of Tennessee

Member Handbook

STATE OF TENNESSEE 2017

HealthSavings CDHP

PARTNERS FOR HEALTH

Important Notice

This member handbook explains many features of the HealthSavings CDHP health care option. It describes your benefits in general terms and is not intended to give all the details of every benefit, limitation or exclusion. The information contained in this handbook is accurate at the time of printing. However, the Insurance Committees may change the benefits at their discretion, in which case you will be given written notice of the change.

The Benefits Administration website contains an electronic version of this handbook and many other important publications, including a Summary of Benefits and Coverage (SBC) and a Plan Document. The Plan Document is the official legal publication that defines eligibility, enrollment, benefits and administrative rules of the state group insurance program. Copies are available for your review from your agency benefits coordinator or from the State of Tennessee Benefits Administration website at **tn.gov/finance/article/fa-benefits-publications**.

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call **866-576-0029** or **615-741-4517**.

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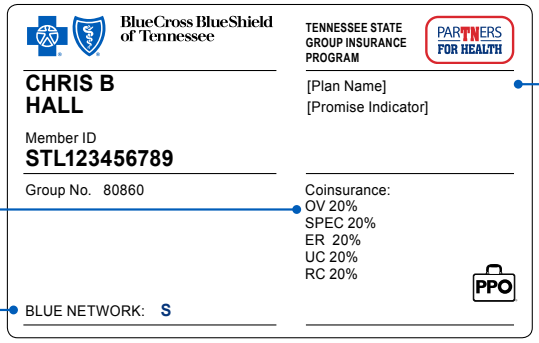
Welcome

Thank you for choosing the HealthSavings CDHP option administered by BlueCross BlueShield of Tennessee. BlueCross has been working in Tennessee for 70 years to provide quality, affordable health care to Tennesseans. Today, more than 3 million people across the state turn to us for health care coverage. We're your Tennessee neighbors and friends, and we're committed to your health. We are also part of the BlueCross BlueShield Association, a nationwide association of health care plans. Because of this, our plan members have access to the same quality health benefits while traveling or living out of state that they have while in Tennessee. Our BlueCard network stretches across the country – and around the world. So no matter where you live, work or travel, you can find a network provider when you need care.

Member ID Cards

You have ID cards for yourself and each of your covered dependents. All cards will have your name as the employee or head of contract. The cards show the name of your selected health option and a reminder that the network for your plan is Blue Network S℠. It also indicates if you are subject to the Partnership Promise requirements. Review this information carefully and call if you have any questions.



Coinsurance amounts for various health care services. A deductible also applies.

Your Blue Network letter (S) identifies which network you're enrolled in

See your actual 2017 Member ID card. The name of your plan will appear in this field. Note whether your card says Promise or No Promise. If you see Promise on your card, you and your covered spouse are subject to Partnership Promise requirements for 2017. See requirements detailed in this handbook and call us if you have any questions.

Plan Administration and Claims Administration

Benefits Administration, a division of the Department of Finance and Administration, is the plan administrator and BlueCross BlueShield of Tennessee is the claims administrator. This program is administered using the benefit structure established by the Insurance Committee that governs the plan. When claims are paid under this plan, they are paid from a fund consisting of your premiums and the employer's contributions (if applicable). BlueCross BlueShield of Tennessee is contracted by the state to process claims, establish and maintain adequate provider networks, and conduct utilization management reviews.

Claims paid in error for any reason may be recovered from the employee. Filing false or altered claim forms constitutes fraud and is subject to criminal prosecution. You may report possible fraud at any time by contacting Benefits Administration.

Adding Dependents

If you want to add dependents to your coverage, you must provide documentation verifying the dependents' eligibility to Benefits Administration. A list of acceptable documents is available from your agency benefits coordinator or the Benefits Administration website.

Important Contact Information

We're here to help answer any questions you may have about your health coverage or specific health care claims. Call Member Service to speak to a knowledgeable representative who can explain how your specific benefits and coverage work. You will need to have your Member ID card when you call so you can give information to verify your identity.

BlueCross BlueShield of Tennessee
Member Service: 800-558-6213, 7 a.m. – 5 p.m. (CST) M-F
Report Fraud: 888-343-4221
BlueCard Providers: 800-810-2583
Transplant Coordinator: 888-207-2421

Mailing address for claims:
BlueCross BlueShield of Tennessee
Claims Service Center
1 Cameron Hill Circle Ste 0002
Chattanooga, TN 37402-0002

Mailing address for pre-determination requests:
BlueCross BlueShield of Tennessee
Predeterminations/ODM, 2G
1 Cameron Hill Circle Ste 0014
Chattanooga, TN 37402-0014

Mailing address for unique and continuous care exception requests:
BlueCross BlueShield of Tennessee
State Unique Care/ Continuous Care
1 Cameron Hill Circle
Chattanooga, TN 37402

Behavioral Health and Substance Abuse/ParTNers Employee Assistance Program
Optum Health
855-437-3486

Pharmacy
CVS/caremark
877-522-8679

ParTNers for Health Wellness Program
Healthways
888-741-3390
partnersforhealthtn.gov

Website

If you have Internet access, you have a world of resources at your fingertips. In fact, most member services are online around the clock at **bcbst.com/members/TN_state**.

In addition to finding providers online, you can do things like check your benefits and claim status, or find a weight loss program or a nearby walking trail in Tennessee.

More details can make you a better buyer – of anything. Health care is the same. Our website is your single source of online tools and facts to help you take charge of your health plan.

The Health Tools section helps you learn about the cost of care so you can make better choices with your health care options. Tools and links include:

- Find a Doctor
- HealthCare Cost Estimator
- Hospital Quality Tools
- Claims and Coverage Lookup
- Treatment Options
- Personal Health Statement
- Personal Health Manager

New tools are added all the time, so check back often.

Check plan details, claims, EOBs and other plan details through BlueAccess℠

Sign up for a username and password to start using BlueAccess, the secure area of **bcbst.com**. With BlueAccess, you can:

- Check your benefits, including applied deductibles and out-of-pocket limits
- Check the status of a medical claim you have filed
- View your EOB forms online and subscribe to the e-mail EOB notice service
- Find health tools to help you make better health care choices

Your CDHP

This type of plan is often called a Consumer Driven Health Plan (CDHP) or High Deductible Health Plan (HDHP). It includes a tax-free Health Savings Account (HSA), which you own and can use to pay for qualified medical expenses. This includes qualified medical expenses that may not be covered by your health insurance plan (like vision and dental expenses, hearing aids, contact lens supplies, and more). More information follows in the HSA section of this handbook.

You must meet your deductible before the plan starts paying for covered expenses. You pay coinsurance after you meet your deductible, until your reach your out-of-pocket maximum.

- In-network preventive care (annual well visit, routine screenings) is covered at no cost to you.
- Pharmacy Benefits: Instead of copays, you pay coinsurance, which is a percentage of the discounted network rate for prescriptions after the deductible is met. You pay for the medication at the discounted network cost until your deductible is met — then you pay coinsurance until you meet the out-of-pocket maximum.

