider;
- d. the terms of the plan;
- e. evidence-based practice guidelines;
- f. any applicable clinical review criteria developed and used by the claims administrator; and
- g. the opinion of the IRO's clinical reviewer or reviewers after considering information noted above as appropriate.

The IRO will provide written notice of the final external review decision within 45 days after the IRO receives the request for external review. The notice will contain a general description of the reason for the request for external review and a discussion of the principal reason or reasons for its decision, including the rationale for its decision and any evidence-based standards that were relied on in making its decision.

### ***Expedited External Review***

1. You may request an expedited external review when you receive:
  - a. an adverse benefit determination that involves a medical condition for which the timeframe for completion of an expedited internal appeal under the interim final regulations would seriously jeopardize your life or health or would jeopardize your ability to regain maximum function and you have filed a request for an expedited internal appeal; or,
  - b. a final internal adverse benefit determination, if you have a medical condition where the timeframe for completion of a standard external review would seriously jeopardize your life or health or would jeopardize your ability to regain maximum function, or if the final internal adverse benefit determination concerns an admission, availability of care, continued stay, or health care item or service for which you received emergency services, but have not been discharged from a facility.
2. Immediately upon receipt of the request for expedited external review, the claims administrator will determine whether the request meets the reviewability requirements noted above for standard external review and will notify you of its eligibility determination.
3. When the claims administrator determines that your request is eligible for external review an IRO will be assigned. The claims administrator will provide all necessary documents and information considered in making the adverse benefit determination or final internal adverse benefit determination to the IRO by any available expeditious method.

The IRO must consider the information or documents provided and is not bound by the claims administrator's prior determination.

4. The IRO will provide notice of the final external review decision as expeditiously as your medical condition or circumstances require, but in no event more than 72 hours after the IRO receives the request for an expedited external review. If the IRO's notice is not in writing, the IRO must provide written confirmation of the decision within 48 hours to the claimant and the plan.

### **Additional Provisions**

#### ***Authorized Representative***

A claimant may appoint an "authorized representative" to act on his or her behalf solely with respect to an appeal of an adverse benefit determination or an inquiry concerning an adverse benefit decision. To appoint an authorized representative, a claimant must complete a form that can be obtained from the claims administrator. However, in connection with an urgent care claim, the claims administrator will permit a health care professional with knowledge of the claimant's medical condition to act as the claimant's authorized representative without completion of this form. Once an authorized representative is appointed, all future communication from the claims administrator will be made with the representative rather than the claimant, unless the claimant provides specific written direction otherwise. An assignment for purposes of payment (e.g., to a health care professional) does not constitute an appointment of an authorized representative under these claims procedures. Any reference in these claims procedures to claimant is intended to include the authorized representative of such claimant.

A claimant may not assign to any other person or entity his or her right to legally challenge any decision, action, or inaction of the claims administrator.

### *Office of Student Health Benefits Review Process for Eligibility, Enrollment, or Other Administrative Issues*

If you are disputing a determination concerning an eligibility, enrollment, or other administrative issue, you may also contact the Office of Student Health Benefits (OSHB) directly, by telephone (612-624-0627 or 1-800-232-9017), fax (612-626-5183), or by mail to Office of Student Health Benefits, University of Minnesota, 410 Church Street S.E., N323, Minneapolis, MN 55455. You must contact the Office of Student Health Benefits within 90 days of the date that the eligibility, enrollment, or other administrative issue first became apparent.

The OSHB representative will first assist you in trying to resolve the concern on an informal basis. If you are unable to resolve your concern informally, a written request for review, including the concerns you have about your eligibility, enrollment, or other administrative issue, plus supporting documentation, can be submitted. You will receive a telephone or written response from the OSHB as soon as possible, but not later than 30 days following the University's receipt of your request for review.

### *Office of Student Health Benefits Review Committee Appeal Process*

In certain limited circumstances, if your claim for benefits under the plan is wholly or partially denied at the level of the Independent Review Organization (IRO), you may request a review of your claim by the Office of Student Health Benefits Review Committee. Reviews by the Office of Student Health Benefits Review Committee are limited to issues related to the procedures and processes used by the Claims Administrator in making claims decisions and not to the medical necessity of the claim where the final decision is made by the IRO. You may also request a review by the Office of Student Health Benefits Review Committee if you do not agree with the response from the OSHB for eligibility, enrollment or other administrative issues.

Your request must be in writing and be received by fax (612-626-0808) or by mail at Office of Student Health Benefits, University of Minnesota, 410 Church Street S.E., N323, Minneapolis, MN, 55455, within 60 days of the denial of your coverage. A written decision will be sent to you from the Office of Student Health Benefits Review Committee within 30 days of the receipt of your request for review.

### *Office of Student Health Benefits Director Final Review*

Within 60 days of receiving a denial of coverage from the Office of Student Health Benefits Review Committee, you may submit a final appeal to the Office of Student Health Benefits Director. You should submit your written request for appeal to Office of Student Health Benefits, University of Minnesota, 410 Church Street S.E., N323, Minneapolis, MN, 55455. The Office of Student Health Benefits Director will render a final written decision regarding your appeal within 45 days of your written request.

## **Claims Payment**

When a claimant uses network or out-of-network participating providers, the plan pays the provider. When a claimant uses a nonparticipating provider, the plan pays the claimant. A claimant may not assign his or her benefits to a nonparticipating provider, except when parents are divorced. In that case, the custodial parent may request, in writing, that the plan pay a nonparticipating provider for covered services for a child. When the plan pays the provider at the request of the custodial parent, the plan has satisfied its payment obligation. This provision may be waived for ambulance providers in Minnesota and certain institutional and medical/surgical providers outside the state of Minnesota at the discretion of the claims administrator.

The plan does not pay claims to providers or to employees for services received in countries that are sanctioned by the United States Department of Treasury's Office of Foreign Assets Control (OFAC), except for medical emergency services when payment of such services is authorized by OFAC. Countries currently sanctioned by OFAC include Cuba, Iran, and Syria. OFAC may add or remove countries from time to time.

## **No Third Party Beneficiaries**

The plan benefits described in this benefit booklet are intended solely for the benefit of you and your covered dependents. No person who is not a plan participant or dependent of a plan participant may bring a legal or equitable claim or cause of action pursuant to this benefit booklet as an intended or third party beneficiary or assignee hereof.

***Release of Records***

Claimants agree to allow all health care providers to give the claims administrator needed information about the care that they provide to them. This includes information about care received prior to the claimants enrollment with the claims administrator where necessary. The claims administrator may need this information to process claims, conduct utilization review, care management, quality improvement activities, reimbursement and subrogation, and for other health plan activities as permitted by law. If a provider requires special authorization for release of records, claimants agree to provide this authorization. A claimant's failure to provide authorization or requested information may result in denial of the claimant's claim.

***Right of Examination***

The claims administrator and the plan administrator each have the right to ask a claimant to be examined by a provider during the review of any claim. The plan pays for the examination whenever either the claims administrator or the plan administrator requests the examination. A claimant's failure to comply with this request may result in denial of the claimant's claim.

