

TakeCare Insurance Company, Inc.

www.takecareasia.com

Customer Service: 671-647-3526, 877-484-2411 (toll free), or customerservice@takecareasia.com



2021

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

This plan's health coverage qualifies as minimum essential coverage and meets the minimum value standard for the benefits it provides. See page 6 for details. This plan is accredited. See page 11.

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

Enrollment in this plan is limited. You must live or work in our geographic service area to enroll. See pages 13 & 14 for requirements.

IMPORTANT

- Rates: Back Cover
- Changes for 2021: Page 15
- Summary of Benefits: Page 149

Enrollment codes for this Plan:

- JK1 High Option - Self Only
- JK3 High Option - Self Plus One
- JK2 High Option - Self and Family
- JK4 Standard Option - Self Only
- JK6 Standard Option - Self Plus One
- JK5 Standard Option - Self and Family
- KX1 High Deductible Health Plan (HDHP) - Self Only
- KX3 High Deductible Health Plan (HDHP) - Self Plus One
- KX2 High Deductible Health Plan (HDHP) - Self and Family

Authorized for distribution by the:



United States
Office of Personnel Management

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



RI 73-776

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

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

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

Remember: If you are a former employee entitled to an annuity under a retirement system established for employees and you cancel your FEHB coverage, you may not re-enroll in the FEHB Program.

PLEASE BE ADVISED

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

Medicare's Low Income Benefits

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

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

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

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Introduction

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

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

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

If you are enrolled in this Plan, you are entitled to the benefits described in this brochure. If you are enrolled in Self Plus One or Self and Family coverage, each eligible family member is also entitled to these benefits. You do not have a right to benefits that were available before January 1, 2021, unless those benefits are also shown in this brochure.

OPM negotiates benefits and rates with each plan annually. Benefit changes are effective January 1, 2021, and changes are summarized on page 15. Rates are shown on the back page of this brochure.

Plain Language

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

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

Stop Health Care Fraud!

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

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

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

- Do not give your plan identification (ID) number over the phone or to people you do not know, except for your health care providers, authorized health benefits plan, or OPM representative.
- Let only the appropriate medical professionals review your medical record or recommend services.
- Avoid using health care providers who say that an item or service is not usually covered, but they know how to bill us to get it paid.
- Carefully review explanations of benefits (EOBs) that you receive from us.
- Periodically review your claims history for accuracy to ensure we have not been billed for services you did not receive.
- Do not ask your doctor to make false entries on certificates, bills, or records in order to get us to pay for an item or service.
- If you suspect that a provider has charged you for services you did not receive, billed you twice for the same service, or misrepresented any information, do the following:

- Call the provider and ask for an explanation. There may be an error.
- If the provider does not resolve the matter, call us at 671-647-3526 and explain the situation.
- If we do not resolve the issue:

CALL THE HEALTH CARE FRAUD HOTLINE

877-449-7295

OR go to www.opm.gov/our-inspector-general/hotline-to-report-fraud-waste-or-abuse/complaint-form/

The online reporting form is the desired method of reporting fraud in order to ensure accuracy, and a quicker response time.

You can also write to:

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

- Do not maintain as a family member on your policy:
 - Your former spouse after a divorce decree or annulment is final (even if a court order stipulates otherwise)
 - Your child age 26 or over (unless he/she was disabled and incapable of self-support prior to age 26)

A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee's FEHB enrollment.

- If you have any questions about the eligibility of a dependent, check with your personnel office if you are employed, with your retirement office (such as OPM) if you are retired, or with the National Finance Center if you are enrolled under Temporary Continuation of Coverage (TCC).
- Fraud or intentional misrepresentation of material fact is prohibited under the Plan. You can be prosecuted for fraud and your agency may take action against you. Examples of fraud include falsifying a claim to obtain FEHB benefits, trying to or obtaining service or coverage for yourself or for someone else who is not eligible for coverage, or enrolling in the Plan when you are no longer eligible.
- If your enrollment continues after you are no longer eligible for coverage (i.e., you have separated from Federal service) and premiums are not paid, you will be responsible for all benefits paid during the period in which premiums were not paid. You may be billed by your provider for services received. You may be prosecuted for fraud for knowingly using health insurance benefits for which you have not paid premiums. It is your responsibility to know when you or a family member is no longer eligible to use your health insurance coverage.

Discrimination is Against the Law

TakeCare complies with all applicable Federal civil rights laws, including Title VII of the Civil Rights Act of 1964.

You can also file a civil rights complaint with the Office of Personnel Management by mail at: Office of Personnel Management Healthcare and Insurance Federal Employee Insurance Operations, Attention: Assistant Director FEIO, 1900 E Street NW, Suite 3400 S, Washington, DC 20415-3610.

Preventing Medical Mistakes

Medical mistakes continue to be a significant cause of preventable deaths within the United States. While death is the most tragic outcome, medical mistakes cause other problems such as permanent disabilities, extended hospital stays, longer recoveries, and even additional treatments. Medical mistakes and their consequences also add significantly to the overall cost of healthcare. Hospitals and healthcare providers are being held accountable for the quality of care and reduction in medical mistakes by their accrediting bodies. You can also improve the quality and safety of your own health care and that of your family members by learning more about and understanding your risks. Take these simple steps:

1. Ask questions if you have doubts or concerns.

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

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

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

3. Get the results of any test or procedure.

- Ask when and how you will get the results of tests or procedures. Will it be in person, by phone, mail, through the Plan or Provider's portal?
- Don't assume the results are fine if you do not get them when expected. Contact your healthcare provider and ask for your results.
- Ask what the results mean for your care.

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

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

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

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

Patient Safety Links

For more information on patient safety, please visit:

- www.jointcommission.org/speakup.aspx. The Joint Commission’s Speak Up™ patient safety program.
- www.jointcommission.org/topics/patient_safety.aspx. The Joint Commission helps health care organizations to improve the quality and safety of the care they deliver.
- www.ahrq.gov/patients-consumers/. The Agency for Healthcare Research and Quality makes available a wide-ranging list of topics not only to inform consumers about patient safety but to help choose quality health care providers and improve the quality of care you receive.
- www.npsf.org. The National Patient Safety Foundation has information on how to ensure safer health care for you and your family.
- www.bemedwise.org. The National Council on Patient Information and Education is dedicated to improving communication about the safe, appropriate use of medications.
- www.leapfroggroup.org. The Leapfrog Group is active in promoting safe practices in hospital care.
- www.ahqa.org. The American Health Quality Association represents organizations and health care professionals working to improve patient safety.

Preventable Healthcare Acquired Conditions (“Never Events”)

When you enter the hospital for treatment of one medical problem, you do not expect to leave with additional injuries, infections, or other serious conditions that occur during the course of your stay. Although some of these complications may not be avoidable, patients do suffer from injuries or illnesses that could have been prevented if doctors or the hospital had taken proper precautions. Errors in medical care that are clearly identifiable, preventable and serious in their consequences for patients, can indicate a significant problem in the safety and credibility of a health care facility. These conditions and errors are sometimes called “Never Events” or “Serious Reportable Events.”

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

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

FEHB Facts

Coverage Information

- **No pre-existing condition limitation** We will not refuse to cover the treatment of a condition you had before you enrolled in this Plan solely because you had the condition before you enrolled.
- **Minimum essential coverage (MEC)** Coverage under this plan qualifies as minimum essential coverage. Please visit the Internal Revenue Service (IRS) website at www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision for more information on the individual requirement for MEC.
- **Minimum value standard** Our health coverage meets the minimum value standard of 60% established by the ACA. This means that we provide benefits to cover at least 60% of the total allowed costs of essential health benefits. The 60% standard is an actuarial value; your specific out-of-pocket costs are determined as explained in this brochure.
- **Where you can get information about enrolling in the FEHB Program** See www.opm.gov/insure/health for enrollment information as well as:
 - Information on the FEHB Program and plans available to you
 - A health plan comparison tool
 - A list of agencies that participate in Employee Express
 - A link to Employee Express
 - Information on and links to other electronic enrollment systems

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

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

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

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

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

The Self Plus One or Self and Family enrollment begins on the first day of the pay period in which the child is born or becomes an eligible family member. When you change to Self Plus One or Self and Family because you marry, the change is effective on the first day of the pay period that begins after your employing office receives your enrollment form. Benefits will not be available to your spouse until you are married. A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee’s FEHB enrollment.

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

If you or one of your family members is enrolled in one FEHB plan, you or they cannot be enrolled in or covered as a family member by another enrollee in another FEHB plan.

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

• **Family member coverage**

Family members covered under your Self and Family enrollment are your spouse (including a valid, legally-recognized common law marriage) and children as described in the chart below. A Self Plus One enrollment covers you and your spouse, or one eligible family member as described in the chart below.

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

Newborns of covered children are insured only for routine nursery care during the covered portion of the mother’s maternity stay.

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

- **Children’s Equity Act**

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

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

- If you have no FEHB coverage, your employing office will enroll you for Self Plus One or Self and Family coverage, as appropriate, in the lowest-cost nationwide plan option as determined by OPM
- If you have a Self Only enrollment in a fee-for-service plan or in an HMO that serves the area where your children live, your employing office will change your enrollment to Self Plus One or Self and Family, as appropriate, in the same option of the same plan; or
- If you are enrolled in an HMO that does not serve the area where the children live, your employing office will change your enrollment to Self Plus One or Self and Family, as appropriate, in the lowest-cost nationwide plan option as determined by OPM..

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

- **When benefits and premiums start**

The benefits in this brochure are effective on January 1. If you joined this Plan during Open Season, your coverage begins on the first day of your first pay period that starts on or after January 1. **If you changed plans or plan options during Open Season and you receive care between January 1 and the effective date of coverage under your new plan or option, your claims will be processed according to the 2021 benefits of your prior plan or option. If you have met (or pay cost-sharing that results in your meeting) the out-of-pocket maximum under the prior plan or option, you will not pay cost-sharing for services covered between January 1 and the effective date of coverage under your new plan or option.** However, if your prior plan left the FEHB Program at the end of the year, you are covered under that plan’s 2020 benefits until the effective date of your coverage with your new plan. Annuitants’ coverage and premiums begin on January 1. If you joined at any other time during the year, your employing office will tell you the effective date of coverage.

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

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

When you lose benefits

- **When FEHB coverage ends** You will receive an additional 31 days of coverage, for no additional premium, when:
 - Your enrollment ends, unless you cancel your enrollment, or
 - You are a family member no longer eligible for coverage.

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

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

- **Upon divorce** If you are divorced from a Federal employee, or an annuitant, you may not continue to get benefits under your former spouse’s enrollment. This is the case even when the court has ordered your former spouse to provide health coverage for you. However, you may be eligible for your own FEHB coverage under either the spouse equity law or Temporary Continuation of Coverage (TCC). If you are recently divorced or are anticipating a divorce, contact your ex-spouse’s employing or retirement office to get information about your coverage choices. You can also visit OPM’s website at www.opm.gov/healthcare-insurance/healthcare/plan-information/guides/. A carrier may request that an enrollee verify the eligibility of any or all family members listed as covered under the enrollee’s FEHB enrollment.

- **Temporary Continuation of Coverage (TCC)** If you leave Federal service, Tribal employment, or if you lose coverage because you no longer qualify as a family member, you may be eligible for Temporary Continuation of Coverage (TCC). The Patient Protection and Affordable Care Act (ACA) did not eliminate TCC or change the TCC rules. For example, you can receive TCC if you are not able to continue your FEHB enrollment after you retire, if you lose your Federal or Tribal job, if you are a covered dependent child and you turn 26, etc.

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

Enrolling in TCC. Get the RI 79-27, which describes TCC, from your employing or retirement office or from www.opm.gov/healthcare-insurance. It explains what you have to do to enroll.

Finally, if you qualify for coverage under another group health plan (such as your spouse’s plan), you may be able to enroll in that plan, as long as you apply within 30 days of losing FEHBP coverage.

- **Converting to individual coverage** You may convert to a non-FEHB individual policy if:
 - Your coverage under TCC or the spouse equity law ends (If you canceled your coverage or did not pay your premium, you cannot convert);

- You decided not to receive coverage under TCC or the spouse equity law; or
- You are not eligible for coverage under TCC or the spouse equity law.

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

Your benefits and rates will differ from those under the FEHB Program; however, you will not have to answer questions about your health, a waiting period will not be imposed, and your coverage will not be limited due to pre-existing conditions. For assistance in finding coverage, please contact us at 671-647-3526 or customerservice@takecareasia.com.

Section 1. How This Plan Works

TakeCare is a health maintenance organization (HMO) and gives you a choice of enrollment in a High Option, a Standard Option, or a High Deductible Health Plan (HDHP) Option. OPM requires that FEHB plans be accredited to validate that plan operations and/or care management meet nationally recognized standards. TakeCare holds the following accreditation: Accreditation Association for Ambulatory Health Care (AAAHC). The pharmacy benefit manager that supports TakeCare holds accreditation from URAC. To learn more about this plan's accreditation(s), please visit the following websites: www.aaahc.org or www.urac.org.

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

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

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

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

How we pay providers

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

General features of our High and Standard Options

Deductibles

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

Preventive care services

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

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

Deductibles

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

This HDHP Option offers a combined in-network and out-of-network deductible. The deductible must be met before plan benefits are paid for care other than preventive care services. See pages 92-93 for details.

Preventive Care Services

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

Health Savings Account (HSA)

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

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

Health Reimbursement Arrangement (HRA)

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

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

Health education resources and accounts management tools

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

Catastrophic protection

We protect you against catastrophic out-of-pocket expenses for covered services. **High Option:** Your annual out-of-pocket expenses for covered medical services, including in-network and out-of-network copayments and coinsurance, cannot exceed \$2,000 for Self Only or \$4,000 for Self Plus One or \$6,000 for Self and Family enrollment. Separately, after your in-network prescription drug copayments exceeds \$2,000 for Self Only or \$4,000 for Self Plus One or \$6,000 for Self and Family enrollment in any calendar year, you do not have to pay any further copayments for covered prescription drugs for the balance of the year. **Standard Option:** Your annual out-of-pocket expenses for covered medical services, including in-network and out-of-network copayments and coinsurance, cannot exceed \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment. Separately, after your in-network prescription drug copayments exceeds \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment in any calendar year, you do not have to pay any further copayments for covered prescription drugs for the balance of the year. **HDHP Option:** Your annual out-of-pocket expenses for covered in-network medical services, including copayments and coinsurance, cannot exceed \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment. Separately, after your in-network prescription drug copayments exceed \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment in any calendar year, you do not have to pay any further copayments for covered prescription drugs for the balance of the year. However, some expenses do not count toward the out-of-pocket maximum. See page 24 for more information.

For all three of the above options, an individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment.

The IRS limits annual out-of-pocket expenses for covered medical services to no more than \$7,000 for Self Only enrollment, and \$14,000 for a Self Plus One or Self and Family. The out-of-pocket limit for this Plan may differ from the IRS limit, but cannot exceed that amount.

Your rights & responsibilities

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

- TakeCare Insurance Company, Inc. has met all the licensing requirements needed on Guam, in the Commonwealth of the Northern Mariana Islands and the Republic of Belau (Palau) to conduct business as an insurance company.
- TakeCare is accredited by the Accreditation Association of Ambulatory Health Care (AAAHC), a distinction TakeCare has held since June 2016 as the first health plan on Guam accredited by AAAHC.
- TakeCare has been operating on Guam for over 45 years.
- TakeCare wholly owns/operates the FHP Health and Vision Centers on Guam.
- TakeCare is a for-profit organization.

You are also entitled to a wide range of consumer protections and have specific responsibilities as a member of this Plan. You can view the complete list of these rights and responsibilities by visiting our website at www.takecareasia.com. You can also contact us to request that we mail a copy to you.

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

By law, you have the right to access your protected health information (PHI). For more information regarding access to PHI, visit our website and click on [TakeCare Privacy Notice](#) at the bottom of each page to obtain our Notice of Privacy Practices. You can also contact us to request that we mail you a copy of that Notice.

Your medical and claims records are confidential

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

Service Area

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

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

Benefits Outside Our Service Area

If you reside in our service area, all non-emergency services you receive outside our service area must be prior authorized and approved for coverage to apply, even though your Plan option has an out of network benefit.

Please refer to Section 5(d) regarding your emergency care benefits inside and outside our service area.

If You Move Outside Our Service Area

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

If you choose to remain enrolled in this plan when you and/or your family members move outside our service area, you and/or your family will only be covered for emergency services. See Section 5(d). The only exception to this is your dependent children living out of the service area while you remain in the service area (see below).

Dependent Child(ren) Living Out of The Service Area

If your dependent child(ren) lives out of the service area while you remain in the service area (for example, if your child resides in California and you reside in Guam), coverage is available for that child(ren).

However, to be covered, the following information must be provided to TakeCare prior to non-emergency services being received:

- The child's name, address outside the service area, phone number
- Name and address of the child's primary care physician*

TakeCare can be reached at 671-647-3526 or toll-free, 877-484-2411, or via email at customerservice@takecareasia.com.

In the absence of such information, non-emergency services will not be covered.

Your dependent child(ren) must receive prior approval before being treated by a specialist, receiving certain diagnostic tests, or is considering an elective outpatient or inpatient procedure.

** - for dependent child(ren) residing in Hawaii or the continental US, a primary care physician can be selected in advance by using the search tool available at www.multiplan.com. For all other locations, contact TakeCare.*

In-Network Providers

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

Preferred In-Network Providers

These are in-network, directly contracted providers that have entered into a written agreement with TakeCare to provide care or treatment at preferential or better rates compared to other contracted or in-network providers and have demonstrated better outcomes based on a standard measurement set (HEDIS) by the National Committee for Quality Assurance ("NCQA"). The participating providers which are identified herein as preferred in-network providers are subject to change. Please check with TakeCare to confirm the preferential status of contracted/in-network providers.

Out-of-Network Providers

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

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

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

Section 2. Changes for 2021

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

Program-wide changes

- There are no program-wide benefit changes for 2021

Changes to TakeCare's High, Standard, and HDHP Options

- **Emergency Services Notification** – TakeCare is eliminating the requirement for members to contact TakeCare “within 48 hours” for emergency services rendered within the service area that do not result in hospitalization. See page 64 and 115.
- **Weight Loss Medications** – TakeCare is adding coverage for weight loss medications. Weight loss medications to be covered as any other medication subject to prior authorization and benefit coverage criteria such as but not limited to Body Mass Index and/or co-morbidities. See pages 71 and 122.
- **Continuous Glucose Monitor** – TakeCare is adding coverage for continuous glucose monitors at 100% with no charge to member if patient is actively participating in TakeCare’s Diabetes Management Program and meets criteria for coverage based on HbA1c levels. See pages 44-45, and 101.
- **Preventive Medications** – TakeCare is expanding its list of covered preventive medications with no charge for certain chronic conditions including diabetes, congestive heart failure, coronary and artery disease, osteoporosis, hypertension, asthma, depressions, heart disease, liver disease, and bleeding disorders. See pages 72-73, and 123-124.
- **Telehealth Services** – TakeCare is expanding coverage for telehealth services to include consultation visits via phone, audio and video services using a computer, tablet or smartphone with in-network primary care physicians and specialists, including behavioral health professionals. See pages 33 and 94.

Changes to TakeCare's High Option

- Your biweekly share of the non-Postal premium will increase by \$0.63 for Self Only, or increase by \$1.24 for Self Plus One, or increase by \$1.49 for Self and Family. See back cover.

Changes to TakeCare's Standard Option

- Your biweekly share of the non-Postal premium will increase by \$1.76 for Self Only, or increase by \$3.46 for Self Plus One, or increase by \$4.97 for Self and Family. See back cover.

Changes to TakeCare's HDHP Option

- Your biweekly share of the non-Postal premium will decrease by \$0.42 for Self Only, or decrease by \$1.75 for Self Plus One, or decrease by \$1.86 for Self and Family. See back cover.

Section 3. How You Get Care

Identification cards

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

You also have the convenience of displaying your ID card on your mobile device by downloading TakeCare's mobile app from the App Store (Apple) or GooglePlay (Android). You can also print a replacement card by using TakeCare's member portal, **MyTakeCare**. Go to <https://www.takecareasia.com/mytakecare-web-portal> for more information.

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

Where you get covered care

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

Medicare beneficiaries only have coverage for services received at Medicare-contracted facilities on Guam, CNMI, Hawaii, and the continental United States.

Medicare-eligible care and services will not be covered if non-emergency care and services are received at a facility or physician not contracted with Medicare.

- **In-network providers**

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

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

- **In-network facilities**

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

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

- **Out-of-network providers and facilities**

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

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

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

What you must do to get covered care

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

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

Other services require prior authorization from TakeCare Medical Referral Services (MRS) to be covered.

- **Primary care**

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

If you want to change primary care physicians or if your primary care physician leaves the Plan, contact us at 671-647-3526 or via email at customerservice@takecareasia.com. We will help you select a new one. You may change your primary care physician anytime. Your change to the new primary care physician will be effective immediately.

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

- **Specialty care**

Your primary care physician will refer you to a specialist for needed care. However, you may see an OB/GYN within our network without a referral.

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

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

- If you need to see a specialist frequently because of a chronic, complex, or serious medical condition, your primary care physician will develop a treatment plan that allows you to see your specialist for a certain number of visits without additional referrals. Your primary care physician will use our criteria when creating your treatment plan (the physician may have to get an authorization or approval beforehand).

- Your primary care physician will create your treatment plan. The physician may have to get an authorization or approval from us beforehand. If you are seeing a specialist when you enroll in our Plan, talk to your primary care physician. If he or she decides to refer you to a specialist, ask if you can see your current specialist. If your current specialist does not participate in our network, we will provide coverage based on your out-of-network benefits.
- If you are seeing a specialist and your specialist leaves the Plan, call your primary care physician, who will arrange for you to see another specialist. You may receive services from your current specialist until we can make arrangements for you to see someone else.

• **Transitional care**

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

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

You may be able to continue seeing your specialist for up to 90 days after you receive notice of the change. Contact us at 671-647-3526, or via email at customerservice@takecareasia.com. If we drop out of the FEHB Program, contact your new plan.

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

• **Hospital care**

Your Plan primary care physician or specialist will make necessary hospital arrangements and supervise your care. This includes admission to a skilled nursing or other type of facility. Because you are still responsible for ensuring that we are asked to pre-certify your care, you should always ask your physician or hospital whether they have contacted TakeCare. If you are using an out-of-network provider or facility, you are responsible for contacting us at 671-300-5995 or via email at tc.mrs@takecareasia.com.

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

We pay for covered services from the effective date of your enrollment. However, if you are in the hospital when your enrollment in our Plan begins, contact our Customer Service department immediately at 671-647-3526 or via email at customerservice@takecareasia.com. If you are new to the FEHB Program, we will arrange for you to receive care and provide benefits for your covered services while you are in the hospital beginning on the effective date of your coverage.

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

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

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

You need prior Plan approval for certain services

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

• **Inpatient hospital admission**

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

• **Other services**

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

- All surgical procedures except circumcisions if done within 31 days from the date of birth
- Audiological exams
- Bariatric surgery
- CT scans
- Growth Hormone Therapy (GHT)
- Hospitalization
- MRIs
- Oncology consultations
- Out-of-area hospitalization
- Plastic/reconstructive consultation and procedures
- Podiatry procedures
- Sleep studies
- Specialty care follow up (testing and procedures)
- Transplants
- Other procedures including colonoscopy and endoscopy

Emergency services do not require prior authorization. However, you, your representative, the physician, or the hospital must notify us within forty-eight (48) hours, or as soon as reasonably possible, after initial receipt of services if the emergency services results in your admission to a hospital in our service area. If you receive emergency services outside our service area, you must notify us within forty-eight (48) hours, or as soon as reasonably possible, after initial receipt of services even if you're not admitted to a hospital facility.

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

First, your physician, your hospital, you, or your representative, must contact us at 671-300-5995 or via email at tc.mrs@takecareasia.com before admission or services requiring prior authorization are rendered.

Next, provide the following information:

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

- **Non-urgent care claims**

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

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

If you fail to provide the information we've requested within 60 days from the date of the request, then we will notify you of your failure to follow these procedures as long as (1) your request is made to our customer service department and (2) your request names you, your medical condition or symptom, and the specific treatment, service, procedure, or product requested. We will provide this notice within five days following the failure. Notification may be oral, unless you request written correspondence.

- **Urgent care claims**

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

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

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

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

Concurrent Care Claims

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

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

- **Emergency inpatient admission**

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

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

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

What happens when you do not follow the prior authorization rules?

Services will not be covered.

Circumstances beyond our control

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

If you disagree with our pre-service claim decision

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

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

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

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

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

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

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

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

- **To reconsider an urgent care claim**

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

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

- **To file an appeal with OPM**

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

Post-service claim procedures

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

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

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

The Federal Flexible Spending Account Program – *FSAFEDS*

- **Health Care FSA (HCFSA)** – Reimburses you for eligible out-of-pocket health care expenses (such as copayments, deductibles, **physician prescribed** over-the-counter drugs and medications, vision and dental expenses, and much more) for you and your tax dependents, including adult children (through the end of the calendar year in which they turn 26).
- FSAFEDS offers paperless reimbursement for your HCFSA through a number of FEHB and FEDVIP plans. This means that when you or your provider files claims with your FEHB or FEDVIP plan, FSAFEDS will automatically reimburse your eligible out-of-pocket expenses based on the claim information it receives from your plan.

Section 4. Your Cost for Covered Services

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

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

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

Example: When you see your primary care physician at the FHP Health Center, you pay a copayment of \$5 per office visit, or \$10 per office visit when you see a preferred in-network primary care physician, or \$20 per office visit when you see another in-network primary care physician, if you are covered under the High Option. When you are admitted as an inpatient to an in-network hospital, you pay a \$100 copayment per day up to \$500 maximum per inpatient admission, if you are covered under the High Option.

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

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

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

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

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

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

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

Your Catastrophic Out-of-pocket Maximum For High, Standard, and HDHP Options, we pay 100% of our allowable amount for the remainder of the calendar year after out-of-pocket expenses for coinsurance and/or copayments exceed:

High Option: your combined in-network and out-of-network out-of-pocket maximum limit of \$2,000 for Self Only enrollment, \$4,000 for Self Plus One, or \$6,000 for Self and Family enrollment. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges. Separately, your in-network prescription drug out-of-pocket maximum is \$2,000 for Self Only enrollment, \$4,000 for Self Plus One, or \$6,000 for Self and Family enrollment.

Standard Option: your combined in-network and out-of-network out-of-pocket maximum limit of \$3,000 for Self Only enrollment, \$6,000 for Self Plus One or Self and Family enrollment. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges. Separately, your in-network prescription drug out-of-pocket maximum is \$3,000 for Self Only enrollment, \$6,000 for Self Plus One or Self and Family enrollment.

HDHP Option: your in-network out-of-pocket maximum limit of \$3,000 for Self Only enrollment, \$6,000 for Self Plus One or Self and Family enrollment. There is no out-of-pocket limit when using an out-of-network provider under this option. Separately, your in-network prescription drug out-of-pocket maximum limit is \$3,000 for Self Only enrollment, \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment.

For all three of the above options, an individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment.

