

# Schedule of Benefits

## PPO Group Plan

Medical Package ID: PPO03623  
Certificate ID: PPO03623-PHA02244-0120

This Schedule of Benefits and the Member Certificate together with the employer Group Master Policy, applications, amendments and any other coverage documents constitute the contract of insurance. These documents describe the essential features of your coverage and what rules you must follow to obtain covered services.

The Employer Group Master Policy may or may not include expanded eligibility provisions, beyond those discussed in your Member Certificate. For example, the employer Group Master Policy indicates certain limits regarding dependent coverage. Please contact your employer's group administrator for details.

If necessary, the Schedule of Benefits and the Member Certificate are replaced on your group's renewal and supersede those which were previously issued. Keep this Schedule of Benefits with your Member Certificate and refer to these documents when determining covered services. Benefits will be administered in accordance with the coverage which was in effect at the time services were rendered. Services must always be Medically Necessary as determined by Us.

The benefits of the Member Certificate are subject to the following:

Cost Sharing Category	In-Network Amount	Out-of-Network Amount
Policy Deductible per Contract Period:	Single: \$2000 Family: \$4000	Single: \$4000 Family: \$8000
Policy Coinsurance after Deductible:	Paid by Plan: 80% Paid by You: 20%	Paid by Plan: 60% Paid by You: 40%
Out-of-Pocket Expense Maximum per Contract Period:	Single: \$4200 Family: \$8400	Single: \$8400 Family: \$16800

- All references to "Deductible" are referring to your Deductible, as defined in your group Member Certificate.

Policy Deductible and Out-of-Pocket Expense Maximum amounts are separate between Network and Out-of-Network Providers.

Your plan is administered on a calendar year basis, so all references to the term "Contract Period" are referring to the calendar year.

Please note: Some services/procedures require Prior Authorization; please see your Member Certificate for more details or call the Customer Care Center at 877.230.7555 (TTY: 711).

Underwritten by Dean Health Plan, Inc.

The Member is responsible for all costs that exceed the benefit maximum indicated for that service.

IMPORTANT: *This Schedule of Benefits is only a summary of your benefits. A complete description of the benefits and applicable exclusions and limitations are included in your Policy. Benefits on this Schedule are provided only when services are received according to the terms set forth in the Policy. You may view your Policy any time at [prevea360.com](http://prevea360.com).*

*We cover services only when We find them to be Medically Necessary and consistent with the rules explained in your Policy documents. If a particular service, procedure or item is not specifically referenced in your Policy documents, coverage will be based on these rules. Generally, if not specifically referenced, the service, procedure or item will be subject to your Deductible and Policy Coinsurance amounts. Please contact the Customer Care Center if you have questions regarding whether and how a particular service, procedure or item is covered.*

## A. General Medical

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Office Visit (Primary Care Provider & Optometry)	\$40 copay	40% coinsurance after deductible
Chiropractic Services	\$40 copay	40% coinsurance after deductible
Specialty Office Visits	\$40 copay	40% coinsurance after deductible
Diabetic Education	\$0 copay	40% coinsurance after deductible
Preventive Services <i>One annual wellness visit</i>	\$0 copay	40% coinsurance after deductible

## B. Medical Supplies/Durable Medical Equipment

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Medical Supplies and Durable Medical Equipment	20% coinsurance after deductible	40% coinsurance after deductible
Diabetic Supplies	20% coinsurance after deductible	40% coinsurance after deductible

## C. Diagnostic Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
X-Rays and Labs, including readings	20% coinsurance after deductible	40% coinsurance after deductible
Other Diagnostic Services	20% coinsurance after deductible	40% coinsurance after deductible
MRI/MRA	20% coinsurance after deductible	40% coinsurance after deductible
CAT Scans	20% coinsurance after deductible	40% coinsurance after deductible
PET Scans	20% coinsurance after deductible	40% coinsurance after deductible
Readings for: MRI/MRA, CAT Scans, and PET Scans	20% coinsurance after deductible	40% coinsurance after deductible

## D. Hearing & Vision Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Hearing Services	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic Hearing Services	20% coinsurance after deductible	40% coinsurance after deductible
Hearing Aids - Adults <i>Limited to one aid per ear every 36 months.</i>	20% coinsurance after deductible	Not Covered
Hearing Aids - Children through age 18 <i>Limited to one aid per ear every 36 months.</i>	20% coinsurance after deductible	40% coinsurance after deductible
Cochlear Implants	20% coinsurance after deductible	40% coinsurance after deductible
Routine Vision Exam - Children through age 18	\$40 copay per visit	40% coinsurance after deductible
Routine Vision Exam - Adult	\$40 copay per visit	40% coinsurance after deductible
Non-Routine Vision Exam	\$40 copay per visit	40% coinsurance after deductible
Vision Services	20% coinsurance after deductible	40% coinsurance after deductible
Diagnostic Vision Services	20% coinsurance after deductible	40% coinsurance after deductible
Eyeglasses - Children through age 18	20% coinsurance after deductible	Not Covered

## E. Hospital & Surgical Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Inpatient Hospital	20% coinsurance after deductible	40% coinsurance after deductible
Inpatient Rehabilitative Confinement <i>Limited to 90 days per Member per Contract Period</i>	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Hospital	20% coinsurance after deductible	40% coinsurance after deductible
Ambulatory Surgical Center	20% coinsurance after deductible	40% coinsurance after deductible
Detoxification Services	20% coinsurance after deductible	40% coinsurance after deductible

## F. Skilled Nursing Care Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Licensed Skilled Nursing (Excludes Custodial Care and Other Non-Covered Expenses) <i>Limited to 30 days per Confinement</i>	20% coinsurance after deductible	40% coinsurance after deductible
Home Health Care <i>Limited to 60 visits per Contract Period</i>	20% coinsurance after deductible	40% coinsurance after deductible
Hospice Care	20% coinsurance after deductible	40% coinsurance after deductible

## G. Emergency & Urgent Care Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Ambulance Services	20% coinsurance after deductible	20% coinsurance after in-network deductible
Emergency Room Services <i>You may be responsible for other charges in addition to the facility Copay/Deductible/ Coinsurance.* Copay is waived if admitted for Observation or Inpatient.</i>	\$325 copay and/or 20% coinsurance after deductible	\$325 copay and/or 20% coinsurance after in-network deductible
Urgent Care Facility <i>You may be responsible for other charges in addition to the visit Copay/Deductible/ Coinsurance.*</i>	\$40 copay and/or 20% coinsurance after deductible	\$40 copay and/or 20% coinsurance after in-network deductible
* Other charges will result from services rendered by other providers who treated you during your urgent care or emergency room visit. These charges include, but are not limited to, physician visits, diagnostic services, procedures/treatments and various medical supplies. The amount charged for these services received from an Out-of-Network Provider may exceed the Maximum Allowable Fee in which case you will be responsible for paying the difference between the amount charged and the Maximum Allowable Fee.		

## H. Therapies, Rehabilitation & Habilitative Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Autism Spectrum Disorder - Intensive - Physician and Facility Charge <i>The Member is eligible for 4 cumulative years of intensive-level services</i>	\$40 copay per therapy type per day	40% coinsurance after deductible
Autism Spectrum Disorder - Intensive - Related Services <i>The Member is eligible for 4 cumulative years of intensive-level services</i>	20% coinsurance after deductible	40% coinsurance after deductible
Autism Spectrum Disorder - Non-Intensive - Physician and Facility Charge	\$40 copay per therapy type per day	40% coinsurance after deductible
Autism Spectrum Disorder - Non-Intensive - Related Services	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy <i>Limited to 20 visits per therapy type per Contract Period</i>	\$40 copay per therapy type per day	40% coinsurance after deductible
Habilitative Services <i>Limited to 20 visits per therapy type per Contract Period</i>	\$40 copay per therapy type per day	40% coinsurance after deductible
Phase II Cardiac Rehabilitation	20% coinsurance after deductible	40% coinsurance after deductible
Radiation Therapy	20% coinsurance after deductible	40% coinsurance after deductible

## I. Dental Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Trauma/Accidental Injury to Teeth	20% coinsurance after deductible	40% coinsurance after deductible
Oral Surgery Consult	\$40 copay per visit	40% coinsurance after deductible
Oral Surgical Services	20% coinsurance after deductible	40% coinsurance after deductible
TMD Surgical Services	20% coinsurance after deductible	40% coinsurance after deductible
TMD Office Consult	\$40 copay per visit	40% coinsurance after deductible
TMD DME	20% coinsurance after deductible	40% coinsurance after deductible

## J. Behavioral Health & Addiction Services

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Inpatient/Residential Care - Behavioral Health & Addiction Services	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Behavioral Health & Addiction Services	\$40 copay	40% coinsurance after deductible
Intensive Outpatient/Day Treatment/Partial Hospitalization	20% coinsurance after deductible	40% coinsurance after deductible

## K. Transplants

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Transplant Services	20% coinsurance after deductible	40% coinsurance after deductible

## L. Other Services

Benefits

In-Network  
Amount You Pay

Out-of-Network  
Amount You Pay

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
Acupuncture	Not Covered	Not Covered
Anesthesia Services	20% coinsurance after deductible	40% coinsurance after deductible
Allergy Injections	20% coinsurance after deductible	40% coinsurance after deductible
Infertility Services	Not Covered	Not Covered
Surgical Services	20% coinsurance after deductible	40% coinsurance after deductible
Travel Immunizations	20% coinsurance after deductible	Not Covered
Maternity Services		
Diagnostic Services	20% coinsurance after deductible	40% coinsurance after deductible
Physician and Hospital Services	20% coinsurance after deductible	40% coinsurance after deductible

SAMPLE

## M. Outpatient Prescription Drugs – Tier Option

Benefits	In-Network Amount You Pay	Out-of-Network Amount You Pay
TIER 1 Outpatient Prescription Drugs Preferred Generic <i>30-day supply</i>	\$10 copay**	50% coinsurance
TIER 2 Outpatient Prescription Drugs Non-Preferred Generic, Preferred Brand <i>30-day supply</i>	\$40 copay**	50% coinsurance
TIER 3 Outpatient Prescription Drugs Non-Preferred Generic, Non- Preferred Brand <i>30-day supply</i>	\$75 copay**	Not Covered
TIER 4 Outpatient Specialty Prescription Drugs Specialty Drugs <i>30-day supply</i>	\$150 copay**	Not Covered
Mail Order	90-day supply (Tier 1) for 2 copays; 90-day supply (Tiers 2 & 3) for 3 copays; Tier 4 Not Covered	Not Covered

\*\*Regardless of the tier your oral chemotherapy falls into you will never pay more than \$100 for a 30 day supply, in compliance with the Wisconsin law governing coverage of oral chemotherapy drugs.





# Group PPO Plan Member Certificate

Learn more about your plan or get answers to your benefit questions:

CALL

Customer Care Center  
877.230.7555 (TTY: 711)

CLICK

[prevea360.com](http://prevea360.com)

Business Address:  
Prevea360 Health Plan  
2710 Executive Dr  
Green Bay, WI 54304

Mailing Address:  
Prevea360 Health Plan  
P.O. Box 56099,  
Madison, WI 53705

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# IMPORTANT INFORMATION

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## GROUP PPO MEMBER CERTIFICATE

The Member Certificate is a description of the health insurance benefits provided to Prevea360 Health Plan (Prevea360) Subscribers and their Qualified Dependents through the Group Policyholder. This Certificate summarizes the benefits provided under the Group Master Policy. Together, this Certificate, the Group Master Policy, the Schedule of Benefits, the Employer Group Application, any other applications and any applicable riders, addendums, attachments and/or amendments make up the Policy.

### IMPORTANT NOTICE CONCERNING STATEMENTS IN YOUR EMPLOYEE APPLICATION ENROLLMENT FORM

Please read the copy of your employee application provided to you by your employer/Policyholder or Us. Omissions or misstatements in your employee application could cause an otherwise valid claim to be denied. Carefully check the information provided when you apply for coverage and write to Us within 10 days if any of the information is incorrect or incomplete (such as an incomplete medical history). This insurance coverage was issued on the basis that the answers to all questions and any other material information shown on the employee application are correct and complete. If you have any questions, please contact Our Customer Care Center at the address and telephone numbers shown on the cover of this Certificate.

Every effort has been made to ensure that the information in this Certificate is accurate. Any benefit described is subject to the terms and conditions of the Group Master Policy.

The Group Master Policy is the group health insurance contract issued by Us to the employer, association, union or other entity known as the Group Policyholder.

For detailed information about Us or the Group Master Policy, please contact Our Customer Care Center at the telephone numbers shown on the cover of this Certificate.

Under this Certificate, benefits received from an Out-of-Network Provider are either non-covered or limited to a Maximum Allowable Fee. The Maximum Allowable Fee may be lower than the amount the Out-of-Network Provider bills. If there is a difference between the Maximum Allowable Fee and the amount Out-of-Network Provider bills, the Member will be responsible for paying the difference. Please refer to the **"Glossary of Terms"** and **"Benefits"** Sections of this Certificate for further information on Maximum Allowable Fees. If you have any questions, please contact Our Customer Care Center.

*Benefits listed in this Certificate are only available as long as the Policy and your coverage are in effect. The Certificate must be read together with the Schedule of Benefits, Group Master Policy and other Policy documents to ensure accurate information regarding coverage, obligations and responsibilities under the Policy. If you are unsure if a service is covered, please call Our Customer Care Center prior to having the service performed. Our Customer Care Center will attempt to assist you. However, no information provided by Our Customer Care Center shall change your coverage, obligations and responsibilities under the Policy.*

## PEDIATRIC DENTAL DISCLOSURE

This policy does not include pediatric dental services as required under the federal Patient Protection and Affordable Care Act. This coverage is available in the insurance market and can be purchased as a stand-alone product. Please contact your insurance carrier, agent, or the Federally Facilitated Exchange if you wish to purchase pediatric dental coverage or a stand-alone dental services product.

SAMPLE

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# TABLE OF CONTENTS

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I.	POLICY PROVISIONS.....	5
II.	GLOSSARY OF TERMS.....	10
III.	BENEFITS.....	23
A.	GENERAL MEDICAL.....	23
B.	MEDICAL SUPPLIES/DURABLE MEDICAL EQUIPMENT.....	25
C.	DIAGNOSTIC SERVICES.....	27
D.	HEARING & VISION SERVICES.....	28
E.	HOSPITAL & SURGICAL SERVICES.....	29
F.	SKILLED NURSING CARE SERVICES.....	31
G.	EMERGENCY & URGENT CARE SERVICES.....	33
H.	THERAPIES, REHABILITATION & HABILITATIVE SERVICES.....	36
I.	DENTAL SERVICES.....	39
J.	BEHAVIORAL HEALTH & ADDICTION SERVICES.....	42
K.	TRANSPLANTS.....	43
L.	OTHER SERVICES.....	45
M.	OUTPATIENT PRESCRIPTION DRUGS.....	48
IV.	GENERAL EXCLUSIONS & LIMITATIONS.....	54
V.	COVERAGE INFORMATION.....	57
VI.	GENERAL PROVISIONS.....	66
VII.	COORDINATION OF BENEFITS (COB).....	70
VIII.	GRIEVANCES AND APPEALS.....	75
IX.	INDEX.....	81

SAMPLE

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# I. POLICY PROVISIONS

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*Certain terms used in this Section are defined throughout and/or in the **Glossary of Terms**.*

## Access to Care

Because the provider network can change, you should confirm Our Network Providers before you seek care. You can do this by viewing Our provider directory on [prevea360.com](http://prevea360.com) or calling Our Customer Care Center at 877.230.7555 (TTY: 711).

We have many preferred provider organization (PPO) Network Providers who can care for you. Your Plan also allows you the freedom to see providers who are outside of the PPO network. You may see the physician of your choice for any covered service. This Plan does not require you to choose a Primary Care Provider or obtain a referral to see a specialist. However, some services may require Prior Authorization.

You do not need Prior Authorization from Us or from any other person (including a Primary Care Provider) in order to obtain access to obstetrical or gynecological care from a health care professional in Our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining Prior Authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of Network Providers who specialize in obstetrics or gynecology, contact Us at 877.230.7555 (TTY: 711).

If you're not sure you need to see a doctor, or you're wondering if you have a problem, call Our free 24-hour nurse line. It's called Prevea Care After Hours and can be reached at 888.277.3832. Prevea Care After Hours nurses do not provide medical care or treatment. They base their advice solely on the information you provide when you call. Due to licensing laws, Prevea Care After Hours services are only available to Wisconsin residents.

## Network Providers

PPO Network Providers are Health Care Providers that sign an agreement with Us to provide medical services to Our Members. They are part of the PPO network and are listed in the most current edition of Our PPO Provider Directory (which is also located on line at [prevea360.com](http://prevea360.com)).

If you use a PPO Network Provider, covered charges will be paid based on the agreement between Us and the PPO Network Provider. If there is a difference between the amount the PPO Network Provider agreed to charge and the amount actually billed, you will not have to pay the difference.

Please note, Our contracts with PPO Network Providers will not affect or interfere with your relationship with your Health Care Provider. Your Health Care Provider is still responsible for making all medical decisions regarding your care. This includes deciding which treatments are appropriate for you. However, any treatment plan chosen by your Health Care Provider must meet this Policy's benefit requirements to be covered.

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## Out-of-Network Providers

You can choose to seek care from Health Care Providers that are not in Our Network. However, if you choose to seek care from an Out-of-Network Provider you will be responsible for paying higher out-of-pocket costs.

Out-of-Network Providers are those Health Care Providers who are not Network Providers, as defined above. We are not responsible or liable for the quality of care provided by an Out-of-Network Provider.

For the following notice, non-participating provider means Out-of-Network Provider.

**NOTICE: LIMITED BENEFITS WILL BE PAID WHEN NON-PARTICIPATING OR OUT-OF-NETWORK PROVIDERS ARE USED.** You should be aware - when you elect to utilize the services of a non-participating provider for a covered service, benefit payments to such non-participating providers are not based upon the amount billed. The basis of your benefit payment will be determined according to your Policy's fee schedule, usual and customary charge (which is determined by comparing charges for similar services adjusted to the geographical area where the services are performed), or other method as defined by the Policy. **YOU RISK PAYING MORE THAN THE COINSURANCE, DEDUCTIBLE, AND COPAY AMOUNT DEFINED IN THE POLICY AFTER THE PLAN HAS PAID ITS REQUIRED PORTION.** Non-participating providers may bill enrollees for any amount up to the billed charge after the plan has paid its portion of the bill. Participating providers have agreed to accept discounted payment for covered services with no additional billing to the enrollee other than Copay, Coinsurance, and Deductible amounts. You may obtain further information about the participating status of providers and information on out-of-pocket expenses by calling the Customer Care Center at 877.230.7555 (TTY: 711) or by visiting [prevea360.com](http://prevea360.com).

Generally, if you choose to see an Out-of-Network Provider, We will pay charges up to Our Maximum Allowable Fee. If there is a difference between the Maximum Allowable Fee and what the Out-of-Network Provider bills, you may have to pay the difference. Please call the Customer Care Center if you have questions about the Maximum Allowable Fee.

However, there are a few exceptions:

- We will cover Emergency Services or Urgent Care you receive from an Out-of-Network Provider as if you are seeing a Network Provider.
  - You do not need to ask for Prior Authorization.
  - If you need further care after you are medically stable, We may ask that you transfer to a Network Provider. If you refuse transfer, We may not continue to cover your care as if you are seeing a Network Provider.
  - You still need to pay any applicable Deductible, Coinsurance, or Copay amounts.
  - We will pay charges up to Our Maximum Allowable Fee. If there is a difference between the Maximum Allowable Fee and what the Out-of-Network Provider bills, you may have to pay the difference. Please call Our Customer Care Center if you have questions about the Maximum Allowable Fee.

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- If a Network Provider cannot provide care that you need, We may cover care you receive from an Out-of-Network Provider as if that provider is in Our Network.
  - You must ask for Prior Authorization before you see an Out-of-Network Provider, and We must approve your request. We will decide based on the following:
    - i. Whether a Network Provider can provide the care you seek; and
    - ii. Whether the care you are seeking is medically appropriate for you.
  - If your Prior Authorization request is approved, We will cover your care as if you saw a Network Provider. We will base Our payment on what the Out-of-Network Provider charges, not Our Maximum Allowable Fee.
  - You still need to pay any applicable Deductible, Coinsurance, or Copay amounts.

Please see the **Glossary of Terms and Benefits** section for more information.

Before you seek care from an Out-of-Network Provider, you can call Our Customer Care Center to get information about Maximum Allowable Fees. Before you call, You will need to contact your Out-of-Network Provider to get the procedure code(s) and the amount(s) the Out-of-Network Provider intends to charge. You can give this information to Our Customer Care Center so We can determine the Maximum Allowable Fee for the service(s) you are seeking. Within 5 business days of receiving your request, We will notify you to tell you whether the service is covered and if it is subject to the Maximum Allowable Fee or any other Policy provisions (e.g., Deductibles or Copays).