For certain 90-day supplies of chronic maintenance drugs (e.g., hypertension, statins used to treat high cholesterol, etc.) you do not have to meet your deductible first; you pay the coinsurance amount. If you buy your prescriptions by mail order and want to use your HSA funds to pay, you must provide Caremark with your HSA debit card number before the prescription is processed and shipped. Otherwise, Caremark will charge the order to the credit card they have on file.

Health Savings Account (HSA)

An HSA has been set up for you. The HSA is managed by PayFlex, a company selected and contracted by the state. Contact information is included in the front of this handbook. You own your HSA account, and it is your responsibility to register your account online at payflex.com. The state will pay the monthly maintenance fee for your HSA while you are enrolled in the state's CDHP. You are responsible for standard banking fees such as non-sufficient funds, stop payments, overdrafts and investment fees. If you leave your job, retire or choose a PPO option in the future, you become responsible for paying the monthly maintenance HSA fees.

You and your employer may contribute to your HSA. The money saved in your HSA (both yours and any employer contributions, if offered) rolls over each year and collects interest. You don't lose it at the end of the year. The money is yours! You take your HSA with you if you leave or retire.

- If you have questions about employer contributions, contact your human resources office or your agency benefits coordinator.
- You can contribute money to your HSA through online bank transfer or by mailing a check.
- In 2017, IRS guidelines allow total annual tax-free contributions up to $3,400 for individuals and $6,750 for families. At age 55 and older, you can make an additional $1,000/year contribution ($4,400 for individuals or $7,750 for families). The maximum includes any employer contribution.

You can use money in your account to pay your deductible and qualified medical, behavioral health, vision and dental expenses. Once funds are available in your HSA, PayFlex makes it easy to pay for your eligible expenses.

- Use the PayFlex Card® — your account debit card. It's a convenient way to pay for eligible expenses. Expenses are paid automatically, as long as funds are available. If you have family coverage, additional debit cards may be ordered online or by phone.
- Use PayFlex's online feature - to pay your provider directly from your account.
- Pay yourself back: Pay for eligible expenses with cash, check or your personal credit card. Then withdraw funds from your HSA to pay yourself back. You can even have your payment deposited directly into your linked checking or savings account.

PayFlex Free Mobile App

This app makes it easy for you to manage your account virtually 24/7. It's available for iPhone® and iPad® mobile digital devices, Android® and BlackBerry® smartphones. It will give you access to your online account, to transfer funds, make payments or view a list of qualified medical expenses. It even lets you upload photos of your receipts for qualified expenses to keep for tax purposes.

Both employee and employer contributions (if offered) are tax free. Withdrawals for qualified medical expenses are tax free. Interest accrued on HSA balance is tax free.

Note: Payroll deductions are made tax free. Contributions made directly from employees' bank accounts need to be recorded as a tax deduction.

You can find more details about your CDHP and a list of Frequently Asked Questions (FAQ) on the Partners for Health website at **partnersforhealthtn.gov**.

HealthSavings CDHP BENEFITS AT A GLANCE

TABLE 1: Services in this table ARE subject to a deductible, with the exception of in-network preventive care and 90-day supply maintenance drugs from a Retail-90 network pharmacy or through mail order. Costs DO APPLY to the annual out-of-pocket maximums on TABLE 3. For further benefit details and plan limits, see sections on Covered Expenses and Excluded Services and Procedures

	In-Network	Out-of-Network [1]
Preventive Care Office Visits		
Well-baby, well-child visits as recommended by the Centers for Disease Control and Prevention (CDC)	No Charge	40% coinsurance
Adult annual physical exam		
Annual well-woman exam		
Immunizations as recommended by CDC		
Annual hearing and non-refractive vision screening		
Screenings including colonoscopy, mammogram, and colorectal, Pap smears, labs, bone density scans, nutritional guidance, tobacco cessation counseling and other services as recommended by the US Preventive Services Task Force		
Outpatient Services		
Primary Care Office Visit		
Family practice, general practice, internal medicine, OB/GYN and pediatrics	20% coinsurance	40% coinsurance
Nurse practitioners, physician assistants and nurse midwives (licensed health care facility only) working under the supervision of a primary care provider		
Including surgery in office setting and initial maternity visit		
Specialist Office Visit (Including surgery in office setting)	20% coinsurance	40% coinsurance
Behavioral Health and Substance Abuse Treatment [2] (benefits managed by Optum Health)	20% coinsurance	40% coinsurance
X-Ray, Lab and Diagnostics (not including advanced X-rays, scans, and imaging)	20% coinsurance	40% coinsurance
All reading, interpretation and results	20% coinsurance	
Telehealth	$38/visit; 20% coinsurance per visit after deductible	N/A
Allergy Injection	20% coinsurance	40% coinsurance
Allergy Injection with Office Visit	20% coinsurance	40% coinsurance
Chiropractors (Limit of 50 visits per year)	20% coinsurance	40% coinsurance
Pharmacy	Benefits managed by CVS/caremark - see your prescription card for information	
30-Day Supply	20% coinsurance	40% coinsurance plus amount exceeding MAC
90-Day Supply (Retail-90 network pharmacy or mail-order)	20% coinsurance	N/A – no network
90-Day Supply (certain maintenance medications from Retail-90 network pharmacy or mail order) [3]	10% coinsurance without first having to meet deductible	N/A – no network
Specialty Medications (30-day supply from a specialty network pharmacy)	20% coinsurance	N/A – no network
Convenience Clinics and Urgent Care		
Convenience Clinic	20% coinsurance	40% coinsurance
Urgent Care Facility	20% coinsurance	40% coinsurance
Emergency Care		
Emergency Room Visit	20% coinsurance	

HealthSavings CDHP BENEFITS AT A GLANCE

TABLE 2: Services in this table ARE subject to a deductible and eligible expenses DO APPLY to the annual out-of-pocket maximum. For further benefit details and plan limits, see TABLE 3 (deductible and out-of-pocket maximum amounts) and sections on Covered Expenses and Excluded Services and Procedures.

	In-Network	Out-of-Network [1]
Hospital/Facility Services (includes professional and facility charges)		
Inpatient care [4]	20% coinsurance	40% coinsurance
Outpatient surgery [4]		
Inpatient behavioral health and substance abuse (benefits managed by Optum Health) [2] [4]		
Maternity		
Global billing for labor and delivery and routine services beyond the initial office visit	20% coinsurance	40% coinsurance
Home Care [4]		
Home health	20% coinsurance	40% coinsurance
Home infusion therapy		
Rehabilitation and Therapy Services		
Inpatient [4]; outpatient	20% coinsurance	40% coinsurance
Skilled nursing facility [4]		
Ambulance		
Air and ground	20% coinsurance	
Hospice Care [4]		
Through an approved program	100% covered up to MAC (after deductible has been met)	
Equipment and Supplies [4]		
Durable medical equipment and external prosthetics	20% coinsurance	40% coinsurance
Other supplies (i.e., ostomy, bandages, dressings)		
Dental		
Certain limited benefits (extraction of impacted wisdom teeth, excision of solid-based oral tumors, accidental injury, orthodontic treatment for facial hemiatrophy or congenital birth defect)	20% coinsurance oral surgeons	40% coinsurance oral surgeons
	20% coinsurance non-contracted providers (i.e., dentists, orthodontists)	
Advanced X-Ray, Scans and Imaging		
Including MRI, MRA, MRS, CT, CTA, PET, and nuclear cardiac imaging studies [4]	20% coinsurance	40% coinsurance
Out-of-Country Charges		
Non-emergency and non-urgent care	N/A – no network	40% coinsurance

[1] Out-of-Network services cost more. An out-of-network provider may charge more than the "maximum allowable charge". The MAC is the most that the plan will pay for a service from an in-network provider. If you go to an out-of-network provider who charges more than the MAC, you will pay any applicable copay or coinsurance amount PLUS the difference between the MAC and the actual charge. For out-of-network emergency services and ambulance services, you will not be responsible for amounts exceeding the allowable (maximum amount eligible for payment) unless the claims administrator determines the situation was not an emergency or not medically necessary.

