

**Board of Education of
Washington County**

**Benefits For Members
Entitled to Medicare**

CareFirst of Maryland, Inc.
doing business as
CareFirst BlueCross BlueShield
10455 Mill Run Circle
Owings Mills, MD 21117-5559

A private not-for-profit health service plan incorporated under the laws of the State of Maryland

An independent licensee of the Blue Cross and Blue Shield Association

EVIDENCE OF COVERAGE

This Evidence of Coverage, including any attachments, amendments and riders, is a part of the Group Contract issued to the Group through which the Subscriber is enrolled for health benefits. In addition, the Group Contract includes other provisions that explain the duties of CareFirst and the Group. The Group's payment and CareFirst's issuance make the Group Contract's terms and provisions binding on CareFirst and the Group.

CareFirst provides administrative claims payment services only and does not assume any financial risk or obligation with respect to those claims.

The Group reserves the right to change, modify, or terminate the Plan, in whole or in part. Members have no benefits after a Plan termination or partial Plan termination affecting them, except with respect to covered events giving rise to benefits and occurring prior to the date of Plan termination or partial Plan termination and except as otherwise expressly provided, in writing, by the Group, or as required by federal, state or local law.

Members should not rely on any oral description of the Plan, because the written terms in the Group's Plan documents always govern.

Group Name: Board of Education of Washington County

Group Number(s): 66757

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DEFINITIONS

The Evidence of Coverage uses certain defined terms. When these terms are capitalized, they have the following meaning:

Allowed Benefit means:

1. **Contracted Health Care Provider:** For a Health Care Provider that has contracted with CareFirst, the Allowed Benefit for a Covered Service is the lesser of the actual charge which, in some cases, will be a rate set by a regulatory agency; or the amount CareFirst allows for the service in effect on the date that the service is rendered. The benefit is payable to the Health Care Provider and is accepted as payment in full, except for any applicable Member payment amounts, as stated in the Schedule of Benefits.
2. For a Health Care Provider that has not contracted with CareFirst, the Allowed Benefit for a Covered Service is, as follows:
 - a. **Non-contracted health care practitioner:** For a health care practitioner that has not contracted with CareFirst, the Allowed Benefit for a Covered Service is based upon the lesser of the provider's actual charge or established fee schedule which, in some cases, will be a rate specified by applicable law. The benefit is payable to the Subscriber or to the health care practitioner, at the discretion of CareFirst. If CareFirst pays the Subscriber, it is the Member's responsibility to pay the health care practitioner. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits, and for the difference between the Allowed Benefit and the health care practitioner's actual charge.
 - b. **Non-contracted hospital or health care facility:** For a hospital or health care facility that has not contracted with CareFirst, the Allowed Benefit for a Covered Service is based upon the lower of the provider's actual charge or established fee schedule, which, in some cases, will be a rate specified by applicable law. In some cases, and on an individual basis, CareFirst is able to negotiate a lower rate with an eligible provider. In that instance, the CareFirst payment will be based on the negotiated fee and the provider agrees to accept the amount as payment in full except for any applicable Member payment amounts, as stated in the Schedule of Benefits. The benefit is payable to the Subscriber or to the hospital or health care facility, at the discretion of CareFirst. Benefit payments to United States Department of Defense and United States Department of Veteran Affairs providers will be made directly to the provider. If CareFirst pays the Subscriber, it is the Member's responsibility to pay the hospital or health care facility. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits and, unless negotiated, for the difference between the Allowed Benefit and the hospital or health care facility's actual charge.

Adverse Decision means a utilization review determination that a proposed or delivered health care service covered under the Claimant's contract is or was not Medically Necessary, appropriate, or efficient; and may result in non-coverage of the health care service.

Ancillary Services means facility services that may be rendered on an inpatient and/or outpatient basis. These services include, but are not limited to, diagnostic and therapeutic services such as laboratory, radiology, operating room services, incremental nursing services, blood administration and handling, pharmaceutical services, Durable Medical Equipment and Medical Supplies. Ancillary Services do not include room and board services billed by a facility for inpatient care.

Benefit Period means the period of time during which Covered Services are eligible for payment. The Benefit Period is: January 1st through December 31st.

Cardiac Rehabilitation means inpatient or outpatient services designed to limit the physiologic and psychological effects of cardiac illness, reduce the risk for sudden death or reinfarction, control cardiac symptoms, stabilize or reverse atherosclerotic process and enhance the psychosocial and vocational status of Eligible Members.

CareFirst means CareFirst of Maryland, Inc. doing business as CareFirst BlueCross BlueShield.

Claims Administrator means CareFirst.

Coinsurance means the percentage of the Allowed Benefit allocated between CareFirst and the Member whereby CareFirst and the Member share in the payment for Covered Services.

Comprehensive Physical Rehabilitation Services means a program of coordinated, integrated, interdisciplinary, physician-directed services provided by or under the supervision of physicians qualified or experienced in Rehabilitative Services that:

1. Includes evaluation and treatment; and
2. Incorporates:
 - a. Occupational Therapy, Physical Therapy, respiratory therapy, Speech Therapy;
 - b. Audiology, psychology, nursing care, medical social work.

Contracted Health Care Provider means a Health Care Provider that has contracted with CareFirst.

Convenience Item means any item that increases physical comfort or convenience without serving a Medically Necessary purpose, e.g. elevators, hoist/stair lifts, ramps, shower/bath bench, items available without a prescription.

Cosmetic means the use of a service or supply which is provided with the primary intent of improving appearance, not restoring bodily function or correcting deformity resulting from disease, trauma, or previous therapeutic intervention, as determined by CareFirst.

Covered Service means a Medically Necessary service or supply provided in accordance with the terms of this Evidence of Coverage.

Deductible means the dollar amount of Covered Services based on the Allowed Benefit, which must be Incurred before CareFirst will pay for all or part of remaining Covered Services. The Deductible is met when the Member receives Covered Services that are subject to the Deductible and pays for these him/herself.

Dependent means a Member other than the Subscriber (such as the Medicare-eligible spouse), meeting the eligibility requirements established by the Group, who is covered under this Evidence of Coverage.

Dependent includes a child who has not attained Limiting Age stated in the Eligibility Schedule irrespective of the child's:

1. Financial dependency on an individual covered under the Contract;
2. Marital status;
3. Residency with an individual covered under the Contract;
4. Student status;
5. Employment, unless the child is eligible to enroll in an eligible employer-sponsored health plan, as defined in section 5000A(f)(2) of the Internal Revenue Code, other than a group health plan of a parent, in which case the adult child is prohibited from being covered; or
6. Satisfaction of any combination of the above factors.

Effective Date means the date on which the Member's coverage becomes effective. Covered Services rendered on or after the Member's Effective Date are eligible for coverage.

Emergency Services means those health care services that are rendered after the sudden onset of a medical condition that manifests itself by symptoms of sufficient severity, including severe pain, that the absence of immediate medical attention could reasonably be expected by a prudent layperson who possesses an average knowledge of health and medicine to result in:

1. Serious jeopardy to the mental or physical health of the individual; or
2. Danger of serious impairment of the individual's bodily functions; or
3. Serious dysfunction of any of the individual's bodily organs; or
4. In the case of a pregnant woman, serious jeopardy to the health of the fetus.

Examples might include, but are not limited to, heart attacks, uncontrollable bleeding, inability to breathe, loss of consciousness, poisonings, and other acute conditions as CareFirst determines.

Evidence of Coverage means this agreement, which includes the group application, acceptance and riders and amendments, if any, between the Group and CareFirst. (Also referred to as the Group Contract.)

Experimental/Investigational means a service or supply that is in the developmental stage and in the process of human or animal testing excluding Clinical Trial Patient Cost Coverage as stated in the Description of Covered Services. Services or supplies that do not meet all five of the criteria listed below are deemed to be Experimental/Investigational:

1. The Technology* must have final approval from the appropriate government regulatory bodies;
2. The scientific evidence must permit conclusions concerning the effect of the Technology on health outcomes;
3. The Technology must improve the net health outcome;
4. The Technology must be as beneficial as any established alternatives; and,
5. The improvement must be attainable outside the Investigational settings.

*Technology includes drugs, devices, processes, systems, or techniques.

FDA means the federal Food and Drug Administration.

Group means the Subscriber's employer/Plan sponsor or other organization to which CareFirst has issued the Group Contract and Evidence of Coverage.

Group Contract means the agreement issued by CareFirst to the Group through which the benefits described in this Evidence of Coverage are made available. In addition to the Evidence of Coverage, the Group Contract includes any riders and/or amendments attached to the Group Contract or Evidence of Coverage and signed by an officer of CareFirst.

Habilitative Services means the process of educating or training persons with a disadvantage or disability caused by a medical condition or injury to improve their ability to function in society, where such ability did not exist, or was severely limited, prior to the habilitative education or training.

Health Care Provider means a hospital, health care facility, or health care practitioner licensed or otherwise authorized by law to provide Covered Services.

Incurred means a Member's receipt of a health care service or supply for which a charge is made.

Infertility means the inability to conceive after one year of unprotected vaginal intercourse.

Infusion Therapy means treatment that places therapeutic agents into the vein, including intravenous feeding.

Lifetime Maximum means the maximum dollar amount payable toward a Member's claims for Covered Services while the Member is covered under this Group Contract.

Limiting Age means the maximum age to which an eligible child may be covered under this Evidence of Coverage as stated in the Eligibility Schedule.

Medical Director means a board certified physician who is appointed by CareFirst. The duties of the Medical Director may be delegated to qualified persons.

Medically Necessary or Medical Necessity means health care services or supplies that a Health Care Provider, exercising prudent clinical judgment, renders to or recommends for, a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms. These health care services or supplies are:

1. In accordance with generally accepted standards of medical practice;
2. Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for a patient's illness, injury or disease;
3. Not primarily for the convenience of a patient or Health Care Provider; and
4. Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results in the diagnosis or treatment of that patient's illness, injury, or disease.

For these purposes, "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, physician specialty society recommendations and views of Health Care Providers practicing in relevant clinical areas, and any other relevant factors.

Member means an individual who meets all applicable eligibility requirements, is enrolled either as a Subscriber or Dependent, and for whom payment has been received by CareFirst.

Non-Contracted Health Care Provider means a Health Care Provider that does not contract with CareFirst.

Non-Participating or Non-Par Provider means any Health Care Provider that does not contract with CareFirst.

Occupational Therapy means the use of purposeful activity or interventions designed to achieve functional outcomes that promote health, prevent injury or disability, and that develop, improve, sustain or restore the highest possible level of independence of an individual who has an injury, illness, cognitive impairment, psychosocial dysfunction, mental illness, developmental or learning disability, physical disability, loss of a body part, or other disorder or condition.

Open Enrollment means a single period of time in each benefit year during which the Group gives eligible individuals the opportunity to change coverage or enroll in coverage.

Over-the-Counter means any item or supply, as determined by CareFirst, that is available for purchase without a prescription, unless otherwise a Covered Service. This includes, but is not limited to, non-prescription eye wear, family planning and contraception products, cosmetics or health and beauty aids, food and nutritional items, support devices, non-medical items, foot care items, first aid and miscellaneous medical supplies (whether disposable or durable), personal hygiene supplies, incontinence supplies, and Over-The-Counter medications and solutions.

Paid Claims means the amount paid by CareFirst for Covered Services. Inter-Plan Arrangements Fees and Compensation are also included in Paid Claims. Other payments relating to fees and programs applicable to CareFirst's role as Claims Administrator may also be included in Paid Claims.

Participating Provider or Par Provider means a Health Care Provider who contracts with CareFirst to be paid directly for rendering Covered Services to Members.

Physical Therapy means the short-term treatment described below that can be expected to result in an improvement of a condition. Physical Therapy is the treatment of disease or injury through the use of therapeutic exercise and other interventions that focus on improving a person’s ability to go through the functional activities of daily living, to develop and/or restore maximum potential function, and to reduce disability following an illness, injury, or loss of a body part. These may include improving posture, locomotion, strength, endurance, balance, coordination, joint mobility, flexibility, and alleviating pain.

Plan means that portion of the Welfare Benefit Plan established by the Group that provides for health care benefits for which CareFirst is the Claims Administrator under this Group Contract.

Plan of Treatment means the plan written and given to CareFirst by the attending Health Care Provider on CareFirst forms which shows the Member's diagnoses and needed treatment.

Prescription Drug means a drug, biological or compounded prescription intended for outpatient use that carries the FDA legend “may not be dispensed without a prescription;” and, drugs prescribed for treatments other than those stated in the labeling approved by the FDA, if the drug is recognized for such treatment in standard reference compendia or in the standard medical literature as determined by CareFirst.

Private Duty Nursing: Skilled Nursing Care that is not rendered in a hospital/Skilled Nursing Facility.

Rehabilitative Services include Physical Therapy, Occupational Therapy, and Speech Therapy for the treatment of individuals who have sustained an illness. The goal of Rehabilitative Services is to return the individual to his/her prior skill and functional level.

Skilled Nursing Care, depending on the place of service/benefit, means:

Home Health Care	Outpatient Private Duty Nursing Rider	Inpatient hospital/facility Skilled Nursing Facility
Medically Necessary skilled care services performed in the home, by a licensed Registered Nurse (RN) or licensed Practical Nurse (LPN). Skilled Nursing Care visits must be a substitute for hospital care or for care in a Skilled Nursing Facility (i.e., if visits were not provided, a Member would have to be admitted to a hospital or Skilled Nursing Facility).		Skilled Nursing Care rendered on an inpatient basis, means care for medically fragile Members with limited endurance who require a licensed health care professional to provide skilled services in order to ensure the Members’ safety and to achieve the medically desired result, provided on a 24-hour basis, seven days a week.
Skilled Nursing Care services must be based on a Plan of Treatment submitted by a Health Care Provider.	Skilled Nursing Care must be ordered by a physician, and based on a Plan of Treatment that specifically defines the skilled services to be provided as well as the time and duration of the proposed services.	
Services of a home health aide, medical social worker or registered dietician may also be provided but must be performed under the supervision of a licensed professional (RN or LPN) nurse.		
Skilled Nursing Care is not Medically Necessary if the proposed services can be provided by a caregiver or the caregiver can be taught and demonstrates competency in the administration of same. Performing the Activities of Daily Living (ADL), including, but not limited to, bathing, feeding, and toileting is not Skilled Nursing Care.		

Skilled Nursing Facility means a licensed institution (or a distinct part of a hospital) that provides continuous Skilled Nursing Care and related services for Members who require medical care, Skilled Nursing Care or Rehabilitative Services.

Sound Natural Teeth include teeth restored with intra- or extra-coronal restorations (fillings, inlays, onlays, veneers, and crowns) that are in good condition, absent decay, fracture, bone loss, periodontal disease, root canal pathology or root canal therapy and excludes any tooth replaced by artificial means (fixed or removable bridges, or dentures).

Specialist means a physician who is certified or trained in a specified field of medicine.

Speech Therapy means the treatment of communication impairment and swallowing disorders. Speech Therapy facilitates the development and maintenance of human communication and swallowing through assessment, diagnosis, and rehabilitation.

Stop-Loss Limit (Member) means the maximum amount the Member will have to pay for his/her share of benefits in any Benefit Period.

Subscriber means a Member who is covered under this Evidence of Coverage as an eligible employee or eligible participant of the Group, rather than as a Dependent.

Type of Coverage means Individual coverage. Additional categories of coverage, such as Individual and Adult, Individual and Child(ren), or Family type of coverage categories do not apply. Each Medicare-eligible person, including a Dependent, if coverage is extended to Dependents, will be enrolled in an Individual type of coverage category under the Group Contract.

Waiting Period means the period of time that must pass before an employee or dependent is eligible to enroll under the terms of this Evidence of Coverage.

ELIGIBILITY AND ENROLLMENT

2.1 Requirements for Coverage

The Group has the sole and complete authority to make determinations regarding eligibility and enrollment for membership in the Plan.

A Medicare-eligible retiree or participant of the Group, and, if the Group has elected to include coverage (see Eligibility Schedule), his or her Medicare-eligible Dependent spouse, and his or her Medicare-eligible Dependent child(ren), meeting the eligibility requirements established by the Group, may be covered under the Evidence of Coverage when all of the following conditions are met:

- A. The individual is entitled to Medicare;
- B. The individual elects coverage;
- C. The Group accepts the individual's election and notifies CareFirst; and,
- D. Payments are made on behalf of the Member by the Group.

All references to an employee in this Evidence of Coverage shall be construed to mean a Medicare-eligible retiree or participant of the Group.

2.2 Enrollment Opportunities and Effective Dates

Eligible individuals may elect coverage as Subscribers or Dependents, as applicable, only during the following times and under the following conditions. If an individual meets these conditions, his or her enrollment will be treated as timely enrollment. Enrollment at other times will be treated as special enrollment and will be subject to the conditions and limitations stated in Special Enrollment Periods. Disenrollment is not allowed during a Contract Year except as stated in section 2.2.A and as stated in the Termination of Coverage section of the Evidence of Coverage.

A. Open Enrollment Period

Open Enrollment changes will be effective on the Open Enrollment effective date stated in the Eligibility Schedule.