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

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

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

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

Carryover

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

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

When Government facilities bill us

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

Section 5. High and Standard Option Benefits Overview

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

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

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

Each Option offers unique features:

Benefit Description	You Pay	
	High Option	Standard Option
Preventive Care Visit	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges</p>
Primary Care Office Visit	<p><i>FHP Health Center:</i> \$5 copayment per visit</p> <p><i>Preferred in-network:</i> \$10 copayment per visit</p> <p><i>Other in-network:</i> \$20 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges</p>	<p><i>FHP Health Center:</i> \$5 copayment per visit</p> <p><i>Preferred in-network:</i> \$15 copayment per visit</p> <p><i>Other in-network:</i> \$25 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges</p>
Specialist Care Office Visit	<p><i>In-network:</i> \$40 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges</p>	<p><i>In-network:</i> \$40 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges</p>
<p>Emergency Services <u>In Area</u></p> <ul style="list-style-type: none"> • Urgent care services at FHP Health Center • Hospital emergency room 	<p>\$15 copayment per visit</p> <p><i>In-network:</i> \$50 copayment per visit</p> <p><i>Out-of-network:</i> \$50 copay per visit plus any difference between our allowance and billed charges</p>	<p>\$15 copayment per visit</p> <p><i>In-network:</i> \$75 copayment per visit</p> <p><i>Out-of-network:</i> \$75 copayment per visit plus any difference between our allowance and billed charges</p>

Benefit Description - continued on next page

Benefit Description (cont.)	You Pay	
	High Option	Standard Option
Emergency Services <u>Out of Area</u> <ul style="list-style-type: none"> At doctor's office, Urgent Care Clinic, or Hospital emergency room 	<i>In-network:</i> \$50 copayment per visit <i>Out-of-network:</i> \$50 copayment per visit plus any difference between our allowance and billed charges	<i>In-network:</i> 20% coinsurance of our allowance <i>Out-of-network:</i> 20% coinsurance of our allowance plus any difference between our allowance and billed charges
Prescription drugs	<i>In-network:</i> Retail (30 day supply) \$10 copayment - generic formulary \$25 copayment - brand formulary \$70 copayment - non-formulary \$100 copayment - preferred specialty \$200 copayment - non-preferred specialty Mail Order (90 day supply) \$0 copayment - generic formulary \$50 copayment - brand formulary \$100 copayment - non-formulary Not Covered - specialty <i>Out-of-network:</i> Not covered	<i>In-network:</i> Retail (30 day supply) \$15 copayment - generic formulary \$40 copayment - brand formulary \$100 copayment - non-formulary \$100 copayment - preferred specialty \$250 copayment - non-preferred specialty Mail Order (90 day supply) \$0 copayment - generic formulary \$80 copayment - brand formulary \$160 copayment - non-formulary Not Covered - specialty <i>Out-of-network:</i> Not covered
Outpatient surgical facility	<i>In-network:</i> \$100 copayment per visit <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges	<i>In-network:</i> \$150 copayment per visit <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges
Inpatient hospital stay	<i>In-network:</i> \$100 copayment per day, up to \$500 maximum per inpatient admission <i>Out-of-network:</i> 30% copay of our allowance plus any difference between our allowance and billed charges	<i>In-network:</i> \$150 copayment per day, up to \$750 maximum per inpatient admission <i>Out-of-network:</i> 30% copay of our allowance plus any difference between our allowance and billed charges
Chiropractic services	<i>In-network:</i> All charges above \$25 per visit. Maximum of 10 visits per calendar year <i>Out-of-network:</i> Not covered	<i>In-network:</i> All charges above \$25 per visit. Maximum of 10 visits per calendar year <i>Out-of-network:</i> Not covered

Benefit Description - continued on next page

Benefit Description (cont.)	You Pay	
	High Option	Standard Option
Prescription eyeglasses or contact lenses	<p><i>In-network:</i> All charges above \$100 per benefit year</p> <p><i>Out-of-network:</i> Not covered</p>	<p><i>In-network:</i> All charges above \$100 per benefit year</p> <p><i>Out-of-network:</i> Not covered</p>
Adult hearing aid	<p><i>In-network:</i> All charges above \$300 per ear, every two years</p> <p><i>Out-of-network:</i> Not covered</p>	<p><i>In-network:</i> All charges above \$300 per ear, every two years</p> <p><i>Out-of-network:</i> Not covered</p>
Dental services	<p><i>In-network:</i> Nothing for preventive services, 20% coinsurance of covered charges for restorative and simple extractions, 75% coinsurance of covered charges for prosthodontics</p> <p><i>Out-of-network:</i> 30% coinsurance of covered charges for preventive services, 50% coinsurance of covered charges for restorative and simple extractions, 95% coinsurance of covered charges for prosthodontics. In addition, you are responsible for charges between covered charges and billed charges</p>	<p><i>In-network:</i> Nothing for preventive services. All other dental services are not covered</p> <p><i>Out-of-network:</i> 30% coinsurance of covered charges for preventive services plus any difference between covered charges and billed charges. All other dental services are not covered</p>
Your catastrophic protection for out-of-pocket expenses	<p>Your combined in-network and out-of-network annual maximum for out-of-pocket expenses (coinsurance and copayments) for covered medical services is limited to \$2,000 for Self Only enrollment, \$4,000 for Self Plus One enrollment, or \$6,000 for Self and Family enrollment. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges. Separately, your in-network prescription drug out-of-pocket maximum is \$2,000 for Self Only enrollment, \$4,000 for Self Plus One enrollment, or \$6,000 for Self and Family enrollment. An individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment</p>	<p>Your combined in-network and out-of-network annual maximum for out-of-pocket expenses (coinsurance and copayments) for covered medical services is limited to \$3,000 for Self Only enrollment, \$6,000 for Self Plus One enrollment or Self and Family enrollment. However, if you are using an out-of-network provider, you will continue to be responsible for any difference between our allowance and billed charges. Separately, your in-network prescription drug out-of-pocket maximum is \$3,000 for Self Only enrollment, \$6,000 for Self Plus One enrollment or Self and Family enrollment. An individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment</p>

Benefit Description - continued on next page

	You Pay	
Benefit Description (cont.)	High Option	Standard Option
	<p>However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even if you reach your out-of-pocket maximum (e.g., expenses in excess of the Plan's allowable amount or benefit maximum). See pages 23-24 for more information</p>	<p>However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even if you reach your out-of-pocket maximum (e.g., expenses in excess of the Plan's allowable amount or benefit maximum). See pages 23-24 for more information</p>

Section 5. Preventive care

Important things you should keep in mind about these benefits:

- **Preventive care services listed in this section are not subject to a deductible.**
- The Plan pays 100% for medical preventive care services (based on US Preventive Services Task Force Guidelines) listed in this Section **as long as you use the in-network providers**. If you choose to access preventive care from an out-of-network provider, you will **not** qualify for 100% preventive coverage.
- For all other covered expenses, please see the rest of Section 5.

Preventive Care Benefits	You pay	
Preventive care, adults	High Option	Standard Option
<p>The following preventive services are covered at the time interval recommended at each of the links below:</p> <ul style="list-style-type: none"> • Immunizations such as Pneumococcal, influenza, shingles, tetanus/DTaP, and human papillomavirus (HPV). For a complete list of immunizations go to the Centers for Disease Control (CDC) website at https://www.cdc.gov/vaccines/schedules/ • Screenings such as cancer, osteoporosis, depression, diabetes, high blood pressure, total blood cholesterol, HIV, and colorectal cancer screening. For a complete list of screenings go to the U.S. Preventive Services Task Force (USPSTF) website at https://www.uspreventiveservicestaskforce.org • Individual counseling on prevention and reducing health risks • Well woman care such as Pap smears, breast cancer screening, gonorrhea prophylactic medication to protect newborns, annual counseling for sexually transmitted infections, contraceptive methods, and screening for interpersonal and domestic violence. For a complete list of Well Women preventive care services please visit the Health and Human Services (HHS) website at https://www.healthcare.gov/preventive-care-women/ 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Adult immunizations endorsed by the Centers for Disease Control and Prevention (CDC): based on the Advisory Committee on Immunization Practices (ACIP) schedule found at https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not Covered:</i></p> <ul style="list-style-type: none"> • <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.</i> • <i>Immunizations, boosters, and medications for travel</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Preventive Care Benefits	You pay	
Preventive care, children	High Option	Standard Option
<ul style="list-style-type: none"> Well-child visits, examinations, and other preventive services as described in the Bright Future Guidelines provided by the American Academy of Pediatrics. For a complete list of the American Academy of Pediatrics Bright Futures Guidelines, go to https://brightfutures.aap.org Immunizations such as DTaP, Polio, Measles, Mumps, and Rubella (MMR), and Varicella. For a complete list of immunizations go to the Centers for Disease Control (CDC) website at https://www.cdc.gov/vaccines/schedules/hcp/imz/child-adolescent.html You can also find a complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) online at https://www.uspreventiveservicestaskforce.org 	<p><i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not Covered:</i></p> <ul style="list-style-type: none"> <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.</i> <i>Immunizations, boosters, and medications for travel</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Section 5(a). Medical Services and Supplies Provided by Physicians and Other Health Care Professionals

Important things you should keep in mind about these benefits:

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

Benefit Description	You Pay	
	High Option	Standard Option
Diagnostic and treatment services Professional services of physicians <ul style="list-style-type: none"> • In physician's office • Office medical consultations • Second surgical opinion 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>Preferred In-network: Primary Care - \$10 copayment per visit, Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>Preferred In-network: Primary Care - \$15 copayment per visit, Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Professional services of physicians <ul style="list-style-type: none"> • During a hospital stay • In a skilled nursing facility 	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Diagnostic and treatment services - continued on next page

Benefit Description	You Pay	
	High Option	Standard Option
Diagnostic and treatment services (cont.)		
At home	<i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	<i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
<i>Not covered</i> <ul style="list-style-type: none"> Off-island care for services received without prior authorization from TakeCare Medical Referral Services (MRS) department, except in the case of emergency. Specialty care services aren't covered when received without written referral from your primary care physician, except in the case of OB/GYN services. 	<i>All charges</i>	<i>All charges</i>
Telehealth services	High Option	Standard Option
<p>Consultations via phone, audio/video services using a computer, tablet, or smartphone with in-network primary care or specialty providers, including behavioral health, on or off island.</p> <p>For specialty consultations, referral by primary care provider is required and coverage is limited to certain specialties.</p> <p>Contact your provider regarding the availability of telehealth services and TakeCare for covered specialties.</p>	<p><i>FHP Health Center:</i> Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p><i>Preferred In-network:</i> Primary Care - \$10 copayment per visit, Specialist Care - \$40 copayment per visit</p> <p><i>In-network:</i> Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> All charges</p>	<p><i>FHP Health Center:</i> Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p><i>Preferred In-network:</i> Primary Care - \$15 copayment per visit, Specialist Care - \$40 copayment per visit</p> <p><i>In-network:</i> Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> All charges</p>
Lab, X-ray and other diagnostic tests	High Option	Standard Option
<p>Tests, such as:</p> <ul style="list-style-type: none"> Blood tests Urinalysis Non-routine pap tests Pathology Electrocardiogram and EEG 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Lab, X-ray and other diagnostic tests - continued on next page

Benefit Description	You Pay	
Lab, X-ray and other diagnostic tests (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • X-rays • Non-routine mammograms • Ultrasound 	<p>FHP Health Center: \$5 copayment in addition to regular office visit copayment.</p> <p>In-network: \$20 copayment in addition to regular office visit copayment. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: \$5 copayment in addition to regular office visit copayment.</p> <p>In-network: \$25 copayment in addition to regular office visit copayment. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Prior authorization required for the following services:</p> <ul style="list-style-type: none"> • CT Scan • MRI 	<p>FHP Health Center: \$30 copayment in addition to regular office visit copayment.</p> <p>In-network: \$40 copayment in addition to regular office visit copayment. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: \$30 copayment in addition to regular office visit copayment.</p> <p>In-network: \$40 copayment in addition to regular office visit copayment. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Prior authorization required for the following services:</p> <ul style="list-style-type: none"> • Nuclear Medicine 	<p>In-network: \$40 copayment in addition to regular office visit copayment. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: \$40 copayment in addition to regular office visit copayment. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Maternity care	High Option	Standard Option
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Screening for gestational diabetes for pregnant women • Delivery • Postnatal care • Breastfeeding support, supplies and counseling for each birth 	<p>FHP Health Center: Nothing</p> <p>Preferred In-network: Nothing</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist - \$40 copayment per visit; Outpatient Facility - \$100 copayment; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per inpatient admission.</p>	<p>FHP Health Center: Nothing</p> <p>Preferred In-network: Nothing</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist - \$40 copayment per visit; Outpatient Facility - \$150 copayment; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per inpatient admission.</p>

Maternity care - continued on next page

Benefit Description	You Pay	
	High Option	Standard Option
<p>Maternity care (cont.)</p> <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to have your vaginal delivery pre-authorized by TakeCare if in the service area. However, prior authorization is required for vaginal delivery services (i.e., prenatal care, delivery, and postnatal care) outside the service area. • When a newborn requires definitive treatment during or after the mother’s confinement, the newborn is considered a patient in his or her own right. If the newborn is eligible for coverage, regular medical or surgical benefits apply rather than maternity benefits. • You may remain in the hospital up to 48 hours after a vaginal delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newborn child during the covered portion of the mother’s maternity. We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self Plus One or Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury. • Hospital services are covered under Section 5(c) and Surgical benefits Section 5(b). 	<p>FHP Health Center: Nothing</p> <p>Preferred In-network: Nothing</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist - \$40 copayment per visit; Outpatient Facility - \$100 copayment; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per inpatient admission.</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Nothing</p> <p>Preferred In-network: Nothing</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist - \$40 copayment per visit; Outpatient Facility - \$150 copayment; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per inpatient admission.</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Breastfeeding support, supplies and counseling for each birth.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered</i></p> <ul style="list-style-type: none"> • <i>Routine sonograms to determine fetal age, size, or gender.</i> • <i>Maternity-related services outside our service area unless pre-authorized by TakeCare's Medical Referral Services (MRS) department.</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You Pay	
	High Option	Standard Option
<p>Family planning</p> <p>Contraceptive counseling on an annual basis.</p> <p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted FDA-approved contraceptives • Injectable FDA-approved contraceptive drugs (such as Depo Provera) • FDA-approved Intrauterine devices (IUDs) • FDA-approved Diaphragms <p>Note: We cover oral contraceptives under the prescription drug benefit.</p> <p>Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Reversal of voluntary surgical sterilization</i> • <i>Genetic testing and counseling</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p>Infertility services</p> <p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> • Artificial insemination: (Up to three cycles per pregnancy attempt) <ul style="list-style-type: none"> - intravaginal insemination (IVI) - intracervical insemination (ICI) • Injectable fertility drugs <p>Note: We cover oral fertility drugs under the prescription drug benefit. Injectable fertility drugs require a copayment of \$15 in addition to the office visit copayment/coinsurance.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: 50% coinsurance of our allowance. <i>Coinsurance is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Assisted reproductive technology (ART) procedures, such as:</i> <ul style="list-style-type: none"> - <i>in vitro fertilization (IVF)</i> - <i>embryo transfer, gamete intra-fallopian transfer (GIFT)</i> - <i>zygote intra-fallopian transfer (ZIFT)</i> - <i>Intrauterine insemination (IUI)</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Infertility services - continued on next page

Benefit Description	You Pay	
Infertility services (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Services and supplies related to excluded ART procedures Cost of donor sperm Cost of donor egg 	All charges	All charges
Allergy care	High Option	Standard Option
<ul style="list-style-type: none"> Testing and treatment Allergy injections 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Clinic: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Allergy serum 	<p>In-network: nothing in addition to the office visit copayment.</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: nothing in addition to the office visit copayment.</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Provocative food testing and sublingual allergy desensitization 	All charges	All charges
Treatment therapies	High Option	Standard Option
<ul style="list-style-type: none"> Chemotherapy and Radiation therapy <p>Note: High dose chemotherapy in association with autologous bone marrow transplants are limited to those transplants listed under Organ/Tissue Transplants on page 52. <ul style="list-style-type: none"> Respiratory and inhalation therapy Cardiac rehabilitation following qualifying event/condition is provided for up to 20 sessions per benefit period. Intravenous (IV) / Infusion Therapy – Home IV and antibiotic therapy Growth hormone therapy (GHT) </p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit ; Specialist - \$40 copayment per visit; Outpatient Facility - \$100 copayment; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit ; Specialist - \$40 copayment per visit; Outpatient Facility - \$150 copayment; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Treatment therapies - continued on next page

Benefit Description	You Pay	
	High Option	Standard Option
<p>Treatment therapies (cont.)</p> <p>Note: Growth hormone is covered under the prescription drug benefit.</p> <p>Note: – We only cover GHT when we pre-authorize the treatment. We will ask you to submit information that establishes that the GHT is medically necessary. Ask us to authorize GHT before you begin treatment; otherwise, we will only cover GHT services and related services and supplies that we determine are medically necessary. See "Other services" under "You need prior Plan approval for certain services" on page 19.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist - \$40 copayment per visit; Outpatient Facility - \$100 copayment; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist - \$40 copayment per visit; Outpatient Facility - \$150 copayment; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Dialysis - hemodialysis and peritoneal dialysis 	<p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient Facility - \$100 copayment; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient Facility - \$150 copayment; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Physical and occupational therapies</p> <p>Unlimited outpatient services and up to two (2) consecutive months per condition for the services of each of the following:</p> <ul style="list-style-type: none"> Qualified physical therapists occupational therapists <p>Note: We only cover therapy when a physician:</p> <ul style="list-style-type: none"> orders the care identifies the specific professional skills the patient requires and the medical necessity for skilled services; and indicates the length of time the services are needed. 	<p>In-network: Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Physical and occupational therapies - continued on next page

Benefit Description	You Pay	
Physical and occupational therapies (cont.)	High Option	Standard Option
<p>We only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p> <p>These therapies also apply to habilitation services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.</p>	<p><i>In-network:</i> Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Long-term rehabilitative therapy</i> • <i>Exercise programs, lifestyle modification programs</i> • <i>Equipment, supplies or customized devices related to rehabilitative therapies, except those provided under Section 5(a) Durable Medical Equipment</i> • <i>Services provided by schools or government programs</i> • <i>Developmental and Neuroeducational testing and treatment beyond initial diagnosis</i> • <i>Hypnotherapy</i> • <i>Psychological testing</i> • <i>Vocational rehabilitation</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Cardiac Rehabilitation	High Option	Standard Option
<p>Inpatient cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is covered for up to 90 days per benefit period.</p> <p>Outpatient cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is covered for up to 20 sessions per benefit period.</p>	<p><i>In-network:</i> Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Benefit Description	You Pay	
Speech therapy	High Option	Standard Option
<p>Unlimited visits for the services of:</p> <ul style="list-style-type: none"> • Qualified Speech Therapist <p>Note: Speech Therapy also applies to habilitation services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include physical/occupational therapies and other services for people with disabilities in a variety of inpatient and/or outpatient settings. All therapies are subject to medical necessity.</p>	<p>In-network: Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Specialist Care - \$40 copayment per office visit; nothing for home visits; nothing during covered inpatient admission. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Hearing services (testing, treatment, and supplies)	High Option	Standard Option
<ul style="list-style-type: none"> • Hearing testing and treatment for adults, when medically necessary • For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist • Hearing aid testing and evaluation for adults <p>Adult hearing aid benefits and limits: (see <i>Orthopedic and prosthetic devices, page 43</i>)</p> <p>Note: Hearing testing for children through age 17 to determine the need for hearing correction is covered under Preventive Care for Children.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Hearing services that are not shown as covered</i> • <i>Hearing aids, testing and examinations for children</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Vision services (testing, treatment, and supplies)	High Option	Standard Option
<ul style="list-style-type: none"> • Annual eye exams through age 17 to determine the need for vision correction 	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

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

Benefit Description	You Pay	
Vision services (testing, treatment, and supplies) (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Annual eye exams for adults 	<p>FHP Health or Vision Centers: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health or Vision Centers: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Refraction Exam <p>Refraction exams will be covered as part of the annual eye exam if member meets any of the following criteria:</p> <ol style="list-style-type: none"> 1. Fails a screening or risk assessment test; 2. Reports a visual problem; or 3. Cannot complete a screening (e.g. developmental delay) <p>Otherwise, applicable member share for refraction exam applies.</p>	<p>FHP Vision Center: \$20 copayment per visit</p> <p>In-network: \$40 copayment per visit</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Vision Center: \$25 copayment per visit</p> <p>In-network: \$40 copayment per visit</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Prescription eyeglasses or contact lenses 	<p>In-network: All charges in excess of \$100 per benefit year</p> <p>Out-of-network: All charges</p>	<p>In-network: All charges in excess of \$100 per benefit year</p> <p>Out-of-network: All charges</p>
<ul style="list-style-type: none"> Medical and surgical benefits for the diagnosis and treatment of diseases of the eye 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

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

Benefit Description	You Pay	
	High Option	Standard Option
Vision services (testing, treatment, and supplies) (cont.)		
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eye exercises and orthoptics (vision therapy)</i> • <i>Radial keratotomy and other refractive surgery such as LASIK (Laser-Assisted Stromal In-situ Keratomileusis) surgery</i> • <i>Routine vision services outside the service area</i> 	<i>All charges</i>	<i>All charges</i>
Foot care	High Option	Standard Option
<ul style="list-style-type: none"> • Foot care and podiatry services <p>Note: When you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes, routine foot care may be covered. Prior authorization is required.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit.</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. <i>Copayment is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Routine footcare including: cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above.</i> • <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery).</i> 	<i>All charges</i>	<i>All charges</i>
Orthopedic and prosthetic devices	High Option	Standard Option
<ul style="list-style-type: none"> • Artificial eyes • Prosthetic sleeve or sock • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy (up to two (2) surgical bras per benefit year) 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device.</p>	<p>FHP Clinic: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device.</p>

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You Pay	
Orthopedic and prosthetic devices (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Internal prosthetic devices, such as spinal implants, bone segments, artificial disks, artificial joints, artificial plates, stents, leads, interocular lenses, and surgically implanted breast implant following mastectomy. Single and dual pacemakers, pacemaker monitors, accessories such as pacemaker batteries and leads, including the cost of the devices, their placement, repair or replacement and related hospital and surgical charges up to an annual limit of \$50,000 per member. Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants <p>Note: For information on the professional charges for the surgery to insert an implant, see Section 5(b) - Surgical and anesthesia services. For information on the hospital and/or ambulatory surgery center benefits, see Section 5(c) - Services provided by a hospital or other facility, and ambulance services.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device.</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. <i>Copayment and coinsurance is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Clinic: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device.</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. <i>Copayment and coinsurance is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Orthopedic devices, such as braces 	<p>FHP Clinic: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device.</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit. In addition to the copayment, you are responsible for 10% coinsurance of our allowance for the device. <i>Copayment and coinsurance is waived at in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>All charges</p>

Orthopedic and prosthetic devices - continued on next page

Benefit Description	You Pay	
Orthopedic and prosthetic devices (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> External hearing aid for adults (limited to \$300 maximum benefit per ear every two (2) years) 	<p><i>In-network:</i> All charges in excess of \$300 per ear, every two years</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> All charges in excess of \$300 per ear, every two years</p> <p><i>Out-of-network:</i> All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Orthopedic and corrective shoes Arch supports, foot orthotics, heel pads and heel cups Artificial limbs Corsets, trusses, elastic stockings, support hose, and other supportive devices Lumbosacral supports Splints Over-the-counter (OTC) items Biventricular pacemakers Internal prosthetics such as heart valves, automatic implantable cardioverter defibrillator (AICD) and other implantable devices not specified above. Prosthetic replacements provided less than 3 years after the last one we covered 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Durable medical equipment (DME)	High Option	Standard Option
<p>We will cover the rental or purchase of DME, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> Manual hospital beds Standard manual wheelchairs Crutches/walk aids CPAP (Continuous Positive Airway Pressure) BPAP (Bi-Level Positive Airways Pressure) <p>Note</p> <p>Pre-authorization is required. Contact us at 671-300-5995 or via email mrs@takecareasia.com as soon as your physician prescribes this equipment. We will arrange with a health care provider to rent or sell you DME at discounted rates and will tell you more about this service when you call.</p>	<p><i>In-network:</i> 15% coinsurance towards rental or purchase of covered equipment from an in-network provider. You will be advised of the coinsurance amount when the pre-authorization is issued.</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> 15% coinsurance towards rental or purchase of covered equipment from an in-network provider. You will be advised of the coinsurance amount when the pre-authorization is issued.</p> <p><i>Out-of-network:</i> All charges</p>
<p>We will cover the following devices with a written prescription:</p> <ul style="list-style-type: none"> Blood Glucose Monitors 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> All charges</p>

Durable medical equipment (DME) - continued on next page

Benefit Description	You Pay	
Durable medical equipment (DME) (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Continuous Glucose Monitor (CGM) System, including transmitter and sensors, if patient is actively participating in TakeCare’s Diabetes Management Program and meets criteria for coverage based on HbA1c level 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> Motorized wheelchairs Motorized beds CPAP and BPAP supplies including masks Insulin pumps 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Home health services	High Option	Standard Option
<p>Home health care ordered by a physician, pre-authorized by us, and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide while under an active treatment plan with a home health agency including services such as:</p> <ul style="list-style-type: none"> Oxygen therapy, intravenous therapy and medications. Services ordered by a physician for members who are confined to the home. Nursing Medical supplies included in the home health plan of care. Physical therapy, speech therapy, occupational therapy, and respiratory therapy. 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered</i></p> <ul style="list-style-type: none"> Nursing care requested by, or for the convenience of the patient or the patient’s family; Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative. 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You Pay	
Chiropractic	High Option	Standard Option
<p>Chiropractic services - You may self refer to a participating chiropractor for up to 10 visits per benefit year.</p> <p>Services are limited to:</p> <ul style="list-style-type: none"> • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application • Osteopathic Manipulative Treatment (OMT) when provided by a licensed, trained and credentialed practitioner. 	<p><i>In-network:</i> All charges above \$25 per visit and all charges after your 10th visit in a benefit year.</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> All charges above \$25 per visit and all charges after your 10th visit in a benefit year.</p> <p><i>Out-of-network:</i> All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Consults and evaluations</i> • <i>Ancillary services for chiropractic purposes (e.g., x-rays)</i> 	<p><i>All charges</i></p>	<p>1. <i>All charges</i></p>
Alternative treatments	High Option	Standard Option
<p>Acupuncture Services - You may self refer to a participating acupuncture practitioner for up to 10 visits per benefit year.</p> <p>The Plan defines acupuncture as the practice of insertion of needles into specific exterior body locations to relieve pain, to induce surgical anesthesia, or for therapeutic purposes.</p> <p>These providers are required to submit itemized bills and their Federal Tax I.D. Number (if a United States provider) as outlined in Section 7, Filing a claim for covered services.</p>	<p><i>In-network:</i> All charges above \$25 per visit and all charges after 10th visit per benefit year.</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> All charges above \$25 per visit and all charges after 10th visit per benefit year.</p> <p><i>Out-of-network:</i> All charges</p>
<p>Massage Therapy - You may self refer to a participating, licensed massage therapist for up to 10 visits per benefit year.</p> <p>These providers are required to submit itemized bills and their Federal Tax I.D. Number (if a United States provider) as outlined in Section 7, Filing a claim for covered services.</p>	<p><i>In-network:</i> All charges above \$25 per visit and all charges after 10th visit per benefit year.</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> All charges above \$25 per visit and all charges after 10th visit per benefit year.</p> <p><i>Out-of-network:</i> All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Chelation therapy except for acute arsenic, gold, mercury or lead poisoning; or use of Desferoxamine in iron poisoning</i> • <i>Naturopathic services and medicines</i> • <i>Homeopathic services and medicines</i> • <i>Rolfing</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You Pay	
Educational classes and programs	High Option	Standard Option
<p>Programs are administered through the TakeCare Wellness Team including:</p> <ul style="list-style-type: none"> • Cardiac Risk Management Class • Nicotine Cessation Program • Diabetes Management • Wellness Workshop • Group Fitness Program • Nutrition Coaching • Children's Health Improvement Program • Well Mommy, Well Baby Program <p>Note: For more information on these and other classes, see pages 77-78 or call the TakeCare Wellness team at 671-300-7161 or via email at wellness@takecareasia.com.</p>	<p>Nothing. All health education classes are FREE to TakeCare members unless otherwise specified. Referral is required from your primary care physician. No referral is required for TakeCare's Group Fitness classes.</p>	<p>Nothing. All health education classes are FREE to TakeCare members unless otherwise specified. Referral is required from your primary care physician. No referral is required for TakeCare's Group Fitness classes.</p>
<p>Nicotine Cessation Program</p> <ul style="list-style-type: none"> • primary care physician referral required • individual/group/telephone counseling • over-the-counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence <ul style="list-style-type: none"> • Nicotrol Nasal Spray • Nicotrol Inhaler • Chantix • Zyban • Bupropion hydrochloride • Nicorette Gum • Nicorette DS Gum • Habitrol Transdermal film • Nicoderm CQ Transdermal system • Commit Lozenge • Nicorette Lozenge • Nicotine Film • Nicotine Polacrilex, Gum, Chewing; Buccal • Thrive (Nicotine Polacrilex) Gum, Chewing; Buccal • Nicotine Polacrilex, Trocher/Lozenge • Nicotine Patch • Varenicline 	<p>Nothing for counseling for up to two quit attempts per year.</p> <p>Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.</p>	<p>Nothing for counseling for up to two quit attempts per year.</p> <p>Nothing for OTC and prescription drugs approved by the FDA to treat tobacco dependence.</p>

Section 5(b). Surgical and Anesthesia Services Provided by Physicians and Other Health Care Professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Using the **FHP Health Center** for your primary care will result in lower copayments for you.
- Copayments and coinsurance are waived when using **in-network providers and facilities in the Philippines** for prior-authorized services.
- An **outpatient facility copayment** applies to services performed in an ambulatory surgical center or the outpatient department of a hospital.
- For **out-of-network services**, you are responsible for 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
- Be sure to read **Section 4 - Your costs for covered services** for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- The services listed below are for the charges billed by a physician or other health care professional for your surgical care. See **Section 5(c)** for benefits for services associated with the facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR MOST SURGICAL PROCEDURES.** Please refer to the prior authorization information shown in **Section 3** to be sure which services require prior authorization and identify which surgeries require prior authorization.
- To be covered for these benefits, you must follow your physician-prescribed treatment plan and all of our prior authorization processes for surgical and anesthesia services. Please call 671-647-3526 for more information.
- With the exception of OB/GYN, specialty care services require a written referral from your primary care physician.