### Prior Authorization

Your Health Care Provider must get Prior Authorization from Us before We will cover certain procedures or services. Examples of procedures and services that need Prior Authorization are listed below. This is NOT a complete list. You should contact Our Customer Care Center at 877.230.7555 (TTY: 711) to verify whether a procedure or service needs Prior Authorization.

### **Examples of Procedures/Services Requiring Prior Authorization:**

- Certain medical injectables.
- Certain radiology services.
- Clinical trials.
- Communication devices.
- Habilitative Services.
- Services provided in a home setting.
- Dental services required to treat accidental injury to teeth.
- Durable medical equipment (DME) as stated in Our medical policies.
- Therapies (physical therapy, occupational therapy, speech therapy).
- Pain management.
- New technologies not commonly accepted as standard of care.
- Hospice.
- Transplants (except cornea).
- Elective inpatient admissions and services.
- Select sleep studies.
- Select outpatient surgeries.

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- Select diagnostic testing (e.g., genetic testing).
- Skilled Nursing Facility/swing beds (SNF).

### **The Process for Obtaining Prior Authorization:**

If your Health Care Provider recommends that you have a service or procedure that needs Prior Authorization, your Health Care Provider should submit a Prior Authorization request form to Us. It is the Member's responsibility to make sure that your Health Care Provider requests Prior Authorization. We must receive the Prior Authorization request at least 15 business days before the date of your service or procedure. We will notify you in writing of Our decision.

Your Health Care Provider may decide that it is Medically Necessary for you to 1) get additional services beyond what We originally authorized, or 2) receive care for longer than the length of time We originally authorized. If this happens, your Health Care Provider must contact Us to request an extension of the original authorization. You and your Health Care Provider will be notified of whether We approve or deny your extension request.

Prior Authorization does not guarantee coverage and/or payment if you have already reached a benefit maximum or your coverage has been terminated.

### **Failure to Get Prior Authorization:**

If you fail to get Prior Authorization for any Medically Necessary covered service which requires an authorization, a penalty of 50% of the allowed amount, up to a \$500 maximum per occurrence, is applied or the service may be denied for failure to obtain an authorization. All Copays, Deductibles and Coinsurance for Covered Expenses still apply. This penalty will not count toward your Out-of-Pocket Expense Maximum. You, the Member, must ensure that your Health Care Provider has gotten Prior Authorization for all services.

### **Urgent Care and Emergency Services:**

In urgent and emergency situations, you may need medical attention before the written Prior Authorization process can take place. You do not need to get Prior Authorization for Urgent Care or Emergency Services. However, if you need to be admitted to a facility We must be notified within 48 hours or the next business day (whichever is longer) at 877.230.7555 (TTY: 711).

Inpatient services may be reviewed for Medical Necessity.

If you get Urgent Care or Emergency Services from an Out-of-Network Provider and need further care, We may ask that you transfer to a Network Provider after you are medically stable. If you refuse transfer, We may not continue to cover your care as if you are seeing a Network Provider.

### **Concurrent Review for Out-of-Network Providers:**

We will continue to review facility Confinements and certain outpatient services after you have gotten an initial Prior Authorization. We review these services concurrently to decide if they continue to be Medically Necessary. If your Health Care Provider decides that additional care beyond the length of time originally authorized is Medically Necessary, your Health Care Provider must contact Us to request an extension. We will notify the Health Care Provider of

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Our decision to approve or deny the request. If a Health Care Provider fails to provide Us the information We need to make a decision, We will deny those services. Any amount(s) denied for this reason will not apply toward satisfaction of the Out-of-Pocket Expense Maximum.

## End of Section I

SAMPLE

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## II. GLOSSARY OF TERMS

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*The terms below have special meanings in this Certificate.*

### **Active at Work/Active Status:**

Means performing your job on a regular, full-time basis, as defined in the Employer Group Application and referenced in the Employer Group Master Policy. Each day of a regular paid vacation and any regular nonworking holiday shall be deemed Active Status if you were in an Active Status on your last regular working day. You are still considered active if you are absent from work due to disability, illness, or leave of absence as determined by your employer. Unless coverage is continued as allowed under the law, a Subscriber who leaves employment due to active military service of longer than 30 days will cease to be considered active under the Policy. This definition does not apply when coordinating benefits with Medicare. Please refer to Section VII, Coordination of Benefits (COB), Coordinating Benefits with Medicare, for more information about how We coordinate benefits with Medicare.

### **Benefit Period:**

A fixed time period determined by Us during which coverage is provided according to the Policy documents. During the Benefit Period, any Deductible, Copay or Coinsurance amounts the Member pays accumulate toward the applicable Out-of-Pocket Expense Maximum and any visits subject to a visit limit accumulate toward that visit limit. These accumulated amounts reset at the beginning of each new Benefit Period.

### **Certificate:**

This insurance document, which is issued to Subscribers of the employer's group Policy and shows your coverage under the Policy.

### **Clinical Trial:**

A Clinical Trial is a phase I, phase II, phase III, or phase IV clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition.

A Clinical Trial must satisfy all of the following criteria:

1. Meets at least one of the following three criteria:
  - a. Is approved, funded (which may include funding through in-kind contributions), sponsored and/or provided by one or more of the following:
    - i. The National Institutes of Health (NIH);
    - ii. The Centers for Disease Control and Prevention (CDC);
    - iii. The Agency for Health Care Research and Quality (AHCROQ);
    - iv. The Centers for Medicare & Medicaid Services (CMS);
    - v. A cooperative group or center of any of the entities described in clauses (i) through (iv) or the Department of Defense (DOD) or the Department of Veterans Affairs (VA);
    - vi. A qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants;
    - vii. The VA, the DOD or the Department of Energy (DOE) if the following conditions are met:

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- 1) The study or investigation has been reviewed and approved through a system of peer review that the Secretary determines to be:
  - a) Comparable to the system of peer review of studies and investigations used by the NIH; and
  - b) Assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review; or
- viii.A cancer center that has been designated by the National Cancer Institute (NCI) as a Clinical Cancer Center or Comprehensive Cancer Center.
- b. Is conducted under an investigational new Drug application reviewed by the Food and Drug Administration (FDA); or
- c. Is a Drug trial that is exempt from such an investigational new Drug application.
2. Has a written protocol that describes a scientifically sound study and has been approved by all relevant institutional review boards (IRBs) before participants are enrolled in the trial. We may, at any time, request documentation about the trial to confirm the trial meets current standards for scientific merit and has the relevant IRB approvals.
3. The subject or purpose of the trial is the evaluation of an item or service that meets the definition of a Covered Expense and is not otherwise excluded under this Policy.

A life-threatening condition means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

**Confinement/Confined:**

a) The period of time between admission to and discharge from an inpatient or outpatient hospital, AODA residential center, Skilled Nursing Facility, or licensed ambulatory surgical center on the advice of your doctor and discharge there from; or b) the time spent in a hospital receiving emergency care for illness or injury. Hospital swing bed Confinement is considered the same as Confinement in a Skilled Nursing Facility. If the Member is transferred to another facility for continued treatment of the same or related condition, it is one Confinement.

For Skilled Nursing Facilities (SNF), an inpatient stay begins on the day of admission into a Skilled Nursing Facility. The SNF benefit renews when you haven't received any Inpatient Hospital care or skilled care in a Skilled Nursing Facility for the same or a similar diagnosis for 60 days in a row. If you go into a hospital or a Skilled Nursing Facility after one SNF benefit period has ended, a new benefit period begins. There is no limit to the number of SNF inpatient benefit periods. However, additional days are not available until skilled care has not been required for at least 60 consecutive days.

**Contract Period:**

Unless stated otherwise in your Schedule of Benefits, the period beginning with the Effective Date or the renewal date of the Policy as indicated in the Group Master Policy. All eligible expenses and all payment amounts listed in this Certificate are per Contract Period, unless otherwise stated in the specific benefit subsection within this Certificate.

**Coinsurance:**

A specified percentage of Covered Expenses that a Member is required to pay each time covered services are provided, subject to any maximums specified in this Policy. Coinsurance

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amounts are applied to Our contracted fee or Maximum Allowable Fee. If a Covered Expense is subject to Coinsurance, the percentage amount can be located in the Schedule of Benefits.

### **Copay:**

A specified dollar amount that a Member is required to pay each time covered services are provided, subject to any maximums specified in this Policy. Copay amounts are applied to Our contracted fee or Maximum Allowable Fee and apply at the benefit level. Copay amounts are applied toward the Out-of-Pocket Expense Maximum. If a Covered Expense is subject to a Copay, the Copay amount can be located in the Schedule of Benefits.

### **Covered Expense:**

A charge for a service or supply that is Medically Necessary and eligible for payment under this Certificate.

### **Custodial Care:**

Custodial Care is the type of care given when the basic goal is to help a person in the activities of daily life, including, but not limited to, help in:

- Bathing;
- Dressing;
- Eating;
- Taking medicines properly;
- Getting in and out of bed;
- Using the toilet;
- Preparing special diets;
- Walking; or
- 24-hour supervision for potentially unsafe behavior.

### **Deductible:**

The amount of Covered Expenses that the Member is required to pay each Contract Period before We will pay for Covered Expenses. The Deductible is applied to Our contracted fee or to the Maximum Allowable Fee. If your coverage is subject to a Deductible, the Deductible amount can be located in the Schedule of Benefits.

### **Effective Date:**

The effective date of the Group Master Policy or the date the Eligible Employee qualifies for and enrolls in health care coverage with Us. An Eligible Employee must be Active at Work/Active Status for coverage to be effectuated. An Eligible Employee may be Active at Work/Active Status on a non-working day or while absent from work due to disability, illness, or leave of absence. For further explanation of Active at Work/Active Status, see Section II, "Glossary of Terms".

### **Eligible Employee:**

An employee qualified under the terms of the Group Master Policy between Us and the employer.

### **Emergency Detention:**

When a law enforcement officer or person authorized to take a child or juvenile into custody has cause to believe that an individual is mentally ill, Drug dependent, or developmentally

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disabled and the individual evidences any of the conditions included in Wis. Stat. § 51.15. Detention includes detainment in a hospital approved as a detention facility by the Wisconsin Department of Health Services or under contract with a county department, an approved public treatment facility, a center for the developmentally disabled, a state treatment facility, or an approved private treatment facility if the facility agreed to detain the individual. Emergency Detention must follow all requirements included in Wis. Stat. § 51.15 and any other applicable state regulatory requirements to be covered under this Policy.

### **Emergency Medical Condition:**

A medical condition that manifests itself by acute symptoms of sufficient severity, including severe pain, to lead a prudent layperson who possesses an average knowledge of health and medicine to reasonably conclude that a lack of immediate medical attention will likely result in any of the following:

1. Serious jeopardy to the person's health or, with respect to a pregnant woman, serious jeopardy to the health of the woman or her unborn child.
2. Serious impairment to the person's bodily functions.
3. Serious dysfunction of one or more of the person's body organs or parts.

**Emergency Medical Condition does not include a medical condition that arises as a result of a service, treatment or procedure that is not a covered expense under this Certificate.**

### **Emergency Services:**

1. A medical screening examination that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department, to evaluate such Emergency Medical Condition; and
2. Such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities at the hospital, as are required to stabilize the patient.

### **Experimental or Investigational Procedures, Treatments, Supplies, Devices or Drugs:**

Surgical procedures or medical procedures, treatments, supplies, devices, or Drugs which at the time provided or sought to be provided, are in the judgment of Our Medical Directors not currently recognized as accepted medical practice and/or one of the following applies:

1. The technology does not have final approval from the appropriate governmental regulatory bodies.
2. The scientific evidence does not permit conclusions concerning the effect of the technology on health outcomes.
3. The technology does not improve the net health outcome.
4. The technology is not as beneficial as any established alternatives.
5. The improvement is not attainable outside the investigational settings.

A procedure, treatment, supply, device or Drug may be considered Experimental or Investigational even if the provider has performed, prescribed, recommended, ordered, or approved it, or if it is the only available procedure or treatment for the condition.

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### **Full-Time Student:**

A Qualified Dependent who is enrolled in an accredited post-high school academic, professional, or trade school that provides a schedule of courses or classes and whose principal activity is the procurement of an education.

Full-time status is defined by the school in which the student is enrolled as a Full-Time Student. A Full-Time Student is considered enrolled on the date that person is recognized as a Full-Time Student by the school, which is typically the first day of classes. Student status includes any intervening vacation period if the dependent continues to be a Full-Time Student immediately following such vacation period.

Please refer to Qualified Dependent definition in this section.

### **Gestational Carrier:**

A woman who receives a transfer of an embryo created by an ovum and sperm from either the intended parents or the donor(s). A Gestational Carrier is not the source of the ovum for the child with which she is impregnated.

### **Group Master Policy:**

The agreement between Us and the employer group to provide health insurance coverage to Members. The Group Master Policy is part of the Entire Policy.

### **Group Policyholder/Policyholder:**

The employer or other party that entered into the Group Master Policy pursuant to which this Certificate was issued.

### **Habilitative Services:**

Habilitative Services and devices are those services and devices that help a person keep, learn, or improve skills and functioning for daily living. Examples include therapy for a child who is not walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

### **Health Care Providers:**

Doctors, hospitals, clinics and any other person or entity properly licensed, certified or otherwise authorized, pursuant to the law of jurisdiction in which care or treatment is received, to provide one or more benefits listed in this Certificate within the scope of their license.

### **Hospice Care:**

Hospice Care is provided by an agency or organization that:

- Is available 24 hours a day, seven days a week.
- Is certified by Medicare as a hospice program and, if required, is licensed by the jurisdiction in which it is located.
- Provides core services, which include:
  - Nursing services available 24 hours a day, seven days a week.
  - Medical social worker services.
  - Dietary, spiritual and bereavement counseling.
  - Palliative and supportive medical, social and psychological services.

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- Provides or arranges for other services when approved by your Health Care Provider. These services may include:
  - Health Care Provider or social worker services.
  - Physical, occupational or speech therapy.
  - Home health aide services.
  - Inpatient care in a facility when needed for pain control and other acute symptom management.
  - Pharmacy services.
  - Durable medical equipment.

A hospice Care facility is a facility or distinct part of a hospital or Skilled Nursing Facility that:

- Is licensed to provide Hospice Care in the area in which it is located.
- Provides services 24 hours per day, seven days per week.
- Has at least one of each of the following personnel:
  - Doctor of Medicine (MD).
  - Registered Nurse (RN).
  - Licensed or certified social worker.
  - Pastoral or other counselor.
  - Full-time administrator.
- Is responsible for providing core services.
- Maintains written or electronic records.

**Immediate Family:**

The Member’s spouse, as well as dependents, parents, brothers and sisters of the Member and their spouses.

**Inpatient Behavioral Health Services:**

Medically-oriented treatment, psychotherapy and other behavioral health services to enable a person with a behavioral health disorder, or a behavioral health disorder in combination with other impairments, to function successfully. These services must be provided:

- By a licensed professional;
- In a state-licensed or certified hospital or behavioral health residential facility; and
- On a 24 hour per day basis.

**Inpatient Hospital:**

A hospital is an institution that:

- Is licensed and run according to applicable state laws that apply to hospitals;
- Maintains, at its location, all the facilities needed to provide diagnosis of and medical and surgical care for, injury and illness;
- Provides this care for fees;
- Provides such care on an inpatient basis;
- Provides continuous 24-hour nursing services by registered graduate nurses;
- Qualifies as a psychiatric or tuberculosis hospital;
- Is a Medicare provider;
- And is credentialed by Us or accredited as a hospital by the Joint Commission on Accreditation of Hospitals. The term hospital does not mean an institution that is chiefly a place for treatment of chemical dependency, a Skilled Nursing Facility, or a federal

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hospital. We reserve the right to apply this definition to services provided by Out-of-Network Providers.

### **Inpatient Rehabilitation:**

Inpatient Rehabilitation is an admission to a specialized facility that is able to deliver the intensity of services required to rehabilitate someone from a serious illness or injury, including but not limited to, stroke, cranial bleed, head injury or spinal cord injury. Inpatient Rehabilitation services must be Medically Necessary.

### **Intensive Outpatient Behavioral Health Services:**

Planned, structured behavioral health services that are more intensive than outpatient services but are less intensive than inpatient services. They:

- Must be provided by a licensed behavioral health or addiction treatment partial hospitalization or day treatment facility;
- Must be provided by a licensed behavioral health or addiction treatment provider;
- Are generally provided for at least two (2) hours per day, three (3) days per week.

### **Late Enrollee:**

An Eligible Employee, or dependent of an Eligible Employee, who did not request coverage under the Policy during the enrollment period in which he or she was entitled to enroll in the Policy, who is not eligible for a Special Enrollment Period and who subsequently requests coverage under the Policy.

### **Long-Term Therapy:**

Therapy that is determined by Us to be primarily Maintenance Therapy.

### **Maintenance Therapy:**

Ongoing therapy delivered after the acute phase of an illness or injury has passed. It begins when a patient's recovery has reached a plateau or improvement in his/her condition has slowed or ceased entirely and only minimal rehabilitative gains can be demonstrated. The determination of what constitutes "Maintenance Therapy" is made by Us after reviewing an individual's case history or treatment plan submitted by a Health Care Provider. Any service that meets the criteria to be a covered Habilitative Service will not be considered Maintenance Therapy for the purpose of this Policy.

### **Maximum Allowable Fee:**

Maximum Allowable Fee is the maximum amount We allow for a given service/procedure with an Out-of-Network Provider. This amount may be based on one or more of the following:

- Geographic location;
- Provider specialty;
- Training and experience of provider;
- Date of service;
- Complexity of treatment; or
- Degree of skill required of provider.

If there is a difference between the Maximum Allowable Fee and the amount billed by an Out-of-Network Provider, the Member may be responsible for the difference.

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### **Medicaid:**

A program instituted pursuant to Title XIX (Grants to States for Medical Assistance Program) of the United States Social Security Act (as added by the Social Security Amendments of 1965 now or hereafter amended).

### **Medically Necessary/Medical Necessity:**

The treatment, services, or supplies provided by a hospital or Health Care Provider that are required to identify or treat a Member's illness or injury and which, as determined by Us, are: a) consistent with the Member's illness or injury; b) in accordance with generally accepted standards of medical practice; c) not solely for the convenience of a Member, hospital, or other provider; and d) the most appropriate supply or level of service that can be safely provided to the Member in the most cost effective manner.

The fact that a doctor has performed or prescribed a procedure or treatment or the fact that it may be the only treatment for a particular illness or injury does not mean that it is Medically Necessary, as defined in this Certificate. The definition of Medically Necessary used in this Certificate relates only to this Policy and may differ from the way a doctor engaged in the practice of medicine defines medically necessary.

### **Medicare:**

Title XVIII (Health Insurance Act for the Aged) of the United States Social Security Act (as added by the Social Security Amendments of 1965 now or hereafter amended).

### **Member:**

A Subscriber and/or Qualified Dependent.

### **Network Provider/Plan Provider:**

Please refer to Section I of this Certificate for the definition of "Network Provider". Also note that for purposes of this Policy, Network Provider means only those providers listed in the Prevea360 Provider Directory. Network Providers are a subset of all providers contracted by Dean Health Plan, Inc.

### **Observation:**

In a hospital facility, Observation care is a set of specific, clinically appropriate services, which include ongoing short-term treatment, assessment and reassessment. Treatment can frequently include surgical services to resolve an urgent, unforeseen condition. An Observation stay is considered an outpatient service and is paid as an outpatient benefit. It is an alternative to an inpatient hospital admission to allow reasonable and necessary time to evaluate and render medically necessary services to a member and determine if they may require an inpatient stay or follow-up care in another setting.

### **Outpatient Hospital or Ambulatory Surgical Services:**

An ambulatory surgery center is an outpatient surgical facility that provides day surgery services to persons who need care for less than 24-hours. An outpatient surgical facility is a registered public or private medical facility that has an organized staff of licensed practitioners and registered professional nursing services with permanent facilities equipped and operating primarily to perform surgery. The facility must be Medicare-certified and licensed or registered to provide the treatment by the state in which it is located, as appropriate.

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### **Out-of-Network Provider:**

Please refer to Section I of this Certificate for the definition of “Out-of-Network Provider”.

### **Out-of-Pocket Expense Maximum:**

Any Covered Expenses for medical or pharmacy services the Member or family is required to pay. The Out-of-Pocket Expense Maximum includes the Deductible, Coinsurance and Copay amounts applied to Covered Expenses. Premiums, non-covered expenses, benefit reduction amounts and services provided by Out-of-Network Providers that have not been Prior Authorized are not included in the Out-of-Pocket Expense Maximum.