- 1. During the Open Enrollment period, all eligible persons may elect, change, or voluntarily disenroll from coverage, or transfer coverage between CareFirst and all other alternate health care plans available through the Group.
- 2. In addition, Subscribers already enrolled in CareFirst may remove a Dependent or add eligible Dependents not previously enrolled.

B. Newly Eligible Subscriber

A newly eligible individual and his/her Dependents may enroll and will be effective as stated in the Eligibility Schedule. If such individuals do not enroll within this period and do not qualify for special enrollment as described below, they must wait for the Group's next Open Enrollment period.

C. Special Enrollment Periods

These special enrollment periods are not the same as Medicare special enrollment periods. Special enrollment is allowed for certain individuals who lose coverage. Special enrollment is also allowed with respect to certain dependent beneficiaries. Enrollment will be effective as stated in the Eligibility Schedule.

Special enrollment is allowed for certain individuals who lose coverage. Special enrollment is also allowed with respect to certain dependent beneficiaries. Enrollment will be effective as stated in the Eligibility Schedule.

If only the Subscriber is eligible under this Evidence of Coverage and dependents are not eligible to enroll, special enrollment periods for a spouse/Dependent child are not applicable.

- a. Special enrollment for certain individuals who lose coverage:
- 1) CareFirst will permit current employees and dependents to enroll for coverage without regard to the dates on which an individual would otherwise be able to enroll under this Evidence of Coverage.
 - 2) Individuals eligible for special enrollment.
 - i) When employee loses coverage. A current employee and any dependents (including the employee's spouse) each are eligible for special enrollment in any benefit package offered by the Group (subject to Group eligibility rules conditioning dependent enrollment on enrollment of the employee) if:
 - A) The employee and the dependents are otherwise eligible to enroll;
 - B) When coverage was previously offered, the employee had coverage under any group health plan or health insurance coverage; and
 - C) The employee satisfies the conditions of paragraph a.3)i), ii), or iii) of this section, and if applicable, paragraph a.3)iv) of this section.
 - ii) When dependent loses coverage.
 - A) A dependent of a current employee (including the employee's spouse) and the employee each are eligible for special enrollment in any benefit package offered by the Group (subject to Group eligibility rules conditioning dependent enrollment on enrollment of the employee) if:
 - 1) The dependent and the employee are otherwise eligible to enroll;
 - 2) When coverage was previously offered, the dependent had coverage under any group health plan or health insurance coverage; and
 - 3) The dependent satisfies the conditions of paragraph a.3)i), ii), or iii) of this section, and if applicable, paragraph a.3)iv) of this section.
 - B) However, CareFirst is not required to enroll any other dependent unless the dependent satisfies the criteria of this paragraph a.2)ii), or the employee satisfies the criteria of paragraph a.2)i) of this section.
 - 3) Conditions for special enrollment.
 - i) Loss of eligibility for coverage. In the case of an employee or dependent who has coverage that is not COBRA continuation coverage, the conditions of this paragraph a)3)i) are satisfied at the time the coverage is terminated as a result of loss of eligibility (regardless of whether the individual is eligible for or elects COBRA continuation coverage). Loss of eligibility under this paragraph does not include a loss due to the failure of the employee or dependent to pay premiums on a timely basis or termination of coverage for cause (such as making a fraudulent claim or an intentional misrepresentation of a material fact). Loss of eligibility for coverage under this paragraph includes, but is not limited to:

- A) Loss of eligibility for coverage as a result of legal separation, divorce, cessation of dependent status (such as attaining the Limiting Age), death of an employee, termination of employment, reduction in the number of hours of employment, and any loss of eligibility for coverage after a period that is measured by any of the foregoing;
 - B) In the case of coverage offered through an HMO, or other arrangement, in the individual market that does not provide benefits to individuals who no longer reside, live, or work in a service area, loss of coverage because an individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual);
 - C) In the case of coverage offered through an HMO, or other arrangement, in the group market that does not provide benefits to individuals who no longer reside, live, or work in a service area, loss of coverage because an individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual) and no other benefit package is available to the individual;
 - D) A situation in which an individual incurs a claim that would meet or exceed a lifetime limit on all benefits; and
 - E) A situation in which a plan no longer offers any benefits to the class of similarly situated individuals that includes that individual.
- ii) Termination of employer contributions. In the case of an employee or dependent who has coverage that is not COBRA continuation coverage, the conditions of this paragraph are satisfied at the time employer contributions towards the employee's or dependent's coverage terminate. Employer contributions include contributions by any current or former employer that was contributing to coverage for the employee or dependent.
 - iii) Exhaustion of COBRA continuation coverage. In the case of an employee or dependent who has coverage that is COBRA continuation coverage, the conditions of this paragraph are satisfied at the time the COBRA continuation coverage is exhausted. For purposes of this paragraph, an individual who satisfies the conditions for special enrollment of paragraph a)3)i) of this section, does not enroll, and instead elects and exhausts COBRA continuation coverage satisfies the conditions of this paragraph.

iv) Written statement. The Group or CareFirst may require an employee declining coverage (for the employee or any dependent of the employee) to state in writing whether the coverage is being declined due to other health coverage only if, at or before the time the employee declines coverage, the employee is provided with notice of the requirement to provide the statement (and the consequences of the employee's failure to provide the statement). If the Group or CareFirst requires such a statement, and an employee does not provide it, the Group and CareFirst are not required to provide special enrollment to the employee or any dependent of the employee under this paragraph. The Group and CareFirst must treat an employee as having satisfied the requirement permitted under this paragraph if the employee provides a written statement that coverage was being declined because the employee or dependent had other coverage; the Group and CareFirst cannot require anything more for the employee to satisfy this requirement to provide a written statement. (For example, the Group and CareFirst cannot require that the statement be notarized.)

b. Special enrollment with respect to certain dependent beneficiaries:

- 1) Provided the Group provides coverage for dependents, CareFirst will permit the individuals described in paragraph b.2) of this section to enroll for coverage in a benefit package under the terms of the Group's plan, without regard to the dates on which an individual would otherwise be able to enroll under this Evidence of Coverage.
- 2) Individuals eligible for special enrollment. An individual is described in this paragraph if the individual is otherwise eligible for coverage in a benefit package under the Group's plan and if the individual is described in paragraph b.2)i), ii), iii), iv), v), or vi) of this section.
 - i) Current employee only. A current employee is described in this paragraph if a person becomes a dependent of the individual through marriage, birth, adoption, or placement for adoption.
 - ii) Spouse of a participant only. An individual is described in this paragraph if either:
 - A) The individual becomes the spouse of a participant; or
 - B) The individual is a spouse of a participant and a child becomes a dependent of the participant through birth, adoption, or placement for adoption.
 - iii) Current employee and spouse. A current employee and an individual who is or becomes a spouse of such an employee, are described in this paragraph if either:
 - A) The employee and the spouse become married; or
 - B) The employee and spouse are married and a child becomes a dependent of the employee through birth, adoption, or placement for adoption.
 - iv) Dependent of a participant only. An individual is described in this paragraph if the individual is a dependent of a participant and the individual has become a dependent of the participant through marriage, birth, adoption, or placement for adoption.

- v) Current employee and a new dependent. A current employee and an individual who is a dependent of the employee, are described in this paragraph if the individual becomes a dependent of the employee through marriage, birth, adoption, or placement for adoption.
 - vi) Current employee, spouse, and a new dependent. A current employee, the employee's spouse, and the employee's dependent are described in this paragraph if the dependent becomes a dependent of the employee through marriage, birth, adoption, or placement for adoption.
- c. Special enrollment regarding Medicaid and Children's Health Insurance Program (CHIP) termination or eligibility:

CareFirst will permit an employee or dependent who is eligible for coverage, but not enrolled, to enroll for coverage under the terms of this Evidence of Coverage, if either of the following conditions is met:

- 1) Termination of Medicaid or CHIP coverage. The employee or dependent is covered under a Medicaid plan under title XIX of the Social Security Act or under a State child health plan under title XXI of such Act and coverage of the employee or dependent under such a plan is terminated as a result of loss of eligibility for such coverage.
- 2) Eligibility for employment assistance under Medicaid or CHIP. The employee or dependent becomes eligible for premium assistance, with respect to coverage under this Evidence of Coverage, under Medicaid or a State child health plan (including under any waiver or demonstration project conducted under or in relation to such a plan).

MEDICAL CHILD SUPPORT ORDERS

3.1 Definitions

- A. Medical Child Support Order (MCSO) means an “order” issued in the format prescribed by federal law; and issued by an appropriate child support enforcement agency to enforce the health insurance coverage provisions of a child support order. An “order” means a judgment, decree or a ruling (including approval of a settlement agreement) that:
1. Is issued by a court or administrative child support enforcement agency of any state or the District of Columbia.
 2. Creates or recognizes the right of a child to receive benefits under a parent’s health insurance coverage; or establishes a parent’s obligation to pay child support and provide health insurance coverage for a child.
- B. Qualified Medical Support Order (QMSO) means a Medical Child Support Order issued under State law, or the laws of the District of Columbia and, when issued to an employer sponsored health plan, one that complies with The Child Support Performance and Incentive Act of 1998, as amended.

3.2 Eligibility and Termination

- A. Upon receipt of a MCSO/QMSO, when coverage of the Subscriber's family members is available under the terms of the Subscriber's contract then CareFirst will accept enrollment regardless of enrollment period restrictions. If the Subscriber does not enroll the child then CareFirst will accept enrollment from the non-Subscriber custodial parent; or, the appropriate child support enforcement agency of any State or the District of Columbia. If the Subscriber has not completed an applicable Waiting Period for coverage the child will not be enrolled until the end of the Waiting Period.

The Subscriber must be enrolled under this Group Contract in order for the child to be enrolled. If the Subscriber is not enrolled when CareFirst receives the MCSO/QMSO, CareFirst will enroll both the Subscriber and the child, without regard to enrollment period restrictions. The Effective Date will be that stated in the Eligibility Schedule for a newly eligible Subscriber and a newly eligible Dependent child.

- B. Enrollment for such a child will not be denied because the child:
1. Was born out of wedlock.
 2. Is not claimed as a dependent on the Subscriber's federal tax return.
 3. Does not reside with the Subscriber.
 4. Is covered under any Medical Assistance or Medicaid program.
- C. Termination. Unless coverage is terminated for non-payment of the premium, a covered child subject to a MCSO/QMSO may not be terminated unless written evidence is provided to CareFirst that:
1. The MCSO/QMSO is no longer in effect;
 2. The child has been or will be enrolled under other comparable health insurance coverage that will take effect not later than the effective date of the termination of coverage; or,

3. If coverage is provided under an employer sponsored health plan;
 - a. The employer has eliminated family member's coverage for all employees;
or
 - b. The employer no longer employs the Subscriber, except if the Subscriber elects continuation under applicable State or federal law the child will continue in this post-employment coverage.

3.3 **Administration**

When the child subject to a MCSO/QMSO does not reside with the Subscriber, CareFirst will:

- A. Send the non-insuring custodial parent ID cards, claims forms, the applicable certificate of coverage or member contract and any information needed to obtain benefits;
- B. Allow the non-insuring custodial parent or a Health Care Provider of a Covered Service to submit a claim without the approval of the Subscriber;
- C. Provide benefits directly to:
 1. The non-insuring parent;
 2. The Health Care Provider of the Covered Services; or
 3. The appropriate child support enforcement agency of any State or the District of Columbia.

TERMINATION OF COVERAGE

4.1 **Disenrollment of Individual Members**

The Group has the sole and complete authority to make determinations regarding eligibility and termination of coverage in the Plan.

Coverage of individual Members will terminate on the date stated in the Eligibility Schedule for the following reasons.

- A. CareFirst may terminate a Member's coverage as follows.
 - 1. Nonpayment of charges when due, by the Group.
 - 2. Fraudulent use of CareFirst membership card on the part of the Member, the alteration or sale of prescriptions by the Member, or an attempt by the Subscriber to enroll non-eligible persons as Dependents.
- B. The Group is required to terminate the Subscriber's coverage and the coverage of the Dependents if the Subscriber no longer meets the Group's eligibility requirements for coverage.
- C. The Group is required to terminate a Member's coverage if the Member no longer meets the Group's eligibility requirements for coverage.
- D. The Group is required to notify the Subscriber if a Member's coverage is cancelled. If the Group does not notify the Subscriber, this will not continue the Member's coverage beyond the termination date of coverage. The Member's coverage will terminate on the termination date set forth in the Eligibility Schedule.

4.2 **Death of a Subscriber**

In the event of the Subscriber's death, coverage of any Dependents will continue under the Subscriber's enrollment as stated in the Eligibility Schedule under termination of coverage Death of a Subscriber.

4.3 **Effect of Termination**

Benefits will not be provided for any services received on or after the date on which the Member's coverage under this Evidence of Coverage terminates. This includes services received for an injury or illness that occurred before the effective date of termination.

4.4 **Reinstatement**

Coverage will not reinstate automatically under any circumstances.

COORDINATION OF BENEFITS ("COB"); SUBROGATION

5.1 Coordination of Benefits ("COB")

A. Applicability

1. This Coordination of Benefits (COB) provision applies to this CareFirst Plan when a Member has health care coverage under more than one Plan.
2. If this COB provision applies, the Order Of Benefit Determination Rules should be looked at first. Those rules determine whether the benefits of this CareFirst Plan are determined before or after those of another Plan. The benefits of this CareFirst Plan:
 - a. Shall not be reduced when, under the order of determination rules, this CareFirst Plan determines its benefits before another Plan; but
 - b. May be reduced when, under the order of determination rules, another Plan determines its benefits first. The above reduction is described in the Effect on the Benefits section of this CareFirst Plan Evidence of Coverage.

B. Definitions

For the purpose of this COB section, the following terms are defined. The definitions of other capitalized terms are found in the definitions sections of this Evidence of Coverage.

Allowable Expenses means any health care expense, including deductibles, coinsurance or copayments, that is covered in whole or in part by any of the Plans covering the Member. This means that any expense or portion of an expense that is not covered by any of the Plans is not an Allowable Expense.

CareFirst Plan means this Evidence of Coverage.

Intensive Care Policy means a health insurance policy that provides benefits only when treatment is received in that specifically designated health care facility of a hospital that provides the highest level of care and which is restricted to those patients who are physically, critically ill or injured.

Plan means any health insurance policy, including those of nonprofit health service Plan, and those of commercial group, blanket, and individual policies, any subscriber contracts issued by health maintenance organizations, and any other established programs under which the insured may make a claim. The term Plan includes coverage under a governmental Plan, or coverage required or provided by law. This does not include a State Plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time.)

The term Plan does not include:

1. An individually underwritten and issued, guaranteed renewable, specified disease policy;
2. An intensive care policy, which does not provide benefits on an expense incurred basis;
3. Coverage regulated by a motor vehicle reparation law;
4. The first \$100 per day of a Hospital indemnity contract; or,
5. An elementary and or secondary school insurance program sponsored by a school or school system.

Primary Plan Or Secondary Plan means the order of benefit determination rules state whether this CareFirst Plan is a Primary Plan or Secondary Plan as to another Plan covering the Member.

1. When this CareFirst Plan is a Primary Plan, its benefits are determined before those of the other Plan and without considering the other Plan's benefits.
2. When this CareFirst Plan is a Secondary Plan, its benefits are determined after those of the other Plan and may be reduced because of the other Plan's benefits.
3. When there are more than two Plans covering the Member, this CareFirst Plan may be a Primary Plan as to one of the other Plans, and may be a Secondary Plan as to a different Plan or Plans.

Specified Disease Policy means a health insurance policy that provides (1) benefits only for a disease or diseases specified in the policy or for the treatment unique to a specific disease; or (2) additional benefits for a disease or diseases specified in the policy or for treatment unique to a specified disease or diseases.

C. **Order of Determination Rules**

1. **General**

When there is a basis for a claim under this CareFirst Plan and another Plan, this CareFirst Plan is a Secondary Plan which has its benefits determined after those of the other Plan, unless;

- a. The other Plan has rules coordinating benefits with those of this CareFirst Plan; and
- b. Both those rules and this CareFirst Plan's rules require that this CareFirst Plan's benefits be determined before those of the other Plan.

2. **Rules**

This CareFirst Plan determines its order of benefits using the first of the following rules which applies:

- a. Non-dependent/dependent. The benefits of the Plan which covers the person as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the Plan which covers the person as a dependent; except that if the person is also a Medicare beneficiary, and the result of the rule established by Title XVIII of the Social Security Act and implementing regulations, Medicare is:
 - 1) Secondary to the Plan covering the person as a dependent, and
 - 2) Primary to the Plan covering the person as other than a dependent (e.g. retired employee),

Then the benefits of the Plan covering the person as a dependent are determined before those of the Plan covering the person as other than a dependent.

b. Dependent child covered by more than one Plan. Unless there is a court decree stating otherwise, when this CareFirst Plan and another Plan cover the same child as a dependent, the order of benefits shall be determined as follows:

- 1) For a dependent child whose parents are married or are living together:
 - (a) The benefits of the Plan of the parent whose birthday falls earlier in a year are determined before those of the Plan of the parent whose birthday falls later in the year; but
 - (b) If both parents have the same birthday, the benefits of the Plan that covered one parent longer are determined before those of the Plan that covered the other parent for a shorter period of time.