Benefit Description	You Pay	
	High Option	Standard Option
<p>Surgical procedures</p> <p>A comprehensive range of services are covered, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Treatment of fractures, including casting • Normal pre and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Circumcision • Removal of tumors and cysts • Correction of congenital anomalies (see Reconstructive surgery) 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Surgical procedures - continued on next page

Benefit Description	You Pay	
Surgical procedures (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Surgical treatment of morbid obesity (bariatric surgery). Surgery is limited to Roux-en-Y bypass, laparoscopic gastric band placement, and vertical banded gastroplasty. <p>Concerning bariatric surgery, the following conditions must be met:</p> <ul style="list-style-type: none"> Eligible members must be age 18 or over Eligible members must weigh 100 pounds or 100% over their normal weight according to current underwriting standards Eligible members must meet the National Institute of Health Guidelines We may require you to participate in a non-surgical multidisciplinary program approved by us for six months prior to your bariatric surgery We will determine the provider for the non-surgical program and surgery based on quality and outcomes. <ul style="list-style-type: none"> Insertion of internal prosthetic devices. See Section 5(a) – Orthopedic and prosthetic devices for device coverage information. Cardiac surgery for the implantation of stents, leads and pacemaker Cardiac surgery for the implantation of valves (Plan pays for the cost of procedure only) Voluntary sterilization (e.g., tubal ligation, vasectomy) Treatment of burns <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. For example, we pay Hospital benefits for a pacemaker and Surgery benefits for insertion of the pacemaker.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Reversal of voluntary sterilization</i> <i>Routine treatment of conditions of the foot: see Foot care</i> <i>Services and supplies provided for circumcisions performed beyond thirty-one (31) days from the date of birth that are not determined to be medically necessary.</i> <i>Surgeries related to gender reassignment</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You Pay	
Reconstructive surgery	High Option	Standard Option
<p>Covered services include:</p> <ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> - the condition produced a major effect on the member's appearance and - the condition can reasonably be expected to be corrected by such surgery • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm. Examples of congenital anomalies are: protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes. • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> - surgery to produce a symmetrical appearance of breasts; - treatment of any physical complications, such as lymphedemas; - breast prostheses and surgical bras and replacements (<i>see Prosthetic devices</i>) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to gender reassignment</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You Pay	
Oral and maxillofacial surgery	High Option	Standard Option
<p>Oral surgical procedures are covered but limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones • Surgical correction of cleft lip, cleft palate or severe functional malocclusion • Removal of stones from salivary ducts • Excision of leukoplakia or malignancies • Excision of cysts and incision of abscesses when done as independent procedures • Other surgical procedures that do not involve the teeth or their supporting structures • TMJ surgery and other related non-dental treatment 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> • <i>Dental services related to treatment of TMJ</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
Organ/tissue transplants	High Option	Standard Option
<p>The following solid organ transplants are covered and subject to medical necessity and experimental/investigational review by the Plan. Pre-authorization is required. Solid organ transplants are limited to:</p> <ul style="list-style-type: none"> • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for those patients with chronic pancreatitis • Cornea • Heart • Heart/lung • Intestinal transplants <ul style="list-style-type: none"> - Isolated small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Kidney-pancreas • Liver 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Lung: single/bilateral/lobar Pancreas 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>The following tandem blood or marrow stem cell transplants for covered transplants are covered and subject to medical necessity review by the Plan. Pre-authorization is required.</p> <ul style="list-style-type: none"> Autologous tandem transplants for <ul style="list-style-type: none"> AL Amyloidosis Multiple myeloma (de novo and treated) Recurrent germ cell tumors (including testicular cancer) 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Blood or marrow stem cell transplants</p> <p>The Plan extends coverage for the diagnoses as indicated below.</p> <ul style="list-style-type: none"> Allogeneic transplants for <ul style="list-style-type: none"> Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia Acute myeloid leukemia Advanced Hodgkin’s lymphoma with recurrence (relapsed) Advanced Myeloproliferative Disorders (MPDs) 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p>

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - Advanced neuroblastoma - Advanced non-Hodgkin’s lymphoma with recurrence (relapsed) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy - Infantile malignant osteopetrosis - Kostmann’s syndrome - Leukocyte adhesion deficiencies - Marrow failure and related disorders (i.e., Fanconi’s, Paroxysmal Nocturnal Hemoglobinuria, Pure Red Cell Aplasia) - Mucopolysaccharidosis (e.g., Gaucher’s disease, metachromatic leukodystrophy, adrenoleukodystrophy) - Mucopolysaccharidosis (e.g., Hunter’s syndrome, Hurler’s syndrome, Sanfillippo’s syndrome, Maroteaux-Lamy syndrome variants) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Sickle cell anemia - X-linked lymphoproliferative syndrome • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma with recurrence (relapsed) - Advanced non-Hodgkin’s lymphoma with recurrence (relapsed) - Aggressive non-Hodgkin lymphomas - Amyloidosis - Breast Cancer - Ependymoblastoma - Epithelial ovarian cancer - Ewing’s sarcoma - Medulloblastoma - Multiple myeloma 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - Neuroblastoma - Pineoblastoma - Testicular, Mediastinal, Retroperitoneal, and Ovarian germ cell tumors 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) are covered for members with a diagnosis listed below, subject to medical necessity review by the Plan.</p> <p>Refer to <i>Other services</i> in Section 3 for prior authorization procedures.</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Acute myeloid leukemia - Advanced Hodgkin’s lymphoma with recurrence (relapsed) - Advanced Myeloproliferative Disorders (MPDs) - Advanced non-Hodgkin’s lymphoma with recurrence (relapsed) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma(CLL/SLL) - Hemoglobinopathy - Marrow failure and related disorders (i.e., Fanconi’s, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i. e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma with recurrence (relapsed) - Advanced non-Hodgkin’s lymphoma with recurrence (relapsed) - Amyloidosis - Neuroblastoma 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>The following blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health approved clinical trial or a Plan-designated center of excellence subject to prior authorization by the Plan’s medical director in accordance with the Plan’s protocols.</p> <p>If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, X-rays and scans, and hospitalization related to treating the patient’s condition) if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial.</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Beta Thalassemia Major - Chronic inflammatory demyelination polyneuropathy (CIDP) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle Cell anemia 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC) for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Breast cancer - Chronic lymphocytic leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Chronic myelogenous leukemia - Colon cancer - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Myelodysplasia/Myelodysplastic Syndromes - Myeloproliferative disorders (MDDs) - Non-small cell lung cancer - Ovarian cancer - Prostate cancer - Renal cell carcinoma - Sarcomas - Sickle cell anemia • Autologous Transplants for <ul style="list-style-type: none"> - Advanced childhood kidney cancers - Advanced Ewing sarcoma - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Aggressive non-Hodgkin lymphomas - Breast Cancer - Childhood rhabdomyosarcoma - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Chronic myelogenous leukemia - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) - Multiple sclerosis 	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	You Pay	
Organ/tissue transplants (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - Small cell lung cancer - Systemic lupus erythematosus - Systemic sclerosis <p>Limited Benefits</p> <ul style="list-style-type: none"> • Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence subject to prior authorization by the Plan’s medical director in accordance with the Plan’s protocols. • Bone marrow stem cell donor search and testing for compatible unrelated donors up to \$15,000 per procedure at a National Preferred Transplant Facility when you are the intended recipient. <p>Transportation, food and lodging - the following benefits are provided on a reimbursement basis, if you live over 60 miles from the transplant center and the services are pre-authorized by us:</p> <ul style="list-style-type: none"> • Transportation limited to you and one escort to a National Preferred Transplant Network or other Company Approved Transplant Facility. • A \$125 per day allowance for housing and food. This allowance excludes liquor and tobacco. <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor testing for the actual solid organ donor or up to four bone marrow/ stem cell transplant donors in addition to the testing of family members.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>FHP Health Center: Primary Care - \$5 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit; Outpatient facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Donor screening tests and donor search expenses, except as shown above</i> • <i>Implants of artificial organs</i> • <i>Transplants not listed as covered</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Benefit Description	You Pay	
Anesthesia	High Option	Standard Option
Professional anesthesia services provided in: <ul style="list-style-type: none"> • Inpatient hospital • Outpatient hospital • Skilled nursing facility • Ambulatory surgical center • Physician's office 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Section 5(c). Services Provided by a Hospital or Other Facility, and Ambulance Services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Copayments and coinsurance are waived when using **in-network providers and facilities in the Philippines** for prior-authorized services.
- A **outpatient facility copayment** applies to services performed in an ambulatory surgical center or the outpatient department of a hospital.
- For **out-of-network services**, you are responsible for 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
- Be sure to read **Section 4 - Your costs for covered services** for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- The benefits in this Section are for the services provided by a facility (i.e. hospital, surgical center, etc.). Any benefits associated with professional services (i.e., physicians, etc.) are in **Sections 5(a) or (b)**.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FROM US FOR ELECTIVE HOSPITAL STAYS.** Please refer to **Section 3** to be sure which other services require prior authorization.
- To be covered for these benefits, you must follow your physician-prescribed treatment plan and all of our prior authorization processes for surgical and anesthesia services. Please call 671-647-3526 for more information.
- Referrals to doctors or facilities off-island must receive prior authorization from us. For services to be covered, a **written referral** must be made in advance by your physician and approved by the TakeCare Medical Referral Services (MRS) department.
- If you would like assistance with the coordination of any off-island services or have questions concerning the prior authorization process, please contact us at 671-300-5995 or via email at [tc.mrs@takecareasia.com](mailto:mrs@takecareasia.com).

Benefit Description	You pay	
	High Option	Standard Option
<p>Inpatient hospital</p> <p>Coverage includes room and board, such as</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets <p>Note: If you want a private room when it is not medically necessary, you will need to pay the additional charge above the semiprivate room rate.</p>	<p>In-network: \$100 copayment per day up to \$500 maximum per inpatient admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: \$150 copayment per day up to \$750 maximum per inpatient admission. <i>Copayment is waived at in-network facility in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity, and other treatment rooms • Prescribed drugs and medications 	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Inpatient hospital - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Inpatient hospital (cont.)		
<ul style="list-style-type: none"> • Diagnostic laboratory tests, x-rays and pathology tests • Administration of blood and blood products • Dressings, splints, casts and sterile tray services • Medical supplies and equipment including oxygen • Anesthetics, including nurse anesthetist services • Rehabilitative therapies - See Section 5(a) for benefit limitations 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Any inpatient hospitalization for dental procedure</i> • <i>Blood and blood products, whether synthetic or natural</i> • <i>Custodial care</i> • <i>Internal prosthetics except for those covered under Section 5(a) - Prosthetic and Orthopedic Devices.</i> • <i>Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</i> • <i>Non-covered facilities, such as nursing homes, schools</i> • <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i> • <i>Private nursing care</i> • <i>Take-home items</i> 	<i>All charges</i>	<i>All charges</i>
Outpatient hospital or ambulatory surgical center	High Option	Standard Option
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medications • Administration of blood, blood plasma, and other biologicals • Pre-surgical testing • Dressings, casts and sterile tray services • Medical supplies including oxygen • Anesthetics and anesthesia service 	<p><i>In-network:</i> \$100 copayment per visit. <i>Copayments waived when using in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> \$150 copayment per visit. <i>Copayments waived when using in-network providers in the Philippines.</i></p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Outpatient hospital or ambulatory surgical center - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
<p>Outpatient hospital or ambulatory surgical center (cont.)</p> <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	<p>In-network: \$100 copayment per visit. <i>Copayments waived when using in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: \$150 copayment per visit. <i>Copayments waived when using in-network providers in the Philippines.</i></p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Blood and blood products, whether synthetic or natural</i> 	<p><i>All charges</i></p>	<p><i>All charges</i></p>
<p>Skilled nursing care facility benefits</p> <p>The Plan provides a comprehensive range of benefits when full-time skilled nursing care and confinement in a skilled nursing facility is medically appropriate as determined by a Plan doctor and approved by the Plan.</p> <p><i>Benefit Limits:</i></p> <ul style="list-style-type: none"> • <i>Standard Option – up to 60 days confinement per calendar year</i> • <i>High Option – up to 100 days confinement per calendar year</i> <p>All necessary services are covered, including:</p> <ul style="list-style-type: none"> • Bed, board and general nursing care • Drugs, biologicals, supplies, and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a Plan doctor. 	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Custodial care</i> • <i>Skilled nursing facility services in the Philippines</i> 	<p><i>All Charges</i></p>	<p><i>All Charges</i></p>
<p>Hospice care</p> <p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by TakeCare's Medical Referral Services department.</p> <p>To be covered, services must be provided under the direction of a physician who certifies the patient is in the terminal stages of illness with a life expectancy of approximately six months or less.</p>	<p>In-network: Nothing</p> <p>Out-of-network: All charges</p>	<p>In-network: Nothing</p> <p>Out-of-network: All charges</p>

Hospice care - continued on next page

Benefit Description	You pay	
	High Option	Standard Option
Hospice care (cont.)		
Covered services include: <ul style="list-style-type: none"> • Inpatient and outpatient care • Family counseling <p>Note: This benefit is limited to a maximum of up to 180 days per lifetime.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> All charges</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Independent nursing, homemaker services</i> • <i>Hospice-related services in the Philippines</i> 	<i>All charges</i>	<i>All charges</i>
Ambulance	High Option	Standard Option
Local ground ambulance service when medically necessary	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Transport that the Plan determined are not medically necessary</i> • <i>Air ambulance services</i> 	<i>All charges</i>	<i>All charges</i>

Section 5(d). Emergency Services/Accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- **In the event of an emergency or accident in the service area**, seek immediate medical attention. If you are admitted as an inpatient to a hospital as a result of that emergency or accident, make sure you or someone else notifies TakeCare within forty-eight (48) hours or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided; **otherwise, your care will not be covered.**
- **In the event of an emergency or accident outside the service area**, seek immediate medical attention and make sure you or someone else notifies TakeCare within forty-eight (48) hours or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided; **otherwise, your care will not be covered.**
- Be sure to read **Section 4 - Your costs for covered services**, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency?

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

Emergencies / Urgent Care in our service area: If you receive emergency care in our service area that results in your hospitalization, TakeCare Customer Service department must be notified within 48 hours unless it was not reasonably possible to do so at 671-647-3526 or by email at CustomerService@takecareasia.com, **otherwise, your care will not be covered.** If you are hospitalized within the service area at an out-of-network facility, we may arrange for your transfer to an in-network facility as soon as it is medically appropriate to do so.

When in the service area, notification is not required if your care is limited to urgent care or emergency room services only.

On Guam, if your primary care provider's office is closed, you may be able to access the FHP Urgent Care Center which is open from 8:00am – 8:00pm, Monday thru Saturdays. 10:00am – 6:00pm Sundays, except Christmas, New Year's, and one staff development day per year.

Emergencies / Urgent Care outside our service area: If you receive emergency or urgent care outside our service area, even if you're not hospitalized, TakeCare Customer Service department must be notified within 48 hours unless it was not reasonably possible to do so at 671-647-3526 or by email at CustomerService@takecareasia.com, **otherwise your care will not be covered.** If you are hospitalized outside the service area, we may arrange for your transfer to an in-network facility as soon as it is medically appropriate to do so. If you are covered by **Medicare** on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense.

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

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

Benefit Description	You pay	
Emergency/Urgent Care within our service area	High Option	Standard Option
<ul style="list-style-type: none"> Urgent care services at the FHP Health Center <ul style="list-style-type: none"> No appointment necessary Including lab, x-ray, limited pharmacy services Clinic is open from 8:00am – 8:00pm, Monday thru Saturdays. 10:00am – 6:00pm Sundays, except Christmas, New Year's, and one staff development day per year. 	\$15 copayment per visit	\$15 copayment per visit
<ul style="list-style-type: none"> Urgent care at a doctor's office other than FHP or at Guam Memorial Hospital (GMH). 	<p><i>In-network:</i> Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Emergency care as an outpatient at a hospital including doctors' services <p>Note: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply</p>	<p><i>In-network:</i> \$50 copayment per emergency room visit</p> <p><i>Out-of-network:</i> \$50 copayment per emergency room visit plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> \$75 copayment per emergency room visit</p> <p><i>Out-of-network:</i> \$75 copayment per emergency room visit plus any difference between our allowance and billed charges.</p>
Emergency/Urgent Care outside our service area	High Option	Standard Option
<ul style="list-style-type: none"> Emergency care at a doctor's office Emergency care at an urgent care center Emergency care as an outpatient at a hospital, including doctors' services <p>Note: We waive the ER copay if you are admitted to the hospital and inpatient copay will apply</p> <p>If you are covered by Medicare on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense.</p>	<p><i>In-network:</i> \$50 copayment per visit</p> <p><i>Out-of-network:</i> \$50 copayment per visit plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> 20% coinsurance of eligible charges</p> <p><i>Out-of-network:</i> 20% coinsurance of allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Elective care or non-emergency care and follow-up care recommended by out-of-network providers that has not received prior authorization by the Plan</i> <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> 	<i>All charges</i>	<i>All charges</i>

Emergency/Urgent Care outside our service area - continued on next page

Benefit Description	You pay	
Emergency/Urgent Care outside our service area (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> • <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area that has not received prior authorization by the Plan</i> 	<i>All charges</i>	<i>All charges</i>
Ambulance	High Option	Standard Option
Professional ground ambulance service when medically necessary. Note: See Section 5(c) for non-emergency service.	Nothing	Nothing
<i>Not covered:</i> <ul style="list-style-type: none"> • <i>Transport that the Plan determined are not medically necessary</i> • <i>Air ambulance</i> 	<i>All charges</i>	<i>All charges</i>

Section 5(e). Mental Health and Substance Use Disorder Benefits

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Be sure to read **Section 4 - Your costs for covered services**, for valuable information about how cost-sharing works. Also, read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- We will provide medical review criteria or reasons for treatment plan denials to enrollees, members or providers upon request or as otherwise required.
- OPM will base its review of disputes about treatment plans on the treatment plan’s clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.

Benefit Description	You pay...	
	High Option	Standard Option
Professional Services		
We cover professional services by licensed professional mental health and substance use disorder treatment practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.	Your cost-sharing responsibilities are no greater than for other illnesses or conditions.
Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include: <ul style="list-style-type: none"> • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment • Treatment and counseling (including individual or group therapy visits, in person or via phone, audio and video services using a computer, tablet or smartphone) • Diagnosis and treatment of alcoholism and drug use, including detoxification, treatment and counseling • Professional charges for intensive outpatient treatment in a provider’s office or other professional setting • Electroconvulsive therapy 	<p>In-network: Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit ; Outpatient facility - \$100 copayment per visit</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p>In-network: Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit ; Outpatient facility - \$150 copayment per visit</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Professional Services - continued on next page

Benefit Description	You pay...	
Professional Services (cont.)	High Option	Standard Option
<p>Applied Behavior Analysis (ABA) for the treatment of Autism Spectrum Disorder (ASD) is covered as any other condition, subject to prior authorization and benefit limitations.</p> <p>ASD is a condition that begins early in life and typically affect areas of a person’s daily functioning. ASD is a group of developmental disabilities defined by uncharacteristic social interactions and communication (both verbal and nonverbal).</p> <p>The following benefit limitations apply:</p> <ul style="list-style-type: none"> • Limited to children up to age 21 • Prior Authorization and treatment plan required • An Autism Spectrum Disorder diagnosis meeting minimum criteria such as, but not limited to, impairment in social interaction, lack of social reciprocity, delay in the development of spoken language and inflexible adherence to specific non-functional routines • Services must be performed by Qualified Autism Service Provider, Qualified Autism Service Professional, or Qualified Autism Service Paraprofessional • Travel and/or lodging expenses are not covered 	<p><i>In-network:</i> Specialist Care - \$40 copayment per visit; Outpatient Facility - \$100 copayment per visit; Inpatient hospital - \$100 copayment per day, up to \$500 maximum per admission. Copayment is waived at in-network providers in the Philippines.</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p> <p><i>Maximum Annual Benefit:</i> \$50,000 ages 9 and below, \$25,000 ages 10 to 21</p>	<p><i>In-network:</i> Specialist Care - \$40 copayment per visit; Outpatient Facility - \$150 copayment per visit; Inpatient hospital - \$150 copayment per day, up to \$750 maximum per admission Copayment is waived at in-network providers in the Philippines.</p> <p><i>Out-of-network:</i>30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p> <p><i>Maximum Annual Benefit:</i> \$50,000 ages 9 and below, \$25,000 ages 10 to 21</p>
Diagnostics	High Option	Standard Option
<ul style="list-style-type: none"> • Outpatient diagnostic tests provided and billed by a licensed mental health and substance use disorder treatment practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility 	<p><i>In-network:</i> Primary Care - \$20 copayment per visit; Specialist Care - \$40 copayment per visit ; Outpatient facility - \$100 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> Primary Care - \$25 copayment per visit; Specialist Care - \$40 copayment per visit ; Outpatient facility - \$150 copayment per visit</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Benefit Description	You pay...	
Inpatient hospital or other covered facility	High Option	Standard Option
<p>Inpatient services provided and billed by a hospital or other covered facility</p> <ul style="list-style-type: none"> Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services Preauthorization required 	<p><i>In-network:</i> \$100 copayment per day up to \$500 maximum per inpatient admission</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> \$150 copayment per day up to \$750 maximum per inpatient admission</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Outpatient hospital or other covered facility	High Option	Standard Option
<p>Outpatient services provided and billed by a hospital or other covered facility</p> <ul style="list-style-type: none"> Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment Preauthorization required 	<p><i>In-network:</i> \$100 copayment</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	<p><i>In-network:</i> \$150 copayment</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Not Covered	High Option	Standard Option
<ul style="list-style-type: none"> <i>Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a Plan physician to be medically necessary</i> <p>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</p>	<i>All charges</i>	<i>All charges</i>
Prior authorization	<p>To be eligible to receive these enhanced mental health and substance abuse benefits you must follow your treatment plan and all of our prior authorization processes for inpatient and outpatient hospital/facility services. Please contact 671-300-5995 or email tc.mrs@takecareasia.com for more information.</p>	
Special transitional benefit	<p>If a mental health or substance misuse disorder treatment professional provider has been treating you under our plan as of January 1, 2020, you are eligible for continued coverage with your provider for up to 90 days under the following conditions:</p> <p>If your mental health or substance misuse disorder treatment professional provider with whom you are currently in treatment leaves the plan at our request for other than cause, we will allow you reasonable time to transfer your care to a Plan mental health or substance misuse disorder treatment professional provider. During the transitional period, you may continue to see your treating provider.</p> <p>This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2020, the 90 day period ends before January 1, 2021 and this transition benefit does not apply.</p>	

Limitation	We may limit your benefits if you do not obtain a treatment plan.
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Section 5(f). Prescription Drug Benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the benefit table beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Members must make sure their prescribers obtain prior approval/authorizations for certain prescription drugs and supplies before coverage applies. Prior approval/authorizations must be renewed periodically.
- To be covered for these benefits, you must follow your physician-prescribed treatment plan and all of our prior authorization processes for prescription drugs. Please call 671-647-3526 for more information.
- Federal law prevents the pharmacy from accepting unused medications.
- Your in-network copayments or coinsurance amounts for prescription drugs only apply toward your prescription out-of-pocket maximum; they will not apply toward the medical services out-of-pocket maximum. See **Section 4 - Your costs for covered services** for more information.
- By using the **Mail Order** program, you can reduce your monthly copayment expense.
- Be sure to read **Section 4 - Your costs for covered services**, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician or dentist, and in states allowing it, licensed certified providers with prescriptive authority prescribing within their scope of practice must prescribe your medication.
- **Where you can obtain them.** You must fill the prescription at an in-network pharmacy or, if you prefer, by mail through Elixir, formerly Orchard Pharmaceutical Services, for a maintenance medication.
- **We use a formulary.** The TakeCare Formulary is a list of over 1600 prescription drugs that physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to TakeCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of Plan physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. *Note: Formulary is subject to change.*
- **Prior authorization.** Your physician will need to request prior authorization for some non-formulary drugs. Physicians may initiate the prior authorization request simply by phoning, faxing, or emailing in the request. Requests are generally processed within 2 business days, but it may take up to 10 business days if additional information is needed from the physician.
- **There are dispensing limitations.** Prescription drugs will be dispensed for up to a 30-day supply or one commercially prepared unit per copayment (i.e., one inhaler, one vial of ophthalmic medication, one tube of ointment). For drugs that could be habit forming, the prescription unit is set at a smaller quantity for the protection and safety of our members.
- A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified "Dispense as Written" for the name brand drug, you will have to pay the non-formulary copayment plus the cost difference between this drug and the generic drug.
- Updating of prior authorizations may be required. Clinical edits (limitations) can be used for safety reasons, quantity limitations and benefit plan exclusions and may require preauthorization.

- Prescription drugs can also be obtained through the Elixir, formerly Orchard Pharmaceutical Services, mail order program for up to a 90-day supply of oral medication; 6 vials of insulin; or 3 commercially prepared units (i.e., inhaler, vials ophthalmic medication or topical ointments or creams). You pay nothing for a 90-day supply of generic medications through mail order. You pay two (2) copayments for a 90-day supply of brand and non-formulary medications through mail order. For mail order customer service, call toll-free 866-909-5170, 8AM to 10PM EST, Monday through Friday and 8:30AM to 4:30PM on Saturdays or go to www.elixirsolutions.com
- **Why use generic drugs?** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- **When you do have to file a claim:** Please refer to **Section 7** for information on how to file a pharmacy claim, or contact our Customer Service Department at 671-647-3526, toll free 877-484-2411, or customerservice@takecareasia.com.
- **Our Pharmacy Benefit Manager is Elixir, formerly EnvisionRx. Learn more at www.elixirsolutions.com**
- **Medicare and Prescription Drug Coverage:** Refer to notification printed on inside front cover of this brochure.