[2] The following behavioral health services are treated as "inpatient" for the purpose of determining member cost-sharing: residential treatment, partial hospitalization and intensive outpatient therapy. For certain procedures, such as applied behavioral analysis, electroconvulsive therapy, transcranial magnetic stimulation and psychological testing, prior authorization is required.

[3] Applies to certain antihypertensives for coronary artery disease (CAD) and congestive heart failure (CHF); oral diabetic medications, insulin and diabetic supplies (needles, test strips, lancets); statins; medications for asthma, COPD (emphysema and chronic bronchitis) and depression.

[4] Prior authorization required. When using out-of-network providers, benefits for medically necessary services will be reduced by half if prior authorization is required but not obtained, subject to the maximum allowable charge. If services are not medically necessary, no benefits will be provided. (For DME, PA only applies to more expensive items.)

HealthSavings CDHP BENEFITS AT A GLANCE

TABLE 3: DEDUCTIBLE AND OUT-OF-POCKET MAXIMUM AMOUNTS. Services detailed in TABLES 1 and 2 are subject to these out-of-pocket maximums. Those services are also subject to the deductible amounts in the chart below, with the exception of in-network preventive care and 90-day supply maintenance drugs obtained from a Retail-90 network pharmacy or through mail order. The out-of-pocket maximum amount can be met by one or more persons. Only eligible expenses will apply toward the deductible and out-of-pocket maximum. Charges for non-covered services and amounts exceeding the maximum allowable charge will not be counted.

	In-Network	Out-of-Network
Deductible		
Employee Only	$1,500	$3,000
Employee + Child(ren)	$3,000	$6,000
Employee + Spouse	$3,000	$6,000
Employee + Spouse + Child(ren)	$3,000	$6,000
Out-Of-Pocket Maximum		
Employee Only	$2,500	$4,500
Employee + Child(ren)	$5,000	$9,000
Employee + Spouse	$5,000	$9,000
Employee + Spouse + Child(ren)	$5,000	$9,000

TABLE 4: HEALTH SAVINGS ACCOUNT

Health Savings Account	
State Contribution	$500 employee only; $1,000 family

Covered Medical Expenses

Services, treatment and expenses will be considered covered expenses if:

- They are not listed in the Excluded Services and Procedures section of this handbook or the Plan Document; and
- They are consistent with plan policies and guidelines; and
- They are determined to be medically necessary and/or clinically necessary by the claims administrator, or
- Coverage is required by applicable state or federal law

If you are unsure about whether a procedure, type of facility, equipment, or any other expense is covered, ask your physician to submit a pre-determination request form to the claims administrator describing the condition and planned treatment. Pre-determination requests may take up to three weeks to review.

If you have scheduled a visit for a preventive service (for example a colonoscopy), it is very important that you talk to your healthcare provider about the type of service you will have. There is no charge for in-network preventive services. However, you will be charged for services scheduled for diagnostic purposes or billed as anything other than preventive care.

Charges for the following services and supplies are eligible covered expenses under the HealthSavings CDHP option. Prescription drug claims for drugs obtained from a retail pharmacy or mail order are processed under pharmacy benefits.

1. Immunizations, including but not limited to, hepatitis B, tetanus, measles, mumps, rubella, shingles, pneumococcal, and influenza, unless the employer is mandated to pay for the immunization. Immunization schedules are based on the Centers for Disease Control and Prevention guidelines and are subject to change (**cdc.gov/vaccines**).
2. Well-child visits to physicians including checkups and immunizations, 12 visits combined through age 5. Annual checkups for ages 6-17 and immunizations as recommended by the Centers for Disease Control and Prevention (CDC), (**cdc.gov/vaccines**).
3. Adult annual physical exam – age 18 and over.
4. Physician-recommended preventive health care services for women, including:
   - Annual well-woman exam
   - Screening for gestational diabetes
   - Human papillomavirus (HPV) testing
   - Counseling for sexually transmitted infections (annually)
   - Counseling and screening for human immune-deficiency virus (annually)
   - Contraceptive methods and counseling (as prescribed)
   - Breastfeeding support, supplies and counseling (in conjunction with each birth)
   - Hospital grade electric breast pumps are eligible for rental only; not to exceed three months, unless medically necessary
   - Screening and counseling for interpersonal and domestic violence (annually)
5. CBC with differential, urinalysis, glucose monitoring - age 40 and over or earlier based on doctor's recommendations and medical necessity.
6. Prostate screening annually for men who have been treated for prostate cancer with radiation, surgery, or chemotherapy and for men over the age of 45 who have enlarged prostates as determined by rectal examination. This annual testing is also covered for men of any age with prostate nodules or other irregularity noted upon rectal exam. The PSA test will be covered as the primary screening tool of men over age 50 and transrectal ultrasound will be covered in these individuals found to have elevated PSA levels.
7. Hearing impairment screening and testing for the purpose of determining appropriate treatment of hearing loss in children and adults. Hearing impairment or hearing loss is a reduction in the ability to perceive sound and may range from slight to complete deafness. The claims administrator has determined eligibility of many of the test/screenings to be specific to infants. Availability of benefits should be verified with the claims administrator prior to incurring charges for these services.
8. Visual impairment screening/exam for children and adults, when medically necessary as determined by the claims administrator in the treatment of an injury or disease, including, but not limited to: (a) screening to detect amblyopia, strabismus, and defects in visual acuity in children younger than age 5 years; (b) visual screenings conducted by objective, standardized testing; and (c) routine screenings among the elderly considered medically necessary for Snellen acuity testing and glaucoma screening. Refractive examinations to determine the need for glasses and/or contacts are not considered vision screenings.
9. Other preventive care services based on your doctor's recommendations, including but not limited to the items listed below. To learn more about evidence-based recommendations from the U.S. Preventive Services Task Force (USPSTF) and coverage for preventive services required by the Affordable Care Act, visit **https://www.uspreventiveservicestaskforce.org**.
   - Cholesterol screening.
   - Routine osteoporosis screening (bone density scans).
   - Routine women's health, including, but not limited to, the following services: (a) Chlamydia screening; and (b) Cervical cancer screening including lab

charges and associated office visits for Pap smears (per plan year); and (c) Gonorrhea screening; and (d) Screening for iron deficiency anemia in asymptomatic pregnant women; and (e) Asymptomatic bacteriuria screening with urine culture for pregnant women.