This rule described in 1) also shall apply if: (i) a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage or (ii) a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or coverage of the dependent child.

- 2) For a dependent child whose parents are separated, divorced, or are not living together:
 - (a) If the specific terms of a court decree state that one of the parents is responsible for the health care expenses or health care coverage of the child, and the entity obligated to pay or provide the benefits of the Plan of that parent has actual knowledge of those terms, the benefits of that Plan are determined first. If the parent with responsibility has no health care coverage for the dependent child's health care expenses, but the parent's spouse does, that parent's spouse's plan is the primary plan. This paragraph does not apply with respect to any claim for services rendered before the entity has that actual knowledge of the terms of the court decree.
 - (b) If there is no court decree setting out the responsibility for the child's health care expenses or health care coverage, the order of benefits for the dependent child are as follows:
 - (i) The Plan of the parent with custody of the child;
 - (ii) The Plan of the spouse of the parent with the custody of the child;
 - (iii) The Plan of the parent not having custody of the child; and then
 - (iv) The Plan of the spouse of the parent who does not have custody of the child.

- (3) For a dependent child covered under more than one plan of individuals who are not the parents of the child, the order of benefits shall be determined, as applicable, under the rules set forth in 1) and 2) of this paragraph as if those individuals were parents of the child.
- c. Active/inactive employee. The benefit of a Plan which covers a person as an employee who is neither laid off nor retired are determined before those of a Plan which covers that person as a laid off or retired employee. The same would hold true if a person is a dependent of a person covered as a retiree and an employee. If the other Plan does not have this rule, and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.
 - d. Continuation coverage. If a person whose coverage is provided under the right of continuation pursuant to Federal or State law also is covered under another Plan, the following shall be the order of benefits determination:
 - 1) First, the benefits of a Plan covering the person as an employee, member or Subscriber (or as that person's dependent);
 - 2) Second, the benefits under the continuation coverage.

If the other Plan does not have the rule described above, and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.
 - e. Longer/shorter length of coverage. If none of the above rules determines the order of benefits, the benefits of the Plan that covered an employee, member or subscriber longer are determined before those of the Plan that covered that person for the shorter term.

D. Effect on the Benefits of this CareFirst Plan

1. **When this Section Applies**
This section applies when, in accordance with the prior section, order of benefits determination rules, this CareFirst Plan is a Secondary Plan as to one or more other Plans. In that event the benefits of this CareFirst Plan may be reduced under this section. Such other Plan or Plans are referred to as "the other Plans" immediately below.
2. **Reduction in this CareFirst Plan's Benefits**
When this CareFirst Plan is the Secondary Plan, the benefits under this CareFirst Plan *may* be reduced so that the total benefits that would be payable or provided by all the other Plans do not exceed 100% of the total Allowable Expenses. If the benefits of this CareFirst Plan are reduced, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of this CareFirst Plan.

E. Right To Receive And Release Needed Information

Certain facts are needed to apply these COB rules. CareFirst has the right to decide which facts it needs. It may get the needed facts from or give them to any other organization or person for purposes of treatment, payment, and health care operations. CareFirst need not tell, or get the consent of, any person to do this. Each person claiming benefits under this CareFirst Plan must give this CareFirst Plan any facts it needs to pay the claim.

F. Facility Of Payment

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

G. Right Of Recovery

If the amount of the payments made by this CareFirst Plan is more that it should have paid under this COB provision, it may recover the excess from one or more of:

1. The persons it has paid or for whom it has paid,
2. Insurance companies, or,
3. Other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

5.2 Employer or Governmental Benefits

Coverage under this Evidence of Coverage does not include the cost of services or payment for services for any illness, injury or condition for which, or as a result of which, a Benefit (as defined below) is provided or is required to be provided either:

- A. Under any federal, state, county or municipal workers' compensation or employer's liability law or other similar program; or
- B. From any federal, state, county or municipal or other government agency, including, in the case of service-connected disabilities, the Veterans Administration, to the extent that benefits are payable by the federal, state, county or municipal or other government agency, but excluding Medicare benefits and Medicaid benefits.

Benefit as used in this provision includes a payment or any other benefit, including amounts received in settlement of a claim for Benefits.

5.3 Subrogation

Subrogation applies when a Member has an illness or injury for which a third party may be liable. Subrogation requires the Member in certain circumstances to assign to CareFirst any rights the Member may have against a third party.

- A. The Member shall notify CareFirst as soon as reasonably possible and no later than the time the Member either submits a claim for damages to the third party, first or third party insurer or files suit, whichever first occurs, that a third party may be liable for the injuries or illnesses for which benefits are being paid.
- B. To the extent that benefits are paid under this Evidence of Coverage, CareFirst shall be subrogated and succeed to any right of recovery of the Member against any person or organization.
- C. The Member shall pay to CareFirst the amount recovered by suit, settlement, or otherwise from any third party or third party's insurer, or uninsured or underinsured motorist coverage, to the extent of the benefits paid under this Evidence of Coverage.
- D. These provisions do not apply to residents of the Commonwealth of Virginia who are Members of a self-insured Group that is not subject to ERISA. A Member can ask his/her group administrator if he/she is a member of a self-insured Group that is not subject to ERISA.

CERTIFICATE OF CREDITABLE COVERAGE

6.1 Certificate of Creditable Coverage

CareFirst will furnish a written certificate of creditable coverage via first-class mail.

6.2 Termination of CareFirst Coverage Prior to Termination of Coverage under the Group

If an individual's coverage under this Group Contract ceases before the individual's coverage under the Group ceases, CareFirst will provide sufficient information to the Group (or to another party designated by the Group) to enable the Group (or other party), after termination of the individual's coverage under the Group, to provide a certificate that reflects the period of coverage under this Group Contract.

6.3 Individuals for Whom Certificate Must be Provided; Timing of Issuance

A. Issuance of Automatic Certificates

1. Qualified Beneficiaries Upon A Qualifying Event

In the case of an individual entitled to elect COBRA continuation coverage, CareFirst will provide the certificate at the time the individual would lose coverage in the absence of COBRA continuation coverage or alternative coverage elected instead of COBRA continuation coverage. CareFirst will provide the certificate no later than the time a notice is required to be furnished for a qualifying event relating to notices required under COBRA.

2. Other Individuals When Coverage Ceases

In the case of an individual who is not a qualified beneficiary entitled to elect COBRA continuation coverage, CareFirst will provide the certificate at the time the individual ceases to be covered under this Group Contract. CareFirst will provide the certificate within a reasonable time after coverage ceases (or after the expiration of any grace period for nonpayment of premiums).

If an individual's coverage ceases due to the operation of a lifetime limit on all benefits, coverage is considered to cease on the earliest date that a claim is denied due to the operation of the lifetime limit.

3. Qualified Beneficiaries When COBRA Ceases

In the case of an individual who is a qualified beneficiary and has elected COBRA continuation coverage (or whose coverage has continued after the individual became entitled to elect COBRA continuation coverage), CareFirst will provide the certificate at the time the individual's coverage under the COBRA continuation coverage ceases. CareFirst will provide the certificate within a reasonable time after coverage ceases (or after the expiration of any grace period for nonpayment of premiums). CareFirst will provide the certificate regardless of whether the individual has previously received a certificate under paragraph 6.3 A.1. of this section.

B. Any Individual Upon Request

CareFirst will provide a certificate in response to a request made by, or on behalf of, an individual at any time while the individual is covered under this Group Contract and up to 24 months after coverage ceases. CareFirst will provide the certificate by the earliest date that CareFirst, acting in a reasonable and prompt fashion, can provide the certificate. CareFirst will provide the certificate regardless of whether the individual has previously received a certificate under paragraph 6.3 A.2., paragraph two or 6.3 A.1 of this section.

HOW THE PLAN WORKS

Medicare Primary

This health care benefits plan is intended to be secondary coverage to a Member's Medicare benefits; therefore, receiving services and supplies from a Health Care Provider who **accepts Medicare assignment** can reduce out-of-pocket costs. A Health Care Provider who accepts Medicare assignment submits claims directly to Medicare and agrees to accept the Medicare deductible and coinsurance amount.

A Health Care Provider who **doesn't agree to accept Medicare assignment** must still submit claims to Medicare; however, they may charge more than the Medicare-approved amount. Medicare limits the amount that can be charged for most services ("limiting charge"). The limiting charge applies only to certain services and doesn't apply to some supplies and Durable Medical Equipment. In addition, a Member might have to pay the entire charge at the time of service, and then submit the claim to Medicare for reimbursement.

CareFirst Secondary

As secondary coverage to a Member's Medicare benefits, CareFirst benefits apply after Medicare has processed a Member's claim. Factors that may impact CareFirst's payment include the Health Care Provider chosen (see Choosing a Provider, below), and the provisions in the Coordination of Benefits ("COB"); Subrogation; the Inter-Plan Arrangements Disclosure; and Exclusions sections of this Evidence of Coverage.

Appropriate Care & Medical Necessity

Like Medicare, CareFirst works to make sure that health care is rendered in the most appropriate setting, and in the most appropriate way. While ensuring that the Member receives the best care, this also helps to control health care costs. In order to make sure that the setting and treatment are appropriate, some Covered Services require review before a Member receives care. These services are marked throughout this Evidence of Coverage.

CareFirst will pay a benefit for Covered Services rendered by a Health Care Provider only when Medically Necessary as determined by CareFirst. Generally, if Medicare considers a service Medically Necessary, CareFirst will provide a benefit too provided the service is a Covered Service under this Evidence of Coverage. CareFirst benefits are subject to all of the terms, conditions, and maximums, if applicable, as stated in this Evidence of Coverage.

Choosing a Provider

Member/Health Care Provider Relationship

1. The Member has the exclusive right to choose a Health Care Provider. Whether a Health Care Provider is a Participating Provider or not relates only to method of payment, and does not imply that any Health Care Provider is more or less qualified than another.
2. CareFirst makes payment for Covered Services, but does not provide these services. CareFirst is not liable for any act or omission of any Health Care Provider.

Contracted Health Care Providers

1. Claims will be submitted directly to CareFirst by the Contracted Health Care Provider.
2. CareFirst will pay benefits directly to the Contracted Health Care Provider.
3. The Member is responsible for any applicable Deductible and Coinsurance or Copayment.

Referral to a Specialist or Nonphysician Specialist

Nonphysician Specialist means a Health Care Provider who is not a physician who is licensed or certified under the Health Occupations Article of the Annotated Code of Maryland or the applicable licensing laws of any State or the District of Columbia; and is certified or trained to treat or provide health care services for a specified condition or disease in a manner that is within the scope of the license or certification of the Health Care Provider.

A Member may request a referral to a Specialist or Nonphysician Specialist who is a Non-Participating Provider if the Member is diagnosed with a condition or disease that requires specialized health care services or medical care; and

1. CareFirst does not contract with a Participating Specialist or Nonphysician Specialist with the professional training and expertise to treat or provide health care services for the condition or disease; or
2. CareFirst cannot provide reasonable access to a Participating Specialist or Nonphysician Specialist with the professional training and expertise to treat or provide health care services for the condition or disease without unreasonable delay or travel.

For purposes of calculating any Deductible or Coinsurance payable by the Member, CareFirst will treat the services provided by the Specialist or Nonphysician Specialist as if the services were provided by a Participating Provider.

Non-Contracted Health Care Provider

1. Claims may be submitted directly to CareFirst or its designee by the Non-Contracted Health Care Provider, or the Member may need to submit the claim. In either case, it is the responsibility of the Member to make sure that proofs of loss are filed on time.
2. All benefits for Covered Services will be payable to the Subscriber, or to the Non-Contracted Health Care Provider, at the discretion of CareFirst.
3. In the case of a Dependent child enrolled pursuant to a court order, court approved requirement, or a Qualified Medical Child Support Order, payment will be paid directly to the Department of Health and Mental Hygiene or the noninsuring parent if proof is provided that such parent has paid the Non-Contracted Health Care Provider.
4. The Member is responsible for the difference between CareFirst's payment and the Non-Contracted Health Care Provider's charge.

Notice of Claim

A Member may request a claim form by writing or calling CareFirst. CareFirst does not require written notice of a claim.

Claim Forms

CareFirst provides claim forms for filing proof of loss. If CareFirst does not provide the claim forms within 15 days after notice of claim is received, the Member is considered to have complied with the requirements of this Evidence of Coverage as to proof of loss if the Member submits, within the time fixed in this Evidence of Coverage for filing proof of loss, written proof of the occurrence, character, and extent of the loss for which the claim is made.

Proofs of Loss

In order to receive benefits for services rendered by a Non-Participating Provider, a Member must submit written proof of loss to CareFirst or its designee within the deadlines described below.

Claims for medical benefits must be submitted within twelve (12) months following the dates services were rendered.

A Member's failure to furnish the proof of loss within the time required does not invalidate or reduce a claim if it was not reasonably possible to submit the proof within the required time, if the proof is furnished as soon as reasonably possible, and except in the absence of legal capacity of the member, not later than one year from the time proof is otherwise required.

CareFirst will honor claims submitted for Covered Services by any agency of the federal, state or local government that has the statutory authority to submit claims beyond the time limits established under this Evidence of Coverage. These claims must be submitted to CareFirst before the filing deadline established by the applicable statute on claims forms that provide all of the information CareFirst deems necessary to process the claim. CareFirst provides forms for this purpose.

Time of Payment of Claims

Benefits payable under this Evidence of Coverage will be paid not more than 30 days after receipt of written proof of loss.

Claim Payments Made in Error

If CareFirst makes a claim payment to or on behalf of a Member in error, the Member is required to repay CareFirst the amount that was paid in error. If the Member has not repaid the full amount owed CareFirst and CareFirst makes a subsequent benefit payment, CareFirst may subtract the amount owed CareFirst from the subsequent payment.

Assignment of Benefits

A Member may not assign his or her right to receive benefits or benefit payments under this Evidence of Coverage to another person or entity except for routine assignment of benefit payments to a Participating Provider rendering Covered Services.

Evidence of Coverage

Unless CareFirst makes delivery directly to the Subscriber, CareFirst will provide the Group, for delivery to each Subscriber, a statement that summarizes the essential features of the coverage of the Subscriber and that indicates to whom benefits are payable. Only one statement will be issued for each family unit.

Notices

Notices to Members required under the Evidence of Coverage shall be in writing directed to the Subscriber's last known address. It is the Subscriber's responsibility to notify the Group, and the Group's responsibility to notify CareFirst of an address change.

Privacy Statement

CareFirst shall comply with state, federal and local laws pertaining to the dissemination or distribution of non-public personally identifiable medical or health-related data. In that regard, CareFirst will not provide to the plan sponsor named herein or unauthorized third parties any personally identifiable medical information without the prior written authorization of the patient or parent/guardian of the patient or as otherwise permitted by law.

INTER-PLAN ARRANGEMENTS DISCLOSURE

Out-of-Area Services

CareFirst BlueCross BlueShield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as “Inter-Plan Programs.” Whenever Members access healthcare services outside the geographic area CareFirst serves, the claim for those services may be processed through one of these Inter-Plan Programs and presented to CareFirst for payment in accordance with the rules of the Inter-Plan Programs policies then in effect. The Inter-Plan Programs available to Members under this Group Contract are described generally below.

Typically, Members, when accessing care outside the geographic area CareFirst serves, obtain care from Health Care Providers that have a contractual agreement (i.e., are “PPO/Participating”) with the local Blue Cross and/or Blue Shield Licensee in that other geographic area (“Host Blue”). In some instances, Members may obtain care from Non-Participating Providers. CareFirst payment practices in both instances are described below.

A Member will be entitled to benefits for Covered Services accessed either inside or outside the geographic area CareFirst serves.

Due to variations in Host Blue network protocols, a Member may also be entitled to benefits for some healthcare services obtained outside the geographic area CareFirst serves, even though the Member might not otherwise have been entitled to benefits if he or she had received those healthcare services inside the geographic area CareFirst serves. But in no event will a Member be entitled to benefits for healthcare services, wherever he or she received them, that are specifically excluded from, or in excess of the limits of, coverage provided by this Group Contract.

A. Definitions

For purposes of Inter-Plan Programs, the underlined terms, when capitalized, are defined as follows:

Allowed Benefit, unless otherwise stated, or required by federal law, means the amount the Host Blue allows for a Covered Service regardless of whether the amount the Host Blue allows is greater or lesser than CareFirst’s Allowed Benefit and is deemed a final amount.

BlueCard PPO Network Provider (PPO Provider) means a Health Care Provider who contracts with a Host Blue as part of its Preferred Provider Organization (PPO) network.

BlueCard Traditional Network Provider (Participating Provider) means a Health Care Provider who contracts with a Host Blue to be paid directly for rendering Covered Services to Members.

Non-Participating Provider means any Health Care Provider that does not contract with a Host Blue.