Benefit Description	You pay	
	High Option	Standard Option
<p>Covered medications and supplies</p> <p>We cover the following medications and supplies prescribed by a physician and obtained from an in-network pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> - Drugs and medicines that by Federal law of the United States require a physician's prescription for their purchase, except those listed as <i>Not covered</i>. - Insulin - Diabetic supplies limited to disposable needles and syringes for the administration of covered medications. - Weight loss medication, subject to prior authorization and benefit coverage criteria such as but not limited to Body Mass Index ("BMI") and/or co-morbidities. <p>Note: If there is no generic equivalent available, you will still have to pay the non-formulary copay if your physician did not specify "Dispense as Written" on the prescription.</p>	<p>In-network: Retail Pharmacy Copay - (30-day supply)</p> <p>Generic formulary: \$10 copay</p> <p>Brand formulary: \$25 copay</p> <p>Non-formulary: \$70 copay</p> <p>Preferred Specialty drugs: \$100 copay</p> <p>Non-Preferred Specialty drugs: \$200 copay</p> <p>Mail Order Copay - (90-day supply)</p> <p>Generic formulary: \$0 copay</p> <p>Brand formulary: \$50 copay</p> <p>Non-formulary: \$100 copay</p> <p>Specialty: Not covered</p> <p>Out-of-network: No coverage except for out-of-area emergencies or approved referrals</p>	<p>In-network: Retail Pharmacy Copay - (30-day supply)</p> <p>Generic formulary: \$15 copay</p> <p>Brand formulary: \$40 copay</p> <p>Non-formulary: \$100 copay</p> <p>Preferred Specialty drugs: \$100 copay</p> <p>Non-Preferred Specialty drugs: \$250 copay</p> <p>Mail Order Copay - (90-day supply)</p> <p>Generic formulary: \$0 copay</p> <p>Brand formulary: \$80 copay</p> <p>Non-formulary: \$160 copay</p> <p>Specialty: Not Covered</p> <p>Out-of-network: No coverage except for out-of-area emergencies or approved referrals</p>

Covered medications and supplies - continued on next page

Benefit Description	You pay	
Covered medications and supplies (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> Women's FDA-approved contraceptive drugs and devices. <p>Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.</p>	Nothing	Nothing
<ul style="list-style-type: none"> Growth hormone 	\$5 copayment each	\$5 copayment each
<ul style="list-style-type: none"> Drugs for sexual dysfunction are covered when Plan criteria is met. For information about these criteria and dose limits, please have the prescribing physician call Elixir, formerly Envision Pharmaceuticals, at 1-800-361-4542. Oral fertility drugs 	50% coinsurance per prescription unit or refill up to the dosage limits and all charges above that limit	50% coinsurance per prescription unit or refill up to the dosage limits and all charges above that limit
Preventive medications	High Option	Standard Option
<p>Medications to promote better health as recommended by ACA.</p> <p>The following drugs and supplements are covered without cost-share, even if over-the-counter, if prescribed by a health care professional and filled at a network pharmacy.</p> <ul style="list-style-type: none"> Aspirin (81 mg) for adults, ages 50-59, who have a 10% or greater 10-year cardiovascular risk, are not an increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years Aspirin (81 mg) for women of childbearing age, after 12 weeks gestation, who are at high risk for preeclampsia Folic acid daily supplements (0.4 to 0.8 mg) for women ages 14-45 Liquid iron supplements for children age 6 months -1 year Vitamin D supplements (prescription strength) (400 & 1000 units) for members 65 or older Fluoride tablets, solution (not toothpaste, rinses) for children age 0-5 Formulary drugs and devices for the management of conditions as listed below: <ul style="list-style-type: none"> - Angiotensin Converting Enzyme (ACE) inhibitors for congestive heart failure, diabetes, and/or coronary artery disease - Anti-resorptive therapy for osteoporosis and/or osteopenia - Beta-blockers for congestive heart failure and/or coronary artery disease - Blood pressure monitor for hypertension 	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> No coverage except for out-of-area emergencies or approved referrals</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> No coverage except for out-of-area emergencies or approved referrals</p>

Preventive medications - continued on next page

Benefit Description	You pay	
Preventive medications (cont.)	High Option	Standard Option
<ul style="list-style-type: none"> - Inhaled corticosteroids and peak flow meters for asthma - Insulin and other glucose-lowering agents for diabetes - Opioid dependence treatments for opioid addiction - Selective Serotonin Reuptake Inhibitors (SSRIs) for depression - Statins for heart disease and/or diabetes <p>Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> No coverage except for out-of-area emergencies or approved referrals</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> No coverage except for out-of-area emergencies or approved referrals</p>
Not covered	High Option	Standard Option
<ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Drugs to enhance athletic performance</i> • <i>Drugs obtained at a non-Plan pharmacy; except for out-of-area emergencies</i> • <i>Drugs or substances not approved by the Food and Drug Administration (FDA)</i> • <i>Newly approved FDA drugs and medication within one year from the date of FDA approval. Coverage after the one year period is subject to the review, determination and approval of TakeCare's pharmacy committee.</i> • <i>Hospital take-home drugs</i> • <i>Medical supplies (such as dressing, and antiseptics)</i> • <i>Non-prescription medications</i> • <i>Vitamins, nutrients and food supplements not listed as a covered benefit even if a physician prescribes or administers them</i> • <i>Replacement of lost, stolen or destroyed medication</i> <p>Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Tobacco Cessation programs benefit. See page 48.</p>	<p><i>All charges</i></p>	<p><i>All charges</i></p>

Section 5(g). Dental Benefits

Important things you should keep in mind about these benefits:

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

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

Dental Benefits	You Pay	
	High Option	Standard Option
Covered Dental Services		
OFFICE VISIT Oral examination and treatment plan; vitality test; and oral cancer exam. X-rays, including bitewings (once a year) and panoramic (once every three years).	<i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	<i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.
PREVENTIVE SERVICES Prophylaxis (once every 6 months); sealants (up to age 12); annual topical application of fluoride (up to age 12)	<i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.	<i>In-network:</i> Nothing <i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.

Covered Dental Services - continued on next page

High and Standard Option

Dental Benefits	You Pay	
Covered Dental Services (cont.)	High Option	Standard Option
<p>RESTORATIVE DENTISTRY Amalgam - one, two or three surfaces. Composite - one or two surfaces, anterior only. Posterior composites are not covered; however, an allowance for a comparable silver amalgam restoration will be made. The difference in fees is the member's responsibility.</p>	<p><i>In-network:</i> 20% coinsurance of covered charges</p> <p><i>Out-of-network:</i> 50% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	All charges
<p>SIMPLE EXTRACTIONS Simple extraction for fully erupted teeth only</p>	<p><i>In-network:</i> 20% coinsurance of covered charges</p> <p><i>Out-of-network:</i> 50% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	All charges
<p>PROSTHODONTICS Full and partial dentures; crowns and bridges; repair; relining and/or reconstruction of dentures.</p>	<p><i>In-network:</i> 75% coinsurance of covered charges</p> <p><i>Out-of-network:</i> 95% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>	All charges
Annual Maximum Benefit	High Option	Standard Option
Dental Plan Maximum Benefit	\$1,500 per member per benefit year.	\$1,500 per member per benefit year.
Not Covered	High Option	Standard Option
<ul style="list-style-type: none"> • <i>Oral Surgery</i> • <i>Prescription Drugs</i> • <i>Orthodontics</i> 	<i>All charges</i>	<i>All charges</i>

Section 5(h). Wellness and Other Special Features

Feature	Description
<p>Flexible Benefits Option</p>	<p>Under the Flexible Benefits Option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claim process (see Section 8).
<p>Medical Travel Benefit</p>	<p>TakeCare offers a Travel Benefit to its FEHB members, making it easier to travel to the Joint Commission-accredited St. Luke’s Hospitals, The Medical City, or other in-network providers in the Philippines when they receive a pre-authorized, elective inpatient or outpatient procedure, excluding emergencies, screenings, executive check ups, primary care, dental, home health, hospice, mental health & substance misuse disorder treatment or maternity-related services.</p> <p>The travel benefit provides up to \$500 toward the cost of round-trip airfare from Guam, ground transportation between airport and the hospital, and lodging in Manila. There is no limit to the number times this benefit can be used during the year so long as all medical and pre-authorization requirements are met.</p> <p>Members can choose one of two options for airfare, transportation and lodging expenses:</p> <ul style="list-style-type: none"> • TakeCare will arrange and pay in advance up to \$500 for the member’s airfare, transportation, and lodging, <li style="text-align: center;"><u>or</u> • The member can elect to receive a \$500 travel allowance for expenses. The member will be responsible for his/her own travel arrangements and will be reimbursed by TakeCare, up to the \$500 allowance. Please note that documentation will be required as part of the reimbursement process. Frequent flyer mile points are not reimbursable. <p>For either option, the member is responsible for any airfare, transportation, and lodging expenses in excess of \$500 and any penalties/fees associated with member-initiated travel changes or cancellations.</p>

	<p>If the patient is an under age 18 dependent or disabled, TakeCare will pay or reimburse up to \$500 for the airline ticket for one adult escort. For the purposes of this benefit, a disabled individual is defined as a person who is dependent on a caregiver for all activities of daily living (eating, bathing, etc) as certified in writing by his or her attending physician. Approved escorts are limited to legal parents or legal guardians.</p> <p>Non-compliance with required treatment guidelines as defined by TakeCare’s provider and Medical Management will result in non-eligibility under the travel benefit.</p> <p><u>FEHB Members Covered by Medicare or another insurance carrier</u> TakeCare-covered FEHB members with primary coverage through Medicare or another insurance carrier are not eligible for this Travel Benefit.</p> <p>To learn more about this benefit, contact TakeCare Customer Service at 671-647-3526.</p>
<p>Health Education Classes</p>	<p>All health education classes are FREE to TakeCare members unless otherwise specified. A referral is required from your primary care physician. No referral is required for TakeCare's Group Fitness Program.</p> <p>For more information about these classes, call the TakeCare Wellness team at 671-300-7161 or 671-300-7224 or email wellness@takecareasia.com.</p> <p>Cardiac Risk Management Program is designed primarily to target members with high blood pressure and high cholesterol levels. It aims to prevent the onset and progression of heart and vascular disease through patient education. The purpose of the CRM Program is to reduce cardiac risks and complications such as stroke and heart attack. The program emphasizes adopting healthy lifestyle behaviors and promoting compliance with disease management treatment and medication adherence. The program includes weight, BMI, Blood pressure monitoring, lab tests and a one 2-hr workshop offered monthly. A 6-month telephonic follow-up with the Nurse Case Managers is part of the process for monitoring improvement and continuous support for the participants.</p> <p>The program is facilitated by a fulltime nurse case manager and health educators who will assist patients with history of non-compliance in medication, exercise regime, diet and doctor’s follow up appointment. Support staff includes a wellness manager, a fitness expert and a nutritionist. Social workers and case managers will also help address the socioeconomic issues affecting patient’s health care.</p> <p>Diabetes Management Program is intended for members who are newly diagnosed with diabetes or members with diabetes who have not had a diabetic teaching in the past. It teaches members about the disease process, how to achieve or maintain a healthy blood sugar range and strategies on how to prevent complications. The program is designed to assist in making participants self-manage their condition and encourage them to make changes that will improve their over-all health and well-being.</p> <p>The program provides one 2-hr class session that includes vitals screening on Weight, BMI, blood glucose, blood pressure and foot exam. Initial lab test for lipid profile, HbA1c and comprehensive metabolic profile, and a follow-up lab test after 6 months of participating the program is included as part of the assessment and management of the disease. The emphasis of the program is medication compliance, glucose monitoring, proper diet, regular physical activity and timely medical evaluation. Class sessions are offered monthly free to all TakeCare members.</p> <p>Diabetes Prevention Program (DPP) is fully recognized and complies with the Centers for Disease Control and Prevention (CDC) nationally recognized structured in-person lifestyle change program—developed specifically to prevent type 2 diabetes. The TakeCare program has the unique distinction of being the only CDC-recognized DPP in the region. Lifestyle change programs are proven to work based on research led by the National Institutes of Health. It is designed for people who have pre-diabetes or are at risk for type 2 diabetes.</p>

TakeCare's trained and certified lifestyle coaches lead the program to help members with pre-diabetes change certain aspects of their lifestyle such as adopting a healthier eating habits, reducing stress, and getting more physical active. The DPP Lifestyle Change program is not a fad diet or a simple exercise class. It's a year-long program focused on long-term changes and lasting results. It provides a long-term commitment to good health by learning new habits, gaining new skills, building confidence to make the change and support from other participants who share similar goals and struggles.

TakeCare's DPP Lifestyle Change program is provided each year. Program enrollment begins the last quarter of the previous year to start the program the following year. Interested participants must complete a pre-diabetes testing and meet the pre-diabetes criteria before program enrollment. This is a year-long program with a 26-required sessions to be completed throughout the program year.

Wellness Workshop addresses prevention and management strategies for chronic diseases such as diabetes, high blood pressure, high cholesterol levels and obesity. The program includes an eight session class intended to improve the individuals' health through plant-based nutrition. Members gain knowledge and understanding of their disease and learn to develop skills in managing their condition. The program's emphasis is on improving health with vital signs monitoring for blood pressure, random glucose, and weight and BMI measures as conducted during each class session. Initial comprehensive lab test is provided before the start of the program and a final lab test to measure improvement is also provided before the end of the program.

Nutrition Coaching is available through TakeCare's trained nutritionists and health educators who work closely with our members to provide one-on-one, personalized coaching on the health and nutrition. Members are coached on various nutrition and healthy lifestyle related issues such as weight management, diabetes meal planning and other disease preventive healthful eating practices.

TakeCare's Group Fitness Program is a well-developed fitness program available to all TakeCare members. The program consists of various fitness activities in both indoor and outdoor settings that includes low to high impact, aerobic and muscle building exercises that are designed to meet individuals' fitness level while keeping them engaged in their workout and improve their fitness abilities. Through TakeCare's partnership with different fitness instructors, gym partners and other health organizations, members are able to choose from a variety of exercise activities that will appeal more to their needs, interests and lifestyle. View the current monthly calendar at www.takecareasia.com

Well Mommy-Well Baby Program is designed to provide educational support to pregnant women and their families, assist pregnant mothers to have a normal and healthy pregnancy. A Registered nurse will provide telephonic consult to identify and assess pregnancy risks and facilitate referrals to specialty case management services. In partnership with RGA (Reinsurance Group of America), The Well Mommy- Well Baby program provides access to trained perinatal case managers who can provide personalized (one-on-one) counseling and coaching to pregnant mothers. A comprehensive assessment is done and for any identified risks, members are channeled to the right specialty for early intervention. Members are provided free educational materials and handouts as well as free access to Lamaze classes, Prenatal Yoga and other Prenatal Nutrition and Education classes. The program applies to eligible TakeCare members in their 2nd trimester. Patients under network providers must send referral for enrollment to the program by e-mail at Wellness@takecareasia.com or fax at 647-3541 ATTN: Wellness. Enrollment to the program is free and self-referral from eligible members are also accepted.

Children's Health Improvement Program (CHIP) is a family-oriented health education program geared to those who are over the 85th percentile with or without health risks aging 7 to 14 years old. Although this program is intended for overweight and obese children, we welcome all TakeCare Kids within the age range along with their parents/guardians to participate as preventative measures for childhood obesity.

The goal of the program is to provide a family-oriented nutrition education and physical fitness activities for children and young adolescents. The program encourages the participants to make healthy food choices and lifestyle changes; each class session includes 1-hour fitness session and 1-hour health education session that assumes the National Institutes of Health (NIH), Ways to Enhance Children’s Activity and Nutrition (WE CAN!) curriculum.

Nicotine Cessation Program includes 4 one-hour weekly sessions designed to educate, empower, and assist individuals in quitting tobacco use or other nicotine delivery devices in conjunction with American Cancer Society’s Freshstart Program

The session topics touches on understanding the basic concepts of addiction, effects of tobacco and nicotine use, the benefits and methods of quitting and managing the first few days of cessation; it includes instructions on medications, support systems, and telephonic follow-up. Following the format of the Freshstart Program, participants are encouraged to identify a quit date followed by individual and group counseling sessions. Participants who failed to quit on the identified quit dates are encouraged to set another quit date and continuous telephonic counseling is done to ensure adequate follow-up. Prescription medication and over the counter nicotine patches are available free of charge for members needing assistance to wean off nicotine addiction.

Balanced Lifestyle Workshops focus on overall good health by combining prevention practices with the four key elements of wellness: *Be Active, Eat Right, Relax & Unwind*, and staying *Socially Connected*. The program aims to provide members with an introduction to healthy living with the application of the four key elements of wellness. It encourages individual responsibility towards their health by assessing their readiness to change and adopt to a healthy lifestyle. Participants will learn the basics of creating S.M.A.R.T objectives to meet their personal health goals.

Workshop are scheduled throughout the year and can include cooking demo, meditation workshops, special fitness activities and socialization. Members are free participate and sign-up once schedule has been released.

Teen Talk Program provides health education for adolescence ages twelve (12) to seventeen (17). It's designed to build a foundation for healthy lifestyle behaviors that fosters self and social development. According to the Youth Risk Behavior Surveillance (2013), adolescences [ages 12 to 17] are vulnerable to engaging in health-risk behaviors. These health-risk behaviors can contribute to several health and social consequences such as 1) Behaviors leading to unintentional injuries and violence; 2) Substance abuse (nicotine, alcohol and drugs); 3) Sexual behaviors that contribute to unintended pregnancy and transmission of STIs and HIV; 4) Unhealthy dietary behaviors; and 5) Physical inactivity (CDC, 2013).

Group educational sessions include tools, resources and discussions relating to but not limited to Substance Abuse (nicotine, drug and alcohol use), Sexual Risk Behaviors and Unplanned Teenage Pregnancy, Violence Issues, Suicide Prevention, Nutrition and Physical Activity and various activities.

Sports Series are fun-filled sports activities designed to teach the fundamentals of sport. Members can find new ways to be physically active and try out a new sport, challenge themselves or keep in shape. Past events include Kids Tennis Camp, Paddle Clinic and Basketball Clinic. Experience to the sport is not needed. Events are scheduled throughout the year. Members can enroll once schedule has been released.

We “CARE” program is designed to support members’ health and mental well-being by connecting them to appropriate services, providing educational assistance, resource tools and encourage overall wellness. The purpose is to bridge the gap with members needing referral services to community partners.

Feature	Description
<p>Preventive Services and Screenings Program</p>	<p>Members are encouraged to avail of the following services and screenings, most of which are covered at 100%:</p> <ul style="list-style-type: none"> • Flu Vaccination for Adults, ages 18-64. • Biometric screening through the member’s TakeCare primary care provider or TakeCare Wellness health fairs. • Pre natal visit to a TakeCare participating obstetrician gynecologist within the first trimester. • Six or more Well-Child visits during the first 15 months of life. • Compliance with insulin medication for at least 75% of their treatment period for adult members, ages 18-75, diagnosed with Type I or II Diabetes. • Compliance with asthma controller medication for at least 75% of their treatment period for adult members, ages 19-50, with asthma. • Annual Physical Exam through the member’s TakeCare participating primary care provider • Annual Physical Exam and colorectal cancer screening for member ages 50 and above through TakeCare’s participating primary care provider with any of the following services: Colonoscopy; Sigmoidoscopy; and fecal occult blood test once per benefit year as part of the member’s annual physical examination • Annual Physical Exam and breast cancer and screening mammogram for women between 40 to 69 through TakeCare’s participating primary care provider once per benefit year • Annual Physical Exam and cervical cancer screening for ages 21 to 64 with pap smear through TakeCare’s participating primary care provider once per benefit year. • Annual Dental Exam through TakeCare’s participating providers • Annual Vision Exam through TakeCare’s participating providers

Section 5. High Deductible Health Plan Benefits Overview

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

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

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

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

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

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

- **Preventive care** This Plan covers preventive care services, such as periodic health evaluations (e.g., annual physicals), screening services (e.g., mammograms), routine prenatal and well-child care, child and adult immunizations, tobacco cessation programs, obesity weight loss programs, disease management and wellness programs. These services are covered at 100% if you use a network provider and the services are described in Section 5 Preventive care. You do not have to meet the deductible before using these services.

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

Covered services include:

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

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

• **Health Savings Accounts (HSAs)**

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

In 2021, for each month you are eligible for an HSA premium pass through, we will contribute to your HSA \$28.05 for a Self Only enrollment or \$67.71 per month for a Self Plus One enrollment or \$75.21 for a Self and Family enrollment. In addition to our monthly contribution, you have the option to make additional tax-free contributions to your HSA, so long as total contributions do not exceed the limit established by law, which is \$3,600 for an individual and \$7,200 for family coverage. See maximum contribution information on page 85. You can use funds in your HSA to help pay your health plan deductible or other eligible medical expenses. You own your HSA, so the funds can go with you if you change plans or employment.

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

HSA features include:

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

Important consideration if you want to participate in a Health Care Flexible Spending Account (HCFSA):

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

• **Health Reimbursement Arrangements (HRAs)**

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

In 2021 we will give you an HRA credit of \$336.62 per year for a Self Only enrollment or \$812.57 per year for a Self Plus One enrollment or \$902.56 per year for a Self and Family enrollment. You can use funds in your HRA to help pay your health plan deductible and/or for certain expenses that don't count toward the deductible.

HRA features include:

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

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

Your in-network out-of-pocket maximum limit of \$3,000 for Self Only enrollment, \$6,000 for Self Plus One enrollment, or Self and Family enrollment. There is no out-of-pocket limit when using an out-of-network provider under this option. Separately, your in-network prescription drug out-of-pocket maximum limit is \$3,000 for Self Only enrollment, \$6,000 for Self Plus One enrollment, or \$6,000 for Self and Family enrollment. An individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment.

Certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses even if you reach your out-of-pocket maximum (e.g., expenses in excess of the Plan's allowable amount or benefit maximum). See page 24.

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

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

Section 5. Savings – HSAs and HRAs

Feature Comparison	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA) (provided when you are ineligible for an HSA)
Administrator	<p>You are responsible for establishing an HSA for yourself with ASC Trust, Bank of Guam, or another qualified financial institution as this HDHP’s fiduciary (an administrator, trustee or custodian as defined by Federal tax code and approved by IRS).</p> <p>Upon establishing an HSA for yourself, you will need to inform us about your account information so we can coordinate the premium pass through deposits to your account. You can notify us by completing and submitting an HSA Pass Through form.</p>	<p>ASC Trust is the HRA fiduciary for this Plan.</p>
Fees	<p>The HSA set-up fee is paid by us.</p> <p>\$12.50 per quarter administrative fee charged by ASC Trust</p> <p>\$2.00 monthly administrative fee charged by Bank of Guam</p> <p>Fees are subject to change and you may incur additional fees. Contact the financial institution for details.</p>	<p>\$12.50 per quarter administrative fee charged by ASC Trust</p> <p>Fees are subject to change and you may incur additional fees. Contact the financial institution for details.</p>
Eligibility	<p>You must:</p> <ul style="list-style-type: none"> • Enroll in this HDHP • Have no other health insurance coverage (does not apply to specific injury, accident, disability, dental, vision or long-term care coverage) • Not be enrolled in Medicare • Not be claimed as a dependent on someone else’s tax return • Not have received VA (except for veterans with a service-connected disability) and/or Indian Health Services (IHS) benefits in the last three months • Complete and return all administrative paperwork 	<p>You must:</p> <ul style="list-style-type: none"> • Enroll in this HDHP <p>Eligibility is determined on the first day of the month following your effective day of enrollment and will be prorated for length of enrollment during the calendar year.</p>

<p>Funding</p>	<p>If you are eligible for HSA contributions, a portion of your monthly health plan premium is deposited to your HSA each month. This is called a Premium Pass Through. Premium pass through contributions are based on the effective date of your enrollment in the HDHP.</p> <p>Note: If your effective date in the HDHP is after the 1st of the month, the earliest your HSA will be established is the 1st of the following month.</p> <p>In addition, you may establish pre-tax HSA deductions from your paycheck to fund your HSA up to IRS limits using the same method that you use to establish other deductions (i.e., Employee Express, MyPay, etc.).</p>	<p>Eligibility for the annual credit will be determined on the first day of the month and will be prorated for length of enrollment. The entire amount of your HRA will be available to you upon your enrollment.</p>
<ul style="list-style-type: none"> • Self Only enrollment 	<p>For 2021, a monthly premium pass through of \$28.05 will be made by the HDHP directly into your HSA each month.</p>	<p>For 2021, your HRA annual credit is \$336.62 (the amount will be prorated based on the length of enrollment during the calendar year).</p>
<ul style="list-style-type: none"> • Self Plus One enrollment 	<p>For 2021, a monthly premium pass through of \$67.71 will be made by the HDHP directly into your HSA each month.</p>	<p>For 2021, your HRA annual credit is \$812.57 (the amount will be prorated based on the length of enrollment during the calendar year).</p>
<ul style="list-style-type: none"> • Self and Family enrollment 	<p>For 2021, a monthly premium pass through of \$75.21 will be made by the HDHP directly into your HSA each month.</p>	<p>For 2021, your HRA annual credit is \$902.56 (the amount will be prorated based on the length of enrollment during the calendar year).</p>
<p>Maximum Annual Contributions / Credits</p>	<p>For 2021, The maximum that can be contributed to your HSA is an annual combination of HDHP premium pass through and enrollee contribution funds, which when combined, do not exceed the maximum contribution amount set by the IRS of \$3,600 for an individual and \$7,200 for a family.</p> <p>If you enroll during Open Season, you are eligible to fund your account up to the maximum contribution limit set by the IRS. To determine the amount you may contribute, subtract the amount the Plan will contribute to your account for the year from the maximum allowable contribution.</p> <p>You are eligible to contribute up to the IRS limit for partial year coverage as long as you maintain your HDHP enrollment for 12 months following the last month of the year of your first year of eligibility. To determine the amount you may contribute, take the IRS limit and subtract the amount the Plan will contribute to your account for the year.</p>	<p>The full HRA credit will be available, subject to proration, on your effective date of enrollment. The HRA does not earn interest.</p>

	<p>If you do not meet the 12-month requirement, the maximum contribution amount is reduced by 1/12 for any month you were ineligible to contribute to an HSA. If you exceed the maximum contribution amount, a portion of your tax reduction is lost and a 10% penalty is imposed. There is an exception for death or disability.</p> <p>You may rollover funds you have in other HSAs to this HSA (rollover funds do not affect your annual maximum contribution under this HDHP).</p> <p>HSAs earn tax-free interest (does not affect your annual maximum contribution).</p> <p>Catch-up contributions are discussed on page 88.</p>	
<ul style="list-style-type: none"> • Self Only enrollment 	You may make an annual maximum contribution of \$3,263.38	You cannot contribute to the HRA
<ul style="list-style-type: none"> • Self Plus One enrollment 	You may make an annual maximum contribution of \$6,387.43.	You cannot contribute to the HRA.
<ul style="list-style-type: none"> • Self and Family enrollment 	You may make an annual maximum contribution of \$6,297.44.	You cannot contribute to the HRA.
Access to funds	<p>You can access funds in your HSA by the following methods:</p> <ul style="list-style-type: none"> • Visa® debit card (ASC only) • ATM card (ASC only) • Checks • Direct cash withdraws 	For qualified medical expenses under your HDHP, you will be automatically reimbursed when claims are submitted through the HDHP. For expenses not covered by the HDHP (e.g., dental orthodontia), a reimbursement form will be sent to you upon your request.
<p>Distributions/withdrawals</p> <ul style="list-style-type: none"> • Medical • Dental • Other qualified expenses 	<p>You can pay eligible out-of-pocket expenses for yourself, your spouse or your dependents (even if they are not covered by the HDHP) using the funds available in your HSA.</p> <p>See IRS Publication 502 for a list of eligible expenses.</p>	<p>You can pay eligible out-of-pocket expenses for individuals covered under the HDHP.</p> <p>Non-reimbursed qualified medical expenses are allowable if they occur after the effective date of your enrollment in this Plan.</p> <p>See <i>Availability of funds</i> below for information on when funds are available in the HRA.</p> <p>See IRS Publication 502 for a list of eligible expenses. Physician prescribed over-the-counter drugs and Medicare premiums are also reimbursable. Most other types of medical insurance premiums are not reimbursable.</p>

<ul style="list-style-type: none"> • Non-medical 	<p>If you are under age 65, withdrawal of funds for non-medical expenses will create a 20% income tax penalty in addition to any other income taxes you may owe on the withdrawn funds.</p> <p>When you turn age 65, distributions can be used for any reason without being subject to the 20% penalty, however they will be subject to ordinary income tax.</p>	<p>Not applicable – distributions will not be made for anything other than non-reimbursed qualified medical expenses.</p>
<p>Availability of funds</p>	<p>Funds are not available for withdrawal until all the following steps are completed:</p> <ul style="list-style-type: none"> • Your enrollment in this HDHP is effective (effective date is determined by your agency in accord with the event permitting the enrollment change). • We receive a completed Premium pass-through Form from you. • We receive a record of your enrollment, initially establish your HSA account with the fiduciary you've chosen, and contribute the minimum amount required to establish an HSA. • The fiduciary sends you HSA paperwork for you to complete and the fiduciary receives the completed paperwork back from you. <p>After TakeCare receives the enrollment and contributions from OPM and your HSA account has been created and funded, you can withdraw funds up to the amount contributed for any eligible expenses incurred on or after the date the HSA was initially established.</p>	<p>Funds are not available until:</p> <ul style="list-style-type: none"> • Your enrollment in this HDHP is effective (effective date is determined by your agency in accord with the event permitting the enrollment change). <p>The entire amount of your HRA will be available to you upon your enrollment in the HDHP.</p>
<p>Account owner</p>	<p>FEHB enrollee</p>	<p>TakeCare Insurance Company</p>
<p>Portable</p>	<p>You can take this account with you when you change plans, separate or retire.</p> <p>If you do not enroll in another HDHP, you can no longer contribute to your HSA. See page 82 for HSA eligibility.</p>	<p>If you retire and remain in this HDHP, you may continue to use and accumulate credits in your HRA.</p> <p>If you terminate employment or change health plans, only eligible expenses incurred while covered under the HDHP will be eligible for reimbursement subject to timely filing requirements. Unused funds are forfeited.</p>
<p>Annual rollover</p>	<p>Yes, accumulates without a maximum cap.</p>	<p>Yes, accumulates without a maximum cap.</p>

If You Have an HSA

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

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

- **Catch-up contributions** If you are age 55 or older, the IRS permits you to make additional "catch-up" contributions to your HSA. The allowable catch-up contribution is \$1,000 per year. Contributions must stop once an individual is enrolled in Medicare. Additional details are available on the U.S. Department of Treasury Website at www.treasury.gov/resource-center/faqs/Taxes/Pages/Health-Savings-Accounts.aspx.