- Mammogram screenings.
- Healthy diet counseling for medical conditions other than diabetes, limited to three visits per plan year.
- Alcohol misuse counseling – screening and behavioral counseling interventions to reduce alcohol misuse by adults, including pregnant women in primary care settings, limited to eight per plan year.
- Tobacco use counseling – including tobacco cessation interventions for non-pregnant adults who use tobacco products and augmented, pregnancy-tailored counseling to those pregnant women who smoke, limited to twelve per plan year.
- Depression screening for adolescents and adults.
- Colorectal screenings. Screening for colorectal cancer (CRC) in adults using fecal occult blood testing, sigmoidoscopy, or colonoscopy.
- Aspirin to prevent cardiovascular disease for members 45 and older. A prescription is required, and coverage is limited to over-the-counter, generic 81mg aspirin with a maximum quantity of up to 100 every 90 days.

10. Office visits to a physician or a specialist due to an injury or illness.
11. Hospital room and board and general nursing care and ancillary services for the type of care provided if pre-authorized.
12. Charges for medically necessary surgical procedures and administration of anesthesia.
13. Charges for diagnostic laboratory and X-ray services.
14. Medically necessary ground and air ambulance services to and from the nearest general hospital or specialty hospital which is equipped to furnish treatment.
15. Blood plasma or whole blood (including components and derivatives) unless donated or replaced by you or a family member.
16. An approved hospice program that is designed to provide the terminally ill patient with more dignified, comfortable, and less costly care during the six months before death.
17. Durable medical equipment (DME), consistent with a patient's diagnosis, recognized as therapeutically effective and prescribed by a physician and not meant to serve as a comfort or convenience item. Benefits are provided for either rental or purchase of equipment however, the total amount paid for monthly rentals cannot exceed the fee schedule purchase amount.
18. Family planning and infertility services including history, physical examination, laboratory tests, advice, and medical supervision related to family planning, medically indicated genetic testing and counseling, sterilization procedures, infertility testing, and treatment for organic impotence. If fertility services are initiated (including, but not limited to, artificial insemination and in-vitro fertilization), benefits will cease.
19. Orthodontic treatment for correction of facial hematropy or congenital birth defect which impairs bodily function, removal of impacted wisdom teeth, excision of solid-based oral tumors, and treatment of accidental injury (other than by eating or chewing) to sound natural teeth.
20. Continuous passive motion machine for knee replacement surgery or anterior cruciate ligament repair for 28 days after surgery.

21. The initial purchase of an artificial limb (prosthetic device) necessary due to an illness or injury and subsequent purchases due to physical growth for a covered dependent through age 18. One additional limb prosthesis past age 18 will be covered if additional surgery has altered the size or shape of the stump, or if a severe medical condition could result from improper fitting of the initial prosthesis. Replacement prosthetic due to normal wear and tear or physical development, with written approval.
22. Expenses for temporomandibular joint malfunctions (TMJ) including history, exams, and office visits; X-rays of the joint, diagnostic study casts; appliances (removable or fixed); physical medicine procedures such as surgery; and medications.
23. Rehabilitation therapies. Medically necessary preauthorized inpatient and/or outpatient services performed by a registered/licensed physical, occupational, or speech therapist for conditions resulting from an illness or injury, or when prescribed immediately following surgery related to the condition. Therapies include speech therapy by a licensed speech therapist to restore speech after a loss or impairment (excluding mental, psychoneurotic or personality disorders) provided there is continued medical progress and functional, physical, and occupational therapy to the extent such therapy is performed to regain use of the upper or lower extremities, or if the covered person is a child, as long as there is continued medical improvement. Outpatient benefits are limited to 90 days per plan year for speech, physical, and occupational therapies combined. Occupational therapy may include cognitive therapy but shall not include vocational therapy or vocational rehabilitation, nor educational or recreational therapy. If medically appropriate, the claims administrator and/or utilization review organization may exceed the established plan limitations on outpatient therapies for covered person who, because of their illness, injury, loss, or impairment, require additional speech, physical and/or occupational therapy.
24. Eligible expenses for treatment of Autism Spectrum Disorders as specified in TCA 56-7-2367.
25. The first contact lenses or glasses (excluding tinting and scratch resistant coating) purchased after cataract surgery.
26. Multiple pairs of rigid contact lenses that are determined to be medically necessary by the claims administrator and prescribed only for the treatment of diagnosed keratoconus. Intrastromal Corneal Ring Segments (ICRS) for vision correction are also covered with a diagnosis of keratoconus when certain medical appropriateness criteria are met.
27. Cosmetic surgery only when in connection with treatment of a congenital anomaly that severely impairs the function of a bodily organ or due to a traumatic injury or illness; or reconstructive breast surgery if needed following a covered mastectomy (but not a lumpectomy), as well as surgery to the non-diseased breast to establish symmetry.
28. Diabetes outpatient self-management training and educational services including medical nutrition counseling when prescribed by a physician and determined to be medically necessary with a diagnosis of diabetes, limited to six visits per plan year. Coverage for additional training and education is available when determined to be medically necessary by the claims administrator. Health coaching for diabetic members is available through the ParTNers for Health Wellness Program.
29. Certain organ and bone marrow transplant medical expenses and services (prior authorization required). Hotel and meal expenses will be paid up to $150 per diem. The transplant recipient and one other person (guardian, spouse, or other caregiver) are covered. The maximum combined benefit for travel and lodging is $15,000 per transplant.
30. Orthopedic items, when medically necessary as determined by the claims administrator. These items include, but are not limited to, splints, crutches, back braces, knee braces, surgical collars, lumbosacral supports, rehabilitation braces, fracture braces, childhood hip braces, braces for congenital defects, splints and

mobilizers, corsets-back and special surgical, trusses, and rigid back or leg braces.

31. Foot orthotics, including therapeutic shoes, if an integral part of a leg brace, therapeutic shoes (depth or custom-molded) and inserts for covered persons with diabetes mellitus and any of the following complications: peripheral neuropathy with evidence of callus formation; or history of pre-ulceratic calluses; or history of previous ulceration; or foot deformity; or previous amputation of the foot or part of the foot; or poor circulation (limited to one pair per plan year), rehabilitative when prescribed as part of post-surgical or post-traumatic casting care, prosthetic shoes that are an integral part of the prosthesis (limited to one pair per lifetime), and ankle orthotics, ankle-foot orthoses, and knee-ankle-foot orthoses. Such items will be covered when prescribed by a physician if medically necessary as determined by the claims administrator unless otherwise excluded.
32. Home health care when certified as medically necessary and preauthorized by the claims administrator. Covered services are limited to 125 visits per plan year for part-time or intermittent home nursing care given or supervised by a registered nurse. Home Health aide care is also covered, limited to 30 visits per plan year.
33. Ketogenic diet counseling when approved through case management.
34. Charges, including procedure charges, physician charges, and facility charges, for certain PET scans when determined to be medically necessary and approved by the claims administrator. (Members or physicians should verify medical necessity and benefit eligibility before incurring charges for use of the PET scan technology.)
35. Some surgical weight reduction procedures, including related services that are medically necessary. Five surgical procedures are covered: vertical banded gastroplasty accompanied by gastric stapling; gastric segmentation along the vertical axis with a Roux-en-Y bypass with distal anastomosis placed in the jejunum; gastric banding; gastric sleeve surgery (Vertical sleeve gastrectomy); and duodenal switch/biliopancreatic bypass procedure. Prior authorization is required. The Plan has very specific criteria which must be met before surgery will be covered. Please see the Bariatric Surgery section in this handbook for details.
36. Certain preferred anti-obesity medications (as determined by the pharmacy benefits manager), subject to prior authorization.
37. Routine patient costs related to clinical trials as defined by TCA 56-7-2365.
38. Routine foot care for diabetics including toenail clipping and treatment for corns and calluses.
39. Hearing aids for dependent children under eighteen (18) years of age every three (3) years, including ear molds and services to select, fit and adjust the hearing aids.