Preferred Provider Organization (PPO) means a healthcare benefit arrangement designed to supply services at a discounted cost by providing incentives for Members to use designated Health Care Providers (who contract with the PPO at a discount), but which also provides coverage for services rendered by Health Care Providers who are not part of the PPO network.

B. Negotiated National Account Arrangements

Claims for Covered Services may be processed through a negotiated national account arrangement with a Host Blue.

The amount the Member pays for Covered Services, if not a flat dollar copayment, will be calculated based on the “price” made available to CareFirst. The “price” may be the:

1. negotiated price/lower of either billed covered charges or negotiated price; or
2. lower of either billed covered charges or negotiated price (refer to the description of negotiated price under paragraph C., BlueCard Program).

Under certain circumstances, if CareFirst pays the Health Care Provider amounts that are the responsibility of the Member under this Group Contract CareFirst may collect such amounts from the Member.

C. BlueCard® Program

Under the BlueCard® Program, when Members access Covered Services from a PPO Provider or Participating Provider within the geographic area served by a Host Blue, CareFirst will remain responsible to Group for fulfilling CareFirst contractual obligations. However, in accordance with applicable Inter-Plan Programs policies then in effect, the Host Blue will be responsible for providing such services as contracting and handling substantially all interactions with its PPO/Participating Providers. The financial terms of the BlueCard Program are described generally below. Individual circumstances may arise that are not directly covered by this description; however, in those instances, our action will be consistent with the spirit of this description.

Whenever a Member accesses Covered Services outside the geographic area CareFirst serves and the claim is processed through the BlueCard Program, the amount the Member pays for Covered Services, if not a flat dollar copayment, is calculated based on the lower of:

- The billed covered charges for the Covered Services; or
- The negotiated price that the Host Blue makes available to CareFirst.

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

Estimated pricing and average pricing, going forward, also take into account adjustments to correct for over- or underestimation of modifications of past pricing for the types of transaction modifications noted above. However, such adjustments will not affect the price CareFirst uses for a claim because they will not be applied retroactively to claims already paid.

A small number of states require Host Blues either (i) to use a basis for determining Member liability for Covered Services that does not reflect the entire savings realized, or expected to be realized, on a particular claim or (ii) to add a surcharge. Should federal law or the state in which healthcare services are accessed mandate liability calculation methods that differ from the negotiated price methodology or require a surcharge, CareFirst would then calculate Member liability and Group liability in accordance with applicable law.

Under certain circumstances, if CareFirst pays the Health Care Provider amounts that are the responsibility of the Member under this Group Contract CareFirst may collect such amounts from the Member.

D. Non-Participating Providers Outside the CareFirst Service Area

Member Liability Calculation

1. In General

When Covered Services are provided outside of the CareFirst service area by Non-Participating Providers, the amount(s) a Member pays for such services will generally be based on either the Host Blue's Non-Participating Provider local payment or the pricing arrangements required by applicable state/federal law. In these situations, the Member may be responsible for the difference between the amount that the Non-Participating Provider bills and the payment CareFirst will make for the Covered Services as set forth in this paragraph.

2. Exceptions

In some exception cases, CareFirst may pay claims from Non-Participating Providers outside of CareFirst's service area based on the provider's billed charge, such as in situations where a Member did not have reasonable access to a PPO/Participating Provider, as determined by CareFirst in CareFirst's sole and absolute discretion or by applicable state/federal law. In other exception cases, CareFirst may pay such claims based on the payment it would make if CareFirst were paying a Non-Contracted Provider inside of its service area, as described elsewhere in this Group Contract, where the Host Blue's corresponding payment would be more than CareFirst's in-service area Non-Contracted Provider payment, or in CareFirst's sole and absolute discretion, CareFirst may negotiate a payment with such a provider on an exception basis.

Finally, CareFirst may pay up to billed charges for Group designated Covered Services.

Unless otherwise stated, in any of these exception situations, the Member may be responsible for the difference between the amount that the Non-Participating Provider bills and the payment CareFirst will make for the Covered Services as set forth in this paragraph.

Inter-Plan Programs Eligibility Claim Types

Unless otherwise stated, all claim types are eligible to be processed through the Inter-Plan Programs except for those Dental Care Benefits, Prescription Drug Benefits, or Vision Care Benefits that may be delivered by a third-party contracted by CareFirst to provide the specific service or services.

INTER-PLAN PROGRAMS ANCILLARY SERVICES

A. Definitions

Ancillary Services means, with respect to Inter-Plan Programs, the following Covered Services:

1. Independent clinical laboratory tests (performed at non-hospital based labs);
2. Medical Devices and Supplies; and
3. Specialty Prescription Drugs (including non-routine, biological therapeutics such as injectables, infusion therapies, high-cost therapies, and therapies that require complex care).

Remote Provider means, with respect to Ancillary Services an Ancillary Services provider located outside the geographic area a Blue Cross and/or Blue Shield plan serves, with which a Blue Cross and/or Blue Shield plan may contract under its Blue Cross and Blue Shield Association license agreement for Ancillary Services rendered in its service area and which are considered local providers.

B. Member Payment

Member payment for Ancillary Services is determined by the relationship between the provider and the Local Plan (which may be CareFirst).

If an Ancillary Services Remote Provider contract is in place with the Local Plan, the Remote Provider is a Contracted Health Care Provider/BlueCard PPO Network Provider/BlueCard Traditional Network Provider.

If an Ancillary Services Remote Provider contract is not in place with the Local Plan, the Remote Provider is a Non-Contracted Health Care Provider/Non-Participating Provider.

The Member is responsible for the Member payment as stated in the How the Plan Works section or Inter-Plan Arrangements Disclosure section of this Evidence of Coverage.

C. Determining the Local Plan

For Ancillary Services, the Local Plan is determined as follows:

Out-of-Network Covered Ancillary Service	The Local Plan is the Blue Cross/Blue Shield plan in whose service area/state where the:	
Independent clinical laboratory tests	Specimen was drawn, if the referring provider is located in the same service area.	Referring provider is located, if the provider is not located in the same service area where the specimen was drawn.
Medical Devices and Supplies	Medical Devices and/or Supplies were: <ul style="list-style-type: none"> • Shipped to; or • Purchased at a retail store. 	
Specialty Prescription Drugs	Ordering/prescribing physician is located.	

BENEFITS FOR MEMBERS ENTITLED TO MEDICARE (Medicare Complementary)

The provisions in this section apply to Members who are entitled to Part A and/or Part B of Medicare. A Member will not be terminated as a result of reaching the age of 65 or becoming eligible for Medicare. Benefits not covered by Medicare will be provided as described in this Evidence of Coverage. Benefits that are covered by Medicare are subject to the provisions in this section.

CareFirst pays only for Covered Services. The Member pays for services, supplies or care which are not covered. The Member pays any applicable Deductible, and Coinsurance or Copayment. The Medicare Part A and Part B deductible and coinsurance is not the same as the Deductible or Coinsurance, defined in Definitions, which may be applied by CareFirst to Covered Services. Services that are not listed in the Description of Covered Services, or are listed in Exclusions, are not Covered Services.

When determining the benefits a Member may receive, CareFirst considers all provisions of this Evidence of Coverage, its medical policies, and its operating procedures; however, the Utilization Management Requirements of this Evidence of Coverage do not apply to persons for whom Medicare is the primary carrier.

Members shall agree to complete and submit to Medicare, CareFirst and/or Health Care Providers contracted with CareFirst, all claims, consents, releases, assignments and other documents required to obtain or assure such payment.

This coverage is not Medicare supplemental coverage. This coverage provides benefits for some charges and services not covered by Medicare. It is not designed to fill the "gaps" of Medicare.

Covered Services under Medicare Complementary are the same as under the Description of Covered Services. Only the manner of payment is different:

Coverage Secondary to Medicare

Except where prohibited by law, CareFirst benefits are secondary to Medicare.

Medicare as Primary

1. When benefits for Covered Services are paid by Medicare as primary, CareFirst will not duplicate those payments. When CareFirst coordinates the benefits with Medicare:
 - a. For any Health Care Provider who accepts Medicare assignment, the combined Medicare payment and CareFirst payment will not exceed the Medicare approved charge.
 - b. For any Health Care Provider who does not accept Medicare assignment, the combined Medicare payment and CareFirst payment will not exceed the limitation set by Medicare.
2. **For a Member who elects Medicare Part B:** CareFirst will coordinate as described above and pay benefits based on Medicare's payment. For example, after meeting the Part B deductible, Medicare pays 80% of the Medicare approved amount for most doctor services; the basis for CareFirst's payment is the remaining 20% of the Medicare approved amount (the combined Medicare payment and CareFirst payment will not exceed the Medicare approved charge/limitation set by Medicare).

For a Member who elects Medicare Part B, continued

Numerical example, assuming:	
Part B deductible has been met;	
CareFirst Deductible, if applicable, has been met;	
CareFirst Coinsurance of either 100% or 80%; and	
Medicare approved charge does not exceed limitation set by Medicare, if applicable	
Medicare approved amount	\$ 1,000.00
Multiplied by 80% equals Medicare payment	\$ 800.00
Basis for CareFirst's payment (remaining 20% of the Medicare approved amount)	\$ 200.00
Multiplied by 100% CareFirst Coinsurance equals CareFirst payment of	\$ 200.00
OR multiplied by 80% CareFirst Coinsurance equals CareFirst payment of	\$ 160.00

For a Member who does not elect Part B: CareFirst will reduce its payment to “carve-out” or reject the 80% coinsurance Medicare would have paid if the Member had elected Part B.

- If the amount Medicare would have paid is available, CareFirst will coordinate as described above, “carving-out” or rejecting the amount Medicare would have paid. CareFirst will base its reduced Coinsurance payment on the amount Medicare would have paid if the Member had elected Part B.
- If the amount Medicare would have paid is not available, CareFirst will base its Coinsurance payment on 20% of the Allowed Benefit. The 80% reduction to the Allowed Benefit represents the amount that Medicare theoretically would have paid if the Member had elected Part B.

In the first numeric example below, CareFirst’s Allowed Benefit is assumed to be the same as the Medicare approved amount in the above example for a Member who elects Medicare Part B. In this example, CareFirst’s payment does not differ; however, the Member is liable for the difference between CareFirst’s payment and the Allowed Benefit for a Participating Provider, and for the difference between CareFirst’s payment and the Health Care Provider’s charge for a Non-Participating Provider.

Numerical example, assuming:	
the amount Medicare would have paid is not available;	
CareFirst Deductible, if applicable, has been met;	
CareFirst Coinsurance of either 100% or 80%	
CareFirst Allowed Benefit	\$ 1,000.00
Medicare payment	\$ 0.00
Basis for CareFirst's payment is 20% of Allowed Benefit	\$ 200.00
Multiplied by 100% CareFirst Coinsurance equals CareFirst payment of	\$ 200.00
OR multiplied by 80% CareFirst Coinsurance equals CareFirst payment of	\$ 160.00

In the second numeric example below, CareFirst's Allowed Benefit is assumed to differ from the Medicare approved amount in the above example for a Member who elects Medicare Part B. Again, the Member is liable for the difference between CareFirst's payment and the Allowed Benefit for a Participating Provider, and for the difference between CareFirst's payment and the Health Care Provider's charge for a Non-Participating Provider.

Numerical example, assuming:	
the amount Medicare would have paid is not available;	
CareFirst Deductible, if applicable, has been met;	
CareFirst Coinsurance of either 100% or 80%	
CareFirst Allowed Benefit	\$ 500.00
Medicare payment	\$ 0.00
Basis for CareFirst's payment is 20% of Allowed Benefit	\$ 100.00
Multiplied by 100% CareFirst Coinsurance equals CareFirst payment of	\$ 100.00
OR multiplied by 80% CareFirst Coinsurance equals CareFirst payment of	\$ 80.00

DESCRIPTION OF COVERED SERVICES

The services described herein are eligible for coverage under this Evidence of Coverage. CareFirst will provide the benefits described in the Schedule of Benefits for Medically Necessary Covered Services Incurred by a Member, including any extension of benefits for which the Member is eligible. It is important to refer to the Schedule of Benefits to determine the amount that CareFirst will pay and any specific limits on the number of services that will be covered. The Schedule of Benefits also lists important information about Deductibles, Coinsurance, Stop-Loss Limit, and other features that affect Member coverage, including specific benefit limitations and, if applicable, the Lifetime Maximum.

PREVENTIVE CARE

These are the minimum benefits offered. CareFirst may provide additional benefits in accordance with the CareFirst Preventive Guidelines.

Child Wellness

Child wellness benefits are available for infants, children and adolescents (newborn up to age 18), for:

1. Each office visit in which a childhood or adolescent immunization, recommended by the Advisory Committee on Immunizations Practices of the Center for Disease Control, is administered, and the cost of the immunization;
2. Visits for the collection of adequate samples for hereditary and metabolic newborn screening and follow-up between birth and 4 weeks of age, the first of which is to be collected before 2 weeks of age;
3. Universal hearing screening of newborns provided by a hospital before discharge or in an office or other outpatient setting;
4. Visits for and costs of age appropriate screening tests for tuberculosis, anemia, lead toxicity, hearing, and vision as determined by the American Academy of Pediatrics;
5. Examinations including developmental assessments and parental anticipatory guidance; and,
6. Laboratory tests necessary to provide these services.

Human Papillomavirus Screening

A. Definitions

Human Papillomavirus Screening Test means any laboratory test that specifically detects for infection by one or more agents of the human papillomavirus and is approved for this purpose by the FDA.

A human papillomavirus screening at the testing intervals outlined in the recommendations for cervical cytology screening developed by the American College of Obstetricians and Gynecologists.

Colorectal Cancer Screening

Colorectal cancer screening provided in accordance with the latest guidelines issued by the American Cancer Society.

Mammography/Breast Cancer Screening

Mammography screening (by low-dose mammography) for the presence of occult breast cancer provided by a Health Care Provider that is approved by the American College of Radiology, or certified/licensed by the State of Maryland will be covered as follows:

1. One baseline screening for a Member 35 to 39 years old;
2. One screening every twelve months for a Member 40 years and over.

Osteoporosis Prevention

A. Definitions

Bone Mass Measurement means a radiologic or other scientifically proven technology for the purpose of identifying bone mass or detecting bone loss.

Qualified Individual means a Member:

1. Who is estrogen deficient and at clinical risk for osteoporosis;
2. With a specific sign suggestive of spinal osteoporosis, including roentgenographic osteopenia or roentgenographic evidence suggestive of collapse, wedging, or ballooning of one or more thoracic or lumbar vertebral bodies, who is a candidate for therapeutic intervention or for an extensive diagnostic evaluation for metabolic bone disease;
3. Receiving long term glucocorticoid (steroid) therapy;
4. With primary hyperparathyroidism; or
5. Being monitored to assess the response to or efficacy of an approved osteoporosis drug therapy.

B. Covered Services

Bone Mass Measurement for the prevention and diagnosis of osteoporosis when requested by a Health Care Provider for a Qualified Individual.

Prostate Cancer Screening

Benefits are available for the detection of prostate cancer. Medically recognized diagnostic examinations including prostate-specific antigen (PSA) tests and digital rectal exams:

1. For men who are between 40 and 75 years of age;
2. When used for the purpose of guiding patient management in monitoring the response to prostate cancer treatment;
3. When used for staging in determining the need for a bone scan for patients with prostate cancer;
or
4. When used for male Members who are at high risk for prostate cancer.

Routine Gynecological (GYN) Exam

Routine Physical Exam (for a Member 18 years of age or older)

CLINICAL TRIAL PATIENT COST COVERAGE

A. Definitions

Cooperative Group means a formal network of facilities that collaborate on research projects and have an established NIH-approved peer review program operating within the group. Cooperative Group includes the National Cancer Institute Clinical Cooperative Group; the National Cancer Institute Community Clinical Oncology Program; the Aids Clinical Trials Group; and, the Community Programs For Clinical Research in Aids.

Multiple Project Assurance Contract means a contract between an institution and the federal Department of Health and Human Services that defines the relationship of the institution to the federal Department of Health and Human Services and sets out the responsibilities of the institution and the procedures that will be used by the institution to protect human subjects.

NIH means the National Institutes of Health.

Patient Cost means the cost of a Medically Necessary health care service that is incurred as a result of the treatment being provided to the Member for purposes of the Clinical Trial. Patient Cost does not include the cost of an Investigational drug or device, the cost of non-health care services that a Member may be required to receive as a result of the treatment being provided for purposes of the Clinical Trial, costs associated with managing the research associated with the Clinical Trial, or costs that would not be covered under this Evidence of Coverage for non-Investigational treatments.