- **If you die** If you have not named a beneficiary and you are married, your HSA becomes your spouse's, otherwise, it becomes part of your taxable estate.

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

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

For a detailed list of IRS-allowable expenses, request a copy of IRS Publication 502 by calling 1-800-829-3676, or visit the IRS Website at www.irs.gov and click on "Forms and Publications." Note: Effective January 1, 2020 the CARES Act added to the list of IRS-allowable expenses including menstrual care products, over the counter medications without a physician's prescription.

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

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

- **Minimum reimbursements from your HSA** You can request reimbursement in any amount.

If You Have an HRA

- **Why an HRA is established**

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

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

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

Please review the chart starting on page 84 which details the differences between an HRA and an HSA. The major differences are:

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

Section 5. Preventive Care

Important things you should keep in mind about these benefits:

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

Benefit Description	You pay
Preventive care, adults	
<p>The following preventive services are covered at the time interval recommended at each of the links below:</p> <ul style="list-style-type: none"> • Immunizations such as Pneumococcal, influenza, shingles, tetanus/DTaP, and human papillomavirus (HPV). For a complete list of immunizations go to the Centers for Disease Control (CDC) website at https://www.cdc.gov/vaccines/schedules/ • Screenings such as cancer, osteoporosis, depression, diabetes, high blood pressure, total blood cholesterol, HIV, and colorectal cancer screening. For a complete list of screenings go to the U.S. Preventive Services Task Force (USPSTF) website at https://www.uspreventiveservicestaskforce.org • Individual counseling on prevention and reducing health risks • Well woman care such as Pap smears, breast cancer screening, gonorrhea prophylactic medication to protect newborns, annual counseling for sexually transmitted infections, contraceptive methods, and screening for interpersonal and domestic violence. For a complete list of Well Women preventive care services please visit the Health and Human Services (HHS) website at https://www.healthcare.gov/preventive-care-women/ 	<p><u>Not subject to deductible</u></p> <p>In-network – Nothing</p> <p>Out-of-network – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Adult immunizations endorsed by the Centers for Disease Control and Prevention (CDC): based on the Advisory Committee on Immunization Practices (ACIP) schedule found at https://www.cdc.gov/vaccines/schedules/hcp/imz/adult.html.</p>	<p><u>Not subject to deductible</u></p> <p>In-network – Nothing</p> <p>Out-of-network – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.</i> • <i>Immunizations, boosters, and medications for travel or work-related exposure.</i> 	<p><i>All charges.</i></p>

Benefit Description	You pay
<p>Preventive care, children</p> <ul style="list-style-type: none"> Well-child visits, examinations, and other preventive services as described in the Bright Future Guidelines provided by the American Academy of Pediatrics. For a complete list of the American Academy of Pediatrics Bright Futures Guidelines, go to https://brightfutures.aap.org Immunizations such as DTaP, Polio, Measles, Mumps, and Rubella (MMR), and Varicella. For a complete list of immunizations go to the Centers for Disease Control (CDC) website at https://www.cdc.gov/vaccines/schedules/hcp/imz/child-adolescent.html You can also find a complete list of preventive care services recommended under the U.S. Preventive Services Task Force (USPSTF) online at https://www.uspreventiveservicestaskforce.org 	<p><u>Not subject to deductible</u></p> <p>In-network – Nothing</p> <p>Out-of-network – 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Physical exams required for obtaining or continuing employment or insurance, attending schools or camp, athletic exams, or travel.</i> <i>Immunizations, boosters, and medications for travel or work-related exposure.</i> 	<p><i>All charges.</i></p>

Section 5. Traditional Medical Coverage Subject to the Deductible

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- In-network preventive care is covered at 100% (see page 90) and is not subject to the calendar year deductible.
- The deductible is \$3,000 per person (\$6,000 per Self Plus One enrollment, or \$6,000 per Self and Family enrollment). The deductible applies to almost all benefits under Traditional medical coverage. You must pay your deductible before your Traditional medical coverage may begin.
- With the exception of Preventive Care Services coverage, you must first meet your plan deductible before your medical coverage begins. The Self Plus One or Self and Family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year.
- Under Traditional medical coverage, you are responsible for your coinsurance and copayments for covered expenses.
- When you use network providers, you are protected by an annual catastrophic maximum on out-of-pocket expenses for covered services. After your coinsurance and copayments total \$3,000 per person, \$6,000 per Self Plus One enrollment or \$6,000 per Self and Family enrollment in any calendar year, you do not have to pay any more for covered services from network providers. However, certain expenses do not count toward your out-of-pocket maximum and you must continue to pay these expenses once you reach your out-of-pocket maximum (such as expenses in excess of the Plan’s benefit maximum, or if you use out-of-network providers, amounts in excess of the Plan allowance). An individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment.
- In-network benefits apply only when you use a network provider. When a network provider is not available, out-of-network benefits apply.
- Be sure to read Section 4, Your costs for covered services, for valuable information about how cost-sharing works. Also, read Section 9 about coordinating benefits with other coverage, including with Medicare.

Benefit Description	You pay
<p>Deductible before Traditional medical coverage begins</p> <p>The plan deductible applies to almost all benefits in this Section. In the You pay column, we say “Not subject to deductible” when it does not apply. When you receive covered services from in-network or out-of-network providers, you are responsible for paying the eligible charges until you meet the deductible. The Self and Family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year.</p> <p>After you meet the deductible, we pay our portion of eligible charges (less your coinsurance or copayment) until you meet the annual catastrophic out-of-pocket maximum. Once you've met the out-of-pocket maximum, we pay eligible charges at 100% for the balance of the year for in-network services.</p>	<p>Plan deductible: You are responsible for 100% of eligible charges until you meet the combined in-network and out-of-network plan deductible of \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment. You may choose to pay the deductible from your HSA or HRA, or you can pay it out-of-pocket.</p> <p>After you meet your plan deductible, you pay the indicated coinsurance or copayments for covered in-network services until you have met your annual catastrophic out-of-pocket maximum.</p>

Deductible before Traditional medical coverage begins - continued on next page

Benefit Description	You pay
<p>Deductible before Traditional medical coverage begins (cont.)</p>	
<p>Please refer to Section 4 for your out-of-pocket maximum and services/expenses that do not count towards your out-of-pocket maximum.</p>	<p>Plan deductible: You are responsible for 100% of eligible charges until you meet the combined in-network and out-of-network plan deductible of \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment. You may choose to pay the deductible from your HSA or HRA, or you can pay it out-of-pocket.</p> <p>After you meet your plan deductible, you pay the indicated coinsurance or copayments for covered in-network services until you have met your annual catastrophic out-of-pocket maximum.</p> <p>For out-of-network services, in addition to your indicated coinsurance or copayments, you are always responsible for the difference between our allowance and billed charges, even after you have met your annual catastrophic out-of-pocket maximum.</p> <p>You may choose to pay the coinsurance and copayments from your HSA or HRA, or you can pay for them out-of-pocket.</p>

Section 5(a). Medical Services and Supplies Provided by Physicians and Other Health Care Professionals

Important things you should keep in mind about these benefits:

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

Benefit Description	Once you've met your deductible, you pay...
Diagnostic and treatment services	
Professional services of physicians <ul style="list-style-type: none"> • In physician’s office • Office medical consultations • Second surgical opinion • During a hospital stay • In a skilled nursing facility 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered</i></p> <ul style="list-style-type: none"> • <i>Off-island care for services received without prior authorization from TakeCare Medical Management department, except in the case of emergency.</i> 	<p><i>All charges</i></p>
Telehealth services	
Consultations via phone, audio/video services using a computer, tablet, or smartphone with in-network primary care or specialty providers, including behavioral health, on or off island.	<p><i>FHP Health Center:</i> 20% coinsurance</p> <p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> All charges</p>
For specialty consultations, referral by primary care provider is required and coverage is limited to certain specialties.	
Contact your provider regarding the availability of telehealth services and TakeCare for covered specialties.	

Benefit Description	Once you've met your deductible, you pay...
Lab, X-ray and other diagnostic tests	
<p>Tests, such as:</p> <ul style="list-style-type: none"> • Blood tests • Urinalysis • Non-routine Pap tests • Pathology • Electrocardiogram and EEG 	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> • X-rays • Non-routine mammograms • CT Scans/MRI/Nuclear Medicine (prior authorization required) • Ultrasound 	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Maternity care	
<p>Complete maternity (obstetrical) care, such as:</p> <ul style="list-style-type: none"> • Prenatal care • Screening for gestational diabetes for pregnant women • Delivery • Postnatal care • Breastfeeding support, supplies and counseling for each birth <p>Note: Here are some things to keep in mind:</p> <ul style="list-style-type: none"> • You do not need to have your vaginal delivery pre-authorized by TakeCare if in the service area. However, prior authorization is required for vaginal delivery services (i.e., prenatal care, delivery, and postnatal care) outside the service area. • When a newborn requires definitive treatment during or after the mother's confinement, the newborn is considered a patient in his or her own right. If the newborn is eligible for coverage, regular medical or surgical benefits apply rather than maternity benefits. • You may remain in the hospital up to 48 hours after a vaginal delivery and 96 hours after a cesarean delivery. We will extend your inpatient stay if medically necessary. • We cover routine nursery care of the newbornchild during the covered portion of the mother's maternity We will cover other care of an infant who requires non-routine treatment only if we cover the infant under a Self Plus One or Self and Family enrollment. Surgical benefits, not maternity benefits, apply to circumcision. • We pay hospitalization and surgeon services for non-maternity care the same as for illness and injury. • Hospital services are covered under Section 5(c) and Surgical benefits Section 5(b). 	<p>FHP Health Center: Nothing</p> <p>Preferred In-network: Nothing</p> <p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Maternity care - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Maternity care (cont.)	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Routine sonograms to determine fetal age, size or sex • Maternity-related services outside our service area unless pre-authorized by TakeCare's Medical Management Department. 	<p><i>All charges</i></p>
Family planning	
<p>Contraceptive counseling on an annual basis</p>	<p><i>In-network:</i> Nothing</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>A range of voluntary family planning services, limited to:</p> <ul style="list-style-type: none"> • Voluntary sterilization (See Surgical procedures Section 5 (b)) • Surgically implanted FDA-approved contraceptives • Injectable FDA-approved contraceptive drugs (such as Depo Provera) • FDA-approved Intrauterine devices (IUDs) • FDA-approved Diaphragms <p>Note: We cover oral contraceptives under the prescription drug benefit.</p> <p>Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.</p>	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Reversal of voluntary surgical sterilization • Genetic testing counseling 	<p><i>All charges</i></p>
Infertility services	
<p>Diagnosis and treatment of infertility such as:</p> <ul style="list-style-type: none"> • Artificial insemination: (up to three cycles per pregnancy attempt) <ul style="list-style-type: none"> - intravaginal insemination (IVI) - intracervical insemination (ICI) 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Assisted reproductive technology (ART) procedures, such as: <ul style="list-style-type: none"> - <i>in vitro</i> fertilization - embryo transfer, gamete intra-fallopian transfer (GIFT) and zygote intra-fallopian transfer (ZIFT) - Zygote transfer • Intrauterine insemination (IUI) • Services and supplies related to ART procedures • Cost of donor sperm • Cost of donor egg 	<p><i>All charges</i></p>

Benefit Description	Once you've met your deductible, you pay...
Allergy care	
<ul style="list-style-type: none"> • Testing and treatment 	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> • Allergy injections - Allergy serum 	<p>In-network: \$150 copayment</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Provocative food testing and sublingual allergy desensitization</i> 	<p><i>All charges</i></p>
Treatment therapies	
<ul style="list-style-type: none"> • Chemotherapy and Radiation therapy Note: High dose chemotherapy in association with autologous bone marrow transplants is limited to those transplants listed on page 107. • Organ/Tissue Transplants • Respiratory and inhalation therapy • Cardiac rehabilitation following qualifying event/condition is provided for up to 20 sessions per benefit period • Dialysis – hemodialysis and peritoneal dialysis • Intravenous (IV)/Infusion Therapy – Home IV and antibiotic therapy • Growth hormone therapy (GHT) Note: Growth hormone is covered under the prescription drug benefit. We only cover GHT when we prior authorize the treatment. We will ask you to submit information that establishes the GHT is medically necessary. Ask us to authorize GHT before you begin treatment. We will only cover GHT services and related services and supplies we determine are medically necessary. See <i>Other services</i> under <i>You need prior Plan approval for certain services</i> on page 19. 	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Physical and occupational therapies	
<p>Unlimited outpatient services and up to two (2) consecutive months per condition for the services of each of the following:</p> <ul style="list-style-type: none"> • qualified physical therapists • qualified occupational therapists <p>Note: We only cover therapy when a physician:</p> <ul style="list-style-type: none"> • orders the care • identifies the specific professional skills the patient requires and the medical necessity for skilled services; and • indicates the length of time the services are needed. <p>We will only cover therapy to restore bodily function when there has been a total or partial loss of bodily function due to illness or injury.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Physical and occupational therapies - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Physical and occupational therapies (cont.)	
<p>These therapies also apply to habilitation services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include speech pathology therapy and other services for people with disabilities in a variety of inpatient and/or outpatient settings.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Long-term rehabilitative therapy • Exercise programs, lifestyle modification programs • Equipment, supplies or customized devices related to rehabilitative therapies, except those provided under Section (a) Durable Medical Equipment • Services provided by schools or government programs • Developmental and Neuroeducational testing and treatment beyond initial diagnosis • Hypnotherapy • Psychological testing • Vocational Rehabilitation 	<p><i>All charges</i></p>
Cardiac rehabilitation	
<p>Inpatient cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is covered for up to 90 days per benefit period.</p> <p>Outpatient cardiac rehabilitation following a heart transplant, bypass surgery or a myocardial infarction is covered for up to 20 sessions per benefit period.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Speech therapy	
<p>Unlimited visits for the services of a qualified Speech Therapist</p> <p>Note: Speech therapy also applies to habilitation services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may also include physical/occupational therapies and other services for people with disabilities in a variety of inpatient and/or outpatient settings. All therapies are subject to medical necessity.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Hearing services (testing, treatment, and supplies)	
<ul style="list-style-type: none"> • For treatment related to illness or injury, including evaluation and diagnostic hearing tests performed by an M.D., D.O., or audiologist <p>Note: For routine hearing screening performed during a child's preventive care visit, see HDHP Section 5(a) -Preventive care for children</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> • Hearing testing and treatment for adults when medically indicated for other than hearing aids 	<p>In-network: 20% coinsurance</p>

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

Benefit Description	Once you've met your deductible, you pay...
Hearing services (testing, treatment, and supplies) (cont.)	
<p>Note: Hearing exams for children through age 17 covered under <i>HDHP Preventive Care for Children</i></p> <p>Note: for adult hearing device coverage information, see HDHP Sec. 5 (a) - Orthopedic and prosthetic devices</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Hearing services that are not shown as covered</i> • <i>Hearing aids, testing and examinations for children</i> 	<p><i>All charges</i></p>
Vision services (testing, treatment, and supplies)	
<p>Medical and surgical benefits for the diagnosis and treatment of diseases of the eye</p> <ul style="list-style-type: none"> • Annual eye examinations for adults <p>Note: See <i>HDHP Preventive care for children</i> for coverage of eye exams for children</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Prescription eyeglasses or contact lenses</p>	<p>In-network: All charges in excess of \$100 per benefit year</p> <p>Out-of-network: All charges</p>
<p>Refraction Exam</p> <p>Refraction exams will be covered as part of the annual eye exam if member meets any of the following criteria:</p> <ul style="list-style-type: none"> • Fails a screening or risk assessment test; • Reports a visual problem; or • Cannot complete a screening (e.g. developmental delay) <p>Otherwise, applicable member share for refraction exam applies.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Eye exercises and orthoptics (vision therapy)</i> • <i>Radial keratotomy and other refractive surgery such as LASIK</i> • <i>Routine vision services outside the service area</i> 	<p><i>All charges</i></p>
Foot care	
<p>Foot care and podiatry services</p> <p>Note: When you are under active treatment for a metabolic or peripheral vascular disease, such as diabetes, routine foot care may be covered.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Routine foot care including: cutting, trimming or removal of corns, calluses, or the free edge of toenails, and similar routine treatment of conditions of the foot, except as stated above</i> • <i>Treatment of weak, strained or flat feet or bunions or spurs; and of any instability, imbalance or subluxation of the foot (unless the treatment is by open cutting surgery)</i> 	<p><i>All charges</i></p>

Benefit Description	Once you've met your deductible, you pay...
<p>Orthopedic and prosthetic devices</p> <ul style="list-style-type: none"> • Artificial eyes • Prosthetic sleeve or sock • Externally worn breast prostheses and surgical bras, including necessary replacements following a mastectomy (up to (2) surgical bras per benefit year) • Internal prosthetic devices, such as spinal implants, bone segments, artificial disks, artificial plates, stents, leads, intraocular lens implants, cochlear implants, and surgically implanted breast implant following mastectomy. • Single and dual pacemakers, pacemaker monitors, accessories such as pacemaker batteries and leads, including the cost of the devices, their placement, repair or replacement and related hospital and surgical charges up to an annual limit of \$50,000 per member. • Corrective orthopedic appliances for non-dental treatment of temporomandibular joint (TMJ) pain dysfunction syndrome. • Implanted hearing-related devices, such as bone anchored hearing aids (BAHA) and cochlear implants • External hearing aids for adults (benefit limited to \$300 per ear, every two (2) years) • Orthopedic devices, such as braces <p>Note: See HDHP Section 5(b) for coverage of the surgery to insert the device.</p>	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Orthopedic and corrective shoes</i> • <i>Arch supports, foot orthotics, heel pads and heel cups</i> • <i>Artificial joints and limbs</i> • <i>Corsets, trusses, elastic stockings, support hose, and other supportive devices</i> • <i>Lumbosacral supports</i> • <i>Splints</i> • <i>Over-the-counter (OTC) items</i> • <i>Biventricular pacemaker</i> • <i>Internal prosthetics such as heart valves, automatic implantable cardioverter defibrillator (AICD) and other implantable devices not specified above</i> • <i>Prosthetic replacements provided less than 3 years after the last one we covered</i> 	<p><i>All charges</i></p>

Benefit Description	Once you've met your deductible, you pay...
Durable medical equipment (DME)	
<p>We cover rental or purchase of durable medical equipment, at our option, including repair and adjustment. Covered items include:</p> <ul style="list-style-type: none"> • Manual hospital beds; • Standard manual wheelchairs; • Crutches/walk aids • CPAP (Continuous Positive Airway Pressure) • BPAP (Bi-Level Positive Airways Pressure) • Blood Glucose Monitors <p>Note: Pre-authorization is required. Contact us at 671-300-5995 or via email at tc.mrs@takecareasia.com as soon as your physician prescribes this equipment. We will arrange with a health care provider to rent or sell you durable medical equipment at discounted rates and will tell you more about this service when you call.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>We will cover the following devices with a written prescription:</p> <ul style="list-style-type: none"> • Blood Glucose Monitors • Continuous Glucose Monitor (CGM) System, including transmitter and sensors, if patient is actively participating in TakeCare’s Diabetes Management Program and meets criteria for coverage based on HbA1c level 	<p>In-network: Nothing. Not subject to deductible.</p> <p>Out-of-network: All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Motorized wheel chairs</i> • <i>Motorized beds</i> • <i>CPAP and BPAP supplies including masks</i> • <i>Insulin pumps</i> 	<p><i>All charges</i></p>
Home health services	
<p>Home health care ordered by a physician, pre-authorized by us, and provided by a registered nurse (R.N.), licensed practical nurse (L.P.N.), licensed vocational nurse (L.V.N.), or home health aide while under an active treatment plan with a home health agency including services such as:</p> <ul style="list-style-type: none"> • Oxygen therapy, intravenous therapy and medications. • Services ordered by a physician for members who are confined to the home. • Nursing • Medical supplies included in the home health plan of care. • Physical therapy, speech therapy, occupational therapy, and respiratory therapy. 	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Nursing care requested by, or for the convenience of, the patient or the patient’s family;</i> 	<p><i>All charges</i></p>

Home health services - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Home health services (cont.)	
<ul style="list-style-type: none"> • Home care primarily for personal assistance that does not include a medical component and is not diagnostic, therapeutic or rehabilitative. • Home care services in the Philippines. 	All charges
Chiropractic	
<p>Chiropractic services - You may self refer to a in-network chiropractor for up to 10 visits per calendar year. Services are limited to:</p> <ul style="list-style-type: none"> • Manipulation of the spine and extremities • Adjunctive procedures such as ultrasound, electrical muscle stimulation, vibratory therapy, and cold pack application • Osteopathic Manipulative Treatment (“OMT”) when provided by a licensed, trained and credentialed practitioner. 	<p>In-network: All charges above \$25 per visit and all charges after 10th visit</p> <p>Out-of-network: All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Consults and evaluations • Ancillary services for chiropractic purposes (e.g., x-rays) 	All charges
Alternative treatments	
<p>Acupuncture Services - You may self refer to a participating acupuncture practitioner for up to 10 visits per benefit year.</p> <p>The Plan defines acupuncture as the practice of insertion of needles into specific exterior body locations to relieve pain, to induce surgical anesthesia, or for therapeutic purposes.</p> <p>These providers are required to submit itemized bills and their Federal Tax I.D. Number (if a United States provider) as outlined in Section 7, Filing a claim for covered services.</p>	<p>In-network: 20% coinsurance and all charges after the 10th visit in a benefit year.</p> <p>Out-of-network: All charges</p>
<p>Massage Therapy - You may self refer to a participating, licensed massage therapist for up to 10 visits per benefit year.</p> <p>These providers are required to submit itemized bills and their Federal Tax I.D. Number (if a United States provider) as outlined in Section 7, Filing a claim for covered services.</p>	<p>In-network: All charges above \$25 per visit and all charges after 10th visit in a benefit year.</p> <p>Out-of-network: All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • Chelation therapy except for acute arsenic, gold, mercury or lead poisoning; or use of Desferoxamine in iron poisoning • Naturopathic services and medicines • Homeopathic services and medicines • Rolfing 	All charges

Benefit Description	Once you've met your deductible, you pay...
Educational classes and programs	
<p>Programs are administered through the TakeCare Wellness Team include:</p> <ul style="list-style-type: none"> • Cardiac Risk Management Class • Tobacco Cessation • Diabetes Management • Wellness Workshop • Group Fitness Program • Nutrition Coaching • Children's Health Improvement Program • Well mommy, Well Baby Program <p>Note: For more information on these and other classes, see pages 128-129 or call the TakeCare Wellness team at 671-300-7161 or via email at wellness@takecareasia.com.</p>	<p>All health education classes are FREE to TakeCare members unless otherwise specified. Referral is required from your primary care physician. No referral is required for TakeCare's Group Fitness classes.</p>
<p>Tobacco Cessation programs</p> <ul style="list-style-type: none"> • primary care physician referral required • individual/group/telephone counseling • over-the-counter (OTC) and prescription drugs approved by the FDA to treat tobacco dependence <ul style="list-style-type: none"> • Nicotrol Nasal Spray • Nicotrol Inhaler • Chantix • Zyban • Bupropion hydrochloride • Nicorette Gum • Nicorette DS Gum • Habitrol Transdermal film • Nicoderm CQ Transdermal system • Commit Lozenge • Nicorette Lozenge • Nicotine Film • Nicotine Polacrilex, Gum, Chewing; Buccal • Thrive (Nicotine Polacrilex) Gum, Chewing; Buccal • Nicotine Polacrilex, Trocher/Lozenge • Nicotine Patch • Varenicline 	<p>There is no charge for counseling for up to two quit attempts per year. Plan deductible does not apply.</p> <p>There is no charge for OTC and prescription drugs approved by the FDA to treat tobacco dependence. Plan deductible does not apply.</p>

Section 5(b). Surgical and Anesthesia Services Provided by Physicians and Other Health Care Professionals

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- You must first meet your plan deductible before your medical coverage begins. The Self Plus One and Self and Family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year.
- Be sure to read **Section 4 - Your costs for covered services** for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- The services listed below are for the charges billed by a physician or other health care professional for your surgical care. See **HDHP Section 5(c)** for charges associated with a facility (i.e. hospital, surgical center, etc.).
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FOR SOME SURGICAL PROCEDURES.** Please refer to the prior authorization information shown in **Section 3** to be sure which services require prior authorization and identify which surgeries require prior authorization.
- To be covered for these benefits, you must follow your physician-prescribed treatment plan and all of our prior authorization processes for surgical and anesthesia services. Please call 671-647-3526 for more information.
- With the exception of OB/GYN, **specialty care services** require a written referral from your primary care physician.