Excluded Services and Procedures

Charges for the following services and supplies are excluded under the HealthSavings CDHP option unless otherwise specified as covered expenses in this handbook or the Plan Document, or if coverage is required by applicable state or federal law.

1. Services provided by a participant's immediate family member, whether by blood, marriage, or adoption.
2. Services not ordered or furnished by an eligible provider.
3. Charges in excess of the maximum allowable charge when using out-of-network providers.
4. Experimental or investigational treatments, procedures, facilities, equipment, drugs, or supplies as initially determined by the claims administrator to not yet be recognized as acceptable medical practice or which require, but have not received, approval by a federal or other governmental agency. (Members are held harmless for charges or services from network providers unless they have signed a waiver accepting responsibility for the cost.)

5. Charges that would be considered a covered injury paid under workers' compensation, regardless of the presence or absence of workers' compensation coverage.
6. Comfort or convenience items.
7. Humidifiers, dehumidifiers, exercise devices, blood pressure kits, heating pads, sun or heat lamps.
8. Arch supports, corn plaster (pads, etc.), foot padding (adhesive moleskin, etc.) orthotic or orthopedic shoes and other foot orthoses (including inner soles or inserts), foot orthoses primarily used for cosmetic reasons or for improved athletic performance or sports participation, and routine foot care including charges for the removal of corns or callus or trimming of toenails unless there is a diabetic diagnosis.
9. Hearing aids, including examinations and fittings.
10. Midwife services outside a licensed health care facility.
11. Nonsurgical services for weight control or reduction, including prescription medication and weight loss programs. This exclusion does not apply to certain preferred anti-obesity medications and healthy diet counseling as described in the Covered Expenses section of this handbook or participation in an integrated clinical program as part of the bariatric surgery benefit.
12. Artificial or nonhuman organ transplants and related services, except for Ventricular Assist Devices (VAD) and Total Artificial Hearts (TAH) when determined to be medically necessary by the claims administrator.
13. Radial keratotomy, LASIK, or other procedures to correct refractive errors; eyeglasses, sunglasses, or contacts including examinations and fitting charges.
14. Surgery or treatment for, or related to, psychogenic sexual dysfunction or transformation.
15. Services or supplies in connection with fertility preservation, artificial insemination, in-vitro fertilization, or any procedure intended to create a pregnancy.
16. Wigs.
17. Ear or body piercing.
18. Custodial care, unapproved sitters, day and evening care centers (primarily for rest or for the elderly), or diapers.
19. Programs considered primarily educational and materials such as books or tapes.
20. Extraneous fees such as postage, shipping or mailing fees, service tax, stat charges, or collection and handling fees. Charges for telephone consultations.
21. Drugs and supplies which can be obtained without a prescription.
22. Hotel charges unless pre-approved through the organ transplant program.
23. Cosmetic surgery and related expenses including, but not limited to, scar revision, rhinoplasty, and saline injection of varicose veins.
24. Any dental care, treatment, or oral surgery relating to the teeth and gums including, but not limited to, dental appliances, dental prostheses (such as crowns, bridges, or dentures), implants, orthodontic care, fillings, extractions, endodontic care, treatment of caries, gingivitis, or periodontal disease.
25. Treatment and therapies for maintenance purposes.
26. Reversal of sterilization procedures.
27. Charges incurred outside the United States unless traveling for business or pleasure.
28. Charges for bathroom chairs, stools and tub handrails.
29. Fitness clubs and programs.

How the Plan Works

Choice of Doctors

This plan does not require you to choose a primary care physician or PCP, nor is there a required referral process for specialist services. The network is made up of physicians, hospitals, and other health care providers who have contracted with us to provide discounts to plan participants. In order to receive maximum benefits, you must use network providers.

While you are not required to select a primary care provider, you are encouraged to seek routine care from the same primary-type provider whenever possible for the purpose of establishing a medical home. A primary care provider can be a general practitioner, a doctor who practices family medicine, internal medicine, pediatrics, or an OB/GYN. Nurse practitioners, physician assistants, and nurse midwives may also be considered primary-type providers when working under the supervision of a primary care provider.

Members sometime have a need to see a specialist for a medical condition. Simply choose a specialist who participates in the network and schedule an appointment. If a network specialist determines that you should be admitted to the hospital or need services

that require prior authorization, they will handle these plan requirements for you. However, it is a good idea to contact us to confirm benefits for hospital admissions or other services that require prior authorization.

Should you need assistance locating and scheduling an appointment with a network provider who is accepting new patients or has reasonable availability (i.e. urgent visit in 24 hours, wellness visit in 2 months, routine medical visit in 14 days, specialist visit in 30 days, or routine mental health visit in 4 days), you can call the claims administrator (either BlueCross or Optum).

Telehealth

Telehealth services allow you to receive care through virtual visits. You can contact a doctor for minor illnesses such as cold or flu, infections, fever and more. Schedule a visit for you or your covered dependents for anywhere, at any time. The cost is only $38 per telehealth visit until you meet your deductible. Once you meet your deductible, you will pay coinsurance. Pre-registration is very important so you can access telehealth services when you need them. Call Member Service if you have any questions or need assistance with the registration process..

Yearly Benefits

The Plan Year begins on January 1 and ends on December 31. Benefits reset each year. This means that if your doctor recommends that you have a certain service on an annual basis, that service will be covered once anytime within the plan year as long as the service is considered medically necessary, subject to any applicable plan limits.

Maternity Benefits

Coverage for maternity benefits involves an initial office visit cost for the purpose of verifying the pregnancy. Subsequent visits for routine care are covered under what is called "global billing." These charges are included in the cost of labor and delivery. Should complications arise that require additional services of a specialist, additional charges will apply.

Plan Deductible

An annual deductible is the amount you pay each year before the plan pays for services that require coinsurance. After the deductible has been met, the plan pays a certain percentage of coinsurance for eligible expenses and you are responsible for the balance. Ineligible expenses, including amounts that exceed the maximum allowable charge, are not applied to the deductible. It is also important to note that there is an in-network deductible and an out-of-network deductible. The two deductibles add up separately. In-network charges cannot be applied to an out-of-network deductible, and out-of-network charges cannot be applied to an in-network deductible.

Out-of-Pocket Maximums

An out-of-pocket maximum limits how much you have to pay in any given year. If your spending reaches the out-of-pocket maximum, the plan pays 100 percent of your eligible expenses for the rest of the year.

It is important to note that there are separate out-of-pocket maximums for in-network and out-of-network expenses. As with the deductible, in-network charges cannot be applied to an out-of-network out-of-pocket maximum, and out-of-network charges cannot be applied to an in-network out-of-pocket maximum. Charges in excess of the maximum allowable charge and non-covered expenses do not count toward the out-of-pocket maximum.

Benefits: In-Network or Out-of-Network

In-network benefits are those provided by a network provider. You can receive care from doctors and hospitals not participating in the network and benefits will be provided, but at a reduced level. If you utilize an out-of-network provider the cost to you will be substantial. You will receive the lower level of benefits and will be required to pay the difference between the maximum allowable charge (MAC) and the actual charge. Your health care coverage does not allow payment for services you receive in-network or out-of-network which are not medically necessary for your condition. If care given is not found to be appropriate and necessary, then no benefits will be available.

Maximum Allowable Charge Defined

In the simplest terms, the maximum allowable charge (MAC) is the maximum amount that BlueCross BlueShield will pay to a particular provider for a particular service. Providers who have contracted with us to provide network services have agreed to accept that amount as payment in full, writing off the rest of the charge after any applicable cost is paid by the member.

Convenient Care and Urgent Care

Members sometimes have a need for medical care during evenings or on weekends. "Convenient Care" and "Urgent Care" is care that is important, but does not result from a life-threatening condition. You can conduct a provider search online or refer to a provider directory to find network facilities.

Convenient care clinics can help with common conditions like burns and sprains, sinus infections, sore throats, skin rashes and upset stomachs. These type clinics are often located in grocery or drug stores.

Urgent care centers treat more serious illnesses, like broken bones or deep cuts, that may require X-rays or more complicated lab tests. They are often near a hospital but can also be free standing. Urgent care health problems are usually marked by rapid onset of persistent or unusual discomfort associated with an illness. If you need urgent care, seek treatment at an urgent care center or contact your doctor or specialist. Many physicians' offices use an answering service after hours. When you call after regular hours, be prepared to describe your symptoms and leave a number where the doctor can call you back. Your doctor will offer advice and the best course of treatment for you.

Emergency Care

If you have a medical emergency, seek treatment at the nearest medical facility. Contact your doctor or our member service area within 24 hours if you are in the state of Tennessee or 48 hours if you are out of state. Your doctor will make arrangements for your follow-up care.

Use of the Emergency Room

The emergency room (ER) should be used only in the case of an emergency or in an urgent care situation when your doctor advises. The highest level of benefits is available for any emergency room visit that meets the following definition of an emergency. If out-of-network providers are utilized, you will not be responsible for amounts exceeding the allowable (maximum amount eligible for payment) unless it is determined that the situation was not an emergency or not medically necessary. An "emergency" is a medical condition of sudden onset that manifests itself by symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in:

- Placing the health of the individual in serious jeopardy (or, with respect to pregnant women, the health of the woman or her unborn child)
- Serious impairment of bodily functions
- Serious dysfunction of any bodily organ or part

The prudent layperson approach is designed to address the issue of the need for a member to seek prompt access to care when symptoms appear serious.

For each covered emergency room visit, you will pay your portion of the emergency room cost. **If you also receive services such as an MRI or CT, you will be charged more.** Should the ER require you to pay in full (not in-network), file the billing statement, along with a claim form, with our office and you will be reimbursed subject to the terms and conditions of the plan.

Hospitalization

If you need to be hospitalized, your doctor will make the necessary arrangements at a network facility. If you are admitted to a hospital (in-network or out of network) without our prior authorization, your benefits will be greatly reduced.

If you are out of the network service area or for some reason are unable to reach your doctor before seeking care, you should notify your doctor of any urgent care hospitalization within 24 hours (48 hours if you are out of state) of your admission. You should also notify your physician of emergency admissions within the same

timeframe. This allows your doctor to make necessary arrangements for any follow-up care. If you have seen a specialist and need to be admitted to a hospital, your specialist will coordinate your hospital care with our office. Maternity admissions do not require pre-authorization.

Utilization Management

Utilization management (UM) programs include requirements governing pre-admission certification, post-certification of emergency admissions, weekend admissions, optional second surgical opinions, mandatory outpatient procedures, home health, case management, private duty nursing, durable medical equipment and the pharmacy program. These programs are used to determine payment of benefits. They are not meant to supersede the physician/patient relationship and the level and duration of medical care is always the patient's decision in conjunction with his/her physician.

Utilization Management (UM) decisions are based only on medical appropriateness of care and service and coverage eligibility. The UM organization does not specifically reward practitioners or other individuals for issuing denials of coverage or care. Financial incentives for UM do not encourage decisions that result in underutilization.

Prior Authorization

Prior authorization is designed to encourage the delivery of medically necessary services in the most appropriate setting, consistent with medical needs of the member and with patterns of care of an established managed care environment for treatment of a particular illness, injury, or medical condition. Prior authorization is required for certain services including, but not limited to:

- Inpatient hospital services
- Skilled nursing facility stays
- Home health care
- Inpatient rehabilitation services
- 23 hour or less observation room stays
- Hospice
- Inpatient cardiac rehabilitation
- Home infusion therapy (certain drugs)
- Private duty nursing
- Advanced X-rays, Scans, and Imaging
- Durable Medical Equipment (only more expensive items)
- Same-day surgery procedures, including procedures at an ambulatory surgical center (does not apply to screening colonoscopy)

All providers for the above services should request these authorizations prior to services being rendered, except in the case of a maternity admission or an emergency situation. When a prior authorization is required, but not obtained, benefits for medically necessary services received out of network will be reduced by half, subject to the maximum allowable charge. No benefits will be paid for services that are not medically necessary or for services received from network providers who fail to obtain prior authorization.

BlueCross BlueShield of Tennessee does not manage prior authorization for pharmacy benefits or behavioral health and substance abuse treatment. Contact information for those programs is provided at the front of this handbook.

Advanced Radiological Imaging

BlueCross will coordinate review of certain non-routine diagnostic services and the setting for such services in regards to medical appropriateness and necessity before the services are performed. Services subject to such review include Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Magnetic Resonance Spectroscopy (MRS), Computerized Tomography (CT), Computerized Tomography Angiography (CTA), Positron Emission Tomography (PET) scans, and nuclear cardiac imaging studies.

Durable Medical Equipment

The plan covers certain durable medical equipment (DME) determined to be medically necessary on the basis of an individual's medical and physical condition.

Depending on the type of equipment needed, DME can be furnished on a rental basis or purchased. Types of equipment include blood glucose monitors and breathing equipment such as oxygen tanks, tents, regulators and flow meters. DME is not for comfort or convenience. Items are typically prescribed by a physician when recognized as therapeutic for a patient's diagnosis.

Coordination of Benefits with Other Insurance Plans

If you are covered under two different insurance plans, benefits will be coordinated for reimbursement up to 100 percent of allowable charges. At no time should reimbursement be more than 100 percent of actual expenses. If you are covered as the subscriber or employee by more than one group health program, primary and secondary liability between the plans will be determined based on the order of benefit determination rules included in the Plan Document. Different coordination of benefit rules apply based on the type(s) of policies you may have and the status of those policies (e.g. active, retired, COBRA). If your spouse has coverage through his or her employer, and has you covered, then that coverage would be primary for your spouse and secondary for you. When this medical plan is primary, the benefits of this plan are calculated just as if the other plan did not provide benefits. Primary coverage on children is determined by which parent's birthday comes earliest in the calendar year. The insurance of the parent whose birthday falls last will be considered the secondary plan. The determination of primary or secondary coverage may be altered in the case of divorced parents when a court decree specifically designates the parent whose coverage will be primary. A copy of the court decree should be submitted to our office. If none of the above rules determines the order of benefits, the benefits of the plan that has covered an employee, member or subscriber longer are determined before those of the plan which has covered that person for the shorter time. For example, if a married dependent child under the age of 26 is covered by a parent under this plan and also has coverage under their spouse's plan, the primary plan will be the plan which has covered the dependent child for the longer period of time.

Once a year, you will be asked to validate the information on file concerning other coverage. This is done because it is not uncommon for this type of information to change. Periodic validation helps us ensure accurate claims payments. The completed form letter must be received before any further claims processing can take place. You may also update this information on-line using the personalized and secure member website **bcbst.com/members/tn_state**.

Claims Subrogation

The medical plan has the right to subrogate claims. This means that the medical plan can recover (1) any payments made as a result of injury or illness caused by the action or fault of another person, or (2) a lawsuit settlement from payments made by a third party or insurer of a third-party. This would include automobile or homeowners insurance, whether yours or another's.

You are required to assist in this process and should not settle any claim without written consent from our subrogation department. Failure to respond to the plan's requests for information, and to reimburse the plan for any money received for medical expenses, may result in the covered person's disenrollment from the plan. Such disenrollment shall extend to any dependents who obtained coverage through the covered person.

Benefit Level Exceptions

Two types of exceptions — unique care and continuous care — may be granted for which benefits will be paid at the in-network level to an out-of-network provider or facility. Any charges above the maximum allowable charge are the patient's responsibility. All requests for exceptions are reviewed individually by BlueCross BlueShield. Exceptions will be granted only for medical necessity, not for convenience. To apply for a unique or continuous care exception, work with your provider to submit the following information in a letter to BlueCross BlueShield, Attention State Unique Care Coordinator. Within two to three weeks, you will be notified whether your request is granted or denied. If the items listed below are not provided with the initial request, the decision may be delayed until all pertinent information can be gathered.

- Patient name and ID number
- Name and type of provider you are requesting
- Diagnosis and treatment plan, date(s) of service
- A statement explaining why this treatment cannot be received at a network facility or provided by a network physician

Unique Care Exceptions

A unique care exception can be granted for treatment not routinely available from a network provider in a member's geographic area. This exception is based on the patient's condition or need for a particular physician and must be requested before receiving care. We will determine whether a network provider is available to provide treatment for the illness or injury.

If a unique care exception is granted, benefits are paid at the in-network level. Any charges above the maximum allowable are the patient's responsibility. If distance (out-of-state) traveling is required, reimbursement will be at 80 percent of commercial coach airfare or ground travel at the state-approved mileage rate or for actual fuel expenses, if appropriate.

When unique care exceptions are granted, a time frame for this approval is given. If the need for unique care is anticipated beyond the stated time frame, then another unique care request must be submitted before the time frame is exceeded. Updated medical information documenting the continued need for out-of-network care will be required. The review of this request to extend a unique care approval will include an examination of the available network in an effort to determine if the required care can now be accessed within the network.

Continuous Care Exceptions

A continuous care exception can be granted when a patient is undergoing an active treatment plan for a serious medical condition, including pregnancy. This exception takes into account a patient's established relationship with an out-of-network provider. Our medical director will determine the time frame in which continuous care can be covered. Any charges above the maximum allowable are the patient's responsibility.

Coverage for Second Surgical Opinion Charges

In some instances, you have the option to receive a second surgical opinion. Second surgical opinions are not required. The second surgical opinion must be obtained from a surgeon qualified to perform the surgical procedure, but who is not in the same medical group as the physician who originally recommended surgery.

Charges for the second surgical opinion and any tests performed in obtaining the second surgical opinion will be paid at 100 percent of the maximum allowable charge, if a network provider is used and provided the annual deductible requirements have already been met.

If you wish to obtain a second surgical opinion about a procedure not included on the list below, normal plan benefits and rules apply. Any surgeries (including those listed) must be medically necessary to be approved.

- Bone and joint surgery of the foot
- Cataract extraction with and without implant
- Cholecystectomy
- Hysterectomy
- Knee surgery
- Septoplasty/sub-mucous resection
- Prostatectomy
- Spinal and disc surgery
- Tonsillectomy and adenoidectomy
- Mastectomy
- Elective C-section

Case Management

Case management is a program that promotes quality and cost effective coordination of care for members with complicated medical needs, chronic illnesses, and/or catastrophic illnesses or injuries. Members who need case management are identified and contacted by phone or in writing regarding alternative treatment plans. Members or providers may also contact member service if they believe they would benefit from case management.

Filing Claims

Our office is responsible for all medical plan claims processing. When you visit a network doctor or facility, be sure to show your identification card. The provider will file your claim directly. These network providers must file your claim within six months of the date

of service. All questions regarding claims, including requests for claim forms, should be addressed to member service.

If you visit an out-of-network doctor or facility, you may be responsible for filing claims. Out-of-network providers may also require payment in full at the time of service. The appropriate form must be used and a separate claim form must be completed for each individual who has received services. More than one bill can be submitted on a claim form. For out-of-network providers, you have 13 months from the date of service to file claims and be eligible for reimbursement.

Our office is not responsible for processing claims for pharmacy or behavioral health and substance abuse treatment. See contact information at the front of this handbook for those programs.

Out-of-State Providers

Members who live outside of Tennessee still have access to network providers through our national network. Use the following steps to search for an out-of-state provider. Go to **bcbst.com**, click on Find a Doctor or Hospital, enter your three-letter prefix located on your member identification card and enter the search criteria.

Out-of-Country Care

When traveling outside of the United States for business or pleasure, eligible expenses incurred for medically necessary emergency and urgent care services are covered at the in-network level. Other medically necessary care will be covered at the out-of-network level. No benefits will be paid if a covered person travels to another country for the purpose of seeking medical treatment outside the United States. Claims from a non-English speaking country should be translated to standard English at the covered person's expense. Claim forms should contain valid procedure and diagnosis codes and include the current exchange rate, if available, before being submitted for payment.

When you need health care outside the U.S., follow these simple steps:

1. Always carry your BlueCross BlueShield of Tennessee identification card.
2. Check with member services at 800-558-6213 before leaving the U.S.
3. If you need emergency medical care, go to the nearest hospital. Call the BlueCard Worldwide™ Service Center at 800-810 BLUE (2583) or call collect at 804-673-1177 if you are admitted.
4. If you need non-emergency medical care, you must call the BlueCard Worldwide Service Center. The Service Center will facilitate hospitalization at a BlueCard Worldwide hospital or make an appointment with a doctor. It is important that you call the BlueCard Worldwide Service Center in order to get cashless access for inpatient care. The Service Center is staffed with multilingual representatives and is available 24 hours a day, seven days a week.

BluePerks℠ Discount Program

BluePerks is our members-only discount program. The program's goal is simple – to help make living a healthy lifestyle more affordable. You can save up to 50 percent on a wide range of health and wellness-related products and services with BluePerks discounts. Visit **bcbst.com/blueperks** to find out how you can save on healthcare and wellness services, fitness, nutrition, travel and recreation. Some offers currently available are:

- Gym memberships
- Weight-loss programs
- Massages/spa services
- Vitamins and dietary supplements
- LASIK corrective eye surgery
- Eye care exams and products not covered by your health plan
- Hearing exams and hearing aid technology not covered by your health plan
- Fitness gear and equipment
- Regional family attractions
- Healthy foods/groceries

Check often for new offers or opt-in to get offers sent to your inbox.

Members must pay the whole cost of all services they get through the BluePerks program. The terms and conditions of the Member's health plan do not apply to these services.

Bariatric Surgery Criteria

The plan will cover five surgical procedures for the treatment of morbid obesity:

- vertical banded gastroplasty accompanied by gastric stapling
- gastric segmentation along the vertical axis with a Roux-en-Y bypass with distal anastomosis placed in the jejunum
- gastric banding
- gastric sleeve surgery (vertical sleeve gastrectomy)
- duodenal switch/biliopancreatic bypass procedure, which is appropriate only for persons with a body mass index (BMI) in excess of 60 kg/m2

In addition to being at least 18 years of age, members must meet ALL of the following five medical necessity criteria in order for the plan to cover their bariatric procedures:

1. **Presence of morbid obesity that has persisted for at least one year, defined as either**:

   (a) class 3 obesity (BMI equal to or greater than 40 kg/m2), or

   (b) class 2 obesity (BMI 35 to 39.9 kg/m2) in conjunction with clinically significant co-morbidities (recognized by National Institutes of Health as likely to reduce life expectancy): coronary artery disease; or type 2 diabetes mellitus; or obstructive sleep apnea; or three or more of the following cardiac risk factors:

   - Hypertension (blood pressure greater than 140 mmHg systolic and/or 90mmHg diastolic)
   - Low high-density lipoprotein cholesterol (HDL less than 40mg/dL)
   - Elevated low-density lipoprotein cholesterol (LDL greater than 100 mg/dL)
   - Current cigarette smoking
   - Impaired glucose tolerance (two-hour blood glucose greater than 140 mg/dL on an oral glucose tolerance test)
   - Family history of early cardiovascular disease in first-degree relative (myocardial infarction at or before 55 years of age in male relative or at or before age 65 for female relative)
   - Age greater than 45 years in men and 55 years in women

   (c) BMI exceeding 60 for consideration of the duodenal switch/biliopancreatic bypass procedure.

2. **History of failure of one or more medically appropriate medical/dietary therapies** such as low calorie/low fat diet, increased physical activity, behavioral reinforcement, or pharmacotherapy in conjunction with at least one other therapy. This attempt at conservative management must be within two years prior to surgery, and must be documented by an attending physician who does not perform bariatric surgery. Failure of conservative therapy is defined as an inability to lose more than ten percent of body weight over a six-month period and maintain weight loss.

   Adequate documentation includes but is not limited to physician or other health care provider notes and/or participation logs from a structured weight loss program.

3. **Documentation of medical evaluation of the individual for the condition of morbid obesity and/or its co-morbidities** by a physician other than the operating surgeon and his/her associates (including documentation that this evaluating physician concurs with the recommendation for bariatric surgery).

4. **Documentation from psychologist or psychiatrist** regarding individual's capacity to comply with both pre- and postoperative treatment plans.

5. **Benefits Administration may also require active participation in an integrated clinical program** that involves guidance on diet, physical activity and behavioral and social support prior to and after the surgery. The claims administrator will determine if all the criteria have been met before approving surgery.

Only Centers of Excellence shall perform all bariatric procedures (weight reduction surgeries). Centers of Excellence include facilities with this designation from

either the insurance carrier, the American Society for Metabolic and Bariatric Surgery (ASMBS), the American College of Surgeons (ACS), or the Metabolic and Bariatric Surgery Accreditation and Quality Improvement Program (MBSAQIP). **Remember, services received from out-of-network providers will cost more than services received from in-network providers**.

Pharmacy Benefits

Three levels of benefits are available for prescription drugs, and your choice determines the amount you pay each time you have your drugs dispensed by a pharmacy.

- Generic drugs are in the first tier and offer the best value. When your doctor writes your prescription, ask about using a generic drug. Generics are safe, effective, and affordable alternatives to brand name drugs, and are available in many instances.
- Preferred brands are in the second tier. If a generic alternative is not available, talk to your doctor about prescribing a brand-name drug from the preferred drug list. This list includes many popular brand-name drugs.
- Non-preferred brands are in the third tier and will cost you the most.

When a generic is available and the member's physician has indicated "may substitute" but the pharmacy dispenses the brand name **based on the member's request**, the member will pay the difference between the brand name drug and the generic drug **plus** the brand copay or coinsurance.

Pharmacy benefits are administered by CVS/caremark and not BlueCross BlueShield of Tennessee. Please call 877-522-8679 for further information or visit **info.caremark.com/stateoftn**. Once there, register to view the State of Tennessee Group Insurance Program Prescription Drug List, Specialty Drug List, a listing of Vaccine Network Pharmacies, and pharmacies participating in the Retail 90 Network, where you can fill prescriptions for up to a 90 day supply for the applicable member cost. Please note that any medication classified as a specialty medication can only be filled for a 30 day supply and must be filled through a pharmacy in the CVS/caremark Specialty Network.

Maintenance Drugs

When you fill a prescription for chronic maintenance medications, you can save money by paying a lower copay or coinsurance when you have your doctor write a prescription for a 90-day supply and you fill it through either mail order or from a participating Retail-90 pharmacy. A list of participating Retail-90 pharmacies is located at **info.caremark.com/stateoftn**. This applies to certain antihypertensives for coronary artery disease (CAD) and congestive heart failure (CHF), oral diabetic medication, insulin and diabetic supplies, statins, medications for asthma, COPD (emphysema and chronic bronchitis) and depression.

Behavioral Health and Substance Abuse Benefits

You and your dependents enrolled in health coverage are eligible for behavioral health and substance abuse benefits, which are administered by Optum Health. Services generally include the following:

- Outpatient assessment and treatment
- Inpatient assessment and treatment
- Alternative care, such as partial hospitalization, residential treatment and intensive outpatient treatment
- Treatment follow-up and aftercare

Certain services are specifically excluded under the terms and conditions of the state group insurance program. For more information, contact Optum.

To receive maximum benefit coverage, participants must use a network provider and obtain prior authorization for inpatient services as well as some outpatient services including psychological testing, electroconvulsive therapy, applied behavior analysis, office-based opiate treatment, and transcranial magnetic stimulation. Optum can be reached toll-free at 855-437-3486 any time, day or night, to speak confidentially with a trained professional for a referral. Out-of-network behavioral health benefits are available; however, your cost will be higher. You are also subject to balance billing by the out-of-network provider, meaning that you will pay the difference between the maximum allowable