# General Provisions

## Residents, Fellows and Interns Health Plan Administration

### *Residents, Fellows and Interns Health Plan Administrator*

The general administration of the Residents, Fellows and Interns Health Plan and the duty to carry out its provisions is vested in the University of Minnesota, Office of Student Health Benefits. The Office of Student Health Benefits will perform such duties on behalf of the University, provided it may delegate such duty or any portion thereof to a named person, including employees and agents of the University, and may from time to time revoke such authority and delegate it to another person. Any delegation of responsibility must be in writing and accepted by the designated person. Notwithstanding any designation or delegation of final authority with respect to claims, the Residents, Fellows and Interns Health Plan Administrator generally has final authority to administer the Plan.

### *Powers and Duties of the Residents, Fellows and Interns Health Plan Administrator*

The Residents, Fellows and Interns Health Plan Administrator will have the authority to control and manage the operation and administration of the Plan. This will include all rights and powers necessary or convenient to carry out its functions as Plan Administrator. Without limiting that general authority, the Plan Administrator will have the express authority to:

1. construe and interpret the provisions of the Plan and decide all questions of eligibility.
2. prescribe forms, procedures, policies, and rules to be followed by you and other persons claiming benefits under the Plan;
3. prepare and distribute information to you explaining the Plan;
4. receive from you and any other parties the necessary information for the proper administration of eligibility requirements under the Plan;
5. receive, review, and maintain reports of the financial condition and receipts and disbursements of the Plan; and
6. to retain such actuaries, accountants, consultants, third party administration service providers, legal counsel, or other specialists, as it may deem appropriate or necessary for the effective administration of the Plan.

### *Actions of the Residents, Fellows and Interns Health Plan Administrator*

The Residents, Fellows and Interns Health Plan Administrator may adopt such rules as it deems necessary, desirable, or appropriate. All determinations, interpretations, rules, and decisions of the Residents, Fellows and Interns Health Plan Administrator shall be made in its sole discretion and shall be conclusive and binding upon all persons having or claiming to have any interest or right under the Plan. All rules and decisions of the Residents, Fellows and Interns Health Plan Administrator will be uniformly and consistently applied so that all individuals who are similarly situated will receive substantially the same treatment.

The Residents, Fellows and Interns Health Plan Administrator may contract with one (1) or more service agents, including the Claims Administrator, to assist in the handling of claims under the Plan and/or to provide advice and assistance in the general administration of the Plan. Such service agent(s) may also be given the authority to make payments of benefits under the Plan on behalf of and subject to the authority of the Residents, Fellows and Interns Health Plan Administrator. Such service agent(s) may also be given the authority to determine claims in accordance with procedures, policies, interpretations, rules, or practices made, adopted, or approved by the Residents, Fellows and Interns Health Plan Administrator.

## **Termination or Changes to the Residents, Fellows and Interns Health Plan**

No agent can legally change the Residents, Fellows and Interns Health Plan or waive any of its terms.

The University reserves the power at any time to terminate, modify or amend, in whole or in part, any or all provisions of the Residents, Fellows and Interns Health Plan. Any amendment to this Residents, Fellows and Interns Health Plan may be effected by a written resolution adopted by the University of Minnesota's Students Health Benefits Office. The Residents, Fellows and Interns Health Plan Administrator will communicate any adopted changes to the covered persons.

## **Funding**

This Residents, Fellows and Interns Health Plan is funded by contributions from the plan and/or participants. Benefits are paid from the Plan's general assets. Your contribution towards the cost of coverage under the Residents, Fellows and Interns Health Plan will be determined by the Plan each year and communicated to you prior to the effective date of any change in the cost of coverage.

## **Controlling Law**

Except as they may be subject to federal law, any questions, claims, disputes, or litigation concerning or arising from the Residents, Fellows and Interns Health Plan will be governed by the laws of the State of Minnesota.



## XVIII: Notice of Privacy Practices

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

*Please share this Notice with your covered spouse, as well as any other covered dependents. This Notice also applies to their medical information.*

### **A. University of Minnesota-Sponsored Residents, Fellows and Interns Health Plan Covered by this Notice**

This notice describes the practices of the following group health plan (collectively, the “Plan”) and will apply to you to the extent you participate in these plans. If you participate in other plans, you may receive additional notices: Residents, Fellows and Interns Health Plan.

### **B. Your Protected Health Information**

This Notice describes your rights concerning your protected health information (“PHI”) and how the Residents, Fellows and Interns Health Plan may use and disclose that information. Your PHI is individually identifiable information about your past, present, or future health or medical condition, health care services provided to you, or the payment for healthcare services. Federal law including the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) requires the Residents, Fellows and Interns Health Plan to provide you with this Notice. If you would like to receive this Notice in another language or format, please use the Contact Information at the end of this Notice to contact us for assistance.

### **C. How the Residents, Fellows and Interns Health Plan Uses and Discloses your PHI**

**The Residents, Fellows and Interns Health Plan may use and disclose your PHI:**

- **For Treatment** or the coordination of your care. For example, we may disclose information about your medical providers to emergency physicians to help them obtain information that will help in providing medical care to you.
- **For Payment** purposes, such as determining your eligibility for benefits, facilitating payment for services you receive, and coordinating benefits with other plans you may have. For example, we may share your PHI with third party administrators we hire to process claims and provide other administrative services.
- **For Health Care Operations** necessary to operate and manage our business activities related to providing and managing your health care coverage. For example, the Residents, Fellows and Interns Health Plan might suggest a disease management or wellness program that could help improve your health, or we may analyze data to determine how to improve services. Although our plan administrators are independent organizations, contracted separately with the University to safeguard your PHI, they may share PHI for the treatment, health care, and payment operations described in this notice.
- **To the Plan Sponsor**, the University of Minnesota, in order to provide summary health information and enrollment and disenrollment information. In addition, provided that the University of Minnesota as the Plan Sponsor agrees, as required by federal law, to certain restrictions on its use and disclosure of any information we share, we may share other health information with the Plan Sponsor for purposes of plan administration.
- **To the Health Plan Components within the Residents, Fellows and Interns Health Plan** in order to facilitate claims payment and certain health care operations of the other plans.
- **To Persons Involved With Your Care** or those who help pay for your care (such as a family member) when you are incapacitated, in an emergency, or when you agree or fail to object when given the opportunity. If you are unavailable or unable to object, we will use our best judgment to decide if the disclosure is in your best interest.
- **To Organizations Referred to as Business Associates** that perform functions on our behalf or provide us with services, if the information is necessary for such functions or services. For example, we periodically retain an organization to audit our Plan administrators, to assure we are receiving high quality services. Such an auditing organization and any of our other business associates are required, under contract with us, to protect the privacy of your information and are not allowed to use or disclose any information other than as specified in our contract.