Deductible and Out-of-Pocket Expense Maximum amounts are separate between Network and Out-of-Network Providers.

### **Partial Hospitalization Behavioral Health Services:**

Structured and medically supervised day, evening and/or night treatment services designed to address a mental health and/or substance-related disorder. They are more intensive than outpatient services, but less intensive than inpatient services. Partial Hospitalization services:

- Must be provided in a licensed behavioral health or addiction treatment partial hospitalization facility;
- Must be provided by a licensed behavioral health or addiction treatment provider;
- Are generally provided for at least four (4) hours per day, three (3) days per week.

### **Policy/Entire Policy:**

Your Policy/Entire Policy consists of the Group Master Policy, the Certificate, the Schedule of Benefits, the Employer Group Application, any other applications in either paper, electronic, or report format and any applicable riders, addendums, attachments and/or amendments.

### **Premiums:**

The monthly fees established by Us, and charged to the Group Policyholder to cover the provision of benefits to Members.

### **Prescription Drug Product/Drug:**

A medication or product that has been approved by the U.S. Food and Drug Administration (FDA) and that can, under federal or state law, be dispensed only pursuant to a prescription order or refill. A prescription Drug includes a medication that, due to its characteristics, is appropriate for self-administration or administration by a non-skilled caregiver. For the purpose of Benefits under the Policy, this definition includes:

- Inhalers (with spacers)
- Insulin
- Oral hypoglycemic agents
- The following diabetic supplies:
  - Standard insulin syringes with needles;
  - Blood-testing strips –glucose;
  - Urine-testing strips –glucose;
  - Ketone-testing strips and tablets;
  - Lancets and lancet devices; and
  - Patient self-testing blood glucose meters (except continuous glucose systems).

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## Prevea360 Health Plan (Prevea360):

Dean Health Plan, Inc., except in reference to Network Providers, as defined above.

### Primary Care Provider (PCP):

A Network Provider who evaluates the Member's total health needs and provides personal medical care in one or more medical fields. Typically, a Primary Care Provider is a pediatrician, family practitioner, OB/GYN or an internist. You can choose either a clinic or a doctor to be your PCP. If you choose a clinic rather than a doctor, you may see any PCP in that clinic.

### Prior Authorization/Prior Authorized:

A Prior Authorization is a written request that is completed by a network PCP and/or network specialist provider requesting authorization of a specific service(s) with a Network Provider or, in some cases, an Out-of-Network Provider. Certain services may require Prior Authorization before benefit coverage and claims payment can be provided. If a service is not urgent, the Prior Authorization request must be submitted and decided by Us **before** the Member receives this service. A Prior Authorization denial for requested services will always be provided to the Member in writing. The Member and the provider make the final decision regarding whether the Member will receive any services. If a Member receives services without an approved Prior Authorization request, the claim may be denied if it is not found eligible for coverage. A verbal request for treatment does not constitute a Prior Authorization request. Payment of services is subject to any Policy and benefit limitations. A Prior Authorization request does not guarantee payment of services received.

### Qualified Dependent:

A Qualified Dependent is:

- The legally married spouse of the Subscriber;
- The Subscriber's *married* or *unmarried* biological child, stepchild, adopted child, legal ward and any child placed for adoption (by court order, a licensed county agency, a Wisconsin child welfare agency, or a child welfare agency licensed by another State) until the child turns 26 years of age as determined by your employer. All placements and adoptions must follow Wisconsin's placement and adoptions laws. Please contact Our Customer Care Center if you have any questions;
- The Subscriber's biological child, stepchild, or adopted child who was called to active duty prior to reaching the age of 27 and is a Full-Time Student. The child has up to 12 months after completing active duty to apply for Full-Time Student status at an institution of higher education. If the child has been called to active duty more than once in four years since the first call to active duty, eligibility will be determined based on the child's age at the time of the first call to active duty;
- A biological child of a Subscriber's dependent until the Subscriber's dependent reaches the age of 18;
- The Subscriber's biological child, stepchild, child of a Domestic Partner, adopted child, legal ward and any child placed for adoption who is required to be covered under the Subscriber's Plan in accordance with a Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN).

Except as defined above, a person is not a Qualified Dependent if he/she is:

- Age 26 or above.

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- On active military duty, including National Guard or reserves, except for military duty shorter than 31 days.

Additionally, when a child is born to parents who are not married to each other, the father cannot claim the child as a dependent until a judicial court has established paternity, a statement of paternity has been filed with the Wisconsin Department of Health and Family Services, or the father is named on the birth certificate as the legal father.

**A dependent child who is over the age of 26** may remain insured as a Qualified Dependent under this Certificate if he/she meets certain requirements, provided family coverage remains in force under this Certificate. The child must meet the following:

- Is an unmarried Qualified Dependent child who is incapable of self-support because of a physical or mental disability;
- Is dependent on the Subscriber for at least 50% of the child's support and maintenance;
- Have become disabled before he/she reached the limiting age.

Written proof of the child's disabling condition must be given to Us within 31 days of the dependent reaching the limiting age as described in this Certificate and is subject to Our approval.

#### **Rescission:**

A Rescission is a cancellation or discontinuance of coverage that has retroactive effect. However, a cancellation or discontinuance of coverage is not a Rescission if:

- The cancellation or discontinuance of coverage has only a prospective effect; or
- The cancellation or discontinuance of coverage is effective retroactively to the extent it is attributable to a failure to timely pay required Premiums or contributions towards the cost of coverage.

#### **Schedule of Benefits:**

The document that accompanies this Certificate and which details specific benefits and benefit limitations for Covered Expenses provided under the terms of this Certificate.

#### **Service Area:**

The geographic area from which We accept Members that has been approved by the appropriate regulatory agency. Please visit [prevea360.com](http://prevea360.com) or contact Our Customer Care Center for more information about the geographic area We serve. The Service Area may change from time to time.

#### **Skilled Nursing Facility:**

Skilled care services are medical services rendered by registered or licensed practical nurses, physical, occupational and speech therapists. Patients receiving skilled care are usually quite ill and often have been recently hospitalized.

A Skilled Nursing Facility is an institution that is licensed by the State of Wisconsin as a Skilled Nursing Facility. Admission to a swing bed setting in a hospital is considered the same as a Skilled Nursing Facility Confinement. A written Prior Authorization may be required if services

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are provided by someone other than the Primary Care Provider. Rehabilitation services must be deemed Medically Necessary by Us.

**Social Security Number:**

An identifying number assigned to an individual by the United States Social Security Administration.

**Special Enrollment Period:**

A time outside of the Open Enrollment period during which individuals and their Qualified Dependents are able to sign up for health coverage. Individuals and/or Qualified Dependents are only eligible for a Special Enrollment Period if they experience certain specified events. Please see Section V., "Coverage Information", for more information about Special Enrollment Periods.

**Stabilize:**

To provide such medical treatment of an emergency medical condition as may be necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the individual from a facility, or transfer of the individual between floors or departments in a single facility. For a pregnant woman having contractions, it means to deliver (including the placenta).

**Subscriber:**

The Eligible Employee enrolled in the Policy.

**Totally Disabled/Total Disability:**

A Member is unable, due to illness or injury, to perform any duties of his/her occupation or engage in another one for pay or profit, as determined by Us. If the Member does not have a regular occupation, this means the Member's inability, due to illness or injury, to engage in the normal activities of a person of the same age and gender. The Totally Disabled Member must be under the regular care of a Network Provider. We have the right to require an examination of such person, as often as We reasonably require, to confirm the Total Disability.

**Traditional Surrogate:**

A woman whose own ovum is fertilized using donor sperm or the intended parent's sperm. A Traditional Surrogate contributes half of the genetic material to the child with which she is impregnated.

**Urgent Care:**

Care that you need sooner than a regular doctor's visit. Some examples of conditions that may require Urgent Care are broken bones, sprains, minor cuts and burns, Drug reactions and non-severe bleeding.

Follow-up care is not considered Urgent Care, unless such care is necessary to prevent your health from getting significantly worse before you can reach your Primary Care Provider or another Network Provider. Urgent Care does not include care that can be postponed until you can safely travel to the Service Area to receive care from a Network Provider.

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We, Us, Our:  
Prevea360 Health Plan (Prevea360).

## End of Section II

SAMPLE

*Benefits listed in this Certificate are only available as long as the Policy and your coverage are in effect. The Certificate must be read together with the Schedule of Benefits, Group Master Policy and other Policy documents to ensure accurate information regarding coverage, obligations and responsibilities under the Policy. If you are unsure if a service is covered, please call Our Customer Care Center prior to having the service performed. Our Customer Care Center will attempt to assist you. However, no information provided by Our Customer Care Center shall change your coverage, obligations and responsibilities under the Policy.*

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## III. BENEFITS

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*Certain terms used in this Section are defined throughout and/or in the **Glossary of Terms**.*

### A. GENERAL MEDICAL

- We will cover one second opinion per injury or illness as long as you have benefits available and you get a written Prior Authorization if one is needed.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- If you fail to get Prior Authorization for any Medically Necessary covered service which requires an authorization, a penalty of 50% of the allowed amount, up to a \$500 maximum per occurrence, is applied or the service may be denied for failure to obtain an authorization.
- Any service that is covered under this subsection is also covered when provided in connection with a Clinical Trial, if Prior Authorization is obtained.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

#### Office Visits

##### **Covered Expenses:**

Office visits and consults. For behavioral health or maternity office visits, please see the corresponding subsection within this Certificate.

#### **Chiropractic Services**

##### **Covered Expenses (Not an All-Inclusive List):**

- Chiropractic examination, diagnosis, adjustment, manipulation and treatment that, delivered by a licensed chiropractor are expected to yield significant patient improvement and are not considered Maintenance or Long-Term Therapy.

##### **Non-Covered Chiropractic Expenses:**

- Maintenance or Long-Term Therapy.
- Cervical pillows.
- Spinal decompression devices.

#### Diabetic Education

##### **Covered Expenses:**

- Diabetic education.
- Diabetic self-management training classes.

##### **Non-Covered Diabetic Education Expenses:**

- Educational services, except for diabetic education.

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## Preventive Services

Preventive services are defined as health care services that might include screenings, check-ups and patient counseling to prevent illnesses, disease, or other health problems. The Affordable Care Act (ACA) of 2010 outlined a specific listing of preventive services which health plans cannot apply typical plan cost sharing to the Member.

Additionally, in order to be covered under the plan, preventive services must:

- Be performed by or ordered by a Primary Care Provider;
- Be expenses for;
  - Care to evaluate or assess health and wellbeing;
  - Screen for possible detection of unrevealed illness on a regular basis;
- Be provided by a Network Provider; and
- Not be performed for the primary reason of diagnosing, monitoring or treating an illness or injury. (See Section III. Benefits, Part C. Diagnostic Services.)

More information about the preventive services coverage required under the ACA can be found at <https://www.healthcare.gov/coverage/preventive-care-benefits/>.

### **Covered Expenses:**

- Physical health examinations (adult and well-child care through age 18).
- Appropriate screenings and counseling as recommended by the following guidelines. The categories below address a broad range of preventive services including, but not limited to, colorectal cancer screenings, cervical cancer screenings (e.g., Pap tests), preventive mammograms and screening lipid tests.
  - Evidence-based items or services that have a rating of A or B in the current recommendations of the United States Preventive Services Task Force (USPSTF);
  - Immunizations for routine use in children, adolescents and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention;
  - For infants, children and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration (HRSA); or
  - Evidence-informed preventive care and screenings for women provided for in current HRSA-approved guidelines. This includes, but is not limited to:
    - FDA-approved contraceptives (Drugs and devices) prescribed by a Health Care Provider;
    - Outpatient consultations, examinations, procedures and medical services that are necessary to prescribe, administer, maintain, or remove a contraceptive;
    - Sterilization procedures for women; and,
    - Patient education and counseling related to contraception for all women with reproductive capacity.
    - Comprehensive lactation support and counseling, by a trained provider during pregnancy and/or in the postpartum period and costs for breastfeeding equipment.
    - Screening and counseling for interpersonal and domestic violence.

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Laboratory and diagnostic studies may be subject to other plan benefits (diagnostic or treatment benefits) if determined not to be part of a preventive visit. When a Member has symptoms or a history of an illness or injury, laboratory and diagnostic studies relating to that illness or injury are no longer considered part of a preventive visit.

**Please refer to the “Diagnostic Services” subsection for non-preventive services.** You may be responsible for paying out-of-pocket costs for any services We do not deem preventive.

#### Non-Covered Expenses:

- Any service, except those listed as covered in this preventive subsection.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## B. MEDICAL SUPPLIES/DURABLE MEDICAL EQUIPMENT

- Supplies or equipment may require a Prior Authorization.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- Supplies or equipment shall either be purchased or rented. We will make that decision. Supplies or equipment cannot be rented if it costs more to rent than to buy.
- The cost sharing amounts as listed on your Schedule of Benefits apply per purchase or rental.
- Supplies or equipment must be prescribed for treatment of a diagnosed illness or injury and must be medically appropriate and cost effective for that illness or injury.
- If Prior Authorization is not obtained when required, no benefits are available.
- Any item that is covered under this subsection is also covered when provided in connection with a Clinical Trial, if Prior Authorization is obtained.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### Medical Supplies and Durable Medical Equipment

#### Covered Expenses:

- Medical supplies and durable medical equipment.
  - Examples include, but are not limited to:
    - Wheelchairs.
    - Tube feeding nutrition supplies.
    - Hospital beds.
    - Infusion therapy.
    - Oxygen and respiratory equipment.
    - Walking aids, e.g., walkers, crutches and canes.
    - Orthopedic products, e.g., braces and splints.
    - Urological and ostomy supplies.
    - Orthotics and prosthetics.

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- Diabetic durable equipment and insulin infusion pumps. Insulin infusion pumps are limited to one pump per Contract Period, and the Member must use the pump for 30 days before purchasing.
- Other Medical Supplies as determined by Us.

## Diabetic Supplies

### Covered Expenses:

- Insulin, disposable supplies and any prescription medication for the treatment of diabetes. Disposable supplies include: blood or urine glucose strips, control solutions for blood glucose monitors, alcohol swabs, cotton swabs, finger stick devices, lancets and syringes. Single packaged items, such as blood glucose sticks, are limited to two items per Copay.

Some of these diabetic supplies and equipment are also covered under your prescription benefit. If you choose to purchase such supplies and equipment through a pharmacy, your cost-sharing will be determined by your prescription benefit.

### Non-Covered Supplies and Durable Medical Equipment Expenses:

- Medical supplies and durable medical equipment for comfort, personal hygiene and convenience, regardless of the Medical Necessity of such items. Examples include but are not limited to: air conditioners, air cleaners, humidifiers, physical fitness equipment, Health Care Provider equipment, disposable supplies and self-help devices not medical in nature.
- Home testing and monitoring supplies and related equipment, except as covered by Our medical policy.
- Equipment, models or devices that have features over and above what is Medically Necessary. Coverage will be limited to the standard model as determined by Us.
- Non-prescription elastic support or anti-embolism stockings.
- Shoes or foot orthotics not custom-made and purchased over the counter.
- Any durable medical equipment or supplies used for work, athletic, or job enhancement purposes.
- Cranial bands (e.g., dynamic orthotic cranioplasty/DOC bands).
- Back-up equipment (a second piece).
- Replacement of durable medical equipment more frequently than every three years, unless defined by Our medical policy or mandated by law.
- Replacement of an item that is lost, stolen, or unusable/nonfunctioning because of misuse, abuse, or neglect.
- Items that can be purchased over the counter, unless coverage is required by state or federal law.
- Oral Nutrition: Oral nutrition is not considered a medical item. We do not cover nutritional support that is taken orally (i.e., by mouth), unless mandated by law or covered under Our medical policy for a specific condition. Examples include, but are not limited to, over-the-counter nutritional supplements, infant formula and donor breast milk.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

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## C. DIAGNOSTIC SERVICES

- Certain Covered Expenses require Prior Authorization.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- We will cover one second opinion per injury or illness by a Network Provider as long as there are benefits available and a written Prior Authorization is obtained, if needed. Prior Authorization is required for an out-of-network second opinion.
- Any service that is covered under this subsection is also covered when provided in connection with a Clinical Trial, if Prior Authorization is obtained.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### Labs & X-rays

#### Covered Expenses:

- Lab tests.
- X-rays.
- Lead screening tests for children between the ages of birth and 6 years.
- Non-preventive colonoscopy.
- Non-preventive mammography screening.
- Pelvic examinations.
- Non-preventive papanicolaou (Pap) tests.
- Inpatient diagnostic services, including but not limited to services received while admitted to a hospital, Skilled Nursing Facility, or hospice center.
- Outpatient facility MRI.
- Outpatient facility CAT scan.
- Outpatient PET scans.

### Other Diagnostic Services

#### Covered Expenses:

- Electrocardiogram (EKG).
- Endoscopy.
- Duplex scan.
- Pulmonary stress test.
- Sleep Study.
- Nerve conduction studies.
- Neuropsychological testing.
- Swallow study.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

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## D. HEARING & VISION SERVICES

- Supplies or equipment may require Prior Authorization.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### Hearing Services

#### Covered Expenses:

- Hearing exams to determine if correction is needed.
- One hearing aid per ear or one set of bilateral hearing aids (both ears) and ear molds, including dispensing fees. Hearing aids require Prior Authorization for adults ages 19 and older. Benefits are available per Benefit Period. The Benefit Period is 36 consecutive months from the date the benefit is first used.
- Repairs as Medically Necessary.
- The hearing aid must be repaired by/purchased from an authorized provider. Please contact Our Customer Care Center with questions regarding authorized hearing aid providers, or reference Our website at [prevea360.com](http://prevea360.com).
- Cochlear implants, for children and adults, including procedures for implantation and post-cochlear implant aural therapy. For therapy benefits please refer to Section I. "Therapies, Rehabilitation & Habilitative Services" subsection.
- Bone-anchored hearing aids with Prior Authorization.

#### Non-Covered Hearing Expenses:

- Batteries for hearing aids.
- Hearing aids that can be bought without a prescription and the following:
  - A fully implantable middle ear hearing aid.
  - Non-implantable, intraoral bone conduction hearing aid.

### Vision Services

#### Covered Expenses:

- An initial lens (eyeglass lens or contact lens) following surgical repair of the eye.
  - For the purposes of this benefit, reasons for surgical repair include treatment for cataracts or diseases of the cornea surface, as defined by Our medical policy.
- Routine vision exams/services.
- Medically Necessary vision exams/services.

#### Non-Covered Vision Expenses:

- Refractive eye surgery and radial keratotomy.
- Eyeglasses for adults, including frames.
- Contact lenses (except as a part of cataract surgery or therapeutic contact lenses as defined by Our medical policy).
  - Refractive exams related to contact lenses.

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- Any fitting of contact lenses (except for fitting of therapeutic contact lenses as defined by Our medical policy).
- Any replacement lenses for contacts or eyeglasses for adults.
- Orthoptics (e.g., eye exercise training).
- Refraction aids for low vision and instruction in their use.

## Eye Glasses – Children

### Covered Expenses:

- One pair of prescription eyeglasses per year, as follows:
  - Glass or plastic lenses.
  - Single vision, conventional (lined) bifocal and conventional (lined) trifocal lenses.
  - Polycarbonate lenses (monocular or patients with prescriptions > +/-6.00 diopters).
  - Frame.
  - Scratch resistant coating.
  - Ultraviolet protective coating.
  - One replacement pair of eyeglasses per year.
  - There may be limits on where you can purchase prescription eyeglasses under this benefit. Please refer to Our Provider Directory on [prevea360.com](http://prevea360.com) for more information.

### Non-Covered Expenses:

- Blended segment lenses.
- Intermediate vision lenses.
- Standard progressives.
- Premium progressives.
- Photochromic glass lenses.
- Plastic photosensitive lenses.
- Polarized lenses.
- Standard anti-reflective (AR) coating.
- Premium AR coating.
- Contact lenses.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## E. HOSPITAL & SURGICAL SERVICES

- Certain services require Prior Authorization.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- Inpatient and outpatient hospital services are covered when they are necessary for the admission, diagnosis and treatment of a patient as determined by Us.
- If you receive inpatient hospital services from an Out-of-Network Provider without obtaining Prior Authorization, a penalty of 50% of the allowed amount, up to a \$500 maximum per occurrence, is applied or the service may be denied for failure to obtain an authorization.

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- Hospital admission or being admitted in a hospital, means being registered as inpatient in a hospital or receiving Emergency Services in a hospital for an illness or injury.
- Hospital swing-bed Confinement is considered the same as Confinement in a Skilled Nursing Facility. Please refer to the “Skilled Nursing Care Services” subsection of this Certificate.
- For coverage of inpatient services pertaining to dental care, please refer to the Benefits, “Dental Services” section of this Certificate.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## Inpatient Hospital

### Covered Expenses:

- Hospital and specialty hospital services for a semi-private room or intensive care unit.
- Any other Medically Necessary hospital expenses.