Benefit Description	Once you've met your deductible, you pay...
<p>Surgical procedures</p> <p>A comprehensive range of services, such as:</p> <ul style="list-style-type: none"> • Operative procedures • Anesthesia and related professional services • Treatment of fractures, including casting • Normal pre- and post-operative care by the surgeon • Correction of amblyopia and strabismus • Endoscopy procedures • Biopsy procedures • Circumcision • Removal of tumors and cysts • Correction of congenital anomalies (see <i>Reconstructive surgery</i>) 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Surgical procedures - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Surgical procedures (cont.)	
<ul style="list-style-type: none"> • Surgical treatment of morbid obesity (bariatric surgery). Surgery is limited to Roux-en-Y bypass, laparoscopic gastric band placement, and vertical banded gastroplasty. Please note the following conditions must be met: <ul style="list-style-type: none"> - Eligible members must be age 18 or over - Eligible members must weigh 100 pounds or 100% over their normal weight according to current underwriting standards - Eligible members must meet the National Institute of Health guidelines - We may require you to participate in a non-surgical multidisciplinary program approved by us for six (6) months prior to your bariatric surgery - We will determine the provider for the non-surgical program and surgery based on quality and outcomes. • Insertion of internal prosthetic devices. See 5(a) <i>Orthopedic and prosthetic devices</i> for device coverage information • Cardiac surgery for the implantation of stents, leads and pacemaker • Cardiac surgery for the implantation of valves • Voluntary sterilization (e.g., tubal ligation, vasectomy) • Treatment of burns <p>Note: Generally, we pay for internal prostheses (devices) according to where the procedure is done. Plan pays for the cost of the insertion only.</p>	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> - <i>Reversal of voluntary sterilization</i> - <i>Routine treatment of conditions of the foot; see Foot Care on page 99.</i> - <i>Services and supplies provided for circumcisions performed beyond thirty-one (31) days from the date of birth that are not determined to be medically necessary.</i> - <i>Surgeries related to gender reassignment</i> 	<p><i>All charges</i></p>
Reconstructive surgery	
<ul style="list-style-type: none"> • Surgery to correct a functional defect • Surgery to correct a condition caused by injury or illness if: <ul style="list-style-type: none"> - the condition produced a major effect on the member’s appearance and - the condition can reasonably be expected to be corrected by such surgery 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Reconstructive surgery - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Reconstructive surgery (cont.)	
<ul style="list-style-type: none"> • Surgery to correct a condition that existed at or from birth and is a significant deviation from the common form or norm (e.g., protruding ear deformities; cleft lip; cleft palate; birth marks; and webbed fingers and toes). • All stages of breast reconstruction surgery following a mastectomy, such as: <ul style="list-style-type: none"> - surgery to produce a symmetrical appearance of breasts - treatment of any physical complications, such as lymphedema - breast prostheses and surgical bras and replacements (see Prosthetic devices) <p>Note: If you need a mastectomy, you may choose to have the procedure performed on an inpatient basis and remain in the hospital up to 48 hours after the procedure.</p>	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Cosmetic surgery – any surgical procedure (or any portion of a procedure) performed primarily to improve physical appearance through change in bodily form, except repair of accidental injury</i> • <i>Surgeries related to gender reassignment</i> 	<p><i>All charges</i></p>
Oral and maxillofacial surgery	
<p>Oral surgical procedures, limited to:</p> <ul style="list-style-type: none"> • Reduction of fractures of the jaws or facial bones; • Surgical correction of cleft lip, cleft palate or severe functional malocclusion; • Removal of stones from salivary ducts; • Excision of leukoplakia or malignancies; • Excision of cysts and incision of abscesses when done as independent procedures; and • Other surgical procedures that do not involve the teeth or their supporting structures • TMJ surgery and other related non-dental treatment 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Oral implants and transplants</i> • <i>Procedures that involve the teeth or their supporting structures (such as the periodontal membrane, gingiva, and alveolar bone)</i> • <i>Dental services related to treatment of TMJ</i> 	<p><i>All charges</i></p>

Benefit Description	Once you've met your deductible, you pay...
<p>Organ/tissue transplants</p> <p>These solid organ transplants are covered. These solid organ transplants are subject to medical necessity and experimental/investigational review by the Plan. Pre-authorization is required.</p> <p>Solid organ transplants are limited to:</p> <ul style="list-style-type: none"> • Autologous pancreas islet cell transplant (as an adjunct to total or near total pancreatectomy) only for patients with chronic pancreatitis • Cornea • Heart • Heart/lung • Intestinal transplants <ul style="list-style-type: none"> - Isolated small intestine - Small intestine with the liver - Small intestine with multiple organs, such as the liver, stomach, and pancreas • Kidney • Kidney-Pancreas • Liver • Lung: single/bilateral/lobar • Pancreas 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>These tandem blood or marrow stem cell transplants for covered transplants are subject to medical necessity review by the Plan. Pre-authorization is required.</p> <ul style="list-style-type: none"> • Autologous tandem transplants for <ul style="list-style-type: none"> - AL Amyloidosis - Multiple myeloma (de novo and treated) - Recurrent germ cell tumors (including testicular cancer) 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Blood or marrow stem cell transplants</p> <p>The Plan extends coverage for the diagnoses as indicated below.</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Chronic lymphocytic leukemia /small lymphocytic lymphoma (CLL/SLL) - Acute myeloid leukemia - Advanced Hodgkin’s lymphoma with recurrence (relapsed) - Advanced Myeloproliferative Disorders (MPDs) - Advanced neuroblastoma - Advanced non-Hodgkin’s lymphoma with recurrence (relapsed) 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
<p>Organ/tissue transplants (cont.)</p> <ul style="list-style-type: none"> - Marrow Failure and Related Disorders (i.e. Fanconi's, Paroxysmal Nocturnal Hemoglobinuria, Pure Red Cell Aplasia) - Hemoglobinopathy - Myelodysplasia/Myelodysplastic syndromes - Severe combined immunodeficiency - Severe or very severe aplastic anemia - Amyloidosis - Paroxysmal Nocturnal Hemoglobinuria - Phagocytic/Hemophagocytic deficiency diseases (e.g., Wiskott-Aldrich syndrome) • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Breast Cancer - Ependyoblastoma - Epithelial ovarian cancer - Ewing's sarcoma - Multiple myeloma - Neuroblastoma - Pineoblastoma - Testicular, Mediastinal, Retroperitoneal, and ovarian germ cell tumors 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>Mini-transplants performed in a clinical trial setting (non-myeloablative, reduced intensity conditioning or RIC) for members with a diagnosis listed below are subject to medical necessity review by the Plan. Pre-authorization is required.</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Acute myeloid leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced Myeloproliferative Disorders (MPDs) - Amyloidosis - Chronic lymphocytic leukemia/small lymphocytic lymphoma (CLL/SLL) - Hemoglobinopathy 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
<p>Organ/tissue transplants (cont.)</p> <ul style="list-style-type: none"> - Marrow failure and related disorders (i.e., Fanconi's, PNH, Pure Red Cell Aplasia) - Myelodysplasia/Myelodysplastic syndromes - Paroxysmal Nocturnal Hemoglobinuria - Severe combined immunodeficiency - Severe or very severe aplastic anemia • Autologous transplants for <ul style="list-style-type: none"> - Acute lymphocytic or nonlymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma with recurrence (relapsed) - Advanced non-Hodgkin's lymphoma with recurrence (relapsed) - Amyloidosis - Neuroblastoma 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p>The following blood or marrow stem cell transplants are covered only in a National Cancer Institute or National Institutes of health approved clinical trial or a Plan-designated center of excellence subject to prior authorization by the Plan's medical director in accordance with the Plan's protocols.</p> <p>If you are a participant in a clinical trial, the Plan will provide benefits for related routine care that is medically necessary (such as doctor visits, lab tests, X-rays and scans, and hospitalization related to treating the patient's condition) if it is not provided by the clinical trial. Section 9 has additional information on costs related to clinical trials. We encourage you to contact the Plan to discuss specific services if you participate in a clinical trial.</p> <ul style="list-style-type: none"> • Allogeneic transplants for <ul style="list-style-type: none"> - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma - Beta Thalassemia Major - Chronic inflammatory demyelination polyneuropathy (CIDP) - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Multiple sclerosis - Sickle cell anemia • Mini-transplants (non-myeloablative allogeneic, reduced intensity conditioning or RIC) for <ul style="list-style-type: none"> - Acute lymphocytic or non-lymphocytic (i.e., myelogenous) leukemia - Advanced Hodgkin's lymphoma - Advanced non-Hodgkin's lymphoma 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
<p>Organ/tissue transplants (cont.)</p> <ul style="list-style-type: none"> - Breast cancer - Chronic lymphocytic leukemia - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Chronic myelogenous leukemia - Colon cancer - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Multiple myeloma - Myelodysplasia/Myelodysplastic Syndromes - Multiple sclerosis - Myeloproliferative disorders (MDDs) - Non-small cell lung cancer - Ovarian cancer - Prostate cancer - Renal cell carcinoma - Sarcomas - Sickle cell anemia • Autologous Transplants for <ul style="list-style-type: none"> - Advanced childhood kidney cancers - Advanced Ewing sarcoma - Advanced Hodgkin’s lymphoma - Advanced non-Hodgkin’s lymphoma - Aggressive non-Hodgkin lymphomas - Breast Cancer - Childhood rhabdomyosarcoma - Chronic lymphocytic lymphoma/small lymphocytic lymphoma (CLL/SLL) - Chronic myelogenous leukemia - Early stage (indolent or non-advanced) small cell lymphocytic lymphoma - Epithelial Ovarian Cancer - Mantle Cell (Non-Hodgkin lymphoma) - Multiple sclerosis - Small cell lung cancer - Systemic lupus erythematosus - Systemic sclerosis 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Organ/tissue transplants - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Organ/tissue transplants (cont.)	
<p>Limited Benefits</p> <ul style="list-style-type: none"> Treatment for breast cancer, multiple myeloma, and epithelial ovarian cancer may be provided in an NCI- or NIH-approved clinical trial at a Plan-designated center of excellence subject to prior authorization by the Plan's medical director in accordance with the Plan's protocols. Bone marrow stem cell donor search and testing for compatible unrelated donors up to \$15,000 per procedure at a National Preferred Transplant Facility when you are the intended recipient. <p>Transportation, food and lodging - the following benefits are provided, if you live over 60 miles from the transplant center and the services are pre-authorized by us:</p> <ul style="list-style-type: none"> Transportation limited to you and one escort to a National Preferred Transplant Network or other Company Approved Transplant Facility. A \$125 per day allowance for housing and food. This allowance excludes liquor and tobacco. <p>Note: We cover related medical and hospital expenses of the donor when we cover the recipient. We cover donor testing for the actual solid organ donor or up to four bone marrow/stem cell transplant donors in addition to the testing of family members.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Donor screening tests and donor search expenses, except as shown above</i> <i>Implants of artificial organs</i> <i>Transplants not listed as covered</i> 	<p><i>All charges</i></p>
Anesthesia	
<p>Professional anesthesia services provided in:</p> <ul style="list-style-type: none"> Inpatient hospital Outpatient hospital Skilled nursing facility Ambulatory surgical center Physician's office 	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Section 5(c). Services Provided by a Hospital or Other Facility, and Ambulance Services

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- You must first meet your plan deductible before your medical coverage begins. The Self Plus One and Self and Family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year. For more information, see pages 23-24.
- Be sure to read **Section 4 - Your costs for covered services** for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.
- Referrals to doctors or facilities off-island must receive prior authorization from us. For services to be covered, a **written referral** must be made in advance by your physician and approved by the TakeCare Medical Referral Services (MRS) department.
- If you would like assistance with the coordination of any off-island services or have questions concerning the prior authorization process, please contact us at 671-647-3526.
- The benefits in this Section are for the services provided by a facility (i.e. hospital, surgical center, etc.). Any benefits associated with professional services (i.e., physicians, etc.) are in **HDHP Sections 5(a) or (b)**.
- **YOUR PHYSICIAN MUST GET PRIOR AUTHORIZATION FROM US FOR ELECTIVE HOSPITAL STAYS.** Please refer to **Section 3** to be sure which other services require prior authorization.
- To be covered for these benefits, you must follow your physician-prescribed treatment plan and all of our prior authorization processes for surgical and anesthesia services. Please call 671-647-3526 for more information.

Benefit Description	Once you've met your deductible, you pay...
<p>Inpatient hospital</p> <p>Room and board, such as</p> <ul style="list-style-type: none"> • Ward, semiprivate, or intensive care accommodations • General nursing care • Meals and special diets <p>Note: If you want a private room when it is not medically necessary, you will be responsible for the additional charge above the semiprivate room rate.</p>	<p>In-network: 20% coinsurance</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Inpatient hospital - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Inpatient hospital (cont.)	
<p>Other hospital services and supplies, such as:</p> <ul style="list-style-type: none"> • Operating, recovery, maternity and other treatment rooms • Prescribed drugs and medications • Diagnostic laboratory tests and X-rays • Administration of blood and blood products • Dressings , splints , casts , and sterile tray services • Medical supplies and equipment, including oxygen • Anesthetics, including nurse anesthetist services • Rehabilitative therapies - See Section 5(a) for benefit limitation 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Any inpatient hospitalization for dental procedure</i> • <i>Blood and blood products, whether synthetic or natural</i> • <i>Custodial care</i> • <i>Internal prosthetics except for those covered under Section 5(a) - Prosthetic and Orthopedic Devices</i> • <i>Medical supplies, appliances, medical equipment, and any covered items billed by a hospital for use at home</i> • <i>Non-covered facilities, such as nursing homes, schools</i> • <i>Personal comfort items, such as telephone, television, barber services, guest meals and beds</i> • <i>Private nursing care</i> • <i>Take-home items</i> 	<p><i>All charges</i></p>
Outpatient hospital or ambulatory surgical center	
<ul style="list-style-type: none"> • Operating, recovery, and other treatment rooms • Prescribed drugs and medications • Administration of blood, blood plasma, and other biologicals • Pre-surgical testing • Dressings, casts and sterile tray services • Medical supplies including oxygen • Anesthetics and anesthesia service <p>Note: We cover hospital services and supplies related to dental procedures when necessitated by a non-dental physical impairment. We do not cover the dental procedures.</p>	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Blood and blood derivatives</i> 	<p><i>All charges</i></p>

Benefit Description	Once you've met your deductible, you pay...
Skilled nursing care facility benefits	
<p>Skilled nursing facility (SNF):</p> <p>The Plan provides a comprehensive range of benefits when full-time skilled nursing care and confinement in a skilled nursing facility is medically appropriate as determined by a physician and approved by the Plan.</p> <p><i>Limited to 100 days per calendar year</i> All necessary services are covered, including:</p> <ul style="list-style-type: none"> • Bed, board and general nursing care • Drugs, biologicals, supplies and equipment ordinarily provided or arranged by the skilled nursing facility when prescribed by a physician. 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p> <p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Custodial care</i> 	<p><i>All charges</i></p>
Hospice care	
<p>Supportive and palliative care for a terminally ill member is covered in the home or hospice facility when approved by TakeCare's Medical Management Department. Services are provided under the direction of a Plan doctor who certifies that the patient is in the terminal stages of illness, with a life expectancy of approximately six (6) months or less.</p> <p>Services include:</p> <ul style="list-style-type: none"> • inpatient and outpatient care • family counseling <p>Note: This benefit is limited to a maximum of up to 180 days per lifetime</p>	<p><i>In-network</i> – Nothing</p> <p><i>Out-of-network</i> – All charges</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Independent nursing, homemaker services</i> 	<p><i>All charges</i></p>
Ambulance	
<p>Local professional ambulance service when medically necessary</p>	<p><i>In-network</i> – Nothing</p> <p><i>Out-of-network</i>– 30% of our Plan eligible charges and any difference between our eligible charges and billed amount</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Transport that we determine are not medically necessary</i> • <i>Air ambulance services</i> 	<p><i>All charges</i></p>

Section 5(d). Emergency Services/Accidents

Important things you should keep in mind about these benefits:

- Please remember that all benefits are subject to the definitions, limitations, and exclusions in this brochure and are payable only when we determine they are medically necessary.
- **In the event of an emergency or accident in the service area**, seek immediate medical attention. If you are admitted as an inpatient to a hospital as a result of that emergency or accident, make sure you or someone else notifies TakeCare within forty-eight (48) hours or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided; **otherwise, your care will not be covered.**
- **In the event of an emergency or accident outside the service area**, seek immediate medical attention and make sure you or someone else notifies TakeCare within forty-eight (48) hours or as soon as reasonably possible after initial receipt of services to inform us of the location, duration and nature of the services provided; **otherwise, your care will not be covered.**
- You must first meet your plan deductible before your medical coverage begins. The Self Plus One and Self and Family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Under your Traditional medical coverage, you will be responsible for your coinsurance amounts or copayments for eligible medical expenses and prescriptions until you've reached your catastrophic out-of-pocket maximum. Once you've met your out-of-pocket maximum, with some exceptions, the plan pays 100% of eligible charges for the remainder of the calendar year.
- Be sure to read **Section 4 - Your costs for covered services**, for valuable information about how cost-sharing works. Also read **Section 9** about coordinating benefits with other coverage, including with Medicare.

What is a medical emergency?

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

What to do in case of emergency?

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

Emergencies / Urgent Care in our service area: If you receive emergency care in our service area that results in your hospitalization, TakeCare Customer Service department must be notified within 48 hours unless it was not reasonably possible to do so at 671-647-3526 or by email at CustomerService@takecareasia.com, **otherwise, your care will not be covered.** If you are hospitalized within the service area at an out-of-network facility, we may arrange for your transfer to an in-network facility as soon as it is medically appropriate to do so.

When in the service area, notification is not required if your care is limited to urgent care or emergency room services only.

On Guam, if your primary care provider's office is closed, you may be able to access the FHP Urgent Care Center which is open from 8:00am – 8:00pm, Monday thru Saturdays. 10:00am – 6:00pm Sundays, except Christmas, New Year's, and one staff development day per year.

Emergencies / Urgent Care outside our service area: If you receive emergency or urgent care outside our service area, even if you're not hospitalized, TakeCare Customer Service department must be notified within 48 hours unless it was not reasonably possible to do so at 671-647-3526 or by email at CustomerService@takecareasia.com, **otherwise your care will not be covered**. If you are hospitalized outside the service area, we may arrange for your transfer to an in-network facility as soon as it is medically appropriate to do so. If you are covered by **Medicare** on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense.

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

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

Benefit Description	Once you've met your deductible, you pay...
Emergency within our service area	
<ul style="list-style-type: none"> Urgent care services at the FHP Health Center <ul style="list-style-type: none"> No appointment necessary Including lab, x-ray, limited pharmacy services Clinic is open from 8:00am – 8:00pm, Monday thru Saturdays. 10:00am – 6:00pm Sundays, except Christmas, New Year's, and one staff development day per year. 	\$75 copayment per visit
<ul style="list-style-type: none"> Urgent care at a doctor's office other than FHP or at Guam Memorial Hospital (GMH). Emergency care as an outpatient in a hospital, including doctors' services <p>Note: We waive the ER copay if you are admitted to the hospital.</p>	<p>In-network: \$75 copayment per visit</p> <p>Out-of-network: \$75 copayment per visit plus any difference between our allowance and billed charges.</p>
Emergency outside our service area	
<ul style="list-style-type: none"> Emergency care at a doctor's office Emergency care at an urgent care center Emergency care as an outpatient in a hospital, including doctors' services <p>Note: We waive the ER copay if you are admitted to the hospital.</p> <p>If you are covered by Medicare on a primary basis, our coverage is secondary and will be dependent on what Medicare considers an eligible expense.</p>	<p>In-network: \$75 copayment per visit</p> <p>Out-of-network: \$75 copayment per visit plus any difference between our allowance and billed charges.</p>
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> <i>Elective care or non-emergency care and follow-up care recommended by out-of-network providers that has not received prior authorization by the Plan</i> <i>Emergency care provided outside the service area if the need for care could have been foreseen before leaving the service area</i> <i>Medical and hospital costs resulting from a normal full-term delivery of a baby outside the service area that has not received prior authorization by the Plan.</i> 	<i>All charges</i>

Benefit Description	Once you've met your deductible, you pay...
Ambulance	
Professional ground ambulance service when medically necessary. Note: See Section 5(c) for non-emergency service.	Nothing
<i>Not covered:</i> <ul style="list-style-type: none">• <i>Transport that the Plan determines is not medically necessary</i>• <i>Air ambulance</i>	<i>All charges</i>

Section 5(e). Mental Health and Substance Use Disorder Benefits

Important things you should keep in mind about these benefits:

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

Benefit Description	Once you've met your deductible, you pay...
Professional services	
<p>We cover professional services by licensed professional mental health and substance use disorder treatment practitioners when acting within the scope of their license, such as psychiatrists, psychologists, clinical social workers, licensed professional counselors, or marriage and family therapists.</p>	<p>Your cost-sharing responsibilities are no greater than for other illnesses or conditions.</p>
<p>Diagnosis and treatment of psychiatric conditions, mental illness, or mental disorders. Services include:</p> <ul style="list-style-type: none"> • Diagnostic evaluation • Crisis intervention and stabilization for acute episodes • Medication evaluation and management (pharmacotherapy) • Psychological and neuropsychological testing necessary to determine the appropriate psychiatric treatment • Treatment and counseling (including individual or group therapy visits, in person or via phone, audio and video services using a computer, tablet or smartphone) • Diagnosis and treatment of alcoholism and drug use, including detoxification, treatment and counseling • Professional charges for intensive outpatient treatment in a provider's office or other professional setting • Electroconvulsive therapy 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Professional services - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Professional services (cont.)	
<p>Applied Behavior Analysis (ABA) for the treatment of Autism Spectrum Disorder (ASD) is covered as any other condition, subject to prior authorization and benefit limitations.</p> <p>ASD is a condition that begins early in life and typically affect areas of a person’s daily functioning. ASD is a group of developmental disabilities defined by uncharacteristic social interactions and communication (both verbal and nonverbal).</p> <p>The following ABA benefit limitations apply:</p> <ul style="list-style-type: none"> • Limited to children up to age 21 • Prior Authorization and treatment plan required • An Autism Spectrum Disorder diagnosis meeting minimum criteria such as, but not limited to, impairment in social interaction, lack of social reciprocity, delay in the development of spoken language and inflexible adherence to specific non-functional routines • Services must be performed by Qualified Autism Service Provider, Qualified Autism Service Professional, or Qualified Autism Service Paraprofessional • Travel and/or lodging expenses are not covered 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p> <p><i>Maximum Annual Benefit:</i> \$50,000 ages 9 and below, \$25,000 ages 10 to 21</p>
Diagnostics	
<ul style="list-style-type: none"> • Outpatient diagnostic tests provided and billed by a licensed mental health and substance use disorder treatment practitioner • Outpatient diagnostic tests provided and billed by a laboratory, hospital or other covered facility • Inpatient diagnostic tests provided and billed by a hospital or other covered facility 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Inpatient hospital or other covered facility	
<p>Inpatient services provided and billed by a hospital or other covered facility</p> <ul style="list-style-type: none"> • Room and board, such as semiprivate or intensive accommodations, general nursing care, meals and special diets, and other hospital services • Preauthorization required 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Outpatient hospital and other covered facility	
<p>Outpatient services provided and billed by a hospital or other covered facility</p> <ul style="list-style-type: none"> • Services in approved treatment programs, such as partial hospitalization, half-way house, residential treatment, full-day hospitalization, or facility-based intensive outpatient treatment • Preauthorization required 	<p><i>In-network:</i> 20% coinsurance</p> <p><i>Out-of-network:</i> 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>

Benefit Description	Once you've met your deductible, you pay...
<p>Not covered</p> <ul style="list-style-type: none"> <i>Evaluation or therapy on court order or as a condition of parole or probation, or otherwise required by the criminal justice system, unless determined by a physician to be medically necessary and appropriate</i> <p><i>Note: OPM will base its review of disputes about treatment plans on the treatment plan's clinical appropriateness. OPM will generally not order us to pay or provide one clinically appropriate treatment plan in favor of another.</i></p>	<p>All charges</p>
<p>Prior authorization</p>	<p>To be eligible to receive these enhanced mental health and substance misuse disorder benefits you must follow your treatment plan and all of our prior authorization processes for inpatient and outpatient hospital/facility services. Please call 671-300-5995 or email attc.mrs@takecareasia.com for more information.</p>
<p>Special transitional benefit</p>	<p>If a mental health or substance misuse disorder treatment professional provider has been treating you under our plan as of January 1, 2020, you are eligible for continued coverage with your provider for up to 90 days under the following conditions:</p> <p>If your mental health or substance misuse disorder treatment professional provider with whom you are currently in treatment leaves the plan at our request for other than cause, we will allow you reasonable time to transfer your care to a Plan mental health or substance misuse disorder treatment professional provider. During the transitional period, you may continue to see your treating provider.</p> <p>This transitional period will begin with our notice to you of the change in coverage and will end 90 days after you receive our notice. If we write to you before October 1, 2020, the 90 day period ends before January 1, 2021 and this transition benefit does not apply.</p>
<p>Limitation</p>	<p>We may limit your benefits if you do not obtain a treatment plan.</p>

Section 5(f). Prescription drug benefits

Important things you should keep in mind about these benefits:

- We cover prescribed drugs and medications, as described in the benefit table beginning on the next page.
- Please remember that all benefits are subject to the definitions, limitations and exclusions in this brochure and are payable only when we determine they are medically necessary.
- Members must make sure their prescribers obtain prior approval/authorizations for certain prescription drugs and supplies before coverage applies. Prior approval/authorizations must be renewed periodically.
- To be covered for these benefits, you must follow your physician-prescribed treatment plan and all of our prior authorization processes for prescription drugs. Please call 671-647-3526 for more information.
- You must first meet your plan deductible before your medical coverage begins. The Self Plus One and Self and Family deductible can be satisfied when at least two (2) covered family members have met their individual deductible in a calendar year. The plan deductible applies to all benefits in this Section unless we indicate differently.
- After you have satisfied your deductible, your Traditional medical coverage begins.
- Your in-network copayments for prescription drugs only apply toward your prescription out-of-pocket maximum; they will not apply toward the medical services out-of-pocket maximum. See **Section 4 - Your costs for covered services** for more information about how cost-sharing works.
- By using the **Mail Order** program, you can reduce your monthly copayment expense.
- Read **Section 9** about coordinating benefits with other coverage, including with Medicare.

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

- **Who can write your prescription.** A licensed physician or dentist, and in states allowing it, licensed/certified providers with prescriptive authority prescribing within their scope of practice must prescribe your medication.
- **Where you can obtain them.** You can fill the prescription at an in-network or out-of-network pharmacy or, if you prefer, by mail through Elixir, formerly Orchard Pharmaceutical Services, for a maintenance medication. Please take note of the your different out-of-pocket expenses when comparing pharmacy costs.
- **We use a formulary.** The TakeCare Formulary is a list of over 1600 prescription drugs that physicians use as a guide when prescribing medications for patients. The Formulary plays an important role in providing safe, effective and affordable prescription drugs to TakeCare members. It also allows us to work together with physicians and pharmacies to ensure that our members are getting the drug therapy they need. A Pharmacy and Therapeutics Committee consisting of Plan physicians and pharmacists evaluate prescription drugs based on safety, effectiveness, quality treatment and overall value. The committee considers first and foremost the safety and effectiveness of a medication before reviewing the cost. *Note: Formulary is subject to change.*
- **Prior authorization.** Your physician will need to request prior authorization for some non-formulary drugs. Physicians may initiate the prior authorization request simply by phoning, faxing, or emailing in the request. Requests are generally processed within 2 business days, but it may take up to 10 business days if additional information is needed from the physician.
- **There are dispensing limitations.** Prescription drugs will be dispensed for up to a 30-day supply or one commercially prepared unit per copayment (i.e., one inhaler, one vial of ophthalmic medication, one tube of ointment). For drugs that could be habit forming, the prescription unit is set at a smaller quantity for the protection and safety of our members.
- A generic equivalent will be dispensed if it is available, unless your physician specifically requires a name brand. If you receive a name brand drug when a Federally-approved generic drug is available, and your physician has not specified "Dispense as Written" for the name brand drug, you will have to pay the non-formulary copayment plus the cost difference between this drug and the generic drug.