B. Covered Services

1. Benefits for Patient Cost to a Member in a Clinical Trial will be provided if the Member's participation in the Clinical Trial is the result of:
 - a. Treatment provided for a life-threatening condition; or
 - b. Prevention, early detection, and treatment studies on cancer.
2. Coverage for Patient Cost will be provided only if:
 - a. The treatment is being provided or the studies are being conducted in a Phase I, Phase II, Phase III, or Phase IV Clinical Trial for cancer; or
 - b. The treatment is being provided in a Phase I, Phase II, Phase III, or Phase IV Clinical Trial for any other life-threatening condition;
 - c. The treatment is being provided in a Clinical Trial approved by one of the National Institutes of Health; or an NIH Cooperative Group or an NIH Center; or the FDA in the form of an Investigational new drug application; or the federal Department of Veterans Affairs; or, an institutional review board of an institution in a state that has a Multiple Project Assurance Contract approved by the Office Of Protection From Research Risks of the NIH;
 - d. The facility and personnel providing the treatment are capable of doing so by virtue of their experience, training, and volume of patients treated to maintain expertise;
 - e. There is no clearly superior, non-Investigational treatment alternative; and,
 - f. The available clinical or pre-clinical data provide a reasonable expectation that the treatment will be at least as effective as the non-Investigational alternative.
3. Coverage is provided for the Patient Cost incurred for drugs and devices that have been approved for sale by the FDA whether or not the FDA has approved the drug or device for use in treating the Member's particular condition, to the extent that the drugs or devices are not paid for by the manufacturer, distributor, or provider of that drug or device.

DIABETES EQUIPMENT, SUPPLIES, AND SELF-MANAGEMENT TRAINING

1. Coverage will be provided for all Medically Necessary and medically appropriate equipment, diabetic supplies, and diabetes outpatient self-management training and educational services, including medical nutrition therapy, when deemed by the treating physician or other appropriately licensed Health Care Provider to be necessary for the treatment of diabetes (Types I and II), or elevated blood glucose levels induced by pregnancy.
2. If deemed necessary, diabetes outpatient self-management training and educational services, including medical nutrition therapy, shall be provided through an in-person program supervised by an appropriately licensed, registered, or certified Health Care Provider whose scope of practice includes diabetes education or management.

EMERGENCY SERVICES

1. Outpatient hospital/physician Emergency Services/urgent care (initial treatment) within 72 hours of accident and trauma.
2. Outpatient hospital/physician Emergency Services/urgent care after 72 hours of accident and trauma.
3. Outpatient hospital/physician Emergency Services/urgent care for condition other than accident and trauma.
4. Follow-up care.
5. Medically Necessary air transportation and ground ambulance services, as determined by CareFirst.

GENERAL ANESTHESIA FOR DENTAL CARE

Benefits for general anesthesia and associated hospital or ambulatory facility charges in conjunction with dental care will be provided to a Member under the following circumstances:

1. If the Member is:
 - a. Seven years of age or younger, or developmentally disabled;
 - b. An individual for whom a successful result cannot be expected from dental care provided under local anesthesia because of a physical, intellectual, or other medically compromising condition of the Member; and
 - c. An individual for whom a superior result can be expected from dental care provided under general anesthesia.
2. Or, if the Member is:
 - a. Seventeen years of age or younger;
 - b. An extremely uncooperative, fearful, or uncommunicative individual;
 - c. An individual with dental needs of such magnitude that treatment should not be delayed or deferred; and
 - d. An individual for whom lack of treatment can be expected to result in severe oral pain, significant infection, loss of multiple teeth, or other serious oral or dental morbidity.
3. Or, if the Member has a medical condition that requires admission to a hospital or ambulatory surgical facility and general anesthesia for dental care.
4. Benefits for general anesthesia and associated hospital or ambulatory facility charges are restricted to dental care that is provided by:
 - a. A fully accredited specialist in pediatric dentistry;
 - b. A fully accredited specialist in oral and maxillofacial surgery; and
 - c. A dentist who has been granted hospital privileges.
5. This provision does not provide benefits for general anesthesia and associated hospital or ambulatory facility charges for dental care rendered for temporomandibular joint disorders.
6. This provision does not provide benefits for the dental care for which the general anesthesia is provided.

HOME HEALTH CARE

A. Definitions

Home Health Care means the continued care and treatment of a Member by a Health Care Provider in the home if:

1. The Member's physician establishes and approves in writing the plan of treatment recommending the Home Health Care service; and
2. Institutionalization of the Member would have been required, and deemed Medically Necessary by CareFirst, if Home Health Care was not provided.

Home Health Care Visits:

1. Each visit by a member of a Home Health Care team is considered one Home Health Care Visit; and
2. Up to four hours of Home Health Care service is considered one Home Health Care Visit.

B. Limitations

1. The Member must be confined to "home" due to a medical, non-psychiatric condition.
2. The Home Health Care Visits must be a substitute for hospital care (i.e., if Home Health Care Visits were not provided, the Member would have to be admitted to a hospital).
3. The Member must require and continue to require Skilled Nursing Care or Rehabilitative Services in order to qualify for home health aide services or other types of Home Health Care. "Skilled Nursing Care," for purposes of Home Health Care, means care that requires licensure as a Registered Nurse (RN) or Licensed Practical Nurse (LPN) for performance.
4. Services of a home health aide, medical social worker or registered dietician must be performed under the supervision of a licensed professional nurse (RN or LPN).

Home Visits Following Childbirth

Home visits following childbirth, including any services required by the attending Health Care Provider:

1. For a Member and Dependent child(ren) who remain in the hospital for at least 48 hours after an uncomplicated vaginal delivery, or 96 hours after an uncomplicated cesarean section, one home visit following childbirth, if prescribed by the attending Health Care Provider;
2. For a Member who, in consultation with her attending Health Care Provider, requests a shorter hospital stay (less than 48 hours following an uncomplicated vaginal delivery or 96 hours following an uncomplicated cesarean section):
 - a. One home visit following childbirth scheduled to occur within 24 hours after discharge;
 - b. An additional home visit following childbirth if prescribed by the attending Health Care Provider.

An attending Health Care Provider may be an obstetrician, pediatrician, other physician, certified nurse-midwife, or pediatric nurse Health Care Provider, attending the Member or newborn Dependent child(ren).

Home visits following childbirth must be rendered:

1. In accordance with generally accepted standards of nursing practice for home-care of a mother and newborn children;
2. By a registered nurse with at least one year of experience in maternal and child health nursing or in community health nursing with an emphasis on maternal and child health.

Home Visits Following the Surgical Removal of a Testicle

For a Member who receives less than 48 hours of inpatient hospitalization following the surgical removal of a testicle, or who undergoes the surgical removal of a testicle on an outpatient basis:

1. One home visit following the surgical removal of a testicle scheduled to occur within 24 hours after discharge; and
2. An additional home visit following the surgical removal of a testicle if prescribed by the attending physician.

HOSPICE CARE

A. Definitions

Caregiver means a person who is not a Health Care Provider who lives with or is the primary caregiver of the Member in the home. The Caregiver can be a relative by blood, marriage or adoption or a friend of the Member, but cannot be a person who normally charges for giving services. However, at CareFirst's discretion, a Caregiver may be an employee of a hospice care hospital/agency.

Hospice Care Program means a coordinated, interdisciplinary program of hospice care services for meeting the special physical, psychological, spiritual, and social needs of terminally ill individuals and their families, by providing palliative and supportive medical, nursing, and other health services through home or inpatient care during the illness and bereavement.

Respite Care means short-term care for a Member that provides relief to the Caregiver.

B. Covered Services

Hospice care benefits are available for a terminally ill Member (medical prognosis by a physician that the Member's life expectancy is six months or less).

1. Inpatient hospice facility services;
2. Part-time nursing care by or supervised by a registered graduate nurse;
3. Counseling, including dietary counseling, for the Member;
4. Medical Supplies, Durable Medical Equipment and Prescription Drugs required to maintain the comfort and manage the pain of the Member;
5. Medical care by the attending physician;
6. Medical Supplies, Durable Medical Equipment and Prescription Drugs required to maintain the comfort and manage the pain of the Member;
7. Respite Care;
8. Other Medically Necessary health care services at CareFirst's discretion.

Additionally, hospice care benefits are available for a Members' family (family is the spouse, parents, siblings, grandparents, child(ren), and or Caregiver) for periodic family counseling before the Member's death, and bereavement counseling.

INFERTILITY SERVICES

Benefits are available for the diagnosis and treatment of Infertility including Medically Necessary, non-Experimental/Investigational artificial insemination/intrauterine insemination and in vitro fertilization.

The oocytes (eggs) must be naturally produced by the Subscriber or spouse and fertilized with sperm naturally produced by the Subscriber or spouse.

INPATIENT/OUTPATIENT HEALTH CARE PROVIDER SERVICES

1. Inpatient hospital support services including room and board in a semi-private room (or in a private room when Medically Necessary), and medical and nursing services provided to hospital patients in the course of care including services such as laboratory, radiology, pharmacy, Occupational Therapy, Physical Therapy, Speech Therapy, and blood products (both derivatives and components) and whole blood, if not donated or replaced:
 - a. During each Medicare Part A benefit period, the expenses the Member is required to pay under Medicare from the first, to and including, the 90th day;
 - b. Care in excess of 90 days, not to exceed a lifetime maximum of 60 days;
 - c. During each benefit period, the expenses the Member is required to pay under Medicare from the 21st to, and including, the 100th day of Skilled Nursing Facility services, including physician services;
 - d. Inpatient hospital services outside the territorial limits of the United States, which are not covered under Medicare.
 - e. Inpatient hospital services in excess of Medicare day maximums.

See the Schedule of Benefits to determine if benefits are available for a private room and board for non-isolation purposes.

2. Inpatient/outpatient medical care, consultations and diagnostic services.
3. Inpatient/outpatient hospital/physician services:
 - a. Anesthesia services by a Health Care Provider other than the operating surgeon.
 - b. Chemotherapy, infusion therapy, radiation therapy, renal dialysis.
 - c. Inpatient or outpatient expenses arising from orthodontics, oral surgery, otologic, audiological and speech/language treatment for cleft lip or cleft palate or both.
 - d. Surgery, including oral surgery limited to:
 - 1) Surgery involving a bone, joint or soft tissue of the face, neck or head to treat a condition caused by disease, accidental injury and trauma, or congenital deformity, including cleft lip and cleft palate.
 - 2) Services as a result of accidental injury and trauma. In the event there are alternative procedures that meet generally accepted standards of professional care for a Member's condition, benefits will be based upon the lowest cost alternative.

If multiple surgical procedures are performed during the same operative session, CareFirst will review the procedures to determine the benefits provided:

- 1) If the procedures are performed through only one route of access and/or on the same body system, and the additional procedures are clinically integral to the primary procedure, CareFirst will provide benefits as stated in the Evidence of Coverage based on the Allowed Benefit for the primary surgical procedure. All other incidental, integral to/included in, or mutually exclusive procedures are not eligible for benefits.

- 2) If the additional procedures are not clinically integral to the primary procedure, including, but not limited to those that are performed at different sites or through separate incisions, CareFirst will consider them to be eligible for benefits. CareFirst will provide benefits as stated in the Evidence of Coverage based on the Allowed Benefit for the most clinically intense surgical procedure, and the Allowed Benefits for other procedures performed during the same operative session will be reduced in accordance with established CareFirst guidelines.
 - e. Surgical assistant if the surgery requires surgical assistance as determined by CareFirst.
4. Outpatient hospital/physician diagnostic and treatment services provided and billed by a Health Care Provider, including diagnostic procedures, laboratory tests and x-ray services, including electrocardiograms, electroencephalograms, tonography, laboratory services, diagnostic x-ray services, and diagnostic ultrasound services within 72 hours of outpatient surgery or accident and trauma, limited to x-ray, laboratory and pathology.
5. Administration of injectable Prescription Drugs by a Health Care Provider.
6. Elective sterilization.
7. Acupuncture.
8. Skilled Nursing Care.
9. Skilled Nursing Facility services.

MASTECTOMY—RELATED SERVICES

1. Coverage for reconstructive breast surgery, including coverage for all stages of reconstructive breast surgery performed on a nondiseased breast to establish symmetry with the diseased breast when reconstructive breast surgery is performed on the diseased breast including augmentation mammoplasty, reduction mammoplasty, and mastopexy;
2. Breast prostheses prescribed by a physician for a Member who has undergone a mastectomy and has not had breast reconstruction;
3. Physical complications from all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the Member;
4. Inpatient hospital services for a minimum of 48 hours following a mastectomy as a result of breast cancer. A Member may request a shorter length of stay if the Member decides, in consultation with the attending physician, that less time is needed for recovery.
 - a. For a Member who receives less than forty-eight (48) hours of inpatient hospitalization following a mastectomy or who undergoes a mastectomy on an outpatient basis, benefits will be provided for:
 - 1) One home visit scheduled to occur within twenty-four (24) hours after discharge from the hospital or outpatient health care facility; and
 - 2) An additional home visit if prescribed by the Member's attending physician.
 - b. For a Member who remains in the hospital for at least forty-eight (48) hours following a mastectomy, coverage will be provided for a home visit if prescribed by the Member's attending physician.

MATERNITY SERVICES AND NEWBORN CARE

1. Health Care Provider services including:
 - a. Prenatal visits;
 - b. Delivery of the child(ren);
 - c. Medically Necessary services for the normal newborn (an infant born at approximately 40 weeks gestation who has no congenital or comorbid conditions including but not limited to neonatal jaundice) including the admission history and physical, and discharge examination;
 - d. Medically Necessary inpatient/outpatient Health Care Provider services for a newborn with congenital or comorbid conditions;
 - e. Postnatal visits;
 - f. Circumcision.
2. Inpatient hospital services in connection with childbirth, for the mother or newborn child(ren), including routine nursery care of the newborn child(ren), are available for:
 - a. A minimum of:
 - 1) 48 hours following an uncomplicated vaginal delivery;
 - 2) 96 hours following an uncomplicated cesarean section.
 - b. Up to four additional days of routine nursery care of the newborn child(ren) when the Member is required to remain in the hospital for Medically Necessary reasons.
3. Elective abortions.
4. Benefits are available for universal hearing screening of newborns provided by a hospital before discharge or in an office or other outpatient setting.

MEDICAL DEVICES AND SUPPLIES

A. Definitions

Durable Medical Equipment means equipment which:

1. Is primarily and customarily used to serve a medical purpose;
2. Is not useful to a person in the absence of illness or injury;
3. Is ordered or prescribed by a physician or other qualified practitioner;
4. Is consistent with the diagnosis;
5. Is appropriate for use in the home;
6. Is reusable; and
7. Can withstand repeated use.

Medical Device means Durable Medical Equipment, Medical Supplies, Orthotic Device and Prosthetic Device.

Medical Supplies means items that:

1. Are primarily and customarily used to serve a medical purpose;
2. Are not useful to a person in the absence of illness or injury;
3. Are ordered or prescribed by a physician or other qualified practitioner;
4. Are consistent with the diagnosis;
5. Are appropriate for use in the home;
6. Cannot withstand repeated use; and
7. Are usually disposable in nature.

Orthotic Device means orthoses and braces which:

1. Are primarily and customarily used to serve a therapeutic medical purpose;
2. Are prescribed by a Health Care Provider;
3. Are corrective appliances that are applied externally to the body, to limit or encourage its activity, to aid in correcting or preventing deformity, or to provide mechanical support;
4. May be purely passive support or may make use of spring devices;
5. Include devices necessary for post-operative healing.

Prosthetic Device means a device which:

1. Is primarily intended to replace all or part of an organ or body part that has been lost due to disease or injury; or
2. Is primarily intended to replace all or part of an organ or body part that was absent from birth; or
3. Is intended to anatomically replace all or part of a bodily function which is permanently inoperative or malfunctioning; and
4. Is prescribed by a Health Care Provider; and
5. Is removable and attached externally to the body.

B. Covered Services

Durable Medical Equipment

Rental, or, (at CareFirst's option), purchase and replacements or repairs of Medically Necessary Durable Medical Equipment prescribed by a Health Care Provider for therapeutic use for a Member's medical condition.

Durable Medical Equipment or supplies associated or used in conjunction with Medically Necessary medical foods and nutritional substances.

CareFirst's payment for rental will not exceed the total cost of purchase. CareFirst's payment is limited to the least expensive Medically Necessary Durable Medical Equipment, adequate to meet the Member's medical needs. CareFirst's payment for Durable Medical Equipment includes related charges for handling, delivery, mailing and shipping, and taxes.

Hair Prosthesis

Benefits are available for a hair prosthesis when prescribed by a treating oncologist and the hair loss is a result of chemotherapy or radiation treatment for cancer.

Medical foods and nutritional substances

Medically Necessary medical foods and nutritional therapy for the treatment of disorders when ordered and supervised by a Health Care Provider qualified to provide the diagnosis and treatment in the field of the disorder/disease, as determined by CareFirst.

Medical Supplies

Orthotic Devices, Prosthetic Devices

Benefits include:

1. Supplies and accessories necessary for effective functioning of Covered Service;
2. Repairs or adjustments to Medically Necessary devices that are required due to bone growth or change in medical condition, reasonable weight loss or reasonable weight gain, and normal wear and tear during normal usage of the device; and
3. Replacement of Medically Necessary devices when repairs or adjustments fail and/or are not possible.

ORGAN AND TISSUE TRANSPLANTS

A. Definitions

Related Services means services or supplies for, or related to procedures, including but not limited to: diagnostic services, inpatient/outpatient Health Care Provider services, Prescription Drugs, surgical services, Occupational Therapy, Physical Therapy, Speech Therapy.