### Non-Covered Expenses for Inpatient Hospital:

- Take home Drugs and supplies dispensed by the hospital, unless a written prescription is obtained and filled at a network pharmacy.
- Hospital stays that are extended for reasons other than Medical Necessity (e.g., lack of transportation, lack of caregiver or inclement weather).
- A continued hospital stay, if the attending Health Care Provider has documented that care could effectively be provided in a less acute care setting (e.g., Skilled Nursing Facility or Member’s home).
- Separate charges for personal comfort or convenience items.

## Inpatient Rehabilitation

### Covered Expenses:

- Inpatient Rehabilitative medical Confinement when Prior Authorized.

### Non-Covered Expenses for Inpatient Rehabilitation:

- Take home Drugs and supplies dispensed by the hospital, unless a written prescription is obtained and filled at a network pharmacy.
- Inpatient Rehabilitation stays that are extended for reasons other than Medical Necessity (e.g., lack of transportation, lack of caregiver or inclement weather).
- A continued Inpatient Rehabilitation stay, if the attending Health Care Provider has documented that care could effectively be provided in a less acute care setting (e.g., Skilled Nursing Facility or Member’s home).
- Separate charges for personal comfort or convenience items.

## Detoxification Services

### Covered Expenses:

- Medically Necessary detoxification services provided by an approved Health Care Provider.

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You or the provider must notify Us if you are receiving detoxification services. These services are covered separately from the Behavioral Health & Addiction benefit.

## Outpatient Hospital or Ambulatory Surgical Services

### Covered Expenses:

- Outpatient Hospital or Ambulatory Surgical Services, including but not limited to:
  - Diagnostic services.
  - Observation stays.
  - Medical services in an outpatient setting, e.g., IV infusions, chemotherapy or radiation therapy.
- Surgical procedures provided in a Health Care Provider's office.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

Also refer to subsections above for Inpatient or Outpatient Hospital and/or Diagnostic coverage details.

## F. SKILLED NURSING CARE SERVICES

- Please contact Our Customer Care Center about services that require Prior Authorization.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### Skilled Nursing Facility

- All Skilled Nursing Facility services require Prior Authorization.
- Skilled Nursing Facility services are covered when they are necessary for the admission, diagnosis and treatment of a patient as determined by Us.
- The maximum benefit per Confinement for this coverage includes coverage provided by any health care payor, including Medicare, if applicable.

### Covered Expenses:

- Skilled care services.

### Non-Covered Expenses for Skilled Nursing:

- Respite and residential care.
- Any nursing facility services other than skilled nursing services, including intermediate care facilities and community re-entry programs.
- Custodial Care.
  - Examples of custodial (or non-skilled) care provided by "non-skilled" persons include: range of motion exercises, strengthening exercises, wound care, ostomy care, tube and gastrostomy feedings and maintenance of urinary catheters. Daily care such as assistance with getting out of bed, bathing, dressing, eating, maintenance of bowel and bladder function, preparing special diets and assisting

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patients with taking their medicines, or 24-hour supervision for potentially unsafe behavior.

- Charges for injectable medications administered in a nursing home when We do not cover the nursing home stay.
- Tracheostomy care (if not skilled care).
- Parenteral feeding or tube feeding care.

## Home Health Care

- All services must be Medically Necessary, Prior Authorized and part of the home care plan. They are covered to the same extent as if the Member was Confined to a hospital.

## **Covered Expenses:**

- Home care.
  - The attending Health Care Provider must certify that a) hospital Confinement, or Confinement in a Skilled Nursing Facility, would be needed if home care was not provided; b) the Member's Immediate Family, or others living with the Member, cannot provide the needed care and treatment without undue hardship; and c) a state licensed or Medicare certified home health agency or certified rehabilitation agency will provide or coordinate the home care.
- The assessment and development of a home care plan.
  - A registered nurse, physician's assistant or medical social worker must do this assessment and the attending Health Care Provider must request or approve this service.
  - Individual visits from a qualified professional who provides skilled services under a home care plan, if We Prior Authorize them.
- Physical, respiratory, occupational behavioral health and addiction and speech therapy.
- Medical supplies, Drugs and medicines prescribed by a Health Care Provider.
- Lab services prescribed by a Health Care Provider.
- Nutritional counseling. A registered or certified dietitian must give or supervise these services.
- Medications administered in connection with home health care.

## **Non-Covered Expenses for Home Health Care:**

- Residential care.
- Private duty nursing.
  - Defined as individual and continuous care (in contrast to part-time or intermittent care) of four or more hours; provided according to an individual plan of care, including shift care; and provided by a registered or licensed practical nurse or a certified nursing assistant.
- Home care services provided by a family member or someone who resides with the Member.
- Custodial Care or any service that is not required to be provided by a skilled/licensed provider.

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## Hospice Care

- Hospice Care requires Prior Authorization.
  - Please contact Our Customer Care Center for a current list of services that require Prior Authorization.
  - To be eligible for Hospice Care benefits, the Member must have a life expectancy of six months or less, as confirmed by the attending Health Care Provider. Covered Expenses will continue if the Member lives longer than six months.

### Covered Expenses:

- Hospice Care provided in the home or at a Hospice Care facility.
  - Hospice Care may include routine home care, continuous home care and inpatient hospice.
  - Coverage is provided for Hospice Care on a case-by-case basis.

### Non-Covered Expenses for Hospice Care:

- Residential care.
- Services provided by volunteers.
- Housekeeping or homemaking services.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## G. EMERGENCY & URGENT CARE SERVICES

- Certain services require Prior Authorization.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- If you need inpatient services after seeking Urgent Care or Emergency Care, those inpatient services are subject to review for Medical Necessity.
- If you receive Urgent Care or Emergency Services at an out-of-network facility and need further care, We may request that you be transferred to a network facility after you are Stabilized. If you do not wish to be transferred to a network facility, continued coverage at an in-plan benefit level may not be available.
- Claim payments for Urgent Care and Emergency Services provided by an Out-of-Network Provider will be based on Our Maximum Allowable Fee. You will be responsible for any fees that exceed this amount
- If you have a question regarding when to seek Urgent Care or Emergency Services, you can call Our 24-hour nurse access line for Wisconsin residents, Prevea Care After Hours, 888.277.3832.
- Look on the back of your Identification (ID) card for instructions on when to call Us in urgent or emergency situations. You should carry your ID card with you at all times.
- No Prior Authorization is needed for emergency and Urgent Care. However, if you need to be admitted to a facility We must be notified within 48 hours or next business day (whichever is longer) at 877.230.7555 (TTY: 711).
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

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## Ambulance Services

- Ambulance transportation must be provided by an established state licensed ambulance service and comply with all local and federal laws.

### Covered Expenses:

#### Ground Ambulance Services

- Ground ambulance transportation to or from a hospital in urgent or emergency situations when medical attention is required along the way.
- Non-urgent or non-emergency ground ambulance transportation situations in the following circumstances:
  - The Member needs to be transported from one acute inpatient facility setting to another inpatient facility care setting.
  - The Member needs to be transported to and from an acute inpatient facility setting to a lower level of care site (because Medically Necessary services are not available in the hospital to which the patient was admitted) and the Member will return to the acute inpatient facility setting upon completion of services.
  - The Member is a mother whose baby requires transfer to a higher level of care, and the mother requires an inpatient level of post-partum care and has been accepted for admission at the receiving facility.
  - If Prior Authorized by Us, other non-urgent or non-emergency ground ambulance transportation involving transport between higher level of care to lower level of care or transport between lower levels of care.
- Ground ambulance services when transportation is not provided, in the following circumstances:
  - Transportation is unplanned;
  - Services are provided by qualified medical professionals from the ambulance provider; and
  - Services are deemed Medically Necessary to treat the injury or medical condition that prompted the call for the ambulance.

#### Air and Water Ambulance Transportation

- Ambulance transportation to transfer a Member to a hospital or from one hospital to another hospital is covered if all of the following requirements are met:
  - The Member needs to be transported due to an emergency situation and requires medical attention along the way;
  - Using any other method of transportation, including ground ambulance transportation, would endanger the Member's health;
  - The transferring hospital cannot provide the hospital or skilled nursing care the Member's illness or injury requires; and
  - The facility which receives the transported Member is the nearest one with appropriate facilities.

#### Non-Covered Ambulance Expenses:

- Non-emergency or non-urgent ground or air ambulance services or transportation, unless the transportation or service is listed as a Covered Expense under Ground Ambulance Transportation in the Section or is Prior Authorized by Us.

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- Charges for, or in connection with, any other form of travel, unless otherwise stated in this Section.
- Member's condition does not meet medical criteria for ambulance services or transportation.
- Any ambulance transportation or services initiated for convenience or non-medical reasons.

## Emergency Services

### What to do in case of emergency:

If you need Emergency Services while you are outside the Service Area and cannot return, please go to the nearest medical facility. You must notify Our Customer Care Center as soon as possible when you receive Emergency Services from an Out-of-Network Provider.

If you receive Emergency Services and are admitted to an out-of-network hospital, you or the hospital must call Us within 48 hours or the next business day (whichever is longer) following the admission. If you fail to notify Us when reasonably possible, you could be financially responsible for all, or part, of the services. If you cannot reasonably notify Us within 48 hours or the next business day (whichever is longer) following admission, your claim will not be affected.

### Covered Expenses:

- Emergency room services provided for an Emergency Medical Condition.
  - Out-of-pocket responsibility, as defined in your Schedule of Benefits, may apply to any services beyond the emergency room facility charges, including but not limited to supplies, prescriptions, diagnostic testing and imaging services.
  - ER Copay is waived if admitted for Observation or inpatient directly from the emergency visit.
  - Please note that emergency room services provided by an Out-of-Network Provider will be paid based on the Maximum Allowable Fee. You will be responsible for any fees that exceed the Maximum Allowable Fee.

## Urgent Care Facility

### What to do if you need Urgent Care:

When you are in the Service Area, Emergency Services must be arranged and/or provided by a Network Provider whenever possible.

If you cannot safely return to the Service Area please call Our Customer Care Center as soon as possible after seeing an Out-of-Network Provider. The claim for the services may be reviewed by Us to determine if the diagnosis or symptoms were urgent.

### Covered Expenses:

- Urgent Care services.
  - Out-of-pocket responsibility, as defined in your Schedule of Benefits, may apply to any services beyond the Urgent Care Health Care Provider's charges, including but not limited to supplies, prescriptions, diagnostic testing and imaging services.

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- o Please note that Urgent Care services provided by an Out-of-Network Provider will be paid based on Our Maximum Allowable Fee. You will be responsible for any fees that exceed the Maximum Allowable Fee.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

If you have a question regarding when to seek emergency or Urgent Care, you can call Our 24-hour nurse access line at 888.277.3832.

## H. THERAPIES, REHABILITATION & HABILITATIVE SERVICES

- Please contact Our Customer Care Center about services that require Prior Authorization.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### Autism Spectrum Disorder

Please contact Our Customer Care Center for coordination of care assistance. Please refer to your Schedule of Benefits for benefit information and limitations.

#### Covered Expenses:

- Services specifically related to a primary verified diagnosis of autism spectrum disorder, which includes autism disorder, Asperger's syndrome and pervasive development disorder not otherwise specified. Verified diagnosis must be conducted by a provider skilled in testing and in the use of empirically validated tools specific for autism spectrum disorders. For the diagnosis to be valid, the evidence must meet the criteria for autism spectrum disorder in the most recent Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association. These services include:
  - o **Diagnostic testing**, if testing tool is appropriate to the age of the Member and determined through the use of empirically validated tools specific for autism spectrum disorders. We reserve the right to require a second opinion with a provider mutually agreeable to the Member and Us.
  - o **Intensive-level services**. The Member is eligible for 4 years of intensive-level services. Any previous intensive-level services received by the Member will be counted against this requirement under this Policy, regardless of payor.
  - o **Intensive-level services** must be consistent with the following:
    - Evidence-based.
    - Provided by a qualified provider as defined by state law.
    - Based on a treatment plan developed by a qualified provider or professional as defined by state law that includes an average of 20 or more hours per week over a six-month period of time with specific cognitive, social, communicative, self-care or behavioral goals that are clearly defined, directly observed and continually measured. Treatment plans shall require that the Member be present and engaged in the intervention.

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- Provided in an environment most conducive to achieving the goals of the Member's treatment plan.
- Includes training and consultation, participation in team meetings and active involvement of the Member's family and treatment team for implementation of the therapeutic goals developed by the team.
- Commences after an insured is 2 years of age and before the insured is 9 years of age.
- Services must be assessed and documented throughout the course of treatment.
- The Member must be directly observed by the qualified provider at least once every two months.
- **Non-intensive-level services.** The Member is eligible for non-intensive-level services, including direct or consultative services, that are evidence-based and are provided by a qualified provider or qualified paraprofessional if one of following conditions apply:
  - After the completion of intensive-level services and designed to sustain and maximize gains made during intensive-level treatment.
  - To a Member who has not and will not receive intensive-level services but for whom non-intensive-level services will improve the Member's condition.
- **Non-intensive-level services** must be consistent with the following:
  - The services are based upon a treatment plan and includes specific therapy goals that are clearly defined, directly observed and continually measured and that address the characteristics of autism spectrum disorders. Treatment plans shall require that the Member be present and engaged in the intervention.
  - Implemented by qualified providers, qualified supervising providers, qualified professionals, qualified therapists or qualified paraprofessionals as defined by state law.
  - Provides treatment and services in an environment most conducive to achieving the goals of the Member's treatment plan.
  - Provides training and consultation, participation in team meetings and active involvement of the Member's family in order to implement therapeutic goals developed by the team.
  - Provides supervision for qualified professionals and paraprofessionals in the treatment team.
  - Services must be assessed and documented throughout the course of treatment.

### Non-Covered Autism Spectrum Disorder Expenses:

- Acupuncture.
- Animal-based therapy including hippotherapy.
- Auditory integration training.
- Chelation therapy.
- Child care fees.
- Cost for the facility or location when treatment, therapy or services are provided outside a Member's home.
- Cranial sacral therapy.
- Custodial or respite care.
- Hyperbaric oxygen therapy.
- Provider travel expenses.
- Special diets and supplements.

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- Therapy, treatment or services to a Member residing in a residential treatment center, inpatient treatment or day treatment facility.
- Prescription Drugs and durable medical equipment \*.

\*These items may be covered under the normal terms and conditions of the Policy and are not covered under the Autism Spectrum Disorder benefit. Please see the Prescription section/or Section III, Benefits, B., “Medical Supplies/Durable Medical Equipment” for more information.

### Outpatient Physical, Speech and Occupational Therapy

#### Covered Expenses:

- Medically Necessary services resulting from illness or injury.
- Speech and hearing screening examinations to determine the need for correction.
- Post-cochlear implant aural therapy.

#### Non-Covered Outpatient Physical, Speech and Occupational Therapy Expenses:

- Vocational rehabilitation, including work hardening programs.
- Hearing therapy for communication delay, therapy for perceptual disorders, mental retardation and related conditions and other long-term special therapy, except as specifically listed under the “Habilitative Services” or “Autism Spectrum Disorder” section.
- Therapy services such as recreational or educational therapy, physical fitness or exercise programs.
- Biofeedback, unless Prior Authorization is obtained.
- Services to enhance athletic training or performance.
- Services or treatment received at intermediate care facilities.
- Submaximal Stress Testing except for members with cardiovascular disease.

These therapy benefits are only for treatment of those conditions that, in the judgment of the attending Health Care Provider, are expected to yield significant patient improvement, as determined by Us. Therapists must be licensed and must not live in the patient’s home or be a family member.

### Habilitative Services

- Certain services require Prior Authorization from Us.
  - Please contact Our Customer Care Center for a current list of services that require Prior Authorization.
- Coverage for habilitative devices, like all other medical devices, is subject to the limitations in Our “Medical Supplies/Durable Medical Equipment” subsection.

#### Covered Expenses:

- Physical therapy, occupational therapy and speech therapy.
- Counseling.
- Behavioral health services.
- Services for developmental delay.

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## Non-Covered Expenses for Habilitative Services:

- Custodial Care.
- Daycare.
- Recreational care.
- Respite care.
- Vocational or life training.

## Phase II Cardiac Rehabilitation

### Covered Expenses:

- Medically Necessary rehabilitation services for myocardial infarction, coronary bypass surgery or stable angina pectoris.

## Pulmonary Rehabilitation

### Covered Expenses:

- Medically Necessary rehabilitation services for chronic obstructive and restrictive lung disease.

## Radiation Therapy

### Covered Expenses:

- Medically Necessary therapeutic methods, such as x-rays, radium and radioactive isotopes.
  - Please contact Our Customer Care Center for a list of approved providers.
  - Services may require Prior Authorization.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## I. DENTAL SERVICES

- Certain services require Prior Authorization from Us.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- There is a limited set of dental, trauma/accidental injury to teeth, oral surgery and temporomandibular disorder (TMD) related services provided under this Certificate. We do not cover other dental or dental-related services except as described in this subsection.
- All services must be arranged and/or provided by Network Providers, including, oral surgeons, dentists or TMD providers, unless otherwise stated in this subsection.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

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## Trauma/Accidental Injury to Teeth

These benefits are intended for dental treatment needed to remove, repair, replace, restore and/or reposition sound, natural teeth damaged, lost, or removed due to an injury. The term “injured” does not include conditions resulting from eating, chewing or biting.

To be eligible for coverage:

- The services must be Medically Necessary while you are enrolled under this Policy.
- The tooth must meet the definition of “sound, natural tooth”.
  - A “sound, natural tooth” is a tooth that is fully erupted, has no restoration or minor restoration that does not compromise the strength and integrity of the tooth structure and has no evidence of periodontal disease that would predispose the tooth to injury.
- The evaluation of the injured tooth must occur within 72 hours of the injury.
- The repair of the injured tooth must be initiated within 120 days of the injury.
- The treatment must be completed within 24 months of the injury.

### **Covered Expenses:**

- Tooth extractions, initial repair and/or replacement with artificial teeth, because of an accidental injury.

### **Non-Covered Expenses for Trauma/Accidental Injury to Teeth:**

- All dental services, except those listed as covered in this “Dental Services” subsection.
- Surgery performed to correct functional deformities of the mandible or maxilla.
- Correction of malocclusion.
- Orthognathic surgery.
- Orthodontic care, periodontic care, or general dental care.
- Restoration.
  - Crowns and root canals are covered only if such treatments are the only clinically acceptable treatments for the trauma/accidental injury.
- Tooth damage due to eating, chewing or biting.

## Oral Surgery

### **Covered Expenses:**

- Surgery consult and/or evaluation.
- Surgical procedures as follows:
  - Removal of tumors and cysts that are not related to non-bony impacted teeth.
  - Treatment for accidental injuries of the jaw, cheeks, lips, tongue, roof and floor of mouth.
  - Apicoectomy.
  - Removal of exostoses of the jaw and hard palate when not performed to facilitate denture placement.
  - Treatment of fractured facial bones.
  - External/ internal incision and drainage of facial abscess of soft tissues.
  - Cutting of accessory sinuses, salivary glands or ducts.
  - Reducing dislocations; alveoloplasty.

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- Lingual frenectomy.
- Vestibuloplasty.
- Residual root removal.

### **Non-Covered Expenses for Oral Surgery:**

- All dental services, except those listed as covered in this “Dental Services” subsection.
- Surgery performed to correct functional deformities of the mandible or maxilla.
- Correction of malocclusion.
- Oral surgery consult and/or evaluation for a procedure not listed in this subsection.
- Orthognathic surgery.
- Orthodontic care, periodontic care, or general dental care.
- Removal of impacted teeth.
- Restoration.
  - Examples include but are not limited to crowns and root canals.
- Tooth damage due to eating, chewing or biting.
- Dental implants.

### **Medically Necessary General Anesthesia for Dental Procedures**

All services must be Medically Necessary and Prior Authorized.

#### **Covered Expenses:**

- Administration of general anesthesia.
- Facility charges occurring in connection with the dental services provided.

#### **Non-Covered Expenses for Hospitalization for Dental Procedures:**

- Hospitalization costs for services not listed in this Section, except those listed in the “Hospital & Surgical Services” and “Dental Services” subsection, for which Prior Authorization is required.

### **Temporomandibular Disorders (TMD)**

#### **Covered Expenses:**

- Diagnostic procedures and Medically Necessary surgical or non-surgical treatment for the correction of temporomandibular disorders (TMD), if the following apply:
  - Services are provided under the accepted standards of the profession of the Health Care Provider providing the service.
  - The procedure or device is reasonable and appropriate for the diagnosis or treatment of this condition.
  - The purpose of the procedure or device is to control or eliminate infection, pain, disease or dysfunction.
- Orthognathic surgery only for the treatment of TMD, when Prior Authorized by Us.