- Updating of prior authorizations may be required. Clinical edits (limitations) can be used for safety reasons, quantity limitations and benefit plan exclusions and may require preauthorization.
- Prescription drugs can also be obtained through the Elixir, formerly **Orchard Pharmaceutical Services**, mail order program for up to a 90-day supply of oral medication; 6 vials of insulin; or 3 commercially prepared units (i.e., inhaler, vials ophthalmic medication or topical ointments or creams). You pay nothing for a 90-day supply of generic medications through mail order. You pay two (2) copayments for a 90-day supply of brand and non-formulary medications through mail order. For mail order customer service, call toll-free 866-909-5170, 8AM to 10PM EST, Monday through Friday and 8:30AM to 4:30PM on Saturdays or go to www.elixirsolutions.com
- **Why use generic drugs?** To reduce your out-of-pocket expenses! A generic drug is the chemical equivalent of a corresponding brand name drug. Generic drugs are less expensive than brand name drugs; therefore, you may reduce your out-of-pocket costs by choosing to use a generic drug.
- **When you do have to file a claim:** Please refer to **Section 7** for information on how to file a pharmacy claim, or contact our Customer Service Department at 671-647-3526, toll free 877-484-2411, or customerservice@takecareasia.com.
- **Our Pharmacy Benefit Manager is Elixir, formerly EnvisionRx. Learn more at:** www.elixirsolutions.com
- **Medicare and Prescription Drug Coverage:** Refer to notification printed on inside front cover of this brochure.

Benefit Description	Once you've met your deductible, you pay...
<p>Covered medications and supplies</p>	
<p>We cover the following medications and supplies prescribed by a physician and obtained from a retail pharmacy or through our mail order program:</p> <ul style="list-style-type: none"> - Drugs and medicines that by Federal law of the United States require a physician’s prescription for their purchase, except those listed as <i>Not covered</i>. - Weight loss medication, subject to prior authorization and benefit coverage criteria such as but not limited to Body Mass Index (“BMI”) and/or co-morbidities. - Insulin • FDA-approved contraceptive methods are covered under preventive care. See HDHP Section 5(a) - Preventive care for adults. 	<p>Note: If there is no generic equivalent available, you will still have to pay the non-formulary copay plus the cost difference between the brand drug and the generic drug if your physician did not specify "Dispense as Written" on the prescription.</p> <p>In-network:</p> <ul style="list-style-type: none"> • Retail pharmacy (30-day supply) <ul style="list-style-type: none"> - Generic formulary: \$20 copay - Brand formulary: \$40 copay - Non-formulary: \$100 copay - Preferred Specialty drugs: \$100 copay - Non-Preferred Specialty drugs: \$250 copay • Mail order (90-day supply) <ul style="list-style-type: none"> - Generic formulary: \$0 copay - Brand formulary: \$80 copay - Non-formulary: \$160 copay - Specialty: Not Covered <p>Out-of-network:</p> <ul style="list-style-type: none"> • Retail pharmacy (30-day supply) - 30% coinsurance of our allowance plus any difference between our allowance and billed charges. • Mail Order: Not covered.

Covered medications and supplies - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Covered medications and supplies (cont.)	
<ul style="list-style-type: none"> Diabetic supplies, such as disposable needles, insulin syringes, and lancets per TakeCare's formulary. 	<p>In-network:</p> <ul style="list-style-type: none"> Retail Pharmacy (30 day supply) - \$100 copayment Mail Order (90 day supply) - \$200 copayment <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Women's FDA-approved contraceptive drugs and devices. <p>Note: Rather than paying "nothing" when using an In-network provider, if the member chooses to use a branded product when a generic is available, she will pay the difference between the brand and generic cost.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
<ul style="list-style-type: none"> Drugs for sexual dysfunction are covered when Plan criteria are met. For information about these criteria and dose limits, please have the prescribing physician call Elixir, formerly Envision Pharmaceuticals, at (800)361-4542. Oral fertility drugs 	<p>In-network: 50% per prescription unit or refill up to the dosage limits</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Preventive care medications	
<p>Medications to promote better health as recommended by ACA.</p> <p>The following drugs and supplements are covered without cost-share, even if over-the-counter, are prescribed by a health care professional and filled at a network pharmacy.</p> <ul style="list-style-type: none"> Aspirin (81 mg) for adults, ages 50-59, who have a 10% or greater 10-year cardiovascular risk, are not an increased risk for bleeding, have a life expectancy of at least 10 years, and are willing to take low-dose aspirin daily for at least 10 years. Aspirin (81 mg) for women of childbearing age, after 12 weeks gestation, who are at high risk for preeclampsia. Folic acid daily supplements (0.4 to 0.8 mg) for women, ages 14-45. Liquid iron supplements for children age 6 months -1 year Vitamin D supplements (prescription strength) (400 & 1000 units) for members 65 or older Fluoride tablets, solution (not toothpaste, rinses) for children age 0-5 Formulary drugs and devices for the management of conditions as listed below: <ul style="list-style-type: none"> Angiotensin Converting Enzyme (ACE) inhibitors for congestive heart failure, diabetes, and/or coronary artery disease Anti-resorptive therapy for osteoporosis and/or osteopenia Beta-blockers for congestive heart failure and/or coronary artery disease Blood pressure monitor for hypertension Inhaled corticosteroids and peak flow meters for asthma 	<p>Nothing. Not subject to deductible.</p>

Preventive care medications - continued on next page

Benefit Description	Once you've met your deductible, you pay...
Preventive care medications (cont.)	
<ul style="list-style-type: none"> - Insulin and other glucose-lowering agents for diabetes - Opioid dependence treatments for opioid addiction - Selective Serotonin Reuptake Inhibitors (SSRIs) for depression - Statins for heart disease and/or diabetes <p>Note: Preventive Medications with a USPSTF recommendation of A or B are covered without cost-share when prescribed by a health care professional and filled by a network pharmacy. These may include some over-the-counter vitamins, nicotine replacement medications, and low dose aspirin for certain patients. For current recommendations go to www.uspreventiveservicestaskforce.org/BrowseRec/Index/browse-recommendations</p> <p>Note: To receive this benefit a prescription from a doctor must be presented to pharmacy.</p>	<p>Nothing. Not subject to deductible.</p>
Not covered	
<p><i>Not covered:</i></p> <ul style="list-style-type: none"> • <i>Drugs and supplies for cosmetic purposes</i> • <i>Drugs to enhance athletic performance</i> • <i>Drugs or substances not approved by the Food and Drug Administration (FDA)</i> • <i>Newly approved FDA drugs and medication within one year from the date of FDA approval. Coverage after the one year period is subject to the review, determination and approval of TakeCare’s pharmacy committee.</i> • <i>Hospital take-home drugs</i> • <i>Medical supplies (such as dressing and antiseptics)</i> • <i>Non-prescription medications</i> • <i>Vitamins, nutrients and food supplements not listed as a covered benefit even if a physician prescribes or administers them</i> • <i>Replacement of lost, stolen or destroyed medication</i> <p>Note: Over-the-counter and prescription drugs approved by the FDA to treat tobacco dependence are covered under the Nicotine Cessation program Benefit. See page 103.</p>	<p><i>All charges.</i></p>

Section 5(g). Dental Benefits

Important things you should keep in mind about these benefits:

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

Benefit Description	You Pay
Accidental injury benefit	
<p>We cover restorative services and supplies necessary to promptly repair (but not replace) sound natural teeth. The need for these services must result from an accidental injury.</p> <p>Note: If you are outside the service area and receive services from a out-of-network dentist, we will reimburse you up to \$100.00.</p>	<p>In-network: Nothing</p> <p>Out-of-network: 30% coinsurance of our allowance plus any difference between our allowance and billed charges.</p>
Dental benefits	You Pay
Covered Services	
<p>OFFICE VISIT X-rays, including bitewings (once a year) and panoramic (once every three years) oral examination and treatment plan; vitality test; and oral cancer exam</p>	Nothing
<p>PREVENTIVE SERVICES Prophylaxis (once every 6 months); sealants (up to age 12); annual topical application of fluoride (up to age 12);</p>	Nothing
<p>RESTORATIVE DENTISTRY Amalgam –one, two or three surfaces. Composite—one or two surfaces, anterior only. Posterior composites are not covered; however, an allowance for a comparable silver amalgam restoration will be made. The difference in fees is the member's responsibility.</p>	20% of covered charges
<p>SIMPLE EXTRACTIONS Simple extraction for fully erupted teeth only</p>	20% of covered charges
<p>PROSTHODONTICS Full and partial dentures; crowns and bridges; repair; relining and/or reconstruction of dentures</p>	75% of covered charges

Dental benefits	You Pay
Annual Maximum Benefit	
Dental Plan Annual Maximum Benefit	\$1,500 per member per benefit year.
Not Covered	
<ul style="list-style-type: none">• <i>Oral Surgery</i>• <i>Prescriptions</i>• <i>Orthodontics</i>	<i>All charges</i>

Section 5(h). Wellness and Other Special Features

Feature	Description
<p>Flexible Benefits Option</p>	<p>Under the Flexible Benefits Option, we determine the most effective way to provide services.</p> <ul style="list-style-type: none"> • We may identify medically appropriate alternatives to regular contract benefits as a less costly alternative. If we identify a less costly alternative, we will ask you to sign an alternative benefits agreement that will include all of the following terms in addition to other terms as necessary. Until you sign and return the agreement, regular contract benefits will continue. • Alternative benefits will be made available for a limited time period and are subject to our ongoing review. You must cooperate with the review process. • By approving an alternative benefit, we do not guarantee you will get it in the future. • The decision to offer an alternative benefit is solely ours, and except as expressly provided in the agreement, we may withdraw it at any time and resume regular contract benefits. • If you sign the agreement, we will provide the agreed-upon alternative benefits for the stated time period (unless circumstances change). You may request an extension of the time period, but regular contract benefits will resume if we do not approve your request. • Our decision to offer or withdraw alternative benefits is not subject to OPM review under the disputed claims process. However, if at the time we make a decision regarding alternative benefits, we also decide that regular contract benefits are not payable, then you may dispute our regular contract benefits decision under the OPM disputed claim process (see Section 8).
<p>Medical Travel Benefit</p>	<p>TakeCare offers a Travel Benefit to its FEHB members, making it easier to travel to the Joint Commission-accredited St. Luke’s Hospitals, The Medical City, or other in-network providers in the Philippines when they receive a pre-authorized, elective inpatient or outpatient procedure, excluding emergencies, screenings, executive check ups, primary care, dental, home health, hospice, mental health & substance misuse disorder or maternity-related services.</p> <p>Subject to first meeting the HDHP deductible, the travel benefit provides up to \$500 toward the cost of round-trip airfare from Guam, ground transportation between airport and the hospital, and lodging in Manila. There is no limit to the number times this benefit can be used during the year so long as all medical and pre-authorization requirements are met.</p> <p>Members can choose one of two options for airfare, transportation, and lodging expenses:</p> <ul style="list-style-type: none"> • TakeCare will arrange and pay in advance up to \$500 for the member’s airfare, transportation, and lodging, <li style="text-align: center;"><u>or</u> • The member can elect to receive a \$500 travel allowance for expenses. The member will be responsible for his/her own travel arrangements and will be reimbursed by TakeCare, up to the \$500 allowance. Please note that documentation will be required as part of the reimbursement process. Frequent flyer mile points are not reimbursable. <p>For either option, the member is responsible for any airfare, transportation, and lodging expenses in excess of \$500 and any penalties/fees associated with member-initiated travel changes or cancellations.</p> <p>If the patient is an under age 18 dependent or disabled, TakeCare will pay or reimburse up to \$500 for the airline ticket for one adult escort. For the purposes of this benefit, a disabled individual is defined as a person who is dependent on a caregiver for all activities of daily living (eating, bathing, etc) as certified in writing by his or her attending physician. Approved escorts are limited to legal parents or legal guardians.</p>

	<p>Non-compliance with required treatment guidelines as defined by TakeCare’s provider and Medical Management will result in non-eligibility under the travel benefit.</p> <p><u>FEHB Members Covered by Medicare or another insurance carrier</u> TakeCare-covered FEHB members with primary coverage through Medicare or another insurance carrier are not eligible for this Travel Benefit.</p> <p>To learn more about this benefit, contact TakeCare Customer Service at 671-647-3526.</p>
<p>Health Education Classes</p>	<p>All health education classes are FREE to TakeCare members unless otherwise specified. A referral is required from your primary care physician. No referral is required for TakeCare’s Group Fitness classes.</p> <p>For more information about these classes, call the TakeCare Wellness team at 671-300-7161 or 671-300-7224 or email wellness@takecareasia.com.</p> <p>Cardiac Risk Management Program is designed primarily to target members with high blood pressure and high cholesterol levels. It aims to prevent the onset and progression of heart and vascular disease through patient education. The purpose of the CRM Program is to reduce cardiac risks and complications such as stroke and heart attack. The program emphasizes adopting healthy lifestyle behaviors and promoting compliance with disease management treatment and medication adherence. The program includes weight, BMI, Blood pressure monitoring, lab tests and a one 2-hr workshop offered monthly. A 6-month telephonic follow-up with the Nurse Case Managers is part of the process for monitoring improvement and continuous support for the participants.</p> <p>The program is facilitated by a fulltime nurse case manager and health educators who will assist patients with history of non-compliance in medication, exercise regime, diet and doctor’s follow up appointment. Support staff includes a wellness manager, a fitness expert and a nutritionist. Social workers and case managers will also help address the socioeconomic issues affecting patient’s health care.</p> <p>Diabetes Management Program is intended for members who are newly diagnosed with diabetes or members with diabetes who have not had a diabetic teaching in the past. It teaches members about the disease process, how to achieve or maintain a healthy blood sugar range and strategies on how to prevent complications. The program is designed to assist in making participants self-manage their condition and encourage them to make changes that will improve their over-all health and well-being.</p> <p>The program provides one 2-hr class session that includes vitals screening on Weight, BMI, blood glucose, blood pressure and foot exam. Initial lab test for lipid profile, HbA1c and comprehensive metabolic profile, and a follow-up lab test after 6 months of participating the program is included as part of the assessment and management of the disease. The emphasis of the program is medication compliance, glucose monitoring, proper diet, regular physical activity and timely medical evaluation. Class sessions are offered monthly free to all TakeCare members.</p> <p>Diabetes Prevention Program (DPP) is fully recognized and complies with the Centers for Disease Control and Prevention (CDC) nationally recognized structured in-person lifestyle change program—developed specifically to prevent type 2 diabetes. The TakeCare program has the unique distinction of being the only CDC-recognized DPP in the region. Lifestyle change programs are proven to work based on research led by the National Institutes of Health. It is designed for people who have pre-diabetes or are at risk for type 2 diabetes.</p> <p>TakeCare’s trained and certified lifestyle coaches lead the program to help members with pre-diabetes change certain aspects of their lifestyle such as adopting a healthier eating habits, reducing stress, and getting more physical active. The DPP Lifestyle Change program is not a fad diet or a simple exercise class. It’s a year-long program focused on long-term changes and lasting results. It provides a long-term commitment to good health by learning new habits, gaining new skills, building confidence to make the change and support from other participants who share similar goals and struggles.</p>

TakeCare’s DPP Lifestyle Change program is provided each year. Program enrollment begins the last quarter of the previous year to start the program the following year. Interested participants must complete a pre-diabetes testing and meet the pre-diabetes criteria before program enrollment. This is a year-long program with a 26-required sessions to be completed throughout the program year.

Wellness Workshop addresses prevention and management strategies for chronic diseases such as diabetes, high blood pressure, high cholesterol levels and obesity. The program includes an eight session class intended to improve the individuals’ health though plant-based nutrition. Members gain knowledge and understanding of their disease and learn to develop skills in managing their condition. The program’s emphasis is on improving health with vital signs monitoring for blood pressure, random glucose, and weight and BMI measures as conducted during each class session. Initial comprehensive lab test is provided before the start of the program and a final lab test to measure improvement is also provided before the end of the program.

Nutrition Coaching is available through TakeCare’s trained nutritionists and health educators who work closely with our members to provide one-on-one, personalized coaching on the health and nutrition. Members are coached on various nutrition and healthy lifestyle related issues such as weight management, diabetes meal planning and other disease preventive healthful eating practices.

TakeCare's Group Fitness Program is a well-developed fitness program available to all TakeCare members. The program consists of various fitness activities in both indoor and outdoor settings that includes low to high impact, aerobic and muscle building exercises that are designed to meet individuals’ fitness level while keeping them engaged in their workout and improve their fitness abilities. Through TakeCare’s partnership with different fitness instructors, gym partners and other health organizations, members are able to choose from a variety of exercise activities that will appeal more to their needs, interests and lifestyle. View the current monthly calendar at www.takecareasia.com

Well Mommy-Well Baby Program is designed to provide educational support to pregnant women and their families, assist pregnant mothers to have a normal and healthy pregnancy. A Registered nurse will provide telephonic consult to identify and assess pregnancy risks and facilitate referrals to specialty case management services. In partnership with RGA (Reinsurance Group of America), The Well Mommy- Well Baby program provides access to trained perinatal case managers who can provide personalized (one-on-one) counseling and coaching to pregnant mothers. A comprehensive assessment is done and for any identified risks, members are channeled to the right specialty for early intervention. Members are provided free educational materials and handouts as well as free access to Lamaze classes, Prenatal Yoga and other Prenatal Nutrition and Education classes. The program applies to eligible TakeCare members in their 2nd trimester. Patients under network providers must send referral for enrollment to the program by e-mail at Wellness@takecareasia.com or fax at 647-3541 ATTN: Wellness. Enrollment to the program is free and self-referral from eligible members are also accepted.

Children's Health Improvement Program (CHIP) is a family-oriented health education program geared to those who are over the 85th percentile with or without health risks aging 7 to 14 years old. Although this program is intended for overweight and obese children, we welcome all TakeCare Kids within the age range along with their parents/guardians to participate as preventative measures for childhood obesity.

The goal of the program is to provide a family-oriented nutrition education and physical fitness activities for children and young adolescents. The program encourages the participants to make healthy food choices and lifestyle changes; each class session includes 1-hour fitness session and 1-hour health education session that assumes the National Institutes of Health (NIH), Ways to Enhance Children’s Activity and Nutrition (WE CAN!) curriculum.

	<p>Nicotine Cessation Program includes 4 one-hour weekly sessions designed to educate, empower, and assist individuals in quitting tobacco use or other nicotine delivery devices in conjunction with American Cancer Society’s Freshstart Program</p> <p>The session topics touches on understanding the basic concepts of addiction, effects of tobacco and nicotine use, the benefits and methods of quitting and managing the first few days of cessation; it includes instructions on medications, support systems, and telephonic follow-up. Following the format of the Freshstart Program, participants are encouraged to identify a quit date followed by individual and group counseling sessions. Participants who failed to quit on the identified quit dates are encouraged to set another quit date and continuous telephonic counseling is done to ensure adequate follow-up. Prescription medication and over the counter nicotine patches are available free of charge for members needing assistance to wean off nicotine addiction.</p> <p>Balanced Lifestyle Workshops focus on overall good health by combining prevention practices with the four key elements of wellness: <i>Be Active, Eat Right, Relax & Unwind</i>, and staying <i>Socially Connected</i>. The program aims to provide members with an introduction to healthy living with the application of the four key elements of wellness. It encourages individual responsibility towards their health by assessing their readiness to change and adopt to a healthy lifestyle. Participants will learn the basics of creating S.M.A.R.T objectives to meet their personal health goals.</p> <p>Workshop are scheduled throughout the year and can include cooking demo, meditation workshops, special fitness activities and socialization. Members are free participate and sign-up once schedule has been released.</p> <p>Teen Talk Program provides health education for adolescence ages twelve (12) to seventeen (17). It's designed to build a foundation for healthy lifestyle behaviors that fosters self and social development. According to the Youth Risk Behavior Surveillance (2013), adolescences [ages 12 to 17] are vulnerable to engaging in health-risk behaviors. These health-risk behaviors can contribute to several health and social consequences such as 1) Behaviors leading to unintentional injuries and violence; 2) Substance abuse (nicotine, alcohol and drugs); 3) Sexual behaviors that contribute to unintended pregnancy and transmission of STIs and HIV; 4) Unhealthy dietary behaviors; and 5) Physical inactivity (CDC, 2013).</p> <p>Group educational sessions include tools, resources and discussions relating to but not limited to Substance Abuse (nicotine, drug and alcohol use), Sexual Risk Behaviors and Unplanned Teenage Pregnancy, Violence Issues, Suicide Prevention, Nutrition and Physical Activity and various activities.</p> <p>Sports Series are fun-filled sports activities designed to teach the fundamentals of sport. Members can find new ways to be physically active and try out a new sport, challenge themselves or keep in shape. Past events include Kids Tennis Camp, Paddle Clinic and Basketball Clinic. Experience to the sport is not needed. Events are scheduled throughout the year. Members can enroll once schedule has been released.</p> <p>We “CARE” program is designed to support members’ health and mental well-being by connecting them to appropriate services, providing educational assistance, resource tools and encourage overall wellness. The purpose is to bridge the gap with members needing referral services to community partners.</p>
<p>Preventive Services and Screenings Program</p>	<p>Members are encouraged to avail of the following services and screenings:</p> <ul style="list-style-type: none"> • Flu Vaccination for Adults, ages 18-64. • Biometric screening through the member’s TakeCare primary care provider or TakeCare Wellness health fairs. • Pre natal visit to a TakeCare participating obstetrician gynecologist within the first trimester. • Six or more Well-Child visits during the first 15 months of life.

	<ul style="list-style-type: none">• Compliance with insulin medication for at least 75% of their treatment period for adult members, ages 18-75, diagnosed with Type I or II Diabetes.• Compliance with asthma controller medication for at least 75% of their treatment period for adult members, ages 19-50, with asthma.• Annual Physical Exam through the member’s TakeCare participating primary care provider• Annual Physical Exam and colorectal cancer screening for member ages 50 and above through TakeCare’s participating primary care provider with any of the following services: Colonoscopy; Sigmoidoscopy; and fecal occult blood test once per benefit year as part of the member’s annual physical examination• Annual Physical Exam and breast cancer and screening mammogram for women between 40 to 69 through TakeCare’s participating primary care provider once per benefit year• Annual Physical Exam and cervical cancer screening for ages 21 to 64 with pap smear through TakeCare’s participating primary care provider once per benefit year.• Annual Dental Exam through TakeCare’s participating providers• Annual Vision Exam through TakeCare’s participating providers
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Section 5(i). Account Management Tools and Consumer Health Information

Special features	Description
<p>Account management tools</p>	<p>If you have a Health Savings Account (HSA):</p> <ul style="list-style-type: none"> • You will receive a statement outlining your account balance and activity • You may also access your account on-line at: <ul style="list-style-type: none"> - Bank of Guam - www.bankofguam.com - ASC Trust Corporation - www.asctrust.com <p>If you have a Health Reimbursement Arrangement (HRA):</p> <ul style="list-style-type: none"> • You will receive a statement outlining your account balance and activity • You may also access your account on-line at: <ul style="list-style-type: none"> - ASC Trust Corporation - www.asctrust.com
<p>Consumer choice information</p>	<p>As a member of this HDHP, you may choose any provider. However, you will reduce your out-of-pocket expense if you see a in-network provider and even more if you use the FHP Health Center. Directories are available online at www.takecareasia.com</p> <p>Educational materials on the topics of HSAs, HRAs and HDHPs are available at www.takecareasia.com</p>
<p>Care support</p>	<p>Patient safety information is available online at www.takecareasia.com</p> <p>TakeCare provides support to members with chronic illnesses. TakeCare’s case management program offers supportive services to members with multiple chronic conditions to reduce occurrence of catastrophic events and costly hospital admission.</p>
<p>Member portal</p>	<p>TakeCare's member portal, MyTakeCare, is a convenient, secure online tool that allows you access to your claims and health plan information, our health risk assessment questionnaire, as well as wellness resources through TakeCare's Healthwise Knowledgebase, 24 hours a day, 7 days a week. To learn more, go to https://www.takecareasia.com/mytakecare-web-portal</p>
<p>Mobile App</p>	<p>TakeCare's mobile app gives you the ability to search our network of providers, display your member ID card, learn more about TakeCare's wellness programs, view our monthly group fitness schedule, access Affinity Rewards and wellness partners. It also helps you manage your wellness and fitness incentives! Find the app by searching "TakeCare App" in your mobile device's app store.</p>
<p>Rx search tool</p>	<p>TakeCare makes this search tool available to assist members and non-members determine what prescription medications are covered by the plan, their therapeutic class, if there are any restrictions, and assigned coverage tier. The tier assigned determines your copayment for that medication. The link for the tool can be found at https://www.takecareasia.com/openseason20 under "Useful Links'.</p>
<p>Rx Mobile App</p>	<p>The Elixir app is a free tool that helps TakeCare members conveniently manage their prescription benefits using a secure connection through your mobile device. Whether you need to show your prescription ID card to the pharmacist or you want to see your prescription history, your Member Portal and app will help you better manage your pharmacy benefits. Find the app by searching "Elixir" in your mobile device's app store.</p>

Section 6. General Exclusions - Services, Drugs and Supplies We Do Not Cover

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

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

We do not cover the following:

- Services, drugs, or supplies you receive while you are not enrolled in this Plan.
- Services, drugs, or supplies not medically necessary.
- Services, drugs, or supplies not required according to accepted standards of medical, dental, or psychiatric practice.
- Experimental or investigational procedures, treatments, drugs or devices (see specifics regarding transplants).
- Services, drugs, or supplies related to abortions, except when the life of the mother would be endangered if the fetus is carried to term, or when the pregnancy is the result of an act of rape or incest.
- Services, drugs, or supplies you receive from a provider or facility barred from the FEHB Program.
- Services, drugs, or supplies you receive without charge while in active military service.

Section 7. Filing a Claim for Covered Services

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

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

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

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

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

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

Medical and hospital services

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

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

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

Submit your claims to:

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

For claims questions and assistance, contact us at 671-647-3526 or via email at customerservice@takecareasia.com or visit our website at www.takecareasia.com.

Deadline for filing your claim

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

When we need more information

Please reply promptly when we ask for additional information. We may delay processing or deny benefits for your claim if you do not respond. Our deadline for responding to your claim is stayed while we await all of the additional information needed to process your claim.

Your authorized representative

You may designate an authorized representative to act on your behalf for filing a claim or to appeal claims decisions to us. For urgent care claims, we will permit a health care professional with knowledge of your medical condition to act as your authorized representative without your express consent. For the purposes of this section, we are also referring to your authorized representative when we refer to you.

Notice requirements

If you live in a county where at least 10 percent of the population is literate only in a non-English language (as determined by the Secretary of Health and Human Services), we will provide language assistance in that non-English language. You can request a copy of your Explanation of Benefits (EOB) statement, related correspondence, oral language services (such as telephone customer assistance), and help with filing claims and appeals (including external reviews) in the applicable non-English language. The English versions of your EOBs and related correspondence will include information in the non-English language about how to access language services in that non-English language. Any notice of an adverse benefit determination or correspondence from us confirming an adverse benefit determination will include information sufficient to identify the claim involved (including the date of service, the health care provider, and the claim amount, if applicable), and a statement describing the availability, upon request, of the diagnosis and procedure codes.

Section 8. The Disputed Claims Process

You may appeal directly to the Office of Personnel Management (OPM) if we do not follow required claims processes. For more information about situations in which you are entitled to immediately appeal to OPM, including additional requirements not listed in **Sections 3, 7 and 8** of this brochure, please visit www.takecareasia.com/fehb-claims-information or call the TakeCare Customer Service Department at 671-647-3526.

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

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

To make your request, please contact our Customer Service Department by writing to TakeCare Customer Service Department, PO Box 6578, Tamuning GU 96931 or calling 671-647-3526 or via email at customerservice@takecareasia.com.

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

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

Our reconsideration will not take in account the initial decision. The review will not be conducted by the same person, or his/her subordinate, who made the initial decision.