B. Covered Services

1. When the recipient is a Member, organ transplant benefits are available for both the recipient and the donor;
2. When only the donor is a Member, organ transplant benefits are available for the donor only, and then only if the recipient has no benefits available for the donor.

C. Benefits are available for:

1. Medically Necessary, non-Experimental/Investigational solid organ transplant procedures and bone marrow or other non-solid organ transplant procedures, and Related Services.
2. Clinical evaluation at the organ transplant hospital just prior to the scheduled organ transplant;
3. Immunosuppressant maintenance drugs when prescribed for a covered transplant.
4. Organ transplant procurement benefits for the recipient:
 - a. Health services and supplies used by the surgical team to remove the donor organ;
 - b. Travel of a hospital surgical team to and from a hospital (other than the organ transplant hospital) where the organ is to be removed from the donor;
 - c. Transport and storage of the organ, at the organ transplant hospital, in accordance with approved practices.
5. Travel for the recipient and companion(s), including lodging expense (and meals), when the organ transplant hospital is over 50 miles from the recipient's home. Travel is limited to transport by a common carrier, including airplane, ambulance services, or personal automobile directly to and from the organ transplant hospital where the organ transplant is performed. In order to receive travel benefits, a companion must be at least 18 years of age and be the recipient's spouse, parent, legal guardian, brother, sister, or child of the first degree. When the recipient is under 18, there may be two companions.

D. The organ transplant hospital must:

1. Have fair and practical rules for choosing recipients;
2. Have a written contract with someone that has the legal right to procure donor organs;
3. Conform to all laws that apply to organ transplants;
4. Be approved by CareFirst.

At least 30 days before the start of a planned organ transplant the recipient's physician must give CareFirst written notice including:

1. Proof of Medical Necessity;
2. Diagnosis;
3. Type of surgery;
4. Prescribed treatment.

PRESCRIPTION DRUGS

Benefits are not available through CareFirst for Pharmacy-dispensed Prescription Drugs. Benefits available through CareFirst for Prescription Drugs, intended for outpatient use, are limited to injectable Prescription Drugs that require administration by a Health Care Provider. Prescription Drugs must be dispensed in the office of a Health Care Provider.

PATIENT-CENTERED MEDICAL HOME

A. Definitions

Care Coordination Team means the Health Care Providers involved in the collaborative process of assessment, planning, facilitation and advocacy for options and services to meet the Member's health needs through communication and available resources to promote quality cost-effective outcomes.

Care Plan means the plan directed by a Health Care Provider, and coordinated by a nurse coordinator and Care Coordination Team, with engagement by the Qualifying Individual. The Care Plan is created in accordance with the PCMH goals and objectives.

Health Care Provider, for purposes of the Patient-Centered Medical Home Program, means a physician, health care professional or health care facility licensed or otherwise authorized by law to provide Covered Services described in this section.

Patient-Centered Medical Home ("PCMH") Program means medical and associated services directed by the PCMH team of medical professionals to:

1. Foster the Health Care Provider's partnership with a Qualifying Individual and, where appropriate, the Qualifying Individual's primary caregiver;
2. Coordinate ongoing, comprehensive health care services for a Qualifying Individual; and
3. Exchange medical information with CareFirst, other providers and Qualifying Individuals to create better access to health care, increase satisfaction with medical care, and improve the health of the Qualifying Individual.

Qualifying Individual means a Member with a chronic condition, serious illness or complex health care needs, as determined by CareFirst, requiring coordination of health services and who agrees to participate in the Patient-Centered Medical Home Program.

Specialist, for purposes of the Patient-Centered Medical Home Program, means a licensed health care provider who is certified or trained in a specified field of medicine.

B. Covered Services

Associated costs for coordination of care for the Qualifying Individual's medical conditions, including:

1. Liaison services between the Qualifying Individual and the Health Care Provider(s), nurse coordinator, and the Care Coordination Team.
2. Creation and supervision of the Care Plan, inclusive of an assessment of the Qualifying Individual's medical needs.
3. Education of the Qualifying Individual/family regarding the Qualifying Individual's disease, treatment compliance and self-care techniques;
4. Assistance with coordination of care, including arranging consultations with Specialists, and obtaining other Medically Necessary supplies and services, including community resources.

C. Limitations

Benefits provided through the Patient-Centered Medical Home Program are available only when provided by a CareFirst-approved Health Care Provider who has elected to participate in the CareFirst Patient-Centered Medical Home Program.

**TREATMENT OF MENTAL ILLNESSES, EMOTIONAL DISORDERS,
AND DRUG AND ALCOHOL ABUSE**

Inpatient/outpatient treatment of mental illnesses, emotional disorders, and drug and alcohol abuse.

TREATMENT OF TEMPOROMANDIBULAR JOINT (TMJ) DYSFUNCTION

Medically Necessary conservative treatment and surgery, as determined by CareFirst.

EXCLUSIONS

This section lists services or conditions for which benefits are not available under this Evidence of Coverage.

CareFirst will not provide a benefit for:

- Any service, supply or item that is not Medically Necessary. Although a service may be listed as covered, benefits will be provided only if the service is Medically Necessary as determined by CareFirst.
- Services that are Experimental/Investigational or not in accordance with accepted medical or psychiatric practices and standards in effect at the time the service in question is rendered, as determined by CareFirst.
- Services or supplies received at no charge to a Member in any federal hospital, or through any federal, state or local governmental agency or department, or not the legal obligation of the Member, or where the charge is made only to insured persons.

This exclusion does not apply to:

1. Medicaid;
 2. Benefits provided in any state, county, or municipal hospital in or out of the state of Maryland;
 3. Care received in a Veteran's hospital unless the care is rendered for a condition that is a result of a Member's military service.
- Services that are not specifically shown in this Evidence of Coverage as a Covered Service or that do not meet all other conditions and criteria for coverage, as determined by CareFirst. Provision of services, even if Medically Necessary, by a Participating Provider or PPO Provider does not, by itself, entitle a Member to benefits if the services are excluded or do not otherwise meet the conditions and criteria for coverage.
 - Routine, palliative, or cosmetic foot care (except for conditions determined by CareFirst to be Medically Necessary), including flat foot conditions, supportive devices for the foot, treatment of subluxations of the foot, care of corns, bunions (except capsular or bone surgery), calluses, toe nails, fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet.
 - Routine dental care such as services, supplies, or charges directly related to the care, restoration, removal or replacement of teeth, the treatment of disease of the teeth, gums or structures directly supporting or attached to the teeth. These services may be covered under a separate rider purchased by the Group and attached to the Evidence of Coverage.
 - Cosmetic services (except for Mastectomy—Related Services and services for cleft lip or cleft palate or both).
 - Treatment rendered by a Health Care Provider who is the Member's parent, child, grandparent, grandchild, sister, brother, great grandparent, great grandchild, aunt, uncle, niece, or nephew or resides in the Member's home.
 - Outpatient Prescription Drugs unless otherwise stated.
 - All non-prescription drugs, medications, biologicals, and Over-the-Counter disposable supplies, routinely obtained and self-administered by the Member, except as stated in the Description of Covered Services.
 - Any procedure or treatment designed to alter an individual's physical characteristics to those of the opposite sex.
 - Lifestyle improvements, including, but not limited to smoking cessation, health education classes and self-help programs except as stated in the Description of Covered Services.

- Fees or charges relating to fitness programs, weight loss or weight control programs, physical conditioning, exercise programs, use of passive or patient-activated exercise equipment.
- Medical or surgical treatment for obesity, unless otherwise specified in the Description of Covered Services.
- Medical or surgical treatment or regimen for reducing or controlling weight for morbid obesity.
- Routine eyeglasses or contact lenses and the vision examination for prescribing or fitting eyeglasses or contact lenses. These services may be covered under a separate rider purchased by the Group and attached to the Evidence of Coverage.
- Medical or surgical treatment of myopia or hyperopia. Coverage is not provided for radial keratotomy and any other forms of refractive keratoplasty, or any complications.
- Services furnished as a result of a referral prohibited by law.
- Any service related to recreation activities. This includes, but is not limited to, sports, games, equestrian activities and athletic training, even though such services may be deemed to have therapeutic value.
- Non-medical, Health Care Provider services, including, but not limited to:
 1. Telephone consultations, charges for failure to keep a scheduled visit, completion of forms, copying charges or other administrative services provided by the Health Care Provider or his/her staff.
 2. Administrative fees charges by a Health Care Provider to a Member to retain the Health Care Provider's medical practices services, e.g., "concierge fees" or boutique medical practice membership fees. Benefits under this Evidence of Coverage are limited to Covered Services rendered to a Member by a Health Care Provider.
- Educational therapies intended to improve academic performance.
- Vocational rehabilitation, and employment counseling.
- Services related to an excluded service (even if those services or supplies would otherwise be Covered Services) except General Anesthesia & Associated Hospital or Ambulatory Surgical Facility Services for Dental Care.
- Separate billings for health care services or supplies furnished by an employee of a Health Care Provider which are normally included in the Health Care Provider's charges and billed for by them.
- Services that are non-medical in nature, including, but not limited to personal hygiene, Cosmetic and convenience items, including, but not limited to, air conditioners, humidifiers, exercise equipment, elevators or ramps.
- Personal comfort items, even when used by a member in an Inpatient hospital setting, such as telephones, televisions, guest trays, or laundry charges.
- Custodial, personal, or domiciliary care that is provided to meet the activities of daily living, e.g., bathing, toileting, and eating (care which may be provided by persons without professional medical skills or training).
- Self-care or self-help training designed to enable a member to cope with a health problem or to modify behavior for improvement of general health unless otherwise stated.
- Travel, whether or not advised by a health care practitioner. Limited travel benefits related to an organ transplant may be covered.
- Services intended to increase the intelligence quotient (IQ) of Members with mental retardation or to provide cure for primary developmental disabilities, if such services do not fall within generally accepted standards of medical care.

- Services for the purpose of controlling or overcoming delinquent, criminal, or socially unacceptable behavior unless deemed Medically Necessary by CareFirst.
- Milieu care or in-vivo therapy: care given to change or control the environment, supervision to overcome or control socially unacceptable behavior, or supervised exposure of a phobic individual to the situation or environment to which an abnormal aversion is related.
- Dietary or nutritional counseling except as stated in the Description of Covered Services.
- Tinnitus maskers, purchase, examination, or fitting of Hearing Aids. Hearing care benefits for a Member may be covered under a separate rider purchased by the Group and attached to the Evidence of Coverage.
- Services related to human reproduction other than specifically described in this Evidence of Coverage including, but not limited to maternity services for surrogate motherhood or surrogate uterine insemination, unless the surrogate mother is a Member.
- Blood products and whole blood when donated or replaced.
- Oral surgery, dentistry or dental processes unless otherwise stated including removal or replacement of teeth, crowns, bridges, implants, orthodontics except cleft palate, periodontal therapy, direct or indirect restorations (fillings) root canal therapy, treatment of dental cysts and abscesses.
- Treatment of temporomandibular joint disorders unless otherwise stated.
- Premarital exams.
- Routine or periodic physical or gynecological (GYN) exams or diagnostic services related to them unless otherwise stated.
- Services performed or prescribed by or under the direction of a person who is not a Health Care Provider.
- Services performed or prescribed by or under the direction of a person who is acting beyond his/her scope of practice.
- Services provided through a dental or medical department of an employer; a mutual benefit association, a labor union, a trust, or a similar entity.
- Services rendered or available under any Worker's Compensation or occupational disease, or employer's liability law, or any other similar law, even if a Member fails to claim benefits. Exclusions to these laws exist for partnerships, sole proprietorships and officers of closed corporations. If a Member is exempt from the above laws, the benefits of this Evidence of Coverage will be provided for Covered Services.
- Services provided or available through an agent of a school system in response to the requirements of the Individuals With Disabilities Education Act and Amendments, or any similar state or federal legislation mandating direct services to disabled students within the educational system, even when such services are of the nature that they are Covered Services when provided outside the educational domain.
- Illnesses resulting from an act of war.
- Charges used to satisfy a Member's dental care, Prescription Drug, or vision care benefits Deductible, if applicable, or balances from any such programs.
- Legal services.
- Allergy serum.
- Cardiac Rehabilitation.
- Comprehensive Physical Rehabilitation Services.

- Contraceptive devices and drugs, including insertion or removal and related examination unless otherwise stated.
- Habilitative Services
- Hearing care except as otherwise stated.

The following exclusions are specific to the corresponding services listed in the Description of Covered Services.

CareFirst will not provide a benefit for:

General Anesthesia and Associated Hospital or Ambulatory Surgical Facility Services for Dental Care

Dental care for which general anesthesia is provided.

Home Health Care

1. Rental or purchase of renal dialysis equipment and supplies.
2. "Meals-on-Wheels" type food plans.
3. Domestic or housekeeping services.
4. Care that, after training by skilled personnel, can be rendered by a non-Health Care Provider, such as one of the Member's family or a friend (changing dressings for a wound is an example of such care).

Hospice Care

1. Any services other than palliative treatment.
2. Rental or purchase of renal dialysis equipment and supplies.
3. Domestic or housekeeping services.
4. "Meals on Wheels" or similar food arrangements.

Infertility Services

1. When the Member or spouse has undergone elective sterilization with or without reversal.
2. When any surrogate or gestational carrier is used.
3. When the service involves the use of donor egg(s), donor sperm or donor embryo(s).
4. When the service involves the participation of a Domestic Partner or common law spouse, except in states that recognize the legality of those relationships.

Additionally, Infertility services benefits do not include benefits for cryopreservation, storage, and or thawing of sperm, egg(s), or embryo(s).

Inpatient/Outpatient Health Care Provider Services

1. Medical care for inpatient stays that are primarily for Rehabilitative Services, any diagnostic service, and/or observation. Rehabilitative Services may be covered under a separate rider purchased by the Group and attached to the Evidence of Coverage.
2. Inpatient Private Duty Nursing.
3. A private room, when the hospital has semi-private rooms (CareFirst will base payment on the average semi-private room rate).
4. Procedures to reverse sterilization.

Medical Devices and Supplies

Cranial molding orthoses for positional/deformational/non-synostotic plagiocephaly or brachycephaly.

Durable Medical Equipment or supplies associated or used in conjunction with non-covered items or services.

Food and formula consumed as sole source or supplemental nutrition except as stated in the Description of Covered Services.

Organ and Tissue Transplants

1. Any and all services for or related to any organ transplants except those deemed Medically Necessary and non-Experimental/Investigational by CareFirst.
2. Any organ transplant or procurement done outside the continental United States.
3. An organ transplant relating to a condition arising from and in the course of employment.
4. Organ and tissue transplant Covered Services if there are research funds to pay for the Covered Services.
5. Expenses Incurred for the location of a suitable donor, e.g., National Bone Marrow Registry, search of a population or mass screening.

Prescription Drugs

1. Routine immunizations and boosters.
2. Administration of injectable Prescription Drugs by a Health Care Provider (see Description of Covered Services, Inpatient/Outpatient Health Care Provider Services).

Rehabilitative Services

Services delivered through early intervention and school services.

Spinal manipulation.

Treatment of Mental Illnesses, Emotional Disorders, and Drug and Alcohol Abuse

1. Marital counseling.
2. Wilderness programs.
3. Boarding schools.

ELIGIBILITY SCHEDULE

ELIGIBILITY		
The following persons, entitled to Medicare , and meeting the eligibility requirements established by the Group, are eligible for benefits under this Evidence of Coverage:		
Subscriber	A retiree under the terms of the Group's retirement program, as amended from time to time who was covered as a wage-earning employee before retirement.	
Spouse	Coverage for a spouse is available.	
Dependent children	Coverage for Dependent children is available.	Limiting Age Up to age 26
Unmarried incapacitated Dependent children	<p>A Dependent child covered under this Evidence of Coverage will be eligible for coverage past the Limiting Age if:</p> <ol style="list-style-type: none"> 1. The Dependent child is chiefly dependent for support upon the Subscriber or the Subscriber's Dependent spouse; and 2. At the time of reaching the Limiting Age, is incapable of self-support because of mental or physical incapacity that started before the Dependent child attained the Limiting Age. 3. The Subscriber provides the Group (or CareFirst if the Group so elects) with proof of the Dependent child's mental or physical incapacity within 31 days after the Dependent child's coverage would otherwise terminate. The Group has the right to determine whether the child is and continues to qualify as mentally or physically incapacitated. 	Limiting Age Not applicable
Individuals covered under prior continuation provision:	Coverage for a person whose coverage was being continued under a continuation provision of the Group's prior health insurance plan is available.	
	Coverage for a person whose coverage was being continued under a continuation provision of the Subscriber's prior health insurance plan is available.	

EFFECTIVE DATES	
Open Enrollment	The Group's Contract Date.
Newly eligible Subscriber	<p>A newly eligible Subscriber must apply for coverage under this Evidence of Coverage during the enrollment period defined by the Group and is effective on the date defined by the Group.</p> <p>A Subscriber who is not enrolled when the Group receives a Qualified Medical Support Order is eligible for coverage effective on the date specified in the Medical Child Support Order.</p>
Dependents of a newly eligible Subscriber	Dependents of a newly eligible Subscriber must apply for coverage under this Evidence of Coverage during the enrollment period defined by the Group and is effective on the date defined by the Group.
Individuals whose coverage was being continued under the Group's prior health insurance plan	The Group's Contract Date.
Dependents of the individual being continued under the individual's prior health insurance plan	An individual will be effective as stated in "Dependents of a newly eligible Subscriber."