#### **Non-Covered Expenses for Temporomandibular Disorders (TMD):**

- All dental services, except those listed as covered in this TMD subsection.

**Non-surgical services with a TMD diagnosis code and a network TMD provider will be subject to the TMD benefit listed in your Schedule of Benefits. Surgical Services will be**

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covered as indicated within the “Hospital & Surgical Services” subsection of this Certificate.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## J. BEHAVIORAL HEALTH & ADDICTION SERVICES

- Certain services require Prior Authorization from Us.
  - Please contact Our Customer Care Center about services that require Prior Authorization.
- Behavioral health services are for those conditions classified as a behavioral health disorder by the International Classification of Diseases published by the American Medical Association and/or the Diagnostic and Statistical Manual of Mental Disorders (DSM) published by the American Psychiatric Association.
- To qualify, a treatment program must be staffed by a multi-disciplinary team, which should include registered nurses, occupational therapists, social workers, psychologists, doctors or other health care professionals. The treatment must be provided by behavioral health or addiction credentialed professionals and the treatment program must include a quality assurance program to review quality of care.
- Court-ordered services may not be covered unless the services are a result of an Emergency Detention or received on an emergency basis, and you or your provider notifies Us within 72 hours after the initial services.
- Related diagnostic services and prescription Drugs are not subject to these behavioral health and addiction benefits. For benefit information, please see the “Diagnostic Services” subsection; “Medical Supplies/Durable Medical Equipment” subsection; and the Outpatient Prescription Drug section.
- Coverage is in accordance with the Paul Wellstone and Pete Domenici Mental Health Parity and Addiction Equity Act of 2008.
- Inpatient detoxification services are considered medical services and are therefore NOT applied to this Behavioral Health & Addiction Services benefit. Please see the “Detoxification Services” provision under the “Hospital & Surgical Services” subsection for more information on this coverage.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### Inpatient Behavioral Health and Addiction Services

#### Covered Expenses:

- Services provided at an inpatient hospital or behavioral health inpatient/residential facility.
- Services in a residential/inpatient addiction treatment program provided by a licensed professional in a state licensed or certified facility.

### Outpatient and Other Behavioral Health and Addiction Services

#### Covered Expenses:

- Partial Hospitalization or Intensive Outpatient/Day Treatment Programs.

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- Outpatient services, including group, family and individual therapy.
  - Must be provided with a behavioral health or addiction treatment Health Care Provider.
- For Full-Time Students attending school in Wisconsin, but outside the Service Area:
  - A clinical assessment by an Out-of-Network Provider and 5 visits for outpatient behavioral health or addiction treatment. We retain the right to choose the provider. Further treatment may be authorized upon review by Us.
- Services for the following treatments and programs:
  - Services for persons with chronic behavioral health disorders provided through a community program. These programs provide services to people with chronic behavioral illnesses that, due to history or prognosis, require repeated acute treatment or prolonged periods of inpatient care. Benefits are payable only for charges directly related to treatment of behavioral health disorders.
  - Coordinated emergency behavioral health services for persons who are experiencing a behavioral health crisis or who are in a situation likely to turn into a behavioral health crisis if support is not provided. Services are provided by a program certified for the period of time the person is experiencing a behavioral health crisis until the person is Stabilized or referred to other providers for stabilization. Certified emergency behavioral health service plans shall provide timely notice to Us to facilitate coordination of services for persons who are experiencing, or are in a situation likely to turn into, a behavioral health crisis.

**Non-Covered Behavioral Health and Addiction Expenses:**

- Biofeedback.
- Family counseling for non-medical reasons.
- Wilderness and camp programs, boarding school, academy-vocational programs and group homes.
- Halfway houses.
- Hypnotherapy.
- Long-Term or Maintenance Therapy.
- Marriage counseling.
- Phototherapy.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

**K. TRANSPLANTS**

- Except for corneal transplants, all transplant services, including transplant work ups require Prior Authorization and must be provided at Our approved facility. If you fail to get Prior Authorization for any Medically Necessary covered service which requires an authorization, a penalty of 50% of the allowed amount, up to a \$500 maximum per occurrence, is applied or the service may be denied for failure to obtain an authorization.
- To be covered, the transplant must not be considered Experimental or Investigational.

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- The appropriateness of all transplants is reviewed by Us. Our definition of appropriateness is based upon individual patient considerations and supportive medical literature.
- Coverage for organ-procurement costs is limited to costs directly related to the procurement of an organ from a compatible cadaver, cord blood or living donor. Organ-procurement costs include the following: organ transportation, compatibility testing, hospitalization and surgery (when a live donor is involved).
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## Transplant Services

### Covered Expenses:

- The following organ and tissue transplants when ordered by a Health Care Provider. This is not a complete list, although these are the most common:
  - Bone marrow
  - Stem cell
  - Cornea
  - Heart
  - Heart/lung
  - Kidney
  - Liver
  - Pancreas
  - Kidney/pancreas
  - Intestine
- Health services provided to a Member's organ donor which are directly related to organ procurement.

### Non-Covered Transplant Expenses:

- Health services for organ and tissue transplants unless specifically covered under this Policy.
- Organ procurement costs for a Member who is donating an organ to another person.
  - Organ procurement costs may be covered by the organ recipient's health insurance policy.
- Health services for transplants involving permanent mechanical or animal organs.
- Transplant services that are not performed at an approved facility.

## Kidney Disease Treatment

### Covered Expenses:

- Inpatient and outpatient kidney disease treatment.
  - Limited to all services and supplies directly related to kidney disease, including but not limited to: dialysis, transplantation, donor-related charges and related Health Care Provider charges.
  - Donor-related charges are only payable if the recipient of the kidney is Our Member. The covered donor-related charges (including compatibility testing charges) are those charges related to the person actually donating the kidney.

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- We are not required to duplicate coverage available to the Member under Medicare or under any other insurance coverage the Member may have.

### **Non-Covered Expenses for Transplant Services and Kidney Disease Treatment:**

- Any transplants and related expenses, not outlined as covered in this subsection.
- Services and supplies in connection with covered transplants when Prior Authorization is not obtained.
- Any Experimental or Investigational transplant.
- Transplants involving non-human or artificial organs.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## **L. OTHER SERVICES**

- Please contact Our Customer Care Center about services that require Prior Authorization.
- Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

### **Anesthesia Services**

#### **Covered Expenses:**

- Anesthesia services provided in connection with Covered Expenses under this Policy.

#### **Non-Covered Anesthesia Expenses:**

- Anesthesia services provided for non-covered expenses, unless specifically listed as a Covered Expense within this Policy.

### **Clinical Trials**

Benefits are only available if a Member is clinically eligible for participation in the Clinical Trial, as determined by the researcher.

#### **Covered Expenses:**

- Routine patient care costs for Clinical Trials, which include the following:
  - Covered Expenses for which benefits are typically provided absent a clinical trial.
  - Covered Expenses for the reasonable and necessary care arising from participation in a clinical trial, such as the diagnosis and treatment of complications.
  - Covered Expenses required solely for the:
    - Administration,
    - Clinically appropriate monitoring (for the Member's direct clinical management), or
    - Prevention of complications of the Investigational Procedure, Treatment, Supply, Device, or Drug.

#### **Non-Covered Clinical Trial Expenses:**

- Expenses for preventive clinical trials.

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- Non-routine patient care costs for Clinical Trials, which include the following:
  - The Experimental or Investigational Procedure, Treatment, Supply, Device, or Drug. The only exceptions to this are:
    - Certain Category B devices.
    - Certain promising interventions for patients with terminal illnesses.
    - Other items and services that meet specified criteria in accordance with Our medical policy guidelines.
  - Items and services provided solely to satisfy data collection and analysis needs and that are not used in the direct clinical management of the Member.
  - Items and services provided by the research sponsors free of charge for any person enrolled in the trial.

**Maternity Services and Coverage for Newborns**

Hospital services are covered under the “Hospital & Surgical Services” subsection. Maternity benefits are also available for a Qualified Dependent who is covered as a Member.

**Covered Expenses:**

- Health Care Provider services.
- Prenatal and postpartum care, including services directly related to deliveries, ectopic pregnancies, cesarean sections, and miscarriages.

We must be notified in advance of your expected date of delivery for Prior Authorization of your maternity facility Confinement, if an Out-of-Network Provider is used. In addition, when you are admitted We must be notified the next business day regardless of whether delivery of your baby has taken place or not (e.g., pre-term labor).

**Statement of Rights under the  
Newborns’ and Mothers’ Health Protection Act**

Under federal law, health insurers such as Us generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn to less than 48 hours following a vaginal delivery, or less than 96 hours following a Cesarean section. Federal law does not prohibit the mother’s or newborn’s attending Health Care Provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). If this occurs, We will only provide benefits for the shorter stay. We may not require you to obtain Prior Authorization for stays that are not in excess of 48 hours (or 96 hours).

Although not required, you may obtain a Prior Authorization for services that might reduce your out-of-pocket costs. For information on Prior Authorization, please call Our Customer Care Center.

**Non-Covered Maternity Expenses:**

- Amniocentesis, CVS (Chorionic Villi Sampling), or non-invasive pre-natal testing when performed exclusively for sex determination.
- Birthing classes (e.g., Lamaze).
- Services, Drugs, or supplies related to abortions, except when: 1) a woman suffers from a physical disorder, physical injury, or physical illness that would place the woman in

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danger of death unless an abortion is performed; 2) the pregnancy is the result of an act of rape or incest.

- Home or intentional out of hospital deliveries (e.g., free standing birthing centers).
- Treatment, services or supplies for a non-Member Traditional Surrogate or Gestational Carrier, who is not covered under this Policy.

### **Congenital Defects and Birth Abnormalities:**

Congenital defects and birth abnormalities are considered an injury or illness under the terms of this Policy. Coverage will apply to a Qualified Dependent who is not a married spouse of the Subscriber and who has been continuously enrolled in health insurance offered by the employer (i.e. the employer who purchased or acquired this Policy) since date of birth or date of adoption, until coverage under this Policy ends. Coverage includes the functional repair or restoration of any body part when necessary to achieve normal body functioning. This does not include cosmetic surgery performed solely for appearance improvement.

All other services for your newborn or adopted child will be covered as otherwise described in this Certificate.

### **Surgical Services**

#### **Covered Expenses:**

- Surgical procedures required to treat an illness or accidental injury.
- Preoperative and postoperative care, necessary assistant and consultant services, and elective sterilization, unless stated otherwise in this Policy.
- If a Member is receiving benefits in connection with a mastectomy and elects to have breast reconstruction surgery in connection with that mastectomy, We will provide coverage for:
  - Reconstruction of the breast on which the mastectomy has been performed;
  - Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
  - Prostheses and physical complications of all stages of mastectomy, including lymphedema.
    - Prosthetics are subject to the benefits provided in the “Medical Supplies/ Durable Medical Equipment” subsection.
- Coverage for lymphedema is subject to the benefits provided under the “Outpatient Physical, Speech and Occupational Therapy” provision of this subsection.

#### **Non-Covered Surgical Expenses:**

- Non-Medically Necessary plastic surgery.
  - This limitation does not affect coverage provided for breast reconstruction in connection with a mastectomy.

### **Travel Immunizations and Medicines**

- Medically Necessary travel-related preventive treatment recommended by the Centers for Disease Control Yellow Book: Health Information for International Travel.

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## Covered Expenses:

- Vaccinations
  - Hepatitis A & B
  - Typhoid
  - Yellow Fever
  - Meningococcal
  - Rabies
  - Japanese B Encephalitis
  - Influenza
  - Routine Immunizations
- Travel-related prescriptions for the following conditions (cost-sharing will be determined by your Outpatient Prescription Drug benefit):
  - Malaria Prophylaxis
  - Travelers' Diarrhea
  - Altitude Illness
  - Motion Sickness

## Non-Covered Travel Immunizations and Medicine Expenses:

- Any travel-related prescriptions not listed above. Or on your formulary.
- Work related travel.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

## M. OUTPATIENT PRESCRIPTION DRUGS

### HERE ARE SOME IMPORTANT THINGS TO KEEP IN MIND ABOUT THESE BENEFITS:

- For the purposes of this section, the phrase cost-sharing amount refers to your plan-specific Copay, Deductible and/or Coinsurance. Please refer to the Schedule of Benefits for plan-specific prescription Drug cost-sharing amounts.
- You are responsible for reviewing and complying with the formulary guidelines associated with this plan. A Drug's formulary status is subject to change and your Policy documents indicate which formulary to review. To obtain a copy of the current formulary or a list of Drugs requiring Prior Authorization, visit Our web site at [prevea360.com](http://prevea360.com), log into your Member Profile portal, or contact Our Customer Care Center at 877.230.7555 (TTY: 711).
- A formulary is a list of prescribed Drugs, medications, supplies and other agents that are approved for use and covered under this Policy. Unless you obtain an exception through Our Non-Formulary Exception Request process, We do not cover any Drugs or other items not listed on the formulary.
- Our formulary is organized by tiers and how much you pay for a certain Drug depends upon its tier placement. To find out if a Drug is on the formulary and/or under what tier a Drug is placed, please visit Our website at [prevea360.com](http://prevea360.com) or contact Our Customer Care Center.
- Updates to the formulary may be obtained by visiting [prevea360.com](http://prevea360.com) or by contacting Our Customer Care Center. We reserve the right to change the formulary at any time without notice. Our web site maintains a current version of the formulary at [prevea360.com](http://prevea360.com).

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- When you get coverage of a “non covered” medication through Our Non-Formulary Exception Request process, you will pay the highest cost tier based on your prescription Drug benefit.
- Lowering a tier of a Drug product that is either listed on your formulary or a “non covered” prescription Drug for which you obtained approval through Our Non-Formulary Exception Request process is not allowable.
- We maintain the formulary as a guide for physicians or other prescribers of self-administered medications. Our Pharmacy and Therapeutics Committee, which is made up of physicians and pharmacists, reviews and approves the agents listed based on efficacy, comparative studies, safety, Drug interactions, side effects, pharmacokinetics and cost-effectiveness.
- We use evidence-based medical management processes when making coverage decisions including but not limited to step therapy. A Health Care Provider, Member, or authorized representative may present medical evidence to obtain an individual patient exception for coverage of a prescription Drug or device not routinely covered under the Policy.
- If a generic becomes available for a brand name prescription Drug, the tier placement for the brand name prescription Drug may change, and therefore your Copayment and/or Coinsurance may change to the brand tier but also include the difference in cost between the brand and generic prescription (dispensed as written (DAW) penalty), or you will no longer have benefits for that brand name prescription Drug.
- Drugs may be removed from the formulary at any time when a therapeutically equivalent alternative Drug(s) becomes available and covered under this Policy. New Drugs are excluded but may be added to the formulary after the therapeutic advantages of the Drug and its medically appropriate application are determined. Certain Drug products may be excluded when comparable generic or therapeutic alternatives are available.
- Certain prescription Drugs included on the formulary require Prior Authorization. Please refer to the formulary on [prevea360.com](http://prevea360.com) or by contacting Our Customer Care Center. **If Prior Authorization is not obtained when required, no benefits are available.** The Drug Prior Authorization process may be initiated by your treating Health Care Provider by filling out a Drug Prior Authorization Request form. This form can be found on [prevea360.com](http://prevea360.com). When We receive your request form, We will mail Our response to you and your prescribing Health Care Provider. You may contact your Health Care Provider for information about a particular Drug, or you can contact Our Customer Care Center.
- Certain Drugs have quantity limits. Please refer to the formulary for these limits.
- Certain medications on the formulary are only covered under Our Partial Fill Program. Our Partial Fill Program requires you to fill certain prescriptions for a shorter-than-usual time period. It works as follows:
  - Split fills limited to two 15 day fills per month for first 3 months.
  - Your first fill will be for up to 16 days of the first month and you will only pay half of the monthly cost-sharing amount.
  - Your second fill will complete the first month (the next 12-14 days) and you will pay the second half of the monthly cost-sharing amount.
  - You will follow this schedule for the first three (3) months. After you complete the first three (3) months, a complete one-month supply will be available for the cost-sharing amount indicated in your Policy documents. See the formulary for additional information.

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- We assign Drugs to the specialty Drug category based upon the need to provide exceptional management such as: Prior Authorization; clinical oversight and monitoring; special handling; cost; and disease management and/or case management. Some specialty Drugs require Prior Authorization. Specialty Drugs must be obtained from Our Network specialty pharmacies. Certain specialty Drugs may be subject to the Partial Fill Program. Medications classified as specialty Drugs are identified on the formulary.
- All prescription Drugs over \$2,000 will be reviewed for medical management and/or therapeutic interchange. All compounded medications over \$200 will be reviewed to determine whether they meet Our compound Prior Authorization criteria.
- Outpatient prescription Drugs purchased in connection with emergency or Urgent Care services will be paid according to in-Network pharmacy benefits, as follows.
  - When you purchase formulary Drugs in connection with urgent or emergent medical care services, you are not required to use a Network pharmacy if one is not easily accessible. We will cover your purchase as if you went to a Network pharmacy.
  - For Us to cover your prescription, an Out-of-Network Provider must not be under sanction or banned from prescribing by the U.S. Department of Health and Human Services Office of Inspector General.
  - To obtain reimbursement for Drugs purchased from an Out-of-Network pharmacy in an urgent or emergent situation, please submit your receipts along with a prescription manual claim reimbursement form found on Our website at [prevea360.com](http://prevea360.com).
- Any Drug that is covered under this subsection is also covered when provided in connection with a Clinical Trial if Prior Authorization is obtained.
- Even if you or your prescribing Health Care Provider specifically request a brand Drug, if a pharmacy fills a prescription for a brand Drug when a generic equivalent is available and on the formulary, We will not cover the brand Drug. You, the Member, will be responsible for 100% of the cost of the prescription.

### Covered Expenses:

- **Formulary Drugs.** We cover Drugs, medications and other agents and supplies listed on the formulary. Coverage is subject to any limitations listed on the formulary or as discussed above.
- **Clinical Trials.** We cover routine patient care for Members in an approved clinical trial. Members are subject to the terms, conditions and restrictions that apply to other coverage under the Policy. For more information, see Section II Glossary of Terms – Clinical Trials or request Our New Technology Assessment Guideline.
- **Oral Chemotherapy Drugs.** We cover orally-administered chemotherapy. Member cost-sharing is limited to \$100 for a 30-day supply, consistent with Wis. Stat. § 632.867.
- **HIV (Human Immunodeficiency Virus).** We cover prescription Drugs for treatment of HIV infection as required by Wis. Stat. § 632.895(9).
- **Diabetes Care.** We cover the following Drugs and supplies related to diabetes care:
  - Insulin, disposable supplies and any prescription medication for the treatment of diabetes. Disposable supplies include: blood or urine glucose strips, control solutions for blood glucose monitors, alcohol swabs, cotton swabs, finger stick devices, lancets and syringes. Single-packaged items, such as blood glucose testing strips are limited to two items per cost-sharing amount.
  - Insulin infusion pumps and related equipment and supplies are covered under the medical benefit as required by Wis. Stat. § 632.895(6). Non-formulary test strips may

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- be obtained through the medical benefit by Members with an insulin pump. Test strips and supplies listed on the formulary are covered under the pharmacy benefit.
- Continuous glucose monitoring equipment and related supplies are covered under the medical benefit.
  - **Oral Inhalants.** We cover certain oral inhalants. Coverage is limited to one item for up to three cost-sharing amounts, depending on how many days the product will last based on the Drug's instructions.
  - **Home Health Care.** We cover Drugs dispensed in connection with mandated Home Health Care as listed in the Policy.
  - Cost-sharing amounts are calculated for each 30-day supply or course of treatment. For each course of treatment or 30-day supply, you are required to pay one (1) cost-sharing amount. If a prescription is for greater than a 30-day supply but less than a 60-day supply, you are required to pay two (2) cost-sharing amounts. If a prescription is for greater than a 60-day supply but less than or equal to a 90-day supply, you will be required to pay three (3) cost-sharing amounts.
  - Unless stated otherwise, prescription Drugs will be dispensed in maximum quantities as follows:
    - If a retail provider fills prescriptions for more than a 30-day supply, cost-sharing amounts will apply for each 30-day supply obtained.
    - For certain TIER 1 generic maintenance Drugs as defined by Us, a retail provider must dispense a 90-day supply. This requirement will apply after you have received three consecutive 30-day supplies. You may request an exception to this requirement by either: 1) asking the retail pharmacy provider to contact Our pharmacy benefit manager, or 2) contacting Our Customer Care Center.
  - Mail order is available for certain maintenance medications as defined by Us.
  - Single-packaged items are limited to two items or a one month supply, whichever is less.
    - A single-packaged item includes, but is not limited to: inhalers, blood glucose sticks, eye drops and ear drops.
    - If a single-packaged item will last 30 days or longer, you are limited to one single package per cost-sharing amount. If the single-packaged item lasts less than 30 days, you are limited to two single packages per cost-sharing amount. Ointments, creams, gels, solutions and other topical medications are dispensed in the smallest tube or package sizes that will last 30 days.
  - Please refer to your Schedule of Benefits for Out-of-Network pharmacy coverage, if applicable to your plan.