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

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

Step	Description
1	<p>Ask us in writing to reconsider our initial decision. You must:</p> <ul style="list-style-type: none">a) Write to us within 6 months from the date of our decision; andb) Send your request to us at: TakeCare Customer Service Department, P.O. Box 6578, Tamuning, Guam 96931; andc) Include a statement about why you believe our initial decision was wrong, based on specific benefit provisions in this brochure; andd) Include copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms.e) Include your email address (optional for member), if you would like to receive our decision via email. Please note that by giving us your email, we may be able to provide our decision more quickly. <p>We will provide you, free of charge and in a timely manner, with any new or additional evidence considered, relied upon, or generated by us or at our direction in connection with your claim and any new rationale for our claim decision. We will provide you with this information sufficiently in advance of the date that we are required to provide you with our reconsideration decision to allow you a reasonable opportunity to respond to us before that date. However, our failure to provide you with new evidence or rationale in sufficient time to allow you to timely respond shall not invalidate our decision on reconsideration. You may respond to that new evidence or rationale at the OPM review stage described in step 4.</p>

Step	Description
2	<p>In the case of a post-service claim, we have 30 days from the date we receive your request to:</p> <ul style="list-style-type: none"> a) Pay the claim or b) Write to you and maintain our denial or c) Ask you or your provider for more information <p>You or your provider must send the information so that we receive it within 60 days of our request. We will then decide within 30 more days.</p> <p>If we do not receive the information within 60 days we will decide within 30 days of the date the information was due. We will base our decision on the information we already have. We will write to you with our decision.</p>
3	<p>If you do not agree with our decision, you may ask OPM to review it.</p> <p>You must write to OPM within:</p> <ul style="list-style-type: none"> • 90 days after the date of our letter upholding our initial decision; or • 120 days after you first wrote to us -- if we did not answer that request in some way within 30 days; or <p>120 days after we asked for additional information.</p> <p>Write to OPM at: United States Office of Personnel Management, Healthcare and Insurance, Federal Employee Insurance Operations, Health Insurance Group 3, 1900 E Street, NW, Washington, DC 20415-3630.</p> <p>Send OPM the following information:</p> <ul style="list-style-type: none"> • A statement about why you believe our decision was wrong, based on specific benefit provisions in this brochure; • Copies of documents that support your claim, such as physicians' letters, operative reports, bills, medical records, and explanation of benefits (EOB) forms; • Copies of all letters you sent to us about the claim; • Copies of all letters we sent to you about the claim; and • Your daytime phone number and the best time to call. • Your email address, if you would like to receive OPM's decision via email. Please note that by providing your email address, you may receive OPM's decision more quickly. <p>Note: If you want OPM to review more than one claim, you must clearly identify which documents apply to which claim.</p> <p>Note: You are the only person who has a right to file a disputed claim with OPM. Parties acting as your representative, such as medical providers, must include a copy of your specific written consent with the review request. However, for urgent care claims, a health care professional with knowledge of your medical condition may act as your authorized representative without your express consent.</p> <p>Note: The above deadlines may be extended if you show that you were unable to meet the deadline because of reasons beyond your control.</p>
4	<p>OPM will review your disputed claim request and will use the information it collects from you and us to decide whether our decision is correct. OPM will send you a final decision within 60 days. There are no other administrative appeals.</p> <p>If you do not agree with OPM's decision, your only recourse is to sue. If you decide to file a lawsuit, you must file the suit against OPM in Federal court by December 31 of the third year after the year in which you received the disputed services, drugs, or supplies or from the year in which you were denied precertification or prior approval. This is the only deadline that may not be extended.</p>

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

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

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

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

Section 9. Coordinating Benefits with Medicare and Other Coverage

When you have other coverage

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

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

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

TRICARE and CHAMPVA

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

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

Workers' Compensation

We do not cover services that:

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

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

Medicaid

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

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

When other Government agencies are responsible for your care

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

When others are responsible for injuries

Our right to pursue and receive subrogation and reimbursement recoveries is a condition of, and a limitation on, the nature of benefits or benefit payments and on the provision of benefits under our coverage.

If you have received benefits or benefit payments as a result of an injury or illness and you or your representatives, heirs, administrators, successors, or assignees receive payment from any party that may be liable, a third party's insurance policies, your own insurance policies, or a workers' compensation program or policy, you must reimburse us out of that payment. Our right of reimbursement extends to any payment received by settlement, judgement, or otherwise.

We are entitled to reimbursement to the extent of the benefits we have paid or provided in connection with your injury or illness. However, we will cover the cost of treatment that exceeds the amount of the payment you received.

Reimbursement to us out of the payment shall take first priority (before any of the rights of any other parties are honored) and is not impacted by how the judgement, settlement, or other recovery is characterized, designated, or apportioned. Our right of reimbursement is not subject to reduction based on attorney fees or costs under the "common fund" doctrine and is fully enforceable regardless of whether you are "made whole" or fully compensated for the full amount of damages claimed.

We may, at our option, choose to exercise our right of subrogation and pursue a recovery from any liable party as successor to your rights.

If you do pursue a claim or case related to your injury or illness, you must promptly notify us and cooperate with our reimbursement or subrogation efforts.

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

Some FEHB plans already cover some dental and vision services. When you are covered by more than one vision/dental plan, coverage provided under your FEHB plan remains as your primary coverage. FEDVIP coverage pays secondary to that coverage. Then you enroll in a dental and/or vision plan on BENEFEDS.com or by phone at 1-877-888-3337, (TTY 1-877-889-5680), you will be asked to provide information on your FEHB plan so that your plans can coordinate benefits. Providing your FEHB information may reduce your out-of-pocket cost.

Clinical trials

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

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

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

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

When you have Medicare

For more detailed information on “What is Medicare?” and “Should I Enroll in Medicare?” please contact Medicare at 1-800-MEDICARE (1-800-633-4227), (TTY 1-877-486-2048) or at www.medicare.gov

• The Original Medicare Plan (Part A or Part B)

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

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

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

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

When we are the primary payor, we process the claim first. When Original Medicare is the primary payor, Medicare processes your claim first. In most cases, your claim will be coordinated automatically and we will then provide secondary benefits for covered charges. To find out if you need to do something to file your claim, call us at 671-647-3526 or see our website at www.takecareasia.com.

We waive some of your TakeCare copayments or coinsurance if the Original Medicare Plan is your primary payor as follows:

- Medical services and supplies provided by physicians and other health care professionals
- Outpatient surgery

When you have primary coverage by Original Medicare (either Part A&B, or Part A Only), we will only provide secondary coverage if the care and services you receive are from a facility or physician contracted with Medicare on Guam, CNMI, Hawaii, or the continental United States.

Please take note that Medicare does not contract with any facilities or physicians in the Philippines, or outside the United States and its territories.

Refer to Section 5(d) for coverage specifics and notification requirements in the event of an emergency outside the United States or its territories.

Please review the following table it illustrates your cost share if you are enrolled in Medicare Part B. If you purchase Medicare Part B, your provider is in our network and participates in Medicare, then we waive some costs because Medicare will be the primary payor.

Benefit Description	High Option You pay without Medicare	High Option You pay with Medicare Part B
Deductible	\$0	\$147 (projected)
Out of Pocket Maximum	Self Only - \$2,000 Self Plus One - \$2,000 each Self and Family - \$6,000	Self Only - \$2,000 Self Plus One - \$2,000 each Self and Family - \$6,000

Benefit Description	High Option You pay without Medicare	High Option You pay with Medicare Part B
Primary Care Physician Visit	FHP Health Center - \$5 copayment Preferred In-network - \$10 copayment Other In-network - \$20 copayment	\$0 after Part B deductible paid
Specialist Physician	\$40 copayment	\$0 after Part B deductible paid
Inpatient Hospital Services	Covered under Medicare Part A	Covered under Medicare Part A
Outpatient Hospital Services	\$100 copayment per visit	\$0 after Part B deductible paid

- **Tell us about your Medicare coverage**

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

- **Medicare Advantage (Part C)**

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

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

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

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

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

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

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

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

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

Section 10. Non-FEHB Benefits Available to Plan Members

The benefits described in this Section are not part of the FEHB contract or premium, **and you cannot file an FEHB disputed claim about them.** Fees you pay for these services do not count toward FEHB deductibles or catastrophic protection out-of-pocket maximums. These programs and materials are the responsibility of the Plan, and all appeals must follow their guidelines.

These are summaries only. For full information about these benefits, their cost, and how to enroll, please refer to the special brochures describing these programs available at www.takecareasia.com or contact TakeCare at 671- 647-3526 or customerservice@takecareasia.com.

Affinity Rewards

TakeCare's Affinity Rewards is a FREE membership rewards program for all TakeCare members, both subscribers and their dependents. Members enjoy benefits and discounts from over 50 participating shopping, dining, entertainment, and service partners.

Receive a stamp from any of our partners for each visit. Submit three (3) completed Affinity Rewards stamp cards to TakeCare Customer Service to receive a prize. For TakeCare App users, visit the TakeCare Customer Service office when you complete one (1) digital Affinity Rewards Card to receive a prize. All submitted Affinity Reward cards will be entered into a quarterly raffle drawing.

Go to www.takecareasia.com, or use the TakeCare Mobile App, or contact us at affinityrewards@takecareasia.com for more information about the program.

Supplemental Wellness Package

TakeCare offers additional wellness benefits and incentives through its Supplemental Wellness Package.

You must be enrolled in one of TakeCare's medical plan options for 2021 **and** you must submit a completed Package application to TakeCare no later than December 14, the last day of Open Season, to participate in the Supplemental Wellness Package in 2021.

For more information, see the 2021 TakeCare Supplemental Wellness Package brochure, available during Open Season, for more benefit and incentive details, as well as enrollment information, at www.takecareasia.com, at your agency's benefit briefing, or contact TakeCare at 671- 647-3526.

You must enroll during each Open Season to participate in this package, it does not automatically renew.

Supplemental Dental Coverage

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

You must be enrolled in one of TakeCare's medical plan options for 2021 **and** you must submit a completed Supplemental Dental application to TakeCare no later than December 14, the last day of Open Season, to participate in the Supplemental Dental Coverage in 2021.

For more information, see the 2021 TakeCare Supplemental Dental brochure, available during Open Season, for more benefit details, rates, and enrollment information, at www.takecareasia.com, at your agency's benefit briefing, or contact TakeCare at 671- 647-3526.

You must enroll during each Open Season to participate in this coverage. This coverage does not automatically renew.

Section 11. Definitions of Terms We Use in This Brochure

Allowance	An allowance is the maximum charge for which TakeCare will reimburse the provider for a covered service. An allowance is not necessarily the same as a usual, reasonable, customary, maximum, actual or prevailing charge or fee. For in-network providers, allowance shall be the contracted rate paid by TakeCare. For all out-of-network provider services, allowance shall be the same as the usual, customary and reasonable charges in the geographic area. In addition, the member shall be responsible for any amount by which the usual, customary and reasonable fees in the geographic area exceed the amount TakeCare is obligated to pay the provider for the covered services rendered.
Calendar year	A calendar year is defined as January 1 through December 31 of the same year. For new enrollees, the calendar year begins on the effective date of their enrollment and ends on December 31 of the same year.
Catastrophic limit	A catastrophic limit is the annual accumulated amount you pay for copayments and coinsurance. See page 23 for specific amounts.
Clinical Trials Cost Categories	<p>An approved clinical trial includes a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition and is either Federally funded; conducted under an investigational new drug application reviewed by the Food and Drug Administration; or is a drug trial that is exempt from the requirement of an investigational new drug application.</p> <ul style="list-style-type: none">• Routine care costs – costs for routine services such as doctor visits, lab tests, X-rays and scans, and hospitalizations related to treating the patient’s condition whether the patient is in a clinical trial or is receiving standard therapy• Extra care costs – costs related to taking part in a clinical trial such as additional tests that a patient may need as part of the trial, but not as part of the patient’s routine care• Research costs – costs related to conducting the clinical trial such as research physician and nurse time, analysis of results, and clinical tests performed only for research purposes. These costs are generally covered by the clinical trials. TakeCare does not cover these costs.
Coinsurance	See Section 4, page 23
Copayment	See Section 4, page 23
Cost-sharing	See Section 4, page 23
Covered services	Care we provide benefits for, as described in this brochure.
Custodial Care	<p>Any type of care provided according to Medicare guidelines, including room and board, that a) does not require the skills of technical or professional personnel; b) is not furnished by or under the supervision of such personnel or does not otherwise meet the requirements of post hospital Skilled Nursing Facility care; or c) is a level such that you have reached the maximum level of physical or mental function and such person is not likely to make further significant improvement. Custodial care includes any type of care where the primary purpose is to attend to your daily living activities which do not require the continuing attention of trained medical or paramedical personnel. Examples include but are not limited to assistance in walking, getting in and out of bed, bathing, dressing, feeding, changes of dressing of non-infected wounds, residential care and adult day care, protective and supportive care including educational services and rest cures. Day to day care that can be provided by a non-medical individual or custodial care that lasts longer than 90 days may be considered Long Term Care.</p>

Custodial care is not covered.

Deductible	See Section 4, page 23
Experimental or investigational services	Our Benefit Interpretation Policy Committee determines whether or not treatments, procedures and drugs are no longer considered experimental or investigational. Our determinations are based on the safety and efficacy of new medical procedures, technologies, devices and drugs.
Health Reimbursement Arrangement (HRA)	An HRA is a tax-sheltered account designed to reimburse medical expenses. The fund in this type of account can best be described as "credits". These credits are applied toward your medical expenses until they are exhausted at which time you must pay any remaining deductible and coinsurance amounts up to the catastrophic limit.
Health Savings Account (HSA)	An HSA is a consumer-oriented tax advantaged savings account. HSAs allow for tax deductible contributions as well as tax free earnings and withdrawals for qualified medical expenses.
Health care professional	A physician or other health care professional who is licensed, accredited, or certified to perform specified health services consistent with state law.
In-Network Providers	In-network providers are physicians and medical professionals employed by TakeCare or any person, organization, health facility, institution or physician who have entered into a contract with TakeCare to provide services to our members. These providers have met TakeCare's credentialing standards and quality of care requirement. Please view or download the most current TakeCare Provider Directory at www.takecareasia.com for the most updated list of in-network providers.
Medical necessity	<p>Medical necessity refers to medical services or hospital services which are determined by us to be:</p> <ul style="list-style-type: none"> • Rendered for the treatment or diagnosis of an injury or illness; and • Appropriate for the symptoms, consistent with diagnosis, and otherwise in accordance with sufficient scientific evidence and professionally recognized standards; and • Not furnished primarily for the convenience of the member, the attending physician, or other provider of service; and • Furnished in the most economically efficient manner which may be provided safely and effectively to the member.
Out-of-Network Providers	<p>These are providers with whom TakeCare has not entered into a contract agreement. For out-of-network care, covered members pay 30% of our allowance plus any difference between our allowance and billed charges. Some services may not be covered under your Plan. Members enrolled in the HDHP option must meet their deductible first before any benefits will be paid.</p> <p>Because we do not have contracts with out-of-network providers, some of these providers may require upfront payment from you at the time of service. If this occurs, you will need to seek reimbursement from TakeCare for its portion of the eligible charges.</p>
Post-service claims	Any claims that are not pre-service claims. In other words, post-service claims are those claims where treatment has been performed and the claims have been sent to us in order to apply for benefits.
Preferred In-Network Providers	These are in-network, directly contracted providers that have entered into a written agreement with TakeCare to provide care or treatment at preferential or better rates compared to other contracted or in-network providers and have demonstrated better outcomes based on a standard measurement set (HEDIS) monitored by the National Committee for Quality Assurance (NCQA). The providers which are identified as preferred in-network providers are subject to change. Please check with TakeCare to confirm the preferential status of contracted/in-network providers.

Premium pass through contribution to HSA/HRA

The amount of money we contribute to your HSA or HRA.

In 2021, for each month you are eligible for an HSA contribution, we will deposit \$28.05 into your account as a Self Only enrollee, or \$67.71 as a Self Plus One enrollee, or \$75.21 into your account as a Self and Family enrollee.

If you are not eligible for an HSA we will contribute a total of \$336.62 annually into your HRA as Self Only enrollee, or \$812.57 as a Self Plus One enrollee, or \$902.56 as Self and Family enrollee. Our contribution to your HRA will be prorated depending on your HRA eligibility date.

Pre-service claims

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

Reimbursement

A carrier's pursuit of a recovery if a covered individual has suffered an illness or injury and has received, in connection with that illness or injury, a payment from any party that may be liable, any applicable insurance policy, or a workers' compensation program or insurance policy, and the terms of the carrier's health benefits plan require the covered individual, as a result of such payment, to reimburse the carrier out of the payment to the extent of the benefits initially paid or provided. The right of reimbursement is cumulative with and not exclusive of the right of subrogation.

Subrogation

A carrier's pursuit of a recovery from any party that may be liable, any applicable insurance policy, or a workers' compensation program or insurance policy, as successor to the rights of a covered individual who suffered an illness or injury and has obtained benefits from that carrier's health benefits plan.

Us/We

Us and We refer to TakeCare Insurance Company (TakeCare)

Urgent care claims

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

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

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

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

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

You

You refers to the enrollee and each covered family member.

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

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Summary of Benefits for the High and Standard Options of TakeCare Insurance Company - 2021

- **Do not rely on this chart alone. This is a summary.** All benefits are subject to the definitions, limitations, and exclusions in this brochure. **Before making a final decision, please read this FEHB brochure.** You can also obtain a copy of our Summary of Benefits and Coverage as required by the Affordable Care Act at <http://www.takecareasia.com/openseason20>.
- If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.
- **This is a summary of in-network benefits only.** To view out-of-network benefits, see **Section 5**.

Benefits	When you see in-network providers, you pay...	Page
Medical services provided by in-network physicians:		
<ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	<p>High Option - Office visit copayment: \$5 primary care at FHP Health Center \$10 primary care at Preferred in-network providers \$20 primary care at other in-network providers \$40 in-network specialist</p> <p>Standard Option - Office visit copayment: \$5 primary care at FHP Health Center \$15 primary care at Preferred in-network providers \$25 primary care at other in-network providers \$40 in-network specialist</p>	32
Services provided by an in-network hospital:		
<ul style="list-style-type: none"> • Inpatient 	<p>High Option - \$100 copayment per day up to \$500 maximum per inpatient admission</p> <p>Standard Option - \$150 copayment per day up to \$750 maximum per inpatient admission</p>	59
<ul style="list-style-type: none"> • Outpatient 	<p>High Option - \$100 copayment per visit</p> <p>Standard Option - \$150 copayment per visit</p>	60
Emergency benefits:		
<ul style="list-style-type: none"> • In-area 	<p>High Option: FHP Health Center - \$15 copayment; PCP physician - \$20 copayment; Emergency Room - \$50 copayment</p> <p>Standard Option: FHP Health Center - \$15 copayment; PCP physician - \$25 copayment; Emergency Room - \$75 copayment</p>	64
<ul style="list-style-type: none"> • Out-of-area 	<p>High Option - \$50 copayment</p> <p>Standard Option - 20% coinsurance</p>	64

Benefits	When you see in-network providers, you pay...	Page
Mental health and substance use disorder treatment by in-network providers:	<p>High Option</p> <ul style="list-style-type: none"> • Primary Care: \$20 copayment per visit • Outpatient Facility: \$100 copayment per visit • Inpatient Facility: \$100 copayment per day, up to \$500 maximum per admission <p>Standard Option</p> <ul style="list-style-type: none"> • Primary Care: \$25 copayment per visit • Outpatient Facility: \$150 copayment per visit • Inpatient Facility: \$150 copayment per day, up to \$750 maximum per admission 	66
Prescription drugs dispensed by in-network providers:		
<ul style="list-style-type: none"> • Retail pharmacy, 30-day supply 	<p>High Option -</p> <p>\$10 generic formulary \$25 brand formulary \$70 non-formulary \$100 preferred specialty drugs \$200 non preferred specialty drugs</p> <p>Standard Option -</p> <p>\$15 generic formulary \$40 brand formulary \$100 non-formulary \$100 preferred specialty drugs \$250 non preferred specialty drugs</p>	71
<ul style="list-style-type: none"> • Mail order, 90-day supply 	<p>High Option -</p> <p>\$0 generic formulary \$50 brand formulary \$140 non-formulary Specialty not covered under mail order</p> <p>Standard Option -</p> <p>\$0 generic formulary \$80 brand formulary \$200 non-formulary Specialty not covered under mail order</p>	71
Dental care by in-network providers:	<p>High Option - Nothing for preventive services and coinsurance for other covered services.</p> <p>Standard Option - Nothing for preventive services. All other dental services are <i>not covered</i>.</p>	74

Benefits	When you see in-network providers, you pay...	Page
Special Features		
<ul style="list-style-type: none"> In-network benefits in Philippines 	Copayment and coinsurance are waived for inpatient and outpatient services prior authorized by TakeCare Medical Referral Services (MRS) Department.	
<ul style="list-style-type: none"> Medical travel benefit 	For care prior authorized by TakeCare Medical Referral Services (MRS) department, travel benefit covering up to \$500 toward the cost of round-trip airfare between Guam and Manila, ground transportation between airport and the hospital, and lodging.	76
Protection against catastrophic costs (out-of-pocket maximum)	<p>High Option - Nothing for eligible medical services after \$2,000 for Self Only enrollment, or \$4,000 for Self Plus One enrollment, or \$6,000 for Self</p> <p>Standard Option - Nothing for eligible medical services after \$3,000 for Self Only enrollment, or \$6,000 for Self Plus One enrollment or \$6,000 for Self Similar out-of-pocket protection is available for eligible prescription services. Some exceptions apply.</p> <p>For the above two options, an individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment.</p>	12

Summary of Benefits for the High Deductible Health Plan (HDHP) Option of TakeCare Insurance Company - 2021

Do not rely on this chart alone. This is a summary. All benefits are subject to the definitions, limitations, and exclusions in this brochure. Before making a final decision, please read this FEHB brochure. You can also obtain a copy of our Summary of Benefits and Coverage as required by the Affordable Care Act at <http://www.takecareasia.com/openseason20> If you want to enroll or change your enrollment in this Plan, be sure to put the correct enrollment code from the cover on your enrollment form.

In 2021 for each month you are eligible for the HSA, TakeCare will deposit \$28.05 per month for Self Only enrollment or \$67.71 per month for Self Plus One or \$75.21 per month for Self and Family enrollment to your HSA. For the Health Reimbursement Arrangement (HRA), your health charges are applied to your annual HRA Fund of \$336.62 for Self Only or \$812.57 for Self Plus One or \$902.56 for Self and Family.

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

This is a summary of benefits for in-network providers only. To view out-of-network benefits, see **HDHP Section 5**. An asterisk (*) below means the coinsurance amount indicated will count towards the HDHP catastrophic out-of-pocket maximum of \$3,000 for Self Only or \$6,000 for Self Plus One or \$6,000 for Self and Family enrollment. See **Section 4** for more details.

Benefits when seeing an in-network provider	Once you've met your deductible, you pay...	Page
Preventive care at in-network provider:	Nothing (deductible waived)	90
Medical services provided by in-network physicians:		
<ul style="list-style-type: none"> • Diagnostic and treatment services provided in the office 	20% coinsurance*	94
Services provided by a in-network hospital:		
<ul style="list-style-type: none"> • Inpatient 	20% coinsurance*	112
<ul style="list-style-type: none"> • Outpatient 	20% coinsurance*	113
Emergency benefits:		
<ul style="list-style-type: none"> • In-area 	\$75 copayment per visit*	116
<ul style="list-style-type: none"> • Out-of-area 	\$75 copayment per visit*	116
Mental health and substance use disorder treatment at in-network provider	20% coinsurance*	118
<ul style="list-style-type: none"> • Prescription Drugs Retail pharmacy 	In-network: (30-day supply) \$20 for generic formulary \$40 for brand formulary \$100 for each non-formulary \$100 for preferred specialty drugs \$250 for non preferred specialty drugs	122

Benefits when seeing an in-network provider	Once you've met your deductible, you pay...	Page
<ul style="list-style-type: none"> • Prescription Drugs Mail order 	<p>In-network: (90-day supply)</p> <p>\$0 for generic formulary \$80 for brand formulary \$200 for each non-formulary Specialty not covered for mail order</p>	122
<p>Dental care</p>	<p>100% coverage for preventive services and scheduled allowances for other services.</p>	125
<p>Special Features</p>		
<ul style="list-style-type: none"> • In-network benefits in the Philippines 	<p>Copayment and coinsurance are waived for inpatient and outpatient services prior authorized by TakeCare Medical Referral Services (MRS) department.</p>	
<ul style="list-style-type: none"> • Medical Travel Benefit 	<p>For care prior authorized by TakeCare Medical Referral Services (MRS) department, travel benefit covering up to \$500 toward the cost of round-trip airfare between Guam and Manila, ground transportation between airport and the hospital, and lodging. Subject to meeting the HDHP deductible.</p>	127
<p>Protection against catastrophic costs (out-of-pocket maximum)</p>	<p>Nothing for eligible medical services after \$3,000 for Self Only enrollment, or \$6,000 for Self Plus One enrollment, or \$6,000 per Self. Similar out-of-pocket protection is available for eligible prescription services. Some exceptions apply.</p> <p>For this options, an individual under Self Plus One or Self and Family enrollment will never have to satisfy more than what is required for the out-of-pocket maximum limit under a Self Only enrollment.</p>	12

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2021 Rate Information for TakeCare Insurance Company's Plan Options

To compare your FEHB health plan options please go to www.opm.gov/fehcompare.

To review premium rates for all FEHB health plan options please go to www.opm.gov/FEHBpremiums or www.opm.gov/Tribalpremium.

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

Postal rates apply to certain United States Postal Service employees as follows:

- **Postal Category 1** rates apply to career bargaining unit employees who are represented by the following agreement: NALC.
- **Postal Category 2** rates apply to career bargaining unit employees who are represented by the following agreement: PPOA.

Non-Postal rates apply to all career non-bargaining unit Postal Service employees and career bargaining unit employees who are represented by the following agreements: APWU, IT/AS, NPMHU, NPPN and NRLCA. Postal rates do not apply to non-career Postal employees, Postal retirees, and associate members of any Postal employee organization who are not career Postal employees.

If you are a Postal Service employee and have questions or require assistance, please contact USPS Human Resources Shared Service Center: 1-877-477-3273, option 5, Federal Relay Service 1-800-877-8339

Premiums for Tribal employees are shown under the monthly non-Postal column. The amount shown under employee contribution is the maximum you will pay. Your Tribal employer may choose to contribute a higher portion of your premium. Please contact your Tribal Benefits Officer for exact rates.

Type of Enrollment	Enrollment Code	Non-Postal Premium				Postal Premium	
		Biweekly		Monthly		Biweekly	
		Gov't Share	Your Share	Gov't Share	Your Share	Category 1 Your Share	Category 2 Your Share

Guam, CNMI, Palau (Belau)

High Option Self Only	JK1	\$172.32	\$57.44	\$373.36	\$124.45	\$55.14	\$47.68
High Option Self Plus One	JK3	\$340.44	\$113.48	\$737.62	\$245.87	\$108.94	\$94.19
High Option Self and Family	JK2	\$411.02	\$137.00	\$890.54	\$296.84	\$131.52	\$113.71
Standard Option Self Only	JK4	\$140.00	\$46.67	\$303.34	\$101.11	\$44.80	\$38.73
Standard Option Self Plus One	JK6	\$275.93	\$91.98	\$597.86	\$199.28	\$88.30	\$76.34
Standard Option Self and Family	JK5	\$396.48	\$132.16	\$859.04	\$286.35	\$126.87	\$109.69
HDHP Option Self Only	KX1	\$41.72	\$13.91	\$90.40	\$30.13	\$13.35	\$11.54
HDHP Option Self Plus One	KX3	\$100.71	\$33.57	\$218.21	\$72.73	\$32.23	\$27.86
HDHP Option Self and Family	KX2	\$111.86	\$37.29	\$242.37	\$80.79	\$35.80	\$30.95