- **For Plan Evaluation**, determining plan rates, underwriting, or making decisions about enhancements and modifications for future plans and coverage. We do not use and are not permitted to use any PHI that is genetic information for underwriting purposes.
- **For Public Health Activities** such as reporting or preventing disease outbreaks.
- **For Reporting Victims of Abuse, Neglect, or Domestic Violence** to government authorities that are authorized by law to receive such information, including a social service or protective service agency.
- **For Health Oversight Activities** to a health oversight agency for activities authorized by law, such as licensure, governmental audits, and fraud and abuse investigations.
- **For Judicial or Administrative Proceedings** such as in response to a court order, subpoena, discovery request, or other lawful process.
- **For Law Enforcement Purposes** such as responding to requests from administrative agencies, responding to requests to locate missing persons, reporting criminal activity, or providing information about victims of crime.
- **To Provide Information Regarding Decedents** to a coroner or medical examiner to identify a deceased person, determine a cause of death, or as authorized by law. We may also disclose information to funeral directors as necessary to carry out their duties.
- **For Organ Procurement Purposes** to entities that handle procurement, banking, or transplantation of organs, eyes, or tissue to facilitate donation and transplantation.
- **For Research Purposes** such as research related to the evaluation of certain treatments or the prevention of disease or disability, if the research study meets applicable privacy law requirements.
- **To Avoid a Serious Threat to Health or Safety** to you, another person, or the public. For example, we may disclose information to public health agencies or law enforcement authorities in the event of an emergency or natural disaster.
- **For Specialized Government Functions** such as national security and intelligence activities, protective services for the President of the United States and others, and military and veteran activities (if you are a member of the Armed Forces). If you are an inmate at a correctional institution, we may use or disclose your PHI to provide health care to you or to protect your health and safety or that of others or the security of the correctional institution.
- **For Workers' Compensation** as authorized by, or to the extent necessary to comply with, state workers' compensation laws that govern job-related injuries or illness.

**The Residents, Fellows and Interns Health Plan will not use or disclose your PHI without your written authorization:**

- **For marketing purposes**, unless the marketing is in the form of a face-to-face interaction with you (such as at a University health and benefits fair) or involves providing you with a gift of nominal value (such as mailing you a calendar highlighting certain dates related to your Wellness Program or health plan coverage).
- **As part of a sale to a third party**, unless the transaction is specifically permitted under HIPAA, such as the sale of an entire business operation.
- **Where your PHI is psychotherapy notes**, unless the use and disclosure is required by law, is at issue in a legal action brought by you, is related to treatment, payment, or healthcare operations, or certain other limited circumstances such as oversight of the provider who treated you.
- **For any other purpose** not identified in this Notice.

If you give us authorization to release your PHI, we cannot guarantee that the person to whom the information is provided will not disclose the information. You may take back or "revoke" your written authorization at any time in writing, except if we have already acted based on your authorization. To revoke your authorization, send a written request to the address listed in the Contact Information section included in this Notice.

## D. Your Rights Concerning your PHI:

- **You have the right to ask to restrict** uses or disclosures of your PHI for treatment, payment, or health care operations. You also have the right to ask to restrict disclosures to family members or to others who are involved in your health care or payment for your health care. Any such requests must be in writing and must state the specific restriction you are requesting. Submit your request in writing to the address listed in the Contact Information section of this Notice. Please note that while we will try to honor your request, we are not required to agree to any restriction.
- **You have the right to ask to receive confidential communications** of your PHI in a certain manner or at a certain place (for example, by sending information to a P.O. Box instead of your home address). We will accommodate reasonable requests where you indicate that a disclosure of all or part of your PHI could endanger you. Your request must be made in writing or via email using the information listed in the Contact Information section of this Notice.
- **You have the right to inspect and obtain a copy** of your PHI that is maintained in a “designated record set.” The designated record set consists of records used in making payment, claims determinations, medical management, and other decisions. You must make a written request to inspect and copy your PHI. Mail your request to the address listed in the Contact Information section included in this Notice. We may charge a reasonable fee for any copies. In certain limited circumstances, we may deny your request to inspect and copy your PHI. If we deny your request, you have the right to have the denial reviewed. If we maintain an electronic health record containing your health information, when and if we are required by law, you will have the right to request that we send a copy of your health information in an electronic format to you or to a third party that you identify. We may charge a reasonable fee for sending the electronic copy of your health information.
- **You have the right to ask to amend PHI** we maintain about you if you believe the information is wrong or incomplete. Your request must be in writing and must provide the reasons for the requested amendment. Mail your request to the address listed in the Contact Information section of this Notice. If we deny your request, you may have a statement of your disagreement added to your health information.
- **You have the right to receive an accounting** of certain disclosures of your PHI made by the Residents, Fellows and Interns Health Plan during the six years prior to your request. This accounting will not include disclosures of information made: (a) for treatment, payment, and health care operations purposes; (b) to you or pursuant to your authorization; (c) to correctional institutions or law enforcement officials; and (d) certain other disclosures for which federal law does not require us to provide an accounting. Your request must be in writing and mailed to the address listed in the Contact Information section of this Notice. If you make multiple requests for an accounting of disclosures in any 12 month period, we may charge you a reasonable fee to provide the accounting.
- **You have the right to a paper copy of this notice.** You may ask for a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice. Submit your request in writing by mail or email using the information listed in the Contact Information section of this Notice.

## E. Complaints

You may file a complaint if you believe your privacy rights have been violated. Use the mailing address, email address, or phone number listed in the Contact Information section of this Notice to file your complaint with us. You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services. We will not take any action against you for filing a complaint.

## F. The Residents, Fellows and Interns Health Plan’s Duties Concerning your PHI

The Residents, Fellows and Interns Health Plan is required to maintain the privacy of your protected health information, provide you this Notice of its legal duties and privacy practices, follow the terms of the Notice currently in effect, and provide you with notice in the event of a breach of any of your unsecured PHI. The Residents, Fellows and Interns Health Plan reserves the right to change the terms of this Notice at any time. Any new Notice will be effective for all PHI that the Residents, Fellows and Interns Health Plan then maintains, as well as any PHI the Residents, Fellows and Interns Health Plan later receives or creates. Unless otherwise required by law, any new Notice will be effective as of its effective date.

## **G. Contact Information**

If you have questions or need further information, please contact:

Office of Student Health Benefits  
University of Minnesota  
410 Church Street S.E., N323  
Minneapolis, MN 55455

612-624-0627 or 1-800-232-9017

[umshbo@umn.edu](mailto:umshbo@umn.edu)

**Effective Date of this Notice: September 23, 2013**

## Terms You Should Know

**90dayRx** - Participating 90dayRx retail pharmacies and mail service pharmacy used for the dispensing of a supply of long-term prescription drug refills.

**Accountable Care Organization (ACO)** - A group of physicians, other health care professionals, hospitals, and other health care providers that accept a shared responsibility to deliver a broad set of medical services to a defined set of patients.

**Admissions** - A period of one (1) or more days and nights while you occupy a bed and receive inpatient care in a facility.

**Advanced Practice Nurses** - Licensed registered nurses who have gained additional knowledge and skills through an organized program of study and clinical experience that meets the criteria for advanced practice established by the professional nursing organization having the authority to certify the registered nurse in the advanced nursing practice. Advanced practice nurses include clinical nurse specialists (C.N.S.), nurse practitioners (N.P.), certified registered nurse anesthetists (C.R.N.A.), and certified nurse midwives (C.N.M.).