Some of the diabetic supplies and equipment listed above are also covered under your medical supplies/durable medical equipment benefit. If you choose to purchase such supplies and equipment through a non-pharmacy provider, your cost-sharing amount will be determined by your medical supplies/durable medical equipment benefit.

### Non-Covered Expenses:

- Medication to treat sexual dysfunction.
- Erectile dysfunction Drugs.
- Infertility Drugs.
- Anorexic agents or any medications prescribed for weight loss.
- A prescription Drug that contains marijuana, including medical marijuana.

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- Smoking cessation products not listed on the formulary. Member must be enrolled in the Quit for Life Program.
- Charges for prescription Drugs that require Prior Authorization, if Prior Authorization is not obtained from Us.
- Charges for medications used for cosmetic purposes.
- Certain prescription Drugs that have not been prescribed by a specialist physician.
- Added dispensing fees for unit dose medications. A unit dose medication is an individually wrapped and labeled Drug typically used in hospitals and nursing homes.
- Lost, stolen, or replacement prescription Drugs.
- A Drug that must be infused or injected by a Health Care Provider or certain injections medically required to be administered in Health Care Provider's office. These injections are not considered a prescription Drug benefit and are governed by the medical coverage requirements as listed elsewhere in this Policy.
- Experimental, investigational or unproven services and medications; medication used for experimental indications and/or dosage regimens determined by Us to be experimental, investigational or unproven.
- Compounded Drugs that do not contain at least one ingredient that has been approved by the FDA and requires a prescription order or refill or do not meet Our compound Prior Authorization criteria. Compounded Drugs that are available as a similar commercially available prescription Drugs.
- Prescriptions written by a licensed Health Care Provider for use by the Health Care Provider or by his or her immediate family members.
- Medications obtained from a pharmacy or other establishment located outside the United States for use inside or outside the U.S.
- Prescription Drugs required for international travel or work in excess of the supply limitations set forth in this Certificate, the formulary and other Policy documents.
- Medical food or vitamins, either with or without a prescription, unless the agent has been approved by Us and is listed on the formulary.
- Neutri-ceuticals, alternative Drugs, natural remedies, homeopathic therapies and any other chemical, Drug, medication, agent, or therapy which has not been reviewed and approved by the FDA for use in humans, unless Prior Authorized by Us.
- Medications not medically indicated or not appropriate for the treatment of an illness or injury as determined by Us, except for specified Drugs for the treatment of HIV infection as required by Wis. Stat. § 632.895(9).
- Charges for injectable medications administered in a nursing home when the nursing home stay is not covered by Us.
- Dispensing Charges for unit dose medications, convenience packaging, blister packs, repackagers, costs related to the administration of a covered Drug by injection or other means and medications provided in connection with intermediate nursing care, custodial or Maintenance Care, or respite or rest care.
- All compounded estrogen, progesterone or testosterone products; oral progesterone products unless specifically included in Our formulary; anabolic steroids except for replacement therapy; and Drugs intended to modify stature except as Prior Authorized by Us.
- Over-the-counter Drugs, devices, durable medical equipment, supportive garments, or tobacco cessation products, unless Prior Authorized by Us or coverage is required by state or federal law.
- Any medication or portion of medication that is wasted or not used.

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- Medications covered by workers compensation insurance, or furnished by the U.S. Veterans Administration or any other local, state or federal agency or Medicare.
- Non-prescription enteral nutritional products that are taken by mouth or delivered through a temporary naso-enteric tube unless it has been Prior Authorized by Us.
- Shipping, handling, or delivery Charges.
- Food, diet supplements, or medications prescribed for body-building or similar purposes.
- If your plan does not offer Out-of-Network coverage, prescription Drugs, including covered Drugs, dispensed by an Out-of-Network pharmacy except in the case of Emergency Services or urgently needed services as defined by Us.
- Prescription Drugs dispensed prior to the Member's effective date of coverage or after the Member's termination date of coverage under the Policy.

Please also see General Exclusions and Limitations and your Schedule of Benefits for any coverage limitations.

End of Section III

SAMPLE

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## IV. GENERAL EXCLUSIONS & LIMITATIONS

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*Certain terms used in this Section are defined throughout and/or in the **Glossary of Terms**.*

The categories listed below are for organizational purposes only. They are not meant to restrict or otherwise limit these exclusions and limitations in any way.

### General Exclusions and Limitations: Medical

#### Diagnosis and Testing

- Cytotoxic testing and sublingual antigens associated to allergy testing.
- Hair analysis (unless lead or arsenic poisoning is suspected).
- Preimplantation genetic testing of embryos and gametes.

#### Prescription Drugs and Other Devices or Items

- Convenience items for a Member or a Member's family, unless stated otherwise in this Policy.
- Drugs connected to the treatment of infertility, including but not limited to those administered in a physician's office.
- Outpatient prescription Drugs, except those prescriptions otherwise covered under this Policy.
- Oral Nutrition: Oral nutrition is not considered a medical item. We do not cover nutritional support that is taken orally (i.e., by mouth), unless mandated by state law or covered under Our medical policy for a specific condition. Examples include, but are not limited to, over-the-counter nutritional supplements, infant formula and donor breast milk.
- Replacement of an item if the item is lost, stolen, unusable or nonfunctioning because of misuse, abuse, or neglect.
- Sexual dysfunction devices and supplies, including but not limited to medications and injections.

#### Services and Procedures

- Autopsy.
- Charges or costs relating to donor sperm.
- Consultation for, or procedures connected to, in vitro fertilization, embryo transplantation and/or any other assistive reproductive technique (e.g., GIFT, ZIFT).
- Cosmetic services, including cosmetic surgery.
- Experimental or Investigational Services, Treatments, or Procedures and any related complications as determined by Us, unless coverage is required by state or federal law.
- Infertility-related services and procedures.
- Infertility-related services or procedures not otherwise covered by this Policy. This includes, but is not limited to, the collection and storage of sperm and eggs outside the course of treatment for and diagnosis of, infertility. It also applies to the use of non-Member Traditional Surrogates or Gestational Carriers, who are not covered under this Policy.
- Items that can be purchased over the counter and considered to be for comfort, convenience and/or personal hygiene, examples include but are not limited to: seasonal

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affective disorder light units, disposable undergarments, wigs and modification to a Member's home such as ramps, grab bars, stair lifts and bench/chair lifts.

- Laser treatment for Port Wine Stain (PWS) lesions, except on the face and neck.
- Medical and surgical treatment of excessive sweating (hyperhidrosis).
- Podiatry services or routine foot care provided when there is no localized illness, injury, or symptoms. These include, but are not limited to: 1) the examination, treatment, or removal of all or part of corns, calluses, hypertrophy or hyperplasia of the skin or subcutaneous tissues of the feet; 2) the cutting, trimming, or other non-operative partial removal of toenails; or 3) any treatment or services in connection with any of these.
- Obesity-related services, including any weight loss method, surgical treatment or hospitalization for the treatment of obesity, unless specifically covered under this Certificate.
- Reversal of voluntary sterilization and related procedures.
- Surrogacy services, for a non-Member.
- Sexual dysfunction treatment and services including but not limited to surgery.
- Take home Drugs and supplies unless a written prescription is obtained and filled at a network pharmacy.

### Therapies

- Acupuncture.
- Chelation therapy for atherosclerosis.
- Coma stimulation programs.
- Dry needling.
- Alternative medicine, not otherwise listed in the Policy.
- Low level light therapy.
- Massage therapy.
- Prolotherapy.
- Swim or pool therapy, unless Prior Authorization is obtained.

### General Exclusions and Limitations: Non-Medical

#### Appointments and Other Types of Visits

- Administrative examinations such as employment, licensing, insurance, adoption, or participation in athletics.
- Court-ordered care, unless Medically Necessary and otherwise covered under this Certificate.
- Educational services, except for diabetic self-management classes.
- Internet consultations, including all related charges and costs, except as defined by Our medical policy.
- Missed appointment charges.
- Telephone consultation charges between providers.

#### Charges and Expenses

- Charges or costs exceeding a benefit maximum or Maximum Allowable Fee, where applicable.
- Expenses incurred before the supply or service is actually provided unless Prior Authorized by Us.

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## Services, Treatments and/or Supplies

- Hospital or medical services not listed in this Certificate.
- Services, treatment and supplies provided to a Member while the Member is held or detained in custody of law enforcement officials, or imprisoned in a local, state, or federal penal or correctional institution.
- Services and supplies furnished by a government plan, hospital, or institution unless the law requires you to pay.
- Services, treatment and supplies provided in connection with any illness or injury caused by: a) a Member engaging in an illegal occupation or b) a Member committing or attempting to commit, a felony. (Note that this exclusion does not apply to the treatment of injuries that result from an act of domestic violence, if that treatment would otherwise be covered.)
- Services provided by members of the Subscriber's Immediate Family or any person living with the Subscriber.
- Charges directly related to a non-covered service, such as hospitalization charges, except when a complication results from the non-covered service that could not be reasonably expected and the complication requires Medically Necessary treatment. The treatment of the complication must be a covered benefit.
- Services or supplies associated to a denied Prior Authorization.
- Services or supplies associated to a denied admission.
- Services or supplies not Medically Necessary, not recommended or approved by a provider, or not provided within the scope of the provider's license.
- Services or items provided as a result of war or any act of war, insurrection, riot or terrorism.
- Services or supplies provided for an injury sustained while performing military service.
- Services or supplies for which a Member receives or is entitled to receive any benefits, settlement, award, or damages, or following any claim under, any Workers' Compensation Act, employer's liability insurance plan, or similar law or act. "Entitled" means the Member is actually insured under Workers' Compensation.

End of Section IV

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## V. COVERAGE INFORMATION

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Medical expenses incurred prior to your Effective Date of coverage are excluded.

### Effective Date of Coverage

Coverage will become effective on the latest of the following dates:

For a Subscriber:

1. The Effective Date of the Group Master Policy; or
2. The date the Eligible Employee qualifies for and enrolls in health care coverage with Us. An Eligible Employee must be Active at Work/Active Status for coverage to be effectuated. An Eligible Employee may be Active at Work/Active Status on a non-working day or while absent from work due to disability, illness, or leave of absence. For further explanation of Active at Work/Active Status, see Section II, "Glossary of Terms".

For Qualified Dependents:

1. For a Qualified Dependent that is enrolled with the Subscriber, coverage will begin on **the Subscriber's Effective Date**.
2. For an individual (other than a newborn or adopted child) who becomes eligible for coverage as a Qualified Dependent as a result of marriage or another qualifying event, coverage will begin on the date the individual becomes eligible for coverage.
3. For a newborn of the Subscriber, or a newly born child of a Qualified Dependent child, coverage will begin from the moment of birth, upon enrollment.
4. For a child adopted by or placed for adoption with the Subscriber, coverage will begin on the date that a court makes a final order granting adoption of the child by the Subscriber or on the date that the child is placed for adoption with the Subscriber, whichever occurs first. For a child required to be covered under the Subscriber's Plan in accordance with a QMCSO or NMSN, coverage will begin on the date indicated in the QMCSO or NMSN. If the QMCSO or NMSN is silent regarding the effective date, coverage will begin according to the rules described in numbers 1-3 of this list, as appropriate.

**"Qualified Dependent"** is defined in Section II, **"Glossary of Terms"** in this Certificate.

### Adding Qualified Dependents

The following procedures must be followed to add a Qualified Dependent to your coverage:

1. For dependents other than newborns or adopted children, the Subscriber must submit an application within 31 days of acquiring the dependent(s) as a result of marriage or of the dependent(s) otherwise becoming eligible for coverage. If the Subscriber is required to cover the dependent through a QMCSO or NMSN, the Subscriber should provide his/her employer and Us with a copy of the QMCSO or NMSN.
2. For newborn children, the Subscriber must submit an application and pay any additional Premium within 60 days of birth. If a newborn child is not enrolled within 60 days of birth, the child may still be enrolled if, within one year of the child's birth, the Subscriber makes all past due Premium payments. If no additional Premium is required for the newborn child, the Subscriber must still submit an application to cover the newborn.

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3. For children adopted or placed for adoption, the Subscriber must submit an application within 60 days of the dependent's placement in the home.

### **Coverage for Full-Time Students on Medical Leave following Active Duty Service**

This provision applies to Qualified Dependents who have returned to school full-time following active duty service. If such a Qualified Dependent must take a Medically Necessary leave of absence from school due to illness or injury, he or she will be eligible to remain covered under this Policy despite no longer being a Full-Time Student, as described below.

For coverage to continue, the attending Health Care Provider must certify that the leave of absence is Medically Necessary. This certification can be sent to Us by the attending Health Care Provider, or by the Qualified Dependent or an individual on his or her behalf. The continued coverage will begin on the date the Qualified Dependent stops being a Full-Time Student due to the Medically Necessary leave of absence.

We will continue to provide coverage until any of the following occur:

- The Qualified Dependent notifies Us or the employer that he or she does not intend to return to school full-time;
- The Qualified Dependent becomes employed full-time;
- The Qualified Dependent obtains other health coverage;
- The Qualified Dependent marries and is eligible for coverage under his or her spouse's health coverage;
- The Subscriber's coverage under this Policy is discontinued or otherwise terminated; or
- One year has elapsed since the Qualified Dependent's continued coverage began and the dependent has not returned to school full-time.

This provision only applies to a Qualified Dependent whose eligibility for coverage is based on his or her Full-Time Student status. It does not apply to all covered Full-Time Students, such as a Full-Time Student who is eligible for coverage under his or her parent's plan because he or she is under age 27.

### **Initial Enrollment Period**

When an employer first begins offering Our coverage, all existing Eligible Employees and their Qualified Dependents may enroll for coverage within 31 days of their employer's Group Master Policy Effective Date of Coverage.

After the first 31 days described above, all newly Eligible Employees and their Qualified Dependents may enroll within 31 day of becoming eligible. To enroll, the Eligible Employee must either submit to Us a completed and signed application or complete an online employee application.

Eligible Employees who do not enroll during their initial enrollment period will be subject to the Late Enrollee Policy. Please see the "Late Enrollee Policy" described in this section for more information.

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## Special Enrollment Period

If an Eligible Employee with other health insurance (known as “creditable coverage”) chose not to enroll during his or her initial enrollment period, he or she may have another opportunity to enroll. When the other creditable coverage ends, the Eligible Employee may be able to enroll him or herself and any Qualified Dependents in this Policy if he or she requests coverage within 31 days after the creditable coverage ends.

Additionally, if an Eligible Employee adds a new Qualified Dependent to his or her family through marriage, birth, adoption or placement for adoption, the Eligible Employee may be able to 1) add the new Qualified Dependent(s) to his or her existing coverage, or 2) enroll him or herself and his or her Qualified Dependents for the first time. Enrollment must be requested within 31 days of the marriage, birth, adoption or placement for adoption.

## Late Enrollee Policy

Late Enrollees are individuals who 1) did not enroll when initially eligible for coverage, and 2) are not eligible for a Special Enrollment Period. Late Enrollees will be subject to one of the following rules chosen by your employer:

- Late Enrollees will have a 90-day waiting period before their coverage can begin.
- Late Enrollees will need to wait for the next annual open enrollment period to enroll for coverage.

Please contact your employer for more information about applying for coverage as a Late Enrollee.

## ID Card Information

Your ID card provides useful information regarding the insured Subscriber and Qualified Dependent(s), along with important telephone numbers and billing information. The ID card does not guarantee coverage or payment of benefits. If your ID card is lost, stolen or otherwise needs replacement, you can request a new one.

## Notice of Change(s) That May Affect Your Coverage

As a Member, it is your responsibility to notify your Employer of any changes that might affect your coverage so that your Employer can notify Us timely. You should report these changes to your Employer immediately. These changes include, but are not limited to:

1. Eligibility for Medicare.
2. Coverage under other health insurance.
3. Loss of eligibility for coverage due to termination of employment, divorce or death of the Subscriber.
4. The addition of any new Qualified Dependents to your family.
5. Changes in Qualified Dependent status (for details see “Glossary of Terms” Section).

Failure to timely report these changes to your Employer (generally 31 days from the date the change occurs) may result in you and/or your Qualified Dependents:

1. Becoming subject to the Late Enrollee Policy;
2. Claims being denied;

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3. Incorrect Premiums being collected, or
4. Retroactive termination of coverage under this Policy.

### When Coverage Ends

Coverage under this Policy will end on the earliest of the following dates, unless stated otherwise in this Certificate or the Group Master Policy:

1. The last day of the month in which the Subscriber no longer meets the definition of an Eligible Employee. Coverage for Qualified Dependents will end on the same date.
2. The date of Policy termination or non-renewal.
3. The date the Member is called to active duty status in the military. (Check with your employer to see if it has other requirements.)
4. The date of a Member's disenrollment, as stated in the "Disenrollment" subsection.
5. For a grandchild of the Subscriber, the date the parent who is the Subscriber's Qualified Dependent child reaches age 18 or otherwise loses eligibility for coverage.
6. For a Qualified Dependent child, coverage ends:
  - o When a dependent turns 26, as determined in the Group Master Policy.
  - o The day a dependent who was called to active duty prior to age 27 stops being a Full-Time Student.
7. A mentally or physically disabled child may remain insured as a Qualified Dependent beyond the maximum dependent age stated in this Certificate, as set forth in the definition of "Qualified Dependent." Coverage will end the last day of the month that the disabled child no longer meets the requirements for extended coverage of disabled children.
8. For a divorced spouse or stepchildren, the last day of the month that a divorce judgment is entered.

### Extension of Coverage: Confinement

If you are Confined in the hospital on the date your coverage under this Policy ends, We will continue to cover Inpatient Hospital services you receive during that Confinement until the earliest of the following:

1. Your Confinement ends;
2. You exhaust the benefits available under this Policy;
3. 90 consecutive days pass after your coverage under this Policy ends; or
4. You get similar coverage under another group health policy for the hospital services.

This provision only applies if your coverage ends, but your employer's Policy with Us remains in force.

### Extension of Coverage: Total Disability

If you are Totally Disabled on the date your coverage under this Policy ends, coverage for services for your disabling condition will continue until the earliest of the following:

1. Your Total Disability ends;
2. The Benefit Period specified in the Group Master Policy or Certificate ends;
3. You exhaust the maximum available benefit; or
4. You get similar coverage under another group health policy for the condition or conditions causing the Total Disability.

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Extended coverage does not cover dental, uncomplicated pregnancy expenses or a condition other than the condition(s) causing the Total Disability.

## Continuation

If your coverage ends as described in the “When Coverage Ends” subsection, you may be eligible to continue coverage or convert to an individual policy as described below.

## Federal Group Health Continuation Rights under COBRA

The Federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended, requires most group health plans to provide a temporary continuation of coverage that might otherwise be terminated. If you elect continuation coverage, you may be responsible for all or part of the Premium payments (as determined by the employer). You do not have to provide proof of good health to elect COBRA continuation coverage. This provision generally explains when COBRA continuation coverage is available and what you need to do to exercise your right to receive COBRA continuation coverage.

## Qualifying Events Under COBRA

COBRA continuation coverage is available to “qualified beneficiaries” who have experienced a “qualifying event.” You, your spouse and your dependent children could become qualified beneficiaries.

## Subscriber

If you are a Subscriber, you have the right to choose COBRA continuation coverage if you lose your group health coverage because of a reduction in your hours of employment or the termination of your employment (for reasons other than gross misconduct).

## Spouse

If you are the spouse of a Subscriber, you have the right to choose COBRA for yourself if you lose group health coverage for any of the following qualifying events:

1. The death of your spouse (Subscriber).
2. Termination of the Subscriber’s employment (for reasons other than gross misconduct) or reduction in the Subscriber’s hours of employment.
3. Divorce or legal separation from the Subscriber.
4. The Subscriber becomes entitled to Medicare.
5. The Subscriber has retiree coverage and the employer files for bankruptcy (Chapter 11 Reorganization).

## Qualified Dependent

In the case of a Qualified Dependent child of Our Subscriber, he or she has the right to elect continuation coverage if group health coverage is lost for any of the following qualifying events:

1. The death of the Subscriber.
2. The termination of the Subscriber’s employment (for reasons other than gross misconduct) or reduction in hours of employment.
3. Parent’s divorce or legal separation.