SPECIAL ENROLLMENT PERIODS

<p>Special enrollment for certain individuals who lose coverage</p>	<p>The employee must notify the Group, and the Group must notify CareFirst no later than 31 days after the exhaustion of the other coverage described or termination of the other coverage as a result of the loss of eligibility for the other coverage described or following the termination of employer contributions toward that other coverage. However, in the case of loss of eligibility for coverage due to the operation of a lifetime limit on all benefits, the Group and CareFirst will allow the employee a period of at least 31 days after a claim is denied due to the operation of a lifetime limit on all benefits.</p> <p>A new Subscriber and/or his/her Dependent(s) is effective on the first of the month following acceptance of the enrollment by CareFirst.</p>
<p>Special enrollment for certain dependent beneficiaries</p>	<p>The employee must notify the Group, and the Group must notify CareFirst during the 31-day special enrollment period beginning on the date of the marriage, birth, or adoption or placement for adoption.</p> <p>A new Subscriber and/or his/her Dependents is effective as follows:</p> <p>In the case of marriage: the date of marriage.</p> <p>In the case of a newly born child: the date of birth.</p> <p>In the case of an adopted child: the date of adoption, which is the earlier of the date a judicial decree of adoption is signed; or the assumption of custody, pending adoption, of a prospective adoptive child by a prospective adoptive parent.</p>
<p>Special enrollment regarding Medicaid and CHIP termination or eligibility</p>	<p>The employee must notify the Group, and the Group must notify CareFirst no later than 60 days after the date the employee or dependent is terminated as a result of loss of eligibility for coverage under title XIX of the Social Security Act or under a State child health plan under title XXI of such Act.</p> <p>The employee must notify the Group, and the Group must notify CareFirst no later than 60 days after the date the employee or dependent is determined to be eligible for premium assistance, with respect to coverage under this Evidence of Coverage, under Medicaid or a State child health plan (including under any waiver or demonstration project conducted under or in relation to such a plan).</p> <p>A new Subscriber and/or his/her dependents are effective on the date coverage terminated as a result of loss of eligibility for coverage under title XIX of the Social Security Act or under a State child health plan under title XXI of such Act; or, the date eligible for premium assistance with respect to coverage under this Evidence of Coverage, under Medicaid or a State child health plan.</p>

TERMINATION OF COVERAGE

Subscriber no longer eligible	A Subscriber and his/her Dependents will remain covered until the end of the month the Subscriber's eligibility ceases as determined by the Group.
Dependent child	A Dependent child will remain covered until end of the month when eligibility ceases as determined by the Group.
Dependent spouse no longer eligible	A Dependent spouse will remain covered until the end of the month eligibility ceases as determined by the Group.
Nonpayment by the Group	Coverage will terminate on the date stated in CareFirst's written notice of termination.
Fraudulent use of CareFirst membership card on the part of the Member, the alteration or sale of prescriptions by the Member, or an attempt by the Subscriber to enroll non-eligible persons as Dependents	Coverage will terminate on the date stated in CareFirst's/the Group's written notice of termination.
Death of a Subscriber	Coverage of any Dependents will terminate on the date determined by the Group.

SCHEDULE OF BENEFITS

CareFirst pays (on the Plan's behalf) only for Covered Services. Services that are not listed in the Description of Covered Services, or are listed in Exclusions, are not Covered Services.

The Member pays for services, supplies or care which are not covered. The Member pays any applicable Deductible, and Coinsurance or Copayment.

When determining the benefits a Member may receive, CareFirst considers all provisions of this Evidence of Coverage, its medical policies, and its operating procedures.

COINSURANCE
CareFirst's Coinsurance payment includes Medicare Part A/B deductible/coinsurance/copayment.
Services Covered by Both Medicare and CareFirst
As a Member's secondary coverage to Medicare, Coinsurance may be a percentage of the Medicare Part A/B deductible/coinsurance instead of a percentage of CareFirst's Allowed Benefit.
Services that are Not Covered by Medicare
The Allowed Benefit applies when services are not covered by Medicare but are covered by CareFirst.
Services that are Covered by Medicare but Medicare Coverage has been exhausted by the Member
In this case, Coinsurance would mean the Allowed Benefit as defined in this Evidence of Coverage.

Blue Cross	Blue Shield
100% Coinsurance	100% Coinsurance
Blue Cross benefits are provided for Covered Services rendered by a hospital, Skilled Nursing Facility, or ambulatory surgical facility. Blue Cross does not provide benefits for health care practitioner services.	Blue Shield benefits are provided for Covered Services rendered by a health care practitioner. Blue Shield does not provide benefits for hospital, Skilled Nursing Facility, or ambulatory surgical facility services.

Major Medical
80% Coinsurance
Major Medical benefits are provided for Covered Services rendered by any Health Care Provider.
Major Medical benefits are provided for certain services that are not covered under Blue Cross/Blue Shield, such as Ambulance Services, Durable Medical Equipment and office visits for an illness.
Major Medical benefits are provided for Covered Services in excess of Blue Cross/Blue Shield maximums/limitations, e.g., inpatient hospital/physician services in excess of Medicare day maximums.

Unless otherwise stated for a particular Major Medical Covered Service during a Benefit Period, including, as applicable, Covered Services under any attached riders:

STOP-LOSS LIMIT
Individual
\$2,500
The Stop-Loss Limit is based on the Allowed Benefit of Incurred Covered Services. CareFirst's payment for Covered Services will increase to 100% of the Allowed Benefit for the remainder of the Benefit Period when the Stop-Loss Limit is met.

LIFETIME MAXIMUM
The Lifetime Maximum is \$1,000,000 per Member. This Lifetime Maximum creates no rights to benefits after a Member loses entitlement to coverage or is no longer covered under the Group Contract.
Once the Lifetime Maximum has been reached by any Member, no further payments will be made by CareFirst for that Member.
This Evidence of Coverage has a reinstatement provision if the Lifetime Maximum has been met. At the beginning of each Benefit Period, each Member will have restored to the available maximum, the benefit used during the previous Benefit Period or \$1,000, whichever is less.

		CareFirst Payment	
Covered Service	Blue Cross/Blue Shield	Major Medical	
Preventive Care	The CareFirst payment for preventive care Covered Services is separate from the CareFirst payment for Covered Services to treat an illness/injury. Benefits for Covered Services to treat a condition diagnosed during a preventive care visit are available to the same extent as benefits provided for other illnesses.		
Child wellness	100% Coinsurance	Not applicable	
Universal hearing screening of newborns	Benefits are available to the same extent as benefits provided for inpatient/outpatient Health Care Provider services		
Human papillomavirus screening	100% Coinsurance	Not applicable	
Colorectal cancer screening	Benefits are available to the same extent as benefits provided for diagnostic services and surgery		
Mammography/ Breast cancer screening (year in which Medicare pays)	80% Coinsurance	Not applicable	
Mammography/Breast cancer screening (year in which Medicare does not pay)	100% Coinsurance	Not applicable	
Osteoporosis prevention	Not applicable	80% Coinsurance	
Prostate cancer screening	Not applicable	80% Coinsurance	
Routine gynecological (GYN) exam			
	Not applicable	100% Coinsurance	
Routine physical exam	Limitations Benefits for routine physical exam are limited to one visit per Benefit Period.		
	100% Coinsurance up to \$100 maximum per exam	Not applicable	

		CareFirst Payment	
Covered Service	Blue Cross/Blue Shield	Major Medical	
Clinical trial Patient Cost coverage	Benefits are available to the same extent as benefits provided for other illnesses		
Diabetes equipment, supplies, and self-management training	Not applicable	80% Coinsurance	

CareFirst Payment		
Covered Service	Blue Cross/Blue Shield	Major Medical
Emergency Services		
Accidental injury and trauma	Within 72 hours 100% Coinsurance	After 72 hours 80% Coinsurance
Outpatient hospital/physician Emergency Services/urgent care (initial treatment)		
Other than accidental injury and trauma	Not applicable	80% Coinsurance
Ambulance services	Limitations Ambulance services are limited to licensed private ambulance firms or a municipal department or division authorized to provide such services pursuant to an existing law or ordinance.	
	Not applicable	80% Coinsurance

CareFirst Payment		
Covered Service	Blue Cross/Blue Shield	Major Medical
General anesthesia and associated hospital or ambulatory surgical facility services for dental care	Benefits are available to the same extent as benefits provided for other illnesses	

CareFirst Payment		
Covered Service	Blue Cross/Blue Shield	Major Medical
Home Health Care	Limitations Hospital/Home health agency: 90 days of unlimited Home Health Care Visits.	
	Not applicable	80% Coinsurance
Home visits following childbirth	Home Health Care Visit limits, if applicable, do not apply	
	100% Coinsurance	Not applicable
Home visits following the surgical removal of a testicle	Home Health Care Visit limits, if applicable, do not apply	
	100% Coinsurance	

CareFirst Payment		
Covered Service	Blue Cross/Blue Shield	Major Medical
Hospice care	Limitations There must be a willing and able Caregiver available. Respite Care is limited to a maximum of 14 days per Benefit Period. At the discretion of CareFirst, Respite Care may be limited to five consecutive days for each inpatient stay. Bereavement counseling is limited to the six month period following the Member's death or 15 visits, whichever occurs first.	
	100% Coinsurance	80% Coinsurance

CareFirst Payment		
Covered Service	Blue Cross/Blue Shield	Major Medical
Infertility services	Limitations Benefits for artificial insemination (AI)/intrauterine insemination (IUI) and in vitro fertilization (IVF) are limited to 2 combined attempts per lifetime. This maximum in no way creates a right to benefits after termination.	
	Benefits are available to the same extent as benefits provided for other illnesses	

CareFirst Payment		
Covered Service	Blue Cross/Blue Shield	Major Medical
Inpatient Health Care Provider Services	The CareFirst payment for Members receiving inpatient benefits when the Group Contract renews will be the benefits in effect at the date of the inpatient admission	
Inpatient hospital or health care facility; inpatient physician services	100% Coinsurance	See "Inpatient hospital/physician services in excess of Medicare day maximums"
Inpatient hospital services outside the territorial limits of the United States, which are not covered under Medicare	100% Coinsurance up to \$600	Not applicable
Inpatient hospital/physician services in excess of Medicare day maximums	Not applicable	80% Coinsurance
Skilled Nursing Facility	21st to, and including, the 100th day 100% Coinsurance	Thereafter 80% Coinsurance

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Inpatient/Outpatient Health Care Provider Services		
Anesthesia; chemotherapy	100% Coinsurance	Not applicable
Cleft lip or cleft palate, or both: orthodontics, oral surgery, otologic, audiological and speech/language treatment	100% Coinsurance	80% Coinsurance
Radiation therapy	Not applicable	100% Coinsurance after Medicare
Dialysis therapy	Not applicable	100% Coinsurance after Medicare
Inhalation therapy	Not applicable	80% Coinsurance

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Outpatient Health Care Provider Services		
Outpatient surgery Hospital/physician diagnostic and treatment services	Not applicable	80% Coinsurance
Outpatient diagnostic services		
Routine outpatient diagnostic services	100% Coinsurance	80% Coinsurance
Non-routine outpatient diagnostic services	Not applicable	80% Coinsurance
Outpatient medical care and consultations	Not applicable	80% Coinsurance
Outpatient medical care, consultations and diagnostic services		
Administration of injectable Prescription Drugs by a Health Care Provider		
Spinal manipulation		
Acupuncture		

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Mastectomy-related services	Benefits are available to the same extent as benefits provided for other illnesses	
Home visits following mastectomy	Home Health Care Visit limits, if applicable, do not apply	
	100% Coinsurance	
Maternity services and newborn care	Benefits are available to the same extent as benefits provided for other illnesses	
Medical Devices and Supplies		
Durable Medical Equipment	Not applicable	80% Coinsurance
Hair prosthesis	Limitations Benefits are limited to one hair prosthesis per Benefit Period.	
	100% Coinsurance up to \$350	
Medical foods and nutritional substances	Benefits are available to the same extent as benefits provided for Medical Supplies	
Medical Supplies	Not applicable	80% Coinsurance
Orthotic Devices, Prosthetic Devices	Not applicable	80% Coinsurance

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Organ and tissue transplants	Benefits are available to the same extent as benefits provided for other illnesses	
Organ transplant procurement	Benefits are available to the same extent as benefits provided for other illnesses \$50,000 maximum per organ transplant	
Organ transplant travel	Benefits are available to the same extent as benefits provided for other illnesses \$150 per day up to \$10,000 maximum	
Prescription Drugs	Limitations Benefits are not available through CareFirst for Pharmacy-dispensed Prescription Drugs. Benefits available through CareFirst for Prescription Drugs, intended for outpatient use, are limited to injectable Prescription Drugs that require administration by a Health Care Provider.	
	Not applicable	80% Coinsurance

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Treatment of Mental Illnesses, Emotional Disorders, and Drug and Alcohol Abuse	The CareFirst payment for Members receiving inpatient benefits when the Group Contract renews will be the benefits in effect at the date of the inpatient admission	
Inpatient Health Care Provider Services	Benefits are available to the same extent as benefits provided for other illnesses	
Outpatient Health Care Provider Services	Outpatient care, including: <ul style="list-style-type: none"> • halfway house and partial hospitalization. • psychological and neuropsychological testing for diagnostic purposes; • visits with a Health Care Provider for prescription, use, and review of medication that include no more than minimal psychotherapy; • methadone maintenance treatment (Member payment for methadone maintenance will not be greater than 50% of its daily cost) 	
	Benefits are available to the same extent as benefits provided for other illnesses	
Emergency Services	Benefits are available to the same extent as Emergency Services benefits for other illnesses	
Prescription Drugs	Benefits are available to the same extent as Prescription Drug benefits for other illnesses	

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Treatment of Temporomandibular Joint (TMJ) Dysfunction	Not applicable	80% Coinsurance

CareFirst of Maryland, Inc.
 doing business as
CareFirst BlueCross BlueShield
 10455 Mill Run Circle
 Owings Mills, MD 21117-5559

A private not-for-profit health service plan incorporated under the laws of the State of Maryland

An independent licensee of the Blue Cross and Blue Shield Association

OUTPATIENT PRIVATE DUTY NURSING RIDER

This rider is issued by CareFirst to be attached to and become a part of the Evidence of Coverage. A Member's effective date of coverage under this rider and termination date of coverage under this rider are the same as the Member's effective date and termination date under the Evidence of Coverage.

Benefits are available for Medically Necessary Private Duty Nursing, as determined by CareFirst.

Benefits are not provided for Private Duty Nursing rendered in a hospital.

CareFirst pays only for Covered Services. The Member pays for services, supplies or care which are not covered. The Member pays any applicable Deductible, and Coinsurance or Copayment. Services that are not listed in the Description of Covered Services, or are listed in Exclusions, are not Covered Services.

When determining the benefits a Member may receive, CareFirst considers all provisions of this Evidence of Coverage, its medical policies, and its operating procedures.

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Outpatient Private Duty Nursing	Not Applicable	80% Coinsurance

This rider is issued to be attached to the Evidence of Coverage.

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REHABILITATIVE SERVICES RIDER

This rider is issued by CareFirst to be attached to and become a part of the Evidence of Coverage. A Member's effective date of coverage under this rider and termination date of coverage under this rider are the same as the Member's effective date and termination date under the Evidence of Coverage.

Benefits are available for the following Outpatient Rehabilitative Services:

Occupational Therapy

Physical Therapy

Speech Therapy

CareFirst pays only for Covered Services. The Member pays for services, supplies or care which are not covered. The Member pays any applicable Deductible, and Coinsurance or Copayment. Services that are not listed in the Description of Covered Services, or are listed in Exclusions, are not Covered Services.

When determining the benefits a Member may receive, CareFirst considers all provisions of this Evidence of Coverage, its medical policies, and its operating procedures.

Covered Service	CareFirst Payment	
	Blue Cross/Blue Shield	Major Medical
Rehabilitative Services	Limitations 60 combined visit limit per Benefit Period: Occupational Therapy, Physical Therapy, Speech Therapy Visit limit does not apply to otological, audiological and speech/language treatment for Cleft Lip or Cleft Palate, or Both	
Occupational Therapy	Not Applicable	80% Coinsurance
Physical Therapy		
Speech Therapy		

This rider is issued to be attached to the Evidence of Coverage.