**Adverse Benefit Determination** - A decision relating to a health care service or claim that is partially or wholly adverse to the complainant

**Aftercare/Continuing Care Services** - The stage following discharge, when the patient no longer requires services at the intensity required during primary treatment.

**Allowed Amount** - The amount that payment is based on for a given covered service of a specific provider. The allowed amount may vary from one provider to another for the same service. All benefits are based on the allowed amount, except as provided in "Benefit Overview." The allowed amount may include the provider's applicable taxes, for example, the MinnesotaCare tax.

### The allowed amount for participating providers

For participating providers, the allowed amount is the negotiated amount of payment that the in-network provider has agreed to accept as full payment for a covered service at the time your claim is processed. The claims administrator periodically may adjust the negotiated amount of payment at the time your claim is processed for covered services at in-network providers as a result of expected settlements or other factors. The negotiated amount of payment with in-network providers for certain covered services may not be based on a specified charge for each service. Through annual or other global settlements, which may include an agreed upon fee schedule rate, case rate, withhold and/or capitation agreements, rebates, prospective payments or other methods, the claims administrator may adjust the amount due to in-network providers without reprocessing individual claims. These annual or other global adjustments will not cause any change in the amount you paid at the time your claim was processed. If the payment to the provider is decreased, the amount of the decrease is credited to the claims administrator, and the percentage of the allowed amount paid by the claims administrator is lower than the stated percentage for the covered service. If the payment to the provider is increased, the claims administrator pays that cost on your behalf, and the percentage of the allowed amount paid is higher than the stated percentage.

### The allowed amount for all nonparticipating providers

For nonparticipating providers, the allowed amount may also be determined by the provider type, provider location, and the availability of certain pricing methods. The allowed amount may not be based upon or related to a usual, customary or reasonable charge. The claims administrator will pay the stated percentage of the allowed amount for a covered service. In most cases, the claims administrator will pay this amount to you. The determination of the allowed amount is subject to all business rules as defined in the claims administrator's Provider Policy and Procedure Manual. As a result, the claims administrator may bundle services, take multiple procedure discounts and/or other reductions as a result of the procedures performed and billed on the claim. No fee schedule amounts include any applicable tax.

### **The allowed amount for nonparticipating providers in Minnesota**

For nonparticipating provider services within Minnesota, except those described in “Special Circumstances,” the allowed amount will be based upon one of the following payment options to be determined at the claims administrator’s discretion: (1) a percentage, not less than 100%, of the Medicare allowed charge for the same or similar service; (2) a percentage of billed charges; (3) provider reimbursement databases, median costs from a benchmark of like claims, or fee negotiations; or, (4) as may be required by federal law. The payment option selected by the claims administrator may result in an allowed amount that is a lower amount than if calculated by another payment option. When the Medicare allowed charge is not available, the pricing method may also be determined by factors such as type of service, place of service, reason for care, and type of provider at the point the claim is received by the claims administrator.

### **The allowed amount for nonparticipating provider services outside Minnesota**

For nonparticipating provider physician or clinic services outside of Minnesota, except those described in “Special Circumstances,” the allowed amount will be based upon one of the following payment options to be determined at the claims administrator’s discretion: (1) a percentage, not less than 100%, of the Medicare allowed charge for the same or similar service; (2) a percentage of billed charges; (3) pricing determined by another Blue Cross or Blue Shield plan; (4) provider reimbursement databases, median costs from a benchmark of like claims, or fee negotiations; or, (5) as may be required by federal law. The payment option selected by the claims administrator may result in an allowed amount that is a lower amount than if calculated by another payment option. When the Medicare allowed charge is not available, the pricing method may also be determined by factors such as type of service, place of service, reason for care, and type of provider at the point the claim is received by the claims administrator.

**Applied Behavioral Analysis** - The design, implementation and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior or to prevent loss of attained skill or function, including the use of direct observation, measurement and functional analysis of the relations between environment and behavior.

**Artificial Insemination (AI)** - The introduction of semen from a donor (which may have been a preserved specimen), into a woman's vagina, cervical canal, or uterus by means other than sexual intercourse.

**Assisted Fertilization** - Any method used to enhance the possibility of conception through retrieval or manipulation of the sperm or ovum. This includes, but is not limited to, artificial insemination, In Vitro Fertilization (IVF), Gamete Intra-Fallopian Transfer (GIFT), Zygote Intra-Fallopian Transfer (ZIFT), Tubal Embryo Transfer (TET), Peritoneal Ovum Sperm Transfer, Zona Drilling, and sperm microinjection.

**Attending Health Care Professional** - A health care professional with primary responsibility for the care provided to a sick or injured person.

**Autism Spectrum Disorders** - Any of the pervasive developmental disorders defined by the most recent edition of the *Diagnostic and Statistical Manual of Mental Disorders (DSM)*, or its successor, including autistic disorder, Asperger's disorder and pervasive developmental disorder not otherwise specified.

**Behavioral Health Care Treatment** - Treatment for mental health disorders and substance use disorder/addiction diagnoses as listed in the most recent editions of the *International Classification of Diseases (ICD)* and *Diagnostic and Statistical Manual for Mental Disorders (DSM)*. Does not include developmental disability.

**Biological Products** - Products that are regulated by the Food and Drug Administration (FDA) and are medicines made from living organisms through highly complex manufacturing processes and must be handled and administered under carefully monitored conditions. There are a wide variety of biological products such as drugs, gene and cellular therapies and vaccines.

**Biosimilars** - Products that are regulated by the Food and Drug Administration (FDA) and are highly similar to the reference biological brand name product in terms of safety, purity and potency, but may have minor differences in clinically inactive components.

**BlueCard Program** - A Blue Cross and Blue Shield program which allows you to access covered health care services while traveling outside of your service area. You must use in-network providers of a Host Blue and show your member ID card to secure BlueCard program access.

**Board-Certified** - A designation given to those physicians who, after meeting strict standards of knowledge and practices, are certified by the professional board representing their specialty.

**Brand Drug** - A recognized trade name prescription drug product, usually either the innovator product for new prescription drugs still under patent protection or a more expensive product marketed under a brand name for multi-source prescription drugs and noted as such in the pharmacy database used by the claims administrator.

**Calendar Year** - The period starting on January 1st of each year and ending at midnight December 31st of that year.

**Care Coordination** - Organized, information-driven patient care activities intended to facilitate the appropriate responses to your health care needs across the continuum of care.

**Care/Case Management Plan** - A plan for health care services developed for a specific patient by a care/case manager after an assessment of the patient's condition in collaboration with the patient and the patient's health care team. The plan sets forth both the immediate and the ongoing skilled health care needs of the patient to sustain or achieve optimal health status.

**Cellular Therapy** - The transfer of cells into a person with the goal of improving a disease. Gene modified cell therapy removes the cells from a person's body and alters the genetic material of the cell. The modified cells are then reintroduced into the body.

**Chronic Condition** - Any physical or mental condition that requires long-term monitoring and/or management to control symptoms and to shape the course of the disease.

**Claim** - A request for prior approval of a covered service or for the payment or reimbursement of the charges or costs associated with a covered service. Claims include:

- **Pre-service claim** - A request for prior approval of a covered service which under the terms of your coverage must be approved before you receive the covered service.
- **Urgent care claim** - A pre-service claim which, if decided within the time periods established for making non-urgent care pre-service claim decisions, could seriously jeopardize your life, health or ability to regain maximum function or, in the opinion of a physician with knowledge of your medical condition, would subject you to severe pain that cannot be adequately managed without the service. Whether a request involves an urgent care claim will be determined by your attending health care provider.
- **Post-service claim** - A request for payment or reimbursement of the charges or costs associated with a covered service that you have received.

**Claims Administrator** - Blue Cross and Blue Shield of Minnesota (Blue Cross).

**Coinsurance** - The percentage of the allowed amount you must pay for certain covered services after you have paid any applicable deductibles and copays until you reach your out-of-pocket limits. For covered services from participating providers, coinsurance is calculated based on the lesser of the allowed amount or the billed charge. Because payment amounts are negotiated to achieve overall lower costs, the allowed amount for participating providers is generally lower than the billed charge. However, the amount used to calculate your coinsurance will not exceed the billed charge. When your coinsurance is calculated on the billed charge rather than the allowed amount for participating providers, the percentage of the allowed amount paid by us will be greater than the stated percentage.

For covered services from nonparticipating providers, coinsurance is calculated based on the allowed amount. In addition, you are responsible for any excess charge over the allowed amount.

Your coinsurance and deductible amount will be based on the negotiated payment amount we have established with the provider or the provider's charge, whichever is less. The negotiated payment amount includes discounts that are known and can be calculated when the claim is processed. In some cases, after a claim is processed, that negotiated payment amount may be adjusted at a later time if the agreement with the provider so provides. Coinsurance

calculation will not be changed by such subsequent adjustments or any other subsequent reimbursements we may receive from other parties.

**Coinsurance Example:**

You are responsible for payment of any applicable coinsurance amounts for covered services. The following is an example of how coinsurance would work for a typical claim:

For instance, when Blue Cross pays 80% of the allowed amount for a covered service, you are responsible for the coinsurance, which is 20% of the allowed amount. In addition, you would be responsible for any excess charge over our allowed amount when a nonparticipating provider is used. For example, if a nonparticipating provider ordinarily charges \$100 for a service, but our allowed amount is \$95, Blue Cross will pay 80% of the allowed amount (\$76). You must pay the 20% coinsurance on the Blue Cross allowed amount (\$19), plus the difference between the billed charge and the allowed amount (\$5), for a total responsibility of \$24.

Remember, if participating providers are used, your share of the covered charges (after meeting any deductibles) is limited to the stated coinsurance amounts based on the Blue Cross allowed amount. If nonparticipating providers are used, your out of pocket costs will be higher as shown in the example above.

**Compound Drug** - A prescription where two (2) or more drugs/medications are mixed together. All of these drugs/medications must be FDA-approved. The end product must not be available in an equivalent commercial form. A prescription will not be considered as a compound prescription if it is reconstituted or if, to the active ingredient, only water or sodium chloride solutions are added. The compound drug must also be FDA-approved for use in the condition being treated and in the dosage form being dispensed.

**Continued Stay** - A continuation of inpatient care services for a member with an existing prior authorization. A continued stay review determines if continued inpatient care is medically necessary and/or if the current health care facility is still the most appropriate to provide the level of care required for the patient. Also known as concurrent review.

**Copay** - The dollar amount you must pay for certain covered services. The "Benefit Overview" lists the copays and services that require copays. A negotiated payment amount with the provider for a service requiring a copay will not change the dollar amount of the copay.

**Cosmetic Services** - Surgery and other services performed primarily to enhance or otherwise alter physical appearance without correcting or improving a physiological function.

**Covered Drug List** - The claims administrator's designated covered drug list for this plan is a list of Food & Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The list was developed by the claims administrator's Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians and may, from time to time, be revised by the committee.

**Covered Services** - A health service or supply that is eligible for benefits when performed and billed by an eligible provider. You incur a charge on the date a service is received or a supply or a drug is purchased.

**Custodial Care** - Care provided primarily for maintenance of the member or which is designed essentially to assist the member in meeting activities of daily living and which is not primarily provided for its therapeutic value in the treatment of an illness, disease, bodily injury, or condition.

**Cycle** - One (1) partial or complete fertilization attempt extending through the implantation phase only.

**Day Treatment** - Behavioral health services that may include a combination of group and individual therapy or counseling for a minimum of three (3) hours per day, three (3) to five (5) days per week.

**Deductible** - The deductible is a specified dollar amount you must pay for most covered services each plan year before the health plan begins to provide payment for benefits. Services such as prenatal care, pediatric preventive care, and primary network preventive care services for adults are not subject to the deductible. Please refer to "Benefit Overview" for the deductible amount.



**Dependent** - Your spouse, child to the dependent child age limit provided in "Who is Eligible," child whom you or your spouse have adopted or been appointed legal guardian to the dependent child age limit provided in "Who is Eligible," grandchild who meets the eligibility requirements as provided in "Who is Eligible" to the dependent child age limit provided in "Who is Eligible," disabled dependent or dependent child as provided in "Who is Eligible," or any other person whom state or federal law requires be treated as a dependent under this health coverage.

**Designated Agent** - An entity that has contracted, either directly or indirectly, with the claims administrator to perform a function and/or service in the administration of this health plan. Such function and/or service may include, but is not limited to, medical management and provider referral.

**Diabetes Self-Management Education (DSME)** - The process of facilitating the knowledge, skill, and ability necessary for diabetes self-care. Diabetes self-management support (DSMS) refers to the support that is required for implementing and sustaining coping skills and behaviors needed to self-manage on an ongoing basis. The overall objectives are to support informed decision making, self-care behaviors, problem solving, and active collaboration with the health care team and to improve clinical outcomes, health status, and quality of life. Support can be behavioral, educational, psychosocial, or clinical. DSMEs will be provided by one or more instructors. The instructors will have recent educational and experiential preparation in education and diabetes management or will be a certified diabetes educator. The instructor(s) will obtain regular continuing education in the field of diabetes management and education. At least one of the instructors will be a registered nurse, dietitian, or pharmacist. DSMEs must be consistent with the National Standards for Diabetes Self-Management Education.

**Durable Medical Equipment** - Medical equipment prescribed by a physician that meets each of the following requirements:

1. able to withstand repeated use;
2. used primarily for a medical purpose;
3. generally not useful in the absence of illness or injury;
4. determined to be reasonable and necessary; and
5. represents the most cost-effective alternative.

**Enrollment Date** - The first day of coverage, or if there is a waiting period, the first day of the waiting period (typically the date employment begins).

**E-Visit** - A member-initiated, limited online evaluation and management health care service provided by a physician or other qualified health care provider using the internet or similar secure communications network to communicate with an established member.

**Experimental/Investigative** - The use of any treatment, service, procedure, facility, equipment, prescription drug, device or supply (intervention) which is not determined by the claims administrator to be medically effective for the condition being treated. The claims administrator will consider an intervention to be experimental/investigative if: the intervention does not have Food and Drug Administration (FDA) approval to be marketed for the specific relevant indication(s); or available scientific evidence does not permit conclusions concerning the effect of the intervention on health outcomes; or the intervention is not proven to be as safe and as effective in achieving an outcome equal to or exceeding the outcome of alternative therapies; or the intervention does not improve health outcomes; or the intervention is not proven to be applicable outside the research setting. If an intervention, as defined above, is determined to be experimental/investigative at the time of the service, it will not receive retroactive coverage, even if it is found to be in accordance with the above criteria at a later date. Medical researchers constantly experiment with new medical equipment, prescription drugs and other technologies. In turn, health plans must evaluate these technologies. The claims administrator believes that decisions for evaluating new technologies, as well as new applications of existing technologies, for medical and behavioral health procedures, pharmaceuticals and devices should be made by medical professionals. Certain routine patient costs for participation in an approved clinical trial will not be considered experimental/investigative. Routine patient costs include items and services that would be covered if the member was not enrolled in an approved clinical trial.

**Facility** - A provider that is a hospital, skilled nursing facility, residential behavioral health treatment facility, or outpatient behavioral health treatment facility licensed under state law in the state in which it is located to provide the health services billed by that facility. Facility may also include a licensed home/suite infusion therapy provider,

freestanding ambulatory surgical center, a home health care agency, or freestanding birthing center when services are billed on a facility claim.

**Foot Orthoses** - Appliances or devices used to stabilize, support, align, or immobilize the foot in order to prevent deformity, protect against injury, or assist with function. Foot orthoses generally refer to orthopedic shoes, and devices or inserts that are placed in shoes including heel wedges and arch supports. Foot orthoses are used to decrease pain, increase function, correct some foot deformities, and provide shock absorption to the foot. Orthoses can be classified as pre-fabricated or custom-made. Pre-fabricated orthoses are manufactured in quantity and are not designed for a specific member. Custom-fitted orthoses are specifically made for an individual member.

**Freestanding Ambulatory Surgical Center** - A provider that facilitates medical and surgical services to sick and injured persons on an outpatient basis. Such services are performed by, or under the direction of, a staff of licensed doctors of medicine (M.D.) or osteopathy (D.O.) and/or registered nurses (R.N.). A freestanding ambulatory surgical center is not part of a hospital, clinic, doctor's office, or other health care professional's office.

**Gene Therapy** - The introduction, removal, or change in the content of a person's genetic material with the goal of treating or curing a disease. It includes therapies such as gene transfer, gene modified cell therapy, and gene editing.

**Generic Drug** - A prescription drug that is available from more than one manufacturing source and accepted by the FDA as a substitute for those products having the same active ingredients as a brand drug and listed in the FDA "Approved Drug Products with Therapeutic Equivalence Evaluations," otherwise known as the Orange Book, and noted as such in the pharmacy database used by the claims administrator.

**Habilitative Services** - Services, including devices, that are expected to make measurable or sustainable improvement within a reasonable period of time and assist a member to attain, maintain, or improve daily living skills or functions never learned or acquired due to a disabling condition.

**Halfway House** - Specialized residences for individuals who no longer require the complete facilities of a hospital or institution but are not yet prepared to return to independent living.

**Health Care Provider** - A health care professional, licensed for independent practice, certified or otherwise qualified under state law, in the state in which the services are rendered, to provide the health services billed by that health care professional. Health care professionals include only physicians, chiropractors, mental health professionals, advanced practice nurses, physician assistants, audiologists, physical, speech, and occupational therapists, licensed nutritionists, licensed registered dietitians, and licensed acupuncture practitioners. Health care professional also includes supervised employees of: Minnesota Rule 29 behavioral health treatment facilities licensed by the Minnesota Department of Human Services and doctors of medicine, osteopathy, chiropractic, or dental surgery.

**Home Health Care Agency** - A Medicare-approved or other preapproved facility that sends health care professionals and home health aides into a person's home to provide health services.

**Hospice Care** - A coordinated set of services provided at home or in an inpatient hospital setting for covered individuals suffering from a terminal disease or condition.

**Hospital** - A facility that provides diagnostic, therapeutic and surgical services to sick and injured persons on an inpatient or outpatient basis. Such services are performed by or under the direction of a staff of licensed doctors of medicine (M.D.), or osteopathy (D.O.). A hospital provides 24-hour-a-day professional registered nursing (R.N.) services.

**Host Blue** - A Blue Cross and/or Blue Shield licensee outside of Minnesota that has contractual relationships with providers in its designated service area that deliver the benefit of its arrangements with its local and ancillary providers eligible for Inter-Plan Programs, on behalf of Control/Home Licensee Members who incur claims within its service area.

**Illness** - A sickness, injury, pregnancy, mental illness, substance use disorder, or condition involving a physical disorder.

**Immediate Family** - Your spouse, child, stepchild, parent, brother, sister, mother-in-law, father-in-law, brother-in-law, sister-in-law, daughter-in-law, son-in-law, grandchild, grandparent, stepparent, stepbrother or stepsister.

**Infertility** - The requirement for any reproductive technology (pharmacological or procedural) to conceive.

**In-network** - Depending on where you receive services, the in-network is designated as one of the following:

- When you receive services within the health plan service area, the designated in-network for professional providers and facility providers is the Aware network.
- When you receive services within the claims administrator's service area, the designated in-network for professional providers and facility providers is the Aware network.
- When you receive services outside Minnesota, the designated participating in-network for professional providers and facility providers is the local BlueCard Traditional network.

**In-network Provider** - An ancillary provider, professional provider or facility provider who has entered into an agreement, either directly or indirectly, with the claims administrator or with any licensee of the Blue Cross and Blue Shield Association located out-of-area, pertaining to payment as a participant in a network for covered services rendered to a member.

**Inpatient Care** - Care that provides 24-hour-a-day professional registered nursing (R.N.) services for short-term medical and behavioral health services in a hospital setting.

**Intensive Outpatient Programs (IOPs)** - A behavioral health care service setting that provides structured, multidisciplinary diagnostic and therapeutic services. IOPs operate at least three (3) hours per day, three (3) days per week. Substance use disorder treatment is typically provided in an IOP setting. Some IOPs provide treatment for mental health disorders.

**Lifetime Maximum** - The cumulative maximum payable for specified covered services incurred by a member during their lifetime or by each covered dependent during their lifetime under all health plans with the employer. The lifetime maximum does not include amounts which are the member's responsibility, such as deductibles, coinsurance, copays, and other amounts. Please refer to "Benefit Overview" for specific dollar maximums on certain services.

**Mail Service Pharmacy** - A pharmacy that dispenses prescription drugs through a home delivery option.

**Maintenance Services** - Services that are neither habilitative nor rehabilitative that are not expected to make measurable or sustainable improvement within a reasonable period of time.

**Marital/Couples Therapy/Counseling** - Behavioral health care services for the primary purpose of working through relationship issues.

**Marital/Couples Training** - Services for the primary purpose of relationship enhancement including, but not limited to: premarital education; or marriage/couples retreats, encounters, or seminars.

**Medical Emergency** - Medically necessary and appropriate care which a reasonable layperson believes is immediately necessary to preserve life, prevent serious impairment to bodily functions, organs, or parts, or prevent placing the physical or mental health of the member in serious jeopardy.

**Medically Necessary and Appropriate (Medical Necessity and Appropriateness)** - Services, supplies or covered medications that a provider, exercising prudent clinical judgment, would provide to a member for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are: (i) in accordance with generally accepted standards of medical practice; and (ii) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the member's illness, injury or disease; and (iii) not primarily for the convenience of the member, physician, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that member's illness, injury or disease. The claims administrator reserves the right, utilizing the criteria set forth in this definition, to render the final determination as to whether a service, supply or covered medication is medically necessary and appropriate. No benefits will be provided unless the claims administrator determines that the service, supply or covered medication is medically necessary and appropriate.

With respect to mental health care services: services appropriate, in terms of type, frequency, level, setting, and duration, to the member's diagnosis or condition, and diagnostic testing and preventive services. Medically necessary and appropriate care must be consistent with generally accepted practice parameters as determined by health care providers in the same or similar general specialty as typically manages the condition, procedure, or treatment at issue and must:

- (1) help restore or maintain the member's health; or
- (2) prevent deterioration of the member's condition.

**Medicare** - A federal health insurance program established under Title XVIII of the Social Security Act. Medicare is a program for people age 65 or older; some people with disabilities under age 65; and people with end-stage renal disease. The program includes Part A, Part B, and Part D. Part A generally covers some costs of inpatient care in hospitals and skilled nursing facilities. Part B generally covers some costs of physician, medical, and other services. Part D generally covers outpatient prescription drugs defined as those drugs covered under the Medicaid program plus insulin, insulin-related supplies, certain vaccines, and smoking cessation agents. Medicare Parts A, B, and D do not pay the entire cost of services and are subject to cost-sharing requirements and certain benefit limitations.

**Mental Illness** - A mental disorder as defined in the *International Classification of Diseases (ICD)* and *Diagnostic and Statistical Manual for Mental Disorders (DSM)*. It does not include substance dependence, nondependent substance use disorder, or developmental disability.

**Nonparticipating Provider** - A provider who has not entered into a network contract with the claims administrator or the local Blue Cross and/or Blue Shield plan.

**Opioid Treatment** - Treatment that uses Medication Assisted Treatment (MAT) to control withdrawal symptoms of opioid addiction.

**Out-of-network Participating Provider** - Providers who have a contract with the claims administrator or the local Blue Cross and/or Blue Shield plan (participating providers), but are not in-network providers because the contract is not specific to this plan.

**Out-of-network Provider** - A provider with a Blue Cross contract that is not specific to this plan; and nonparticipating providers.

**Out-of-pocket Limit** - The out-of-pocket limit refers to the specified dollar amount of member cost-sharing incurred for covered services in a plan year. When the specified dollar amount is attained, the claims administrator begins to pay 100% of the allowed amount for all covered expenses. Please refer to "Benefit Overview" for the out-of-pocket limit.

**Outpatient Behavioral Health Treatment Facility** - A facility that provides outpatient treatment by, or under the direction of, a licensed mental health care professional for mental health disorders, or a licensed substance use professional for substance use disorders.

**Outpatient Care** - Health services a patient receives without being admitted to a facility as an inpatient. Care received at ambulatory surgery centers is considered outpatient care.

**Palliative Care** - Any eligible treatment or service specifically designed to alleviate the physical, psychological, psychosocial, or spiritual impact of a disease, rather than providing a cure for members with a new or established diagnosis of a progressive, debilitating illness. Services may include medical, spiritual, or psychological interventions focused on improving quality of life by reducing or eliminating physical symptoms, enabling a patient to address psychological and spiritual problems, and supporting the patient and family.

**Partial Hospitalization** - The provision of medical, nursing, counseling or therapeutic mental health care services or substance use disorder services on a planned and regularly scheduled basis in a facility provider designed for a member or client who would benefit from more intensive services than are generally offered through outpatient treatment but who does not require inpatient care.

**Partial Programs** - An intensive, structured behavioral health care setting that provides medically supervised diagnostic and therapeutic services. Partial programs operate five (5) to six (6) hours per day, five (5) days per week although some patients may not require daily attendance.

**Participating Pharmacy** - A pharmaceutical provider that participates in a network for the dispensing of prescription drugs.

**Participating Provider** - A provider who has entered into either a specific network contract or a general broader network contract with the claims administrator or the local Blue Cross and/or Blue Shield plan.

**Physician** - A doctor of medicine (M.D.), osteopathy (D.O.), dental surgery (D.D.S.), medical dentistry (D.M.D.), podiatric medicine (D.P.M.), or optometry (O.D.) practicing within the scope of his or her license.

**Place of Service** - Industry standard claim submission standards (established by the Medicare program) used by clinic and hospital providers.

**Plan** - The plan of benefits established by the plan administrator.

**Plan Year** - A 12-month period which begins on the effective date of the plan and each succeeding 12-month period thereafter.

**Preferred Drug List** - The claims administrator's preferred drug list is a list of Food & Drug Administration (FDA) approved prescription drugs selected for their quality, safety and effectiveness. It includes products in every major therapeutic category. The list was developed by the claims administrator's Pharmacy and Therapeutics Committee made up of clinical pharmacists and physicians and may, from time to time, be revised by the committee. This list can change throughout the year.

**Prescription Drugs** - Drugs, including insulin, that are required by federal law to be dispensed only by prescription of a health professional who is authorized by law to prescribe the drug.

**Provider** - A health care professional or facility licensed, certified or otherwise qualified under state law, in the state in which the services are rendered, to provide the health services billed by that provider. Provider also includes home/suite infusion therapy providers, pharmacies, medical supply companies, independent laboratories and ambulances.

**Rehabilitative Services** - Services, including devices, that are expected to make measurable or sustainable improvement within a reasonable period of time and assist a member to regain, maintain, or prevent deterioration of daily living skills or functions acquired but then lost or impaired due to an illness, injury, or disabling condition.

**Rescission** - A cancellation or discontinuation of coverage.

**Residential Behavioral Health Treatment Facility** - A facility that provides residential treatment by, or under the direction of, a licensed mental health professional for mental health disorders, or a licensed substance use professional for substance use disorders. The treatment is based on a clinical assessment and treatment plan. The facility provides continuous, 24-hour supervision by a skilled staff who are directly supervised by health care professionals. Skilled nursing and medical care are available each day.

**Respite Care** - Short-term inpatient or home care provided to the member when necessary to relieve family members or other persons caring for the member.

**Retail Health Clinic** - A clinic located in a retail establishment or worksite that provides medical services for a limited list of eligible symptoms (e.g., sore throat, cold). If the presenting symptoms are not on the list, the member will be directed to seek services from a physician or facility provider. Retail health clinics are staffed by eligible nurse practitioners or other eligible health care providers that have a practice arrangement with a physician. The list of available medical services and/or treatable symptoms is available at the retail health clinic. Access to retail health clinic services is available on a walk-in basis.

**Retail Pharmacy** - Any licensed pharmacy that you can physically enter to obtain a prescription drug.

**Self-Administered Drugs** - Medications you would normally take on your own, such as drugs you might take every day to treat high blood pressure. These are drugs that can be safely taken by mouth or administered by injection, inhaled, inserted, or applied topically and are covered under your pharmacy/prescription drug benefit. These drugs do not require direct supervision or administration by a health care provider, regardless of whether initial medical supervision or training is required.

**Services** - Health care services, procedures, treatments, durable medical equipment, medical supplies, and prescription drugs, including specialty drugs.

**Skilled Care** - Services rendered other than in a skilled nursing facility that are medically necessary and appropriate and provided by a licensed nurse or other licensed health care professional. A service shall not be considered skilled care merely because it is performed by, or under the direct supervision of, a licensed nurse. Services such as tracheotomy suctioning or ventilator monitoring, that can be safely and effectively performed by a non-medical person (or self-administered) without direct supervision of a licensed nurse, shall not be regarded as skilled care, whether or not a licensed nurse actually provides the service. The unavailability of a competent person to provide a non-skilled service shall not make it skilled care when a licensed nurse provides the service. Only the skilled care component(s) of combined services that include non-skilled care are covered under the plan.

**Skilled Nursing Care - Extended Hours** - Extended hours home care (skilled nursing services) are continuous and complex skilled nursing services greater than two (2) consecutive hours per date of service in the member's home. Extended hours services provide complex, direct, skilled nursing care to develop caregiver competencies through training and education to optimize the member's health status and outcomes. The frequency of the nursing tasks is continuous and temporary in nature and is not intended to be provided on a permanent, ongoing basis.

**Skilled Nursing Care - Intermittent Hours** - Intermittent skilled nursing services consist of up to two (2) consecutive hours per date of service in the member's home provided by a licensed registered nurse or licensed practical nurse who are employees of an approved home health care agency.

**Skilled Nursing Facility** - A Medicare-approved facility that provides skilled transitional care, by or under the direction of a doctor of medicine (M.D.) or osteopathy (D.O.). A skilled nursing facility provides 24-hour-a-day professional registered nursing (R.N.) services.

**Skills Training** - Training of basic living and social skills that restore a patient's skills essential for managing his or her illness, treatment, and the requirements of everyday independent living.

**Specialist/Specialist Physician** - A physician who limits his or her practice to a particular branch of medicine or surgery.

**Specialty Drugs** - Specialty drugs are designated complex injectable and oral drugs that have very specific manufacturing, storage, and dilution requirements that are subject to restricted distribution by the U.S. Food and Drug Administration (FDA); or require special handling, provider coordination, or patient education that cannot be provided by a retail pharmacy. Specialty drugs include, but are not limited to drugs used for: infertility, growth hormone treatment, multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia.

**Specialty Pharmacy Network Supplier** - A pharmaceutical specialty provider that has an agreement with the claims administrator pertaining to the payment and exclusive dispensing of selected specialty prescription drugs provided to you.

**Step Therapy** - Step therapy includes, but is not limited to, medications in specific categories or drug classes. If your physician prescribes one of these medications, there must be documented evidence that you have tried another eligible medication that is safe, more clinically effective, and in some cases more cost-effective before the step therapy medication will be paid under the drug benefit.

**Substance Use Disorder and/or Addictions** - Alcohol, drug dependence or other addictions as defined in the most current editions of the *International Classification of Diseases (ICD)* and *Diagnostic and Statistical Manual for Mental Disorders (DSM)*.

**Supervised Employees** - Health care professionals employed by a doctor of medicine, osteopathy, chiropractic, dental surgery, or a Minnesota Rule 29 behavioral health treatment facility licensed by the Minnesota Department of Human Services. The employing M.D., D.O., D.C., D.D.S., or mental health professional must be physically present and immediately available in the same office suite more than 50% of each day when the employed health care professional is providing services. Independent contractors are not eligible.

**Supplies** - Health care materials prescribed by a physician that are not reusable. They are used primarily for a medical purpose and are generally not useful in the absence of illness or injury.

Supplies include, but are not limited to:

1. ostomy supplies;
2. catheters;
3. oxygen; and
4. diabetic supplies.

**Surrogate Pregnancy** - An arrangement whereby a woman who is not covered under this plan becomes pregnant for the purpose of gestating and giving birth to a child for others to raise.

**Telehealth Services** - The delivery of health care services or consultations through the use of real time two-way interactive audio and visual communications to provide or support health care delivery and facilitate the assessment, diagnosis, consultation, treatment, education, and care management of a member's health care. Telehealth includes the application of secure video conferencing, store-and-forward technology, and synchronous interactions between a member located at an originating site and a provider located at a distant site. Originating site means a site where the member is located at the time health care services are provided to the member by means of telehealth. Coverage is provided for health care services delivered through telehealth by means of the use of audio-only communication if the communication is a scheduled appointment and the standard of care for that particular service can be met through the use of audio-only communication. Telehealth does not include communication between providers that consists solely of a telephone conversation, e-mail, or facsimile transmission. Telehealth does not include communication between a provider and a member that consists solely of an e-mail or facsimile transmission.

**Tobacco Cessation Drugs and Products** - Prescription drugs and over-the-counter products that aid in reducing or eliminating the use of nicotine.

**Totally Disabled (or Total Disability)** - A condition resulting from illness or injury as a result of which, and as certified by a physician, for an initial period of 24 months, you are continuously unable to perform all of the substantial and material duties of your regular occupation. However: (i) after 24 months of continuous disability, "totally disabled" (or total disability) means your inability to perform all of the substantial and material duties of any occupation for which you are reasonably suited by education, training or experience; (ii) during the entire period of total disability, you may not be engaged in any activity whatsoever for wage or profit and must be under the regular care and attendance of a physician, other than your Immediate Family. If you do not usually engage in any occupation for wages or profits, "totally disabled" (or total disability) means you are substantially unable to engage in the normal activities of an individual of the same age and sex.

**Treatment** - The management and care of a patient for the purpose of combating illness or injury. Treatment includes medical care, surgical care, diagnostic evaluation, giving medical advice, monitoring and taking medication.

**Value-Based Program** - An outcomes-based payment arrangement and/or a coordinated care model facilitated with one or more local providers that is evaluated against cost and quality metrics/factors and is reflected in provider payment.

**Waiting Period** - The period of time that must pass before you or your dependents are eligible for coverage under this plan.

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You are hereby notified, your health care benefit program is between the employer, on behalf of itself and its employees and Blue Cross and Blue Shield of Minnesota. Blue Cross is an independent corporation operating under licenses from the Blue Cross and Blue Shield Association ("the Association"), which is a national association of independent Blue Cross and Blue Shield companies throughout the United States. Although all of these independent Blue Cross and Blue Shield companies operate from a license with the Association, each of them is a separate and distinct operation. The Association allows Blue Cross Blue Shield to use the familiar Blue Cross and Blue Shield words and symbols. Blue Cross Blue Shield shall be liable to the employer, on behalf of itself and its employees, for any Blue Cross Blue Shield obligations under your health care benefit program.







## **Student Health Benefits**

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