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4. The Subscriber becomes entitled to Medicare.
5. The dependent child ceases to be a Qualified Dependent.
6. The Subscriber has retiree coverage and the employer files for bankruptcy (Chapter 11 Reorganization).

### Obligation to Report Qualifying Events

The Subscriber, spouse or Qualified Dependent is responsible for informing the Policy administrator/employer of any of the following qualifying events within 60 days of their occurrence:

- Divorce;
- Legal separation; or
- Child losing dependent status under the plan.

The employer (if the employer is not the Policy administrator) is responsible for notifying the Policy administrator of any of the following qualifying events within 30 days of their occurrence:

- Subscriber's death;
- Termination or reduction in hours of the Subscriber's employment;
- Subscriber's entitlement to Medicare, or
- Commencement of the employer's bankruptcy proceedings.

Within 14 days of receiving notice of your qualifying event, the Policy administrator will notify you of your right to elect COBRA continuation coverage.

### Electing COBRA Continuation Coverage

Each qualified Member has an independent right to elect COBRA continuation coverage. Additionally, Subscribers may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children. If you wish to elect COBRA continuation coverage, you must do so within 60 days of receiving notice of your right to elect COBRA continuation coverage or losing coverage, whichever is later. If you do not elect continuation coverage, your coverage under this Policy will terminate.

### Benefits Under COBRA Continuation Coverage

If you elect continuation coverage, the employer is required to give you coverage that (as of the time coverage is being provided) is identical to the coverage provided under the Policy to other Members. You will be afforded the opportunity to maintain continuation coverage for up to 3 years from the date of your qualifying event, unless your qualifying event was termination of employment or reduction in hours.

If your qualifying event is the termination or reduction of hours of the Subscriber's employment, qualified beneficiaries are entitled to a maximum of 18 months of continuation coverage. However, an 18-month maximum period can be extended:

1. If any of the qualified beneficiaries in your family is disabled and meets certain requirements, all of the qualified beneficiaries receiving continuation coverage due to a single qualifying event are entitled to an 11-month extension of coverage, for a total

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maximum period of 29 months. To qualify, you must notify the plan of the disability within 60 days after the latest of: a) the date of the SSA disability determination; b) the date on which the qualifying event occurs; c) the date on which the qualified beneficiary loses (or would lose) coverage; or d) the date on which the qualified beneficiary is informed of the obligation to provide disability notice. If you choose to extend your COBRA coverage, you must elect it before the end of the 18-month period by giving written notice of your election to extend COBRA coverage.

2. If a qualified beneficiary experiences a second qualifying event while receiving COBRA coverage, he or she is entitled to an 18-month extension of coverage, for a total maximum period of 36 months. The following are considered a second qualifying event as long it would have caused the qualified beneficiary to lose coverage under the plan in the absence of the first qualifying event: the death of the Subscriber, the Subscriber becomes entitled to Medicare, the divorce or legal separation of the Subscriber and spouse, or a loss of dependent child status under the plan. You must notify the employer/Policy administrator of all of these events within 60 days of: a) the date on which the qualifying event occurs; b) the date on which you lose (or would lose) coverage; or c) the date on which you are informed of the obligation to provide such notification.

### Loss of COBRA Continuation Coverage

Please note your continuation coverage may be cut short for any of the following reasons:

1. The employer no longer provides group health coverage to any of its employees.
2. The Premium for your continuation coverage is not paid.
3. You become an employee covered under another group health policy.
4. You become entitled to Medicare following the COBRA election date.

At the end of the COBRA coverage period, you have the right to enroll in an individual policy with Us if you apply and We receive your application within 31 days after your continuation coverage ends. Please contact Our Customer Care Center for information on how to enroll.

### If you have any questions

You should address your requests for additional information, or questions concerning your COBRA rights, should be addressed to your Policy administrator/employer. For more information about your rights under ERISA, including COBRA and the Health Insurance Portability and Accountability Act (HIPAA) and other laws affecting group health policies, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at <http://www.dol.gov/ebsa/>.

In order to protect your family's rights, Members should keep the Policy administrator/employer and Us, informed of any changes in the addresses of family members. You should also keep a copy of any notices you send to the Policy administrator/employer, for your records. Please see this Certificate's cover page for information on how to contact Us.

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## Continuation Coverage under the Uniformed Services Employment and Reemployment Rights Act (USERRA)

If a Subscriber leaves employment due to active military service of longer than 30 days, he or she may elect to continue coverage under the Policy for up to 24 months under the Uniformed Services Employment and Reemployment Rights Act (USERRA) by providing advance notice of the military service and electing to continue coverage. Please contact your employer/Policy administrator for further information on your rights under this law.

This provision does not fully describe continuation coverage or other rights under your employer's Policy. More complete information regarding such rights is available from your policy administrator/employer.

## Wisconsin Group Health Continuation and Individual Coverage

You as the Subscriber and any Qualified Dependents may apply, without proof of good health, for a continuation of group coverage or for an individual policy. You can apply if you have been covered under this Policy for three consecutive months and you leave your employer group for any reason other than discharge for gross misconduct.

Your employer must notify you of your right to continuation coverage within 5 days of receiving your notice to terminate coverage. You must then apply for coverage within 31 days of receiving notice of your right to continuation coverage.

If you choose continuation coverage, your employer is required to give you coverage that is identical to the coverage provided to the other Members under the Policy. You will be responsible for paying the entire Premium due for your coverage.

You are eligible for continuation coverage if you lose your group coverage for any of the following reasons:

1. You are a Subscriber who is no longer eligible for coverage under this Policy, except if your employment was terminated for gross misconduct.
2. You are a Qualified Dependent of a Subscriber who is no longer eligible for coverage under the Policy, except if the Subscriber's employment was terminated for gross misconduct.
3. You are the Subscriber's spouse who is no longer eligible for coverage under the Policy due to divorce or annulment.
4. You are the Subscriber's spouse or dependent who is no longer eligible for coverage under the Policy due to the Subscriber's death.

Group continuation coverage will be available for a maximum of 18 months. You must be a Wisconsin resident, pay timely Premiums and you cannot be eligible for similar coverage under another group Policy. You may apply for an individual policy at the end of the 18-month period, but in order to be eligible, We must receive your application within 31 days after your continuation coverage ends.

## Disenrollment

A Member may be disenrolled for any of the following reasons:

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1. The required Premiums are not paid by the end of the grace period. The grace period ends 31 days from the last unpaid Premium due date.
2. The Member performed an act or practice that constitutes fraud or made an intentional misrepresentation of material fact in connection with the coverage.
3. The Member no longer resides, lives or works in the Service Area, or in the area for which We are authorized to do business.

If a Member is disenrolled for fraud or intentional misrepresentation of material fact, this coverage will be continued until the Member finds his or her own coverage or until the next opportunity to change insurers, whichever comes first.

## End of Section V

SAMPLE

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## VI. GENERAL PROVISIONS

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*Certain terms used in this Section are defined throughout and/or in the **Glossary of Terms**.*

### **Benefit Determination and Policy Interpretation**

We, as the claims administrator, have the exclusive discretionary authority to determine eligibility for benefits and to construe the terms of this Policy. Any such determination or construction shall be final and binding on all parties, unless it is arbitrary and capricious.

### **Circumstances Beyond Our Control**

If the rendition or provision of services and other covered benefits is delayed or rendered impractical due to circumstances not reasonably within Our control, such as complete or partial insurrection, labor disputes, disability of a significant part of hospital or medical group personnel or similar causes We and Network Providers will use Our best efforts to provide services and other covered benefits. However, neither We nor any Network Provider shall have any other liability or obligation on account of such delay or such failure to provide services or other benefits.

### **Confidentiality**

We respect the confidentiality of Our Members and will use reasonable efforts to keep confidential all medical information regarding a Member. Please see Our "Notice of Privacy Practices" brochure provided with your new Member information or view on Our website at [prevea360.com/Legal-Notices/Privacy-Policy-new.aspx](http://prevea360.com/Legal-Notices/Privacy-Policy-new.aspx).

### **Conformity with Federal and State Laws**

We comply with all applicable federal and states laws. This Certificate will conform to the minimum requirements of applicable laws if any provision conflicts with the laws of the state in which We issue this Policy.

### **Ethical and Religious Directives**

This Policy may provide payment for certain Covered Services which conflict with, or may conflict with, directives contained in the *Ethical and Religious Directives for Catholic Health Care Services*, 6<sup>th</sup> Edition, as adopted by the United States Conference for Catholic Bishops and as amended from time to time. Said payment does not constitute Our recommendation or endorsement that you consider or receive such Covered Services.

### **Limit on Assignability of Benefits**

This is your personal Certificate. You cannot assign any benefit to anyone other than a doctor, hospital or other provider entitled to receive a specific benefit for you.

### **Limit of Liability**

We shall not be held liable for injuries, damages, expenses related to, or the result of improper advice, action, or omission by any Health Care Provider.

### **Limitations on Suits**

No action can be brought against Us to pay benefits until the earlier of 60 days after We have received or waived proof of loss, or the date We have denied full payment. This delay will not

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cause prejudice against you. No action can be brought more than 3 years after the time We require written proof of claim to be submitted.

### Major Disaster or Epidemic

If a major disaster or epidemic occurs, Network Providers and hospitals will render medical services (and arrange extended care services and home health service), insofar as practical, according to their best medical judgment and within the limitation of available facilities and personnel. If the disaster or epidemic causes unavailability of facilities or personnel, We and Network Providers have no liability, or obligation for delay or failure to provide or arrange for such services. In this case, Members may receive Covered Expenses from Out-of-Network Providers.

### Fraud and Intentional Misrepresentation: Right of Rescission

Intentional misrepresentations made when applying for coverage could cause an otherwise valid claim to be denied, or your coverage to be rescinded. Carefully check the information provided when you apply for coverage and write to Us within 10 days if any of the information is incorrect or incomplete (such as an incomplete medical history). This Certificate was issued on the basis that the statements, representations and warranties made when you and any dependents applied for coverage are correct and complete.

We will rescind coverage if information is received that indicates a fraudulent or an intentional misrepresentation was made by you or anyone acting on your behalf when you applied for insurance, if you or the person acting on your behalf knew that the representation was false and either:

1. We relied on the misrepresentation and the misrepresentation was either material or was made with intent to deceive; or
2. The fact misrepresented contributes to a loss under the Policy.

Within 60 days after acquiring knowledge of a misrepresentation, We will notify you of Our intention to either rescind coverage or defend against a claim if one should arise; within 120 days we will notify you if We determine that it is necessary to secure additional medical information.

If your coverage is rescinded due to fraud or intentional misrepresentation, you will not be eligible for continuation coverage.

### Oral Statements

No oral statement of any person shall: modify or otherwise affect the benefits, limitations, exclusions and conditions of this contract; convey or void any coverage; increase or reduce benefits described within this Certificate; or be used in the prosecution or defense of a claim under this Policy.

### Doctor and Hospital Reports

Doctors and hospitals, from time to time, must give Us reports to help Us determine Member benefits. By accepting coverage under the Policy, you have agreed to authorize providers to release any necessary records to Us. This is a condition of Our issuing this contract and paying benefits. Please Note: Expenses for patient-requested records are not covered by Us.

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For more information about authorizing release of records, refer to Right to Collect Needed Information below.

### Physical Examination

We have the right to request a Member to receive a physical examination to determine eligibility for benefits. We will pay for this expense if We request such an examination. By accepting coverage under the Policy, you have agreed to consent to any required examination. Please call Our Customer Care Center for a listing of doctors who can provide required examinations.

### Proof of Claim

As a Member, it is your responsibility to show your health insurance ID card each time you receive services. Failure to notify a Provider of your membership may result in claims not being filed on a timely basis. This delay may cause your claim to be denied and you to be billed for the charges involved.

### Recovery of Excess Payments

If We pay more than We owe under this Policy, We can recover the excess payment from you. We can also recover from another insurance company or service Policy, or from any other person or entity that has received any excess payment from Us.

### Right to Collect Needed Information

Members must cooperate with Us when We investigate a claim or require information necessary to administer the Policy. Cooperation includes, but is not limited to, the following assistance:

1. Authorizing the release of medical information, including the names of all providers from whom you received medical attention;
2. Providing information about the circumstances of any injury or accident;
3. Providing information about other insurance coverage and benefits; and
4. Providing a Member's Social Security Number or other personal information.

Your failure to assist Us may result in Our denial of claims.

### Right to Exchange Information

By accepting coverage under the Policy with Us, each Member gives permission to Us, the Network Provider and/or clinic to obtain and share any information (including medical records) necessary for administering the terms of this Policy. The Member also agrees to provide Our Network Providers and/or clinics any information that is needed to administer the terms of this Policy. The information obtained will be kept confidential and used only for the purpose of administering this Policy. All Members have a right to access their medical records at their own expense.

### Severability

If any part of this Certificate or the Policy is ever prohibited by law, it will no longer apply. The rest of this Certificate or the Policy will continue in full force.

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## Subrogation

If you are entitled to special damages for an illness or injury caused by a third party or for which any party is liable, you agree that We have a claim for subrogation as to those damages. Our subrogation claim is for the reasonable value of the medical care and services you receive related to that illness or injury. We have the right to recover payments you are entitled to receive from: a responsible third party, the insurance company of the third party, a company that provides medical payment coverage, Workers Compensation coverage, or uninsured or underinsured motorist protection for you.

You agree to honor Our subrogation rights, to cooperate with Us in the enforcement of Our subrogation rights and to take no action which would prejudice Our subrogation rights and interests without first obtaining Our prior consent, so We may protect such rights and interests.

Under applicable state law, We may have no right to recover from you if you have not been "made whole." Furthermore, We may be entitled to recover directly from a third party, the third party's insurer or any other liable insurer. You agree to provide Us with written notice of any claim or lawsuit that you initiate against a third party, if that claim or lawsuit includes any special damages for an illness or injury. You also agree that any settlement or compromise of a claim or lawsuit will not terminate Our rights to subrogation, unless We have provided prior written consent. Before any settlement is reached, you must notify the third party or parties of the amount of Our subrogation claim. We will not pay for any fees or costs associated with a claim or lawsuit, unless We give prior, express written approval. If We erroneously pay for or provide medical services which are the result of a work-related illness or injury for which the employee may be eligible for workers' compensation benefits, you agree to reimburse Us to the extent of the value of such services.

## Timely Submission of Claims

If you receive services from a Health Care Provider that requires you to submit the claim to Us for reimbursement, you must obtain an itemized bill and submit it to:

Prevea360 Health Plan  
Attention: Claims Department  
P.O. Box 56099  
Madison, WI 53705

Claims must be submitted within 60 days of the date of service, or as soon as possible. If We are the primary payor and We do not receive the claim within 12 months after the date of service, We will deny coverage of the claim. If you do not notify a provider that you have coverage with Us and this failure results in a claim not being filed in a timely manner, We may deny coverage of the claim. If We are the secondary payor, the time limit for timely submission begins with the date of notice of payment or rejection by the primary payor.

## End of Section VI

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## VII. COORDINATION OF BENEFITS (COB)

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*Certain terms used in this Section are defined throughout and/or in the **Glossary of Terms**.*

### Coordination of Benefits Provision

This Coordination of Benefits (COB) provision applies when a Member has coverage through more than one health plan or through an out-of-network pharmacy policy. Please note that We coordinate benefits following Wisconsin's requirements.

**Definitions:** For the purposes of this COB provision only, the following terms are defined:

**Allowable Expense** is the necessary, reasonable and customary item of expense for health care, when the expense is covered in whole, or in part, by one or more Plans covering the Member for whom the claim is made. For example, the cost difference between a private and semi-private hospital room is not an Allowable Expense, unless it is determined that the person's stay in a private hospital room is Medically Necessary.

**Claim Determination Period** is a Contract Period. However, this does not include any time of a Contract Period that a person is not covered under This Plan, or any time before this or a similar COB provision became effective.

**Plan** is any insurance policy, benefit program or other arrangement that provides benefits or services for medical or dental care. This includes:

1. Group or group-type coverage that includes continuous 24-hour coverage. This includes any HMOs, IPAs, prepaid group practices, PPOs or other prepayment, group practices or individual practice plans.
2. Governmental plans or coverage that is required or provided by law. This does not include state Medicaid plans, Medicare Supplement policies, or any plan whose benefits by law are in excess to those of any private insurance program or other non-governmental program.
3. Individual automobile "no-fault" contracts.

**Primary Plan** will pay benefits for Covered Expenses as if no other coverage were involved.

**Secondary Plan** will determine payment for Covered Expenses based on the benefits paid by the Primary Plan.

**This Plan** means the Certificate We have issued to you as a Member.

### COB Information

At times We need information to coordinate benefits appropriately. We determine what information is needed and We obtain that information from other organizations or persons. We will only obtain the information or documentation needed to apply the COB rules. We may also provide necessary information or documentation to another organization or person in order to coordinate benefits. Medical records remain confidential as provided by state and federal requirements.

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We may make a payment to another Plan if that Plan made a payment that We should have made. If We make such a payment on behalf of a Member, it will be considered a benefit payment for the Member's Plan and We will not pay that amount again.

Additionally, We will recover any payment that exceeds the amount that should have been paid. We will recover the excess amount from any person or organization to whom, or on whose behalf, the payment was made.

### Order of Benefit Determination Rules

This Plan's benefits will not be reduced if the following rules indicate that This Plan is primary. However, benefits may be reduced if the rules indicate that This Plan is secondary. The first rule that applies is the rule that will determine which insurance Plan is primary.

#### 1. No coordination of benefits provision

If the other Plan does not have a coordination of benefits provision, that Plan will be primary.

#### 2. Non-dependent/dependent

The Plan that covers a person as an employee, Member or Subscriber (other than as a dependent), is primary. The Plan that covers a person as the dependent of an employee, Member or Subscriber is secondary.

#### 3. Coordinating coverage for dependent children

If a dependent child has coverage through both parents' Plans and the parents are not separated or divorced, the birthday rule is used to determine which Plan is primary.

- a. **The Birthday Rule:** The Plan of the parent whose birthday falls earlier in the calendar year is primary. If both parents have the same birthday, the Plan that covered a parent for a longer period of time is primary.
- b. **Exception to the Birthday Rule:** If the other Plan does not coordinate benefits by the birthday rule, benefits will be coordinated according to the other plan's COB provisions.

#### 4. Coordinating coverage for dependent children of divorced, legally separated parents or unmarried parents.

If a dependent child has coverage through both parents' plans and a court order awards custody of the child to one parent, benefits are coordinated as follows:

- a. First the Plan of the parent who has custody of the child; then
- b. The Plan of the spouse of the parent who has custody of the child; then
- c. The Plan of the parent who does not have custody; then
- d. The Plan of the spouse of the parent who does not have custody.

If a court decree orders one parent to be responsible for health care expenses, the Plan of that parent is primary. If a court decree states that both parents share joint custody but does not state which parent is responsible for health care expenses, the order of benefits will be determined by the birthday rule in "3." above. Note: We will only enforce rule "4." when We have actual knowledge of the court-ordered terms.

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## 5. Active/Inactive Employee

The plan that covers a Subscriber and/or dependent as an actively at work employee is primary for that Subscriber and/or dependent over a plan that covers a Subscriber as a laid off or retired employee. If the other Plan does not have this rule and as a result the Plans do not agree on the order of benefits, this rule is ignored.

## 6. Continuation Coverage

The Plan that covers a Member as an actively at work employee or as that employee's dependent is primary over the Plan that covers a Member through a continuation Plan issued pursuant to state or federal law. If the other Plan does not have this rule and as a result the Plans do not agree, this rule will not apply.

## 7. Longer/Shorter Length of Coverage

If none of the above rules apply, the Plan that has covered the person for a longer period of time is primary.

## Calculating Benefits When This Plan Is Secondary

When one or more group-type or government health plans are primary, the benefits of this Policy may be reduced under this section.

The benefits under this Plan may be reduced so that Our benefits and the benefits payable under the other Plans do not equal more than the total Allowable Expenses. When the benefits of this Policy are reduced as described, each benefit is reduced in proportion and it is then applied to any applicable benefit limit of this Policy.

## Coordinating Benefits with Medicare

We will coordinate benefits with Medicare when a Member becomes eligible for Medicare benefits. In doing so, We will follow all applicable state and federal laws (including, but not limited to, statutes, regulations and sub-regulatory guidance). In no case will Our payment and Medicare's payment be more than the total Allowable Expenses. All Plan Copays, Coinsurance, Deductibles, maximums, limitations and exclusions apply to all benefits paid under This Plan.

**If a Member is eligible for Medicare and Medicare would be the Primary Plan for that Member, We strongly suggest that the Member enroll in both Medicare Part A and Part B. Failure to enroll in Medicare Part A and B will result in the Member paying out-of-pocket expenses for services that Medicare might have covered, because We will process the Member's claims as if the Member is enrolled in Medicare. For more information, please see the "Payment of Claims" subsection in this section, or contact Our Customer Care Center.**

The three ways a Member can be eligible for Medicare benefits are as follows:

### 1. Reaching Age 65

A Member who reaches age 65 may become eligible for Medicare Parts A and B. We strongly suggest that you contact the employer through which This Plan was obtained and the Social Security office in your area for information regarding enrollment into Medicare before your 65th birthday.

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Once you reach age 65 and are eligible for Medicare benefits, We will coordinate benefits as follows:

**a. Subscriber has “current employment status” as defined by Medicare regulations**

- i. If the Subscriber’s employer has 19 or fewer employees, as defined by Medicare regulations, We will pay secondary to Medicare.
- ii. If the Subscriber’s employer has 20 or more employees, as defined by Medicare regulations, We will pay primary to Medicare.

**b. Subscriber does not have “current employment status” as defined by Medicare regulations:**

- i. If the Subscriber has accepted a severance package, is retired, is on group continuation, is on long-term disability, or otherwise does not have “current employment status” as defined by Medicare, We will pay secondary to Medicare.

Benefits will be coordinated as described in the “Payment of Claims” subsection.

**2. Medicare Disability**

If the Member is under age 65, is considered Medicare Disabled and is eligible for Medicare Parts A and B, We will coordinate benefits as follows:

**a. Subscriber has “current employment status” as defined by Medicare regulations:**

- i. If the Subscriber’s employer has 99 or fewer employees, as defined by Medicare regulations, We will pay secondary to Medicare.
- ii. If the Subscriber’s employer has 100 or more employees, as defined by Medicare regulations, We will pay primary to Medicare.

**b. Subscriber does not have “current employment status” as defined by Medicare regulations:**

- i. If the Subscriber has accepted a severance package, is retired, is on group continuation, is on long term disability, or otherwise does not have “current employment status” as defined by Medicare regulations, We will pay secondary to Medicare.

Benefits will be coordinated as described in the “Payment of Claims” subsection.

**3. End Stage Renal Disease**

If the Member is diagnosed with End Stage Renal Disease (ESRD), This Plan will be primary to Medicare for 30 months from the initial month of Medicare eligibility, as determined by the Social Security Administration.

After 30 months have passed, Medicare will be primary and This Plan will be secondary. Medicare benefits are not limited to just ESRD treatment. Medicare coverage may end 12

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months after maintenance dialysis is no longer needed or 36 months after a successful transplant.

Please contact Our Medicare COB Analyst or Our Customer Care Center when you receive information from Medicare or Social Security about changes to End Stage Renal Disease coverage.

If the federal laws regarding the payment of benefits changes and the determination of Medicare as a Primary Plan or Secondary Plan changes, This Plan will comply with those changes.

## Payment of Claims

1. When We coordinate benefits as the Secondary Plan, We will coordinate after Medicare has processed the claim. If the Member is eligible for Medicare Parts A and B, but did not enroll in Medicare, We will coordinate benefits as if the Member was enrolled in Medicare. The Member will be responsible for all services that would have been covered by Medicare. All Plan Copays, Deductibles, maximums, limitations and exclusions will still apply to benefits coordinated with Medicare.
2. When We coordinate benefits as the Primary Plan, We will process the claims without consideration of what Medicare may cover. All Plan Copays, Deductibles, maximums, limitations and exclusions will apply. **If, at any time, We become the Secondary Plan (e.g., due to retirement or change in employer), We will then coordinate benefits as the Secondary Plan. In the event We pay claims as primary, but determine at a later time, whether during or after the termination of This Plan, that Medicare should have paid the claims as primary, We will recover such payments.** The recovery date of these claims will go back one year, to the first day of the month in which the error is discovered. (For example, if an error is found on October 15, 2018, the recovery will go back to October 1, 2017).

End of Section VII

*Benefits listed in this Certificate are only available as long as the Policy and your coverage are in effect. The Certificate must be read together with the Schedule of Benefits, Group Master Policy and other Policy documents to ensure accurate information regarding coverage, obligations and responsibilities under the Policy. If you are unsure if a service is covered, please call Our Customer Care Center prior to having the service performed. Our Customer Care Center will attempt to assist you. However, no information provided by Our Customer Care Center shall change your coverage, obligations and responsibilities under the Policy.*

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## VIII. GRIEVANCES AND APPEALS

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*Certain terms used in this Section are defined throughout and/or in the **Glossary of Terms**.*

### Grievances and Appeals

#### A. Complaint

A complaint is any expression of dissatisfaction expressed to Us by the Member, or a Member's authorized representative, about Us or Our providers with whom We have a direct or indirect contract. We take all Member complaints seriously and are committed to responding to them in an appropriate and timely manner.

If you have a complaint, please contact Our Customer Care Center. We will document and investigate your complaint and notify you of the outcome. If your complaint is not resolved to your satisfaction you have the right to file a grievance. Any written expression of dissatisfaction will automatically be addressed as a grievance. (See "B. Grievance")

#### B. Grievance

A grievance is any dissatisfaction with Us, including the way We provide services or process claims, or a decision to change or rescind a policy. A grievance must be expressed in writing to Us by, or on behalf of, a Member.

This grievance process does not apply when a Member is requesting coverage of a Drug or item not listed on Our formulary. These requests are subject to the non-formulary exception process described later in this section.

To file a grievance, you or your authorized representative must send your grievance to Us in writing at the following address:

Prevea360 Health Plan  
Attention: Grievance and Appeal Department  
P.O. Box 56099  
Madison, WI 53705

When We receive your grievance, Our Grievance and Appeal Department will send you an acknowledgement letter within 5 business days. Our acknowledgment letter will advise you of:

- Your right to submit written comments, documents or other information regarding your grievance;
- Your right to be assisted or represented by another person of your choosing;
- Your right to appear before the Grievance and Appeal Committee; and
- The date and time of the next scheduled Grievance and Appeal Committee meeting. This meeting will not be less than 7 calendar days from the date of your acknowledgment letter but will occur within 30 calendar days of the date We received your grievance.

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If you choose to meet with the Grievance and Appeal Committee you may do so either in person or over the phone via teleconference. As described in the acknowledgement letter you must call and schedule a meeting time.

Your grievance will be documented and investigated. So that you will have time to respond prior to Our grievance decision, We will automatically send you the following information:

1. Any new or additional evidence We consider, rely upon, or generate in the course of considering your grievance; or
2. Any new or additional rationale We use to make Our decision.

If you wish to receive a free copy of any other documents relevant to the outcome of your grievance, send a written request to the address listed above. All grievances will be resolved within 30 calendar days of the day We receive your request.

### C. Expedited Grievance

If We decide your grievance is urgent according to Our criteria, We will resolve your grievance within 72 hours of the time We receive it. Our criteria are based on the expedited grievance provisions of applicable law.

We will automatically treat your grievance as expedited if:

1. Your concerns are related to a facility admission or concurrent review of a continued facility stay;
2. Our Medical Director decides your life, health, or ability to regain maximum function could be jeopardized by the standard review timeframe;
3. Your Health Care Provider notifies Us that you would be subject to severe pain that cannot be adequately managed without the services you requested; or
4. Your Health Care Provider notifies Us that he or she has decided you need care urgently.

You, your authorized representative or your Health Care Provider may request an expedited grievance either orally or in writing. You can make this request in your initial grievance or in a separate communication.

If you are eligible for an expedited internal grievance and also for external review, you can request that your internal and external reviews happen at the same time.

### D. Independent External Review

You may also be entitled to an independent external review. You can ask for an external review if We denied your grievance and it involves care that We have determined does not meet the Policy requirements for reasons involving medical judgement. Those reasons include, but are not limited to:

1. Medical Necessity;
2. Appropriateness;
3. Health care setting;
4. Level of care; or
5. Effectiveness of a covered benefit.

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You can also request an external review if your requested services are considered Experimental or Investigational or if We have rescinded your Policy, whether You or a Qualified Dependent is entitled to a reasonable alternative standard for a reward under a wellness program, or whether We are complying with the non-quantitative treatment limitation provisions of mental health parity requirements.

You must exhaust Our internal review process before you can request an external review unless:

1. We fail to comply with internal claims and appeals requirements;
2. You request an expedited external review when you request an expedited internal review; or
3. We grant your request to bypass Our internal review process.

If you or your authorized representative wishes to request an external review, you or your authorized representative must submit your request within four months of the date We decided your grievance.

There are two categories of external review, standard and expedited. Most requests for external review will follow the standard timeline; however in some cases you may ask for an expedited (faster) review.

### Standard External Review

You may request a standard external review in one of the following ways:

1. By directly submitting the request online at [www.externalappeal.com](http://www.externalappeal.com);
2. By mailing the request to the independent review organization (IRO) at the following address:

MAXIMUS Federal Services  
3750 Monroe Avenue, Suite 705  
Pittsford, NY 14534

3. By faxing the request to (888)-866-6190.

If you choose to mail or fax your request, print and fill out the online form. Please note you may also provide additional documentation such as:

1. Documents to support the claim, such as letters from your Health Care Provider, reports, bills, medical records, explanation of benefits (EOB) forms (optional);
2. Letters sent to your health insurance plan about the denied claim (optional); and
3. Letters received from the health insurance plan (optional).

You can get the online form at [www.externalappeal.com](http://www.externalappeal.com) or by calling Our Customer Care Center at 877.230.7555 (TTY: 711).

The IRO will notify you and Us of its decision no later than 45 days after it receives your request for external review.

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A decision made by the IRO is binding for both you (the Member) and Us with the exception of the Rescission of a policy or certificate. You are not responsible for the costs associated with the IER.

### **Expedited External Review**

In some cases you may ask for an expedited (faster than usual) external review. You may request an expedited external review when:

1. You have asked for an expedited grievance and want an expedited external review concurrently (at the same time) and the timeframe for an expedited grievance (72 hours) would place your life, health, or ability to regain maximum function in danger; or
2. You have completed the grievance process described above and the decision was not in your favor, and:
  - a. The timeframe to do a standard external review (45 days) would place your life, health or ability to regain maximum function in danger; or
  - b. The decision is about admission, care availability, continued stay, or emergency health care services where the person has not been discharged from the facility.

You may request an expedited external review by following the process described above for standard external reviews, or by calling the IRO at (888) 866-6205. The 72-hour timeframe for an expedited review request begins when the phone call ends.

The IRO will notify you and Us of its decision as soon as possible, but no later than 72 hours after it receives your request for external review. The IRO may call you with its decision, but it must also mail you a written version of the decision within 48 hours of calling you.

A decision made by the IRO is binding for both Us and the Member with the exception of the Rescission of a policy or certificate. You are not responsible for the costs associated with the IER.

### **E. Office of the Commissioner of Insurance**

You may resolve your problem by taking the steps outlined above. You may also contact the Office of the Commissioner of Insurance, a state agency which enforces Wisconsin's insurance laws and file a complaint.

You may file a complaint online or print a complaint form at:  
<http://oci.wi.gov>.

You may also request a complaint form by writing to:

Office of the Commissioner of Insurance  
P.O. Box 7873  
Madison, WI 53707-7873

Or calling (608) 266-0103 (Madison) or toll free at 1-800-236-8517 (Statewide).

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## F. Non-Formulary Exception to Coverage Grievance

If you or your prescribing Health Care Provider wish to grieve a denied non-formulary exception to coverage request you may do so in writing or orally.

Our timeline for considering your exception to coverage grievance will vary based on the urgency of your situation.

### Standard Non-Formulary Exception

If your request is not urgent We will follow Our standard non-formulary exception grievance timeline.

We will notify you, your authorized representative and your prescribing Health Care Provider of Our decision no later than 72 hours after We receive your request. During the exception to coverage grievance process, We will cover the Drug for the duration of the prescription during a standard exception request. If We approve your request, We will cover the Drug until your prescription expires, including refills.

If We deny your standard non-formulary exception grievance, you, your authorized representative, or your prescribing Health Care Provider may ask to have Our denial reviewed by the IRO. You must ask for external review within four months of Our denial. You may submit to Us in writing at the following address:

Prevea360 Health Plan  
Attention: Grievance and Appeal Department  
P.O. Box 56099  
Madison, WI 53705

You or your authorized representative must select an IRO from the list of IROs certified by the Office of the Commissioner of Insurance. In addition, your written request must contain the name of the IRO selected. The selected IRO will send you a notice of acceptance within one business day of receipt, advising you of the right to submit additional information. The selected IRO will also deliver a notice of the final external review decision in writing to you and Us within the timeline required based on Wisconsin State Law. A decision made by an IRO is binding for both Us and the Member with the exception of the Rescission of a policy or certificate. You are not responsible for the costs associated with the IER.

### Expedited Non-Formulary Exception

If you need the requested Drug more urgently, We will follow Our expedited non-formulary request timeline.

Urgent circumstances exist 1) when you are suffering from a health condition that may seriously jeopardize your life, health, or ability to regain function, or 2) you are undergoing a current course of treatment using a non-formulary Drug. When you submit your request, you must indicate that your circumstances are urgent.

We will notify you or your authorized representative and your prescribing Health Care Provider of Our decision no later than 24 hours after We receive your request. During the exception to coverage grievance process, We will cover the Drug for the duration of the

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exigency during an expedited exception request. If We approve your request, We will cover the Drug until your prescription expires, including refills.

If We deny your expedited non-formulary exception grievance, you, your authorized representative, or your prescribing Health Care Provider may ask to have Our denial reviewed by the IRO. You must ask for external review within four months of Our denial. You may submit orally by calling (608)828-1991 or TTY 711, or submit to Us in writing at the following address:

Prevea360 Health Plan  
Attention: Grievance and Appeal Department  
P.O. Box 56099  
Madison, WI 53705

You or your authorized representative must select an IRO from the list of IROs certified by the Office of the Commissioner of Insurance. In addition, your written request must contain the name of the IRO selected. The selected IRO will send you a notice of acceptance within one business day of receipt, advising you of the right to submit additional information. The selected IRO will also deliver a notice of the final external review decision in writing to you and Us within the timeline required based on Wisconsin State Law. A decision made by an IRO is binding for both Us and the Member with the exception of the Rescission of a policy or certificate. You are not responsible for the costs associated with the IER.

End of Section VIII

*Benefits listed in this Certificate are only available as long as the Policy and your coverage are in effect. The Certificate must be read together with the Schedule of Benefits, Group Master Policy and other Policy documents to ensure accurate information regarding coverage, obligations and responsibilities under the Policy. If you are unsure if a service is covered, please call Our Customer Care Center prior to having the service performed. Our Customer Care Center will attempt to assist you. However, no information provided by Our Customer Care Center shall change your coverage, obligations and responsibilities under the Policy.*



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## IX. INDEX

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AMBULANCE SERVICES, 34  
AMNIOCENTESIS, 46  
ANESTHESIA SERVICES, 45  
AUTISM, 36  
BEHAVIORAL HEALTH & ADDICTION SERVICES, 42  
BIOFEEDBACK, 38, 43  
BLOOD GLUCOSE MONITORS, 26  
BREAST PROSTHESIS, 47  
CAT SCAN, 27  
CHIROPRACTIC SERVICES, 23  
COINSURANCE, 11  
COLONOSCOPY, 27  
COMPLAINT, 75  
CONTINUATION, 61  
COORDINATION OF BENEFITS, 70  
COURT-ORDERED CARE, 42, 55  
CUSTODIAL OR DOMICILIARY CARE, 31  
DEDUCTIBLE, 12  
DENTAL, 39  
DETOXIFICATION SERVICES, 30, 42  
DEVELOPMENTAL DELAY, 38  
DIABETIC SUPPLIES (DISPOSABLE), 26  
DIALYSIS, 44  
DURABLE MEDICAL EQUIPMENT (DME) & SUPPLIES, 25, 38  
EFFECTIVE DATE OF COVERAGE, 57  
ELASTIC SUPPORT STOCKINGS, 26  
ELIGIBLE EMPLOYEE, 12  
EMERGENCY CARE SERVICES, 33  
EXCLUSIONS AND LIMITATIONS, 54  
EXPERIMENTAL OR INVESTIGATIONAL SERVICES, 13, 54  
GRIEVANCES AND APPEALS, 75  
HEARING AIDS, 28  
HEARING SERVICES, 28  
HOME HEALTH CARE, 32  
HOSPICE CARE, 33  
HOSPITAL CARE, 29  
HYPNOTHERAPY, 43  
INDEPENDENT EXTERNAL REVIEW, 76  
INPATIENT SERVICES, 30  
INSULIN, 26  
KIDNEY DISEASE TREATMENT, 44  
LATE ENROLLEE, 16  
LEAD POISONING SCREENING, 27  
LONG-TERM/MAINTENANCE THERAPY, 16  
MAMMOGRAPHY, 27  
MARRIAGE COUNSELING, 43  
MATERNITY SERVICES, 46  
MAXIMUM ALLOWABLE FEE, 16  
MRI, 27  
NETWORK PROVIDERS, 5  
OCCUPATIONAL THERAPY, 7, 38  
ORAL SURGERY, 39  
OUT-OF-NETWORK PROVIDERS, 6  
PAP TESTS AND PELVIC EXAMS, 24, 27  
PHYSICAL THERAPY, 7, 38  
PODIATRY SERVICES, 55  
PREVEA CARE AFTER HOURS, 5  
PREVENTIVE SERVICES, 24  
PRIOR AUTHORIZATION, 7, 19  
QUALIFIED DEPENDENT, 19, 61  
RADIATION THERAPY, 39  
REFRACTIVE EYE SURGERY, 28  
REVERSAL OF VOLUNTARY STERILIZATION, 55  
SKILLED NURSING FACILITY, 31  
SPEECH THERAPY, 7, 38  
STERILIZATION, 47  
SUBROGATION, 69  
SURGICAL SERVICES, 29, 47  
SURROGATE MOTHER SERVICES, 47  
TEMPOROMANDIBULAR DISORDERS (TMD), 39  
TIMELY SUBMISSION OF CLAIMS, 69  
TRANSPLANTS, 44  
URGENT CARE FACILITY, 35  
VISION CARE, 29  
VISION SERVICES, 28  
WHEN COVERAGE ENDS, 60

End of Section IX  
END OF DOCUMENT

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## Language Assistance

**English** - ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call 1-877-317-2410 (TTY: 711).

**Chinese** - 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-877-317-2410 (TTY: 711)。

**Polish** - UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-877-317-2410 (TTY: 711).

**Vietnamese** - CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-877-317-2410 (TTY: 711).

**Tagalog** - PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-877-317-2410 (TTY: 711).

**German** - ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-877-317-2410 (TTY: 711).

**French** - ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-877-317-2410 (ATS : 711).

**Hindi** - ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-877-317-2410 (TTY: 711) पर कॉल करें।

**Spanish** - ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-877-317-2410 (TTY: 711).

**Hmong** - LUS CEEV: Yog tias koj hais lus Hmoob, cov kev pab txog lus, muaj kev pab dawb rau koj. Hu rau 1-877-317-2410 (TTY: 711).

**Korean** - 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-877-317-2410 (TTY: 711)번으로 전화해 주십시오.

**Arabic** - ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-877-317-2410 (رقم هاتف الصم والبكم: 711).

**Russian** - ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-877-317-2410 (телетайп: 711).

**Gujarati** - સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-877-317-2410 (TTY: 711).

**Urdu** - خبردار: اگر آپ اردو بولتے ہیں، تو آپ کو زبان کی مدد کی خدمات مفت میں دستیاب ہیں۔ کال کریں 1-877-317-2410 (TTY: 711).

**Italian** - ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-877-317-2410 (TTY: 711).

## Non-Discrimination Notice

### The Health Plan\*:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats).
- Provides free language services to people whose primary language is not English such as: qualified interpreters and information written in other languages. If you need these services, contact the Customer Care Center at 1-877-317-2410 (TTY: 711).

The Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, or religion. The Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, or religion.

If you believe that the Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, or religion, you can file a grievance with the organization's Civil Rights Coordinator. If you need help filing a grievance, the Civil Rights Coordinator for the Health Plan is available to help you. You can file a grievance in person, by mail, or email at:

Civil Rights Coordinator  
1277 Deming Way  
Madison, Wisconsin 53717

Phone: 1-608-828-2216 (TTY: 711)  
Email: [civilrightscoordinator@deancare.com](mailto:civilrightscoordinator@deancare.com)

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, by mail, or phone at:

U.S. Department of Health and Human Services  
200 Independence Avenue, SW  
Room 509F, HHH Building  
Washington, D.C. 20201

Phone: 1-800-368-1019 or 1-800-537-7697 (TDD)

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

\*Dean Administrative Services; Dean Health Plan; Prevea360 Health Plan; WellFirst Health