CLAIMS PROCEDURES

- A. SCOPE AND PURPOSE**
- B. CLAIMS PROCEDURES**
- C. CLAIMS PROCEDURES COMPLIANCE**
- D. CLAIM FOR BENEFITS**
- E. TIMING OF NOTIFICATION OF BENEFIT DETERMINATION**
- F. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION**
- G. APPEAL OF ADVERSE BENEFIT DETERMINATIONS**
- H. TIMING OF NOTIFICATION OF DETERMINATION OF APPEAL**
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A. SCOPE AND PURPOSE

The Plan's Claims Procedures were developed in accordance with section 503 of the Employee Retirement Income Security Act of 1974 (ERISA or the Act), 29 U.S.C. 1133, 1135, which sets forth minimum requirements for employee benefit plan procedures pertaining to Claims For Benefits by Members (hereinafter referred to as Claimants). Except as otherwise specifically provided, these requirements apply to every employee benefit plan described in section 4(a) and not exempted under section 4(b) of the Act. Additionally, because CareFirst must maintain uniformity in its processes, any group health plan not subject to ERISA agrees to follow these same procedures. Notwithstanding this provision, nothing herein shall be construed to mean or imply that a non-ERISA Group health plan has deemed itself subject to ERISA.

B. CLAIMS PROCEDURES

These procedures govern the filing of benefit claims, Notification of benefit determinations, and appeal of Adverse Benefit Determinations (hereinafter collectively referred to as Claims Procedures) for Claimants.

These Claims Procedures do not preclude an authorized representative of a Claimant from acting on behalf of such Claimant in pursuing a benefit claim or appeal of an Adverse Benefit Determination. Nevertheless, the Plan has established reasonable procedures for determining whether an individual has been authorized to act on behalf of a Claimant, provided that, in the case of a Claim Involving Urgent Care, a Health Care Professional, with knowledge of a Claimant's medical condition shall be permitted to act as the authorized representative of the Claimant.

These Claims Procedures contain administrative processes and safeguards designed to ensure and to verify that benefit claim determinations are made in accordance with governing Plan documents and, where appropriate, Plan provisions have been applied consistently with respect to similarly situated Claimants.

C. CLAIMS PROCEDURES COMPLIANCE

1. Failure to follow Pre-Service Claims Procedures. In the case of a failure by a Claimant or an authorized representative of a Claimant to follow the Plan's procedures for filing a Pre-Service Claim the Claimant or representative shall be notified of the failure and the proper procedures to be followed in filing a Claim For Benefits. This Notification shall be provided to the Claimant or authorized representative, as appropriate, as soon as possible, but not later than 5 days (24 hours in the case of a failure to file a Claim Involving Urgent Care) following the failure. Notification may be oral, unless written Notification is requested by the Claimant or authorized representative.

The above shall apply only in the case of a failure that:

- a. Is a communication by a Claimant or an authorized representative of a Claimant that is received by the person or organizational unit designated by the Plan or Plan Designee that handles benefit matters; and
 - b. Is a communication that names a specific Claimant; a specific medical condition or symptom; and a specific treatment, service, or product for which approval is requested.
2. Civil Action. A Claimant is not required to file more than the appeals process described herein prior to bringing a civil action under ERISA.

D. CLAIM FOR BENEFITS

A Claim For Benefits is a request for a Plan benefit or benefits made by a Claimant in accordance with a Plan's reasonable procedure for filing benefit claims. A Claim For Benefits includes any Pre-Service Claims and any Post-Service Claims.

E. TIMING OF NOTIFICATION OF BENEFIT DETERMINATION

1. In general. Except as provided in paragraph E.2., if a claim is wholly or partially denied, the Claimant shall be notified in accordance with paragraph F. herein, of the Adverse Benefit Determination within a reasonable period of time, but not later than 90 days after receipt of the claim by the Plan or the Plan's Designee, unless it is determined that special circumstances require an extension of time for processing the claim. If it is determined that an extension of time for processing is required, written Notice of the extension shall be furnished to the Claimant prior to the termination of the initial 90-day period. In no event shall such extension exceed a period of 90 days from the end of such initial period. The extension Notice shall indicate the special circumstances requiring an extension of time and the date by which the benefit determination will be rendered.

2. The Claimant shall be notified of the determination in accordance with the following, as appropriate.
 - a. Urgent care claims. In the case of a Claim Involving Urgent Care, the Claimant shall be notified of the benefit determination (whether adverse or not) as soon as possible, taking into account the medical exigencies, but not later than 72 hours after receipt of the claim unless the Claimant fails to provide sufficient information to determine whether, or to what extent, benefits are covered or payable under the Plan. In the case of such a failure, the Claimant shall be notified as soon as possible, but not later than 24 hours after receipt of the claim, of the specific information necessary to complete the claim. The Claimant shall be afforded a reasonable amount of time, taking into account the circumstances, but not less than 48 hours, to provide the specified information. Notification of any Adverse Benefit Determination pursuant to this paragraph shall be made in accordance with paragraph F. herein. The Claimant shall be notified of the benefit determination as soon as possible, but in no case later than 48 hours after the earlier of:
 - 1) Receipt of the specified information, or
 - 2) The end of the period afforded the Claimant to provide the specified additional information.
 - b. Concurrent care decisions. If an ongoing course of treatment has been approved to be provided over a period of time or number of treatments:
 - 1) Any reduction or termination of such course of treatment (other than by Plan amendment or termination) before the end of such period of time or number of treatments shall constitute an Adverse Benefit Determination. The Claimant shall be notified in accordance with paragraph F. herein, of the Adverse Benefit Determination at a time sufficiently in advance of the reduction or termination to allow the Claimant to appeal and obtain a determination on review of that Adverse Benefit Determination before the benefit is reduced or terminated.
 - 2) Any request by a Claimant to extend the course of treatment beyond the period of time or number of treatments that is a Claim Involving Urgent Care shall be decided as soon as possible, taking into account the medical exigencies. The Claimant shall be notified of the benefit determination, whether adverse or not, within 24 hours after receipt of the claim, provided that any such claim is made at least 24 hours prior to the expiration of the prescribed period of time or number of treatments. Notification of any Adverse Benefit Determination concerning a request to extend the course of treatment, whether involving urgent care or not, shall be made in accordance with paragraph F. herein, and appeal shall be governed by paragraph H.2.a., H.2.b., or H.2.c., herein as appropriate.
 - c. Other claims. In the case of a claim that is not an urgent care claim or a concurrent care decision the Claimant shall be notified of the benefit determination in accordance with the below “Pre-Service Claims” or “Post-Service Claims,” as appropriate.

- 1) **Pre-Service Claims.** In the case of a Pre-Service Claim, the Claimant shall be notified of the benefit determination (whether adverse or not) within a reasonable period of time appropriate to the medical circumstances, but not later than 15 days after receipt of the claim. This period may be extended one time for up to 15 days, provided that the Plan or the Plan's Designee both determines that such an extension is necessary due to matters beyond its control and notifies the Claimant, prior to the expiration of the initial 15-day period, of the circumstances requiring the extension of time and the date by which a decision is expected to be rendered. If such an extension is necessary due to a failure of the Claimant to submit the information necessary to decide the claim, the Notice of extension shall specifically describe the required information, and the Claimant shall be afforded at least 45 days from receipt of the Notice within which to provide the specified information. Notification of any Adverse Benefit Determination pursuant to this paragraph shall be made in accordance with paragraph F. herein.
 - 2) **Post-Service Claims.** In the case of a Post-Service Claim, the Claimant shall be notified, in accordance with paragraph F. herein, of the Adverse Benefit Determination within a reasonable period of time, but not later than 30 days after receipt of the claim. This period may be extended one time for up to 15 days, provided that the Plan or the Plan's Designee both determines that such an extension is necessary due to matters beyond its control and notifies the Claimant, prior to the expiration of the initial 30-day period, of the circumstances requiring the extension of time and the date by which a decision is expected to be rendered. If such an extension is necessary due to a failure of the Claimant to submit the information necessary to decide the claim, the Notice of extension shall specifically describe the required information, and the Claimant shall be afforded at least 45 days from receipt of the Notice within which to provide the specified information.
- d. **Calculating time periods.** For purposes of paragraph E. herein the period of time within which a benefit determination is required to be made shall begin at the time a claim is filed, without regard to whether all the information necessary to make a benefit determination accompanies the filing. In the event that a period of time is extended as permitted pursuant to paragraph E.2.c. above due to a Claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination shall be tolled from the date on which the Notification of the extension is sent to the Claimant until the date on which the Claimant responds to the request for additional information.

F. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION

1. Except in the case of an Adverse Benefit Determination concerning a Claim Involving Urgent Care, the Plan or the Plan's Designee shall provide a Claimant with written or electronic Notification of any Adverse Benefit Determination. The Notification shall set forth, in a manner calculated to be understood by the Claimant:
 - a. The specific reason or reasons for the adverse determination;
 - b. Reference to the specific Plan provisions on which the determination is based;
 - c. A description of any additional material or information necessary for the Claimant to perfect the claim and an explanation of why such material or information is necessary;
 - d. A description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of the Claimant's right to bring a civil action under section 502(a) of the Act following an Adverse Benefit Determination on review;
 - e. In the case of an Adverse Benefit Determination:
 - 1) If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the Claimant upon request; or
 - 2) If the Adverse Benefit Determination is based on a Medical Necessity or Experimental/Investigational treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request.
 - f. In the case of an Adverse Benefit Determination by the Plan or the Plan's Designee concerning a Claim Involving Urgent Care, a description of the expedited review process applicable to such claims.
2. In the case of an Adverse Benefit Determination by the Plan or the Plan's Designee concerning a Claim Involving Urgent Care, the information described above may be provided to the Claimant orally within the time frame prescribed in paragraph E.2.a. herein, provided that a written or electronic Notification in accordance with paragraph F.1. of this section is furnished to the Claimant not later than 3 days after the oral Notification.

G. APPEAL OF ADVERSE BENEFIT DETERMINATIONS

1. To appeal a denied claim, a written request and any supporting record of medical documentation must be submitted to the address on the reverse side of your membership card within 180 days of the Adverse Benefit Determination.
2.
 - a. A Claimant has the opportunity to submit written comments, documents, records, and other information relating to the Claim For Benefits;
 - b. A Claimant shall be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information Relevant to the Claimant's Claim For Benefits;
 - c. The Plan or the Plan's Designee shall take into account all comments, documents, records, and other information submitted by the Claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.
3. In addition to the requirements of paragraphs G.2.a. through c. herein, the following apply:
 - a. The Plan or the Plan's Designee shall provide for a review that does not afford deference to the initial Adverse Benefit Determination and will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the Adverse Benefit Determination that is the subject of the appeal, nor the subordinate of such individual;
 - b. In deciding an appeal of any Adverse Benefit Determination that is based in whole or in part on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is Experimental/ Investigational, or not Medically Necessary or appropriate, the appropriate named fiduciary shall consult with a Health Care Professional who has appropriate training and experience in the field of medicine involved in the medical judgment;
 - c. Upon request, the Plan or the Plan's Designee will identify medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a Claimant's Adverse Benefit Determination, without regard to whether the advice was relied upon in making the benefit determination;
 - d. Health Care Professionals engaged for purposes of a consultation under paragraph G.3.b. herein shall be individuals who were neither consulted in connection with the Adverse Benefit Determination that is the subject of the appeal, nor subordinates of any such individuals; and
 - e. In the case of a Claim Involving Urgent Care, a request for an expedited appeal of an Adverse Benefit Determination may be submitted orally or in writing by the Claimant; and the Plan or the Plan's Designee shall transmit within 72 hours of receipt of the expedited request for appeal its benefit determination. The determination may be made by telephone, facsimile, or other available similarly expeditious method.

H. TIMING OF NOTIFICATION OF DETERMINATION OF APPEAL

1. In general. Except as provided in paragraph H.2., a Claimant shall be Notified in accordance with paragraph I. herein of the benefit determination on review within a reasonable period of time, but not later than 60 days after receipt of the Claimant's request for review, unless it is determined that special circumstances require an extension of time for processing the claim. If it is determined that an extension of time for processing is required, written notice of the extension shall be furnished to the Claimant prior to the termination of the initial 60-day period. In no event shall such extension exceed a period of 60 days from the end of the initial period. The extension Notice shall indicate the special circumstances requiring an extension of time and the date by which the Plan or the Plan's Designee expects to render the determination on review.
2. The Plan or the Plan's Designee shall notify a Claimant of its benefit determination on review in accordance with the following, as appropriate.
 - a. Urgent care claims. In the case of a Claim Involving Urgent Care, the Claimant shall be Notified, in accordance with paragraph I. herein, of the benefit determination on review as soon as possible, taking into account the medical exigencies, but not later than 72 hours after receipt of the Claimant's request for review of an Adverse Benefit Determination.
 - b. Pre-service claims. In the case of a Pre-Service Claim, the Claimant shall be Notified, in accordance with paragraph I. herein, of the benefit determination on review within a reasonable period of time appropriate to the medical circumstances. Such Notification shall be provided not later than 30 days after receipt of the Claimant's request for review of an Adverse Benefit Determination.
 - c. Post-service claims. In the case of a Post-Service Claim, the Claimant shall be Notified, in accordance with paragraph I. herein, of the benefit determination on review within a reasonable period of time. Such Notification shall be provided not later than 60 days after receipt of the Claimant's request for review of an Adverse Benefit Determination.
3. Calculating time periods. For purposes of paragraph H. herein, the period of time within which a benefit determination on review shall be made begins at the time an appeal is received by the Plan or the Plan's Designee, without regard to whether all the information necessary to make a benefit determination on review accompanies the filing. In the event that a period of time is extended as permitted pursuant to paragraph I.1. herein due to a Claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination on review shall be tolled from the date on which the Notification of the extension is sent to the Claimant until the date on which the Claimant responds to the request for additional information.
4. In the case of an Adverse Benefit Determination on review, upon request, the Plan or the Plan's Designee shall provide such access to, and copies of Relevant documents, records, and other information described in paragraphs I.3., I.4., and I.5. herein as is appropriate.

I. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION OF APPEAL

The Plan or the Plan's Designee shall provide a Claimant with written or electronic Notification of its benefit determination on review. In the case of an Adverse Benefit Determination, the Notification shall set forth, in a manner calculated to be understood by the Claimant:

1. The specific reason or reasons for the adverse determination;
2. Reference to the specific Plan provisions on which the benefit determination is based;
3. A statement that the Claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information Relevant to the Claimant's Claim For Benefits;
4. A statement describing any voluntary appeal procedures offered by the Plan and the Claimant's right to obtain the information about such procedures, and a statement of the Claimant's right to bring an action under section 502(a) of the Act; and
5.
 - a. If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other similar criterion will be provided free of charge to the Claimant upon request;
 - b. If the Adverse Benefit Determination is based on a Medical Necessity or Experimental/Investigational treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request; and
 - c. Other information may be available regarding dispute resolutions through your local U.S. Department of Labor Office and or your State insurance regulatory agency.

J. DEFINITIONS

The following terms shall have the meaning ascribed to such terms whenever such terms are used in these Claims Procedures.

1. Claim Involving Urgent Care is any claim for medical care or treatment with respect to which the application of the time periods for making non-urgent care determinations:
 - a. Could seriously jeopardize the life or health of the Claimant or the ability of the Claimant to regain maximum function, or,
 - b. In the opinion of a physician with knowledge of the Claimant's medical condition, would subject the Claimant to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

Whether a claim is a Claim Involving Urgent Care is to be determined by an individual acting on behalf of the Plan applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine; however, any claim that a physician with knowledge of the Claimant's medical condition determines is a Claim Involving Urgent Care shall be treated as a Claim Involving Urgent Care for purposes of these Claims Procedures.

2. Pre-Service Claim means any claim for a benefit with respect to which the terms of the Plan condition receipt of the benefit, in whole or in part, on approval of the benefit in advance of obtaining medical care.

3. Post-Service Claim means any claim for a benefit that is not a Pre-Service Claim.
4. Adverse Benefit Determination means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Claimant's eligibility to participate in a Plan, and including, a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be Experimental/Investigational or not Medically Necessary or appropriate.
5. Notice or Notification means the delivery or furnishing of information to an individual in a manner appropriate with respect to material required to be furnished or made available to an individual.
6. Group Health Plan means an employee welfare benefit plan within the meaning of section 3(1) of the Act to the extent that such plan provides "medical care" within the meaning of section 733(a) of the Act.
7. Health Care Professional means a physician or other Health Care Professional licensed, accredited, or certified to perform specified health services consistent with State law.
8. Relevant. A document, record, or other information shall be considered Relevant to a Claimant's claim if such document, record, or other information:
 - a. Was relied upon in making the benefit determination;
 - b. Was submitted, considered, or generated in the course of making the benefit determination, without regard to whether such document, record, or other information was relied upon in making the benefit determination;
 - c. Demonstrates compliance with the administrative processes and safeguards required pursuant to these Claims Procedures in making the benefit determination; or
 - d. Constitutes a statement of policy or guidance with respect to the Plan concerning the denied treatment option or benefit for the Claimant's diagnosis, without regard to whether such advice or statement was relied upon in making the benefit determination.
9. Plan means that portion of the Group Health Plan established by the Group that provides for health care benefits for which CareFirst is the claims administrator under this Contract.
10. Plan Designee, for purposes of these Claims Procedures, means CareFirst.

When you have questions about your CareFirst benefits, feel free to call or write CareFirst BlueCross BlueShield.

Main Office

National Accounts Dedicated Service

Mail Administrator

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Lexington, KY 40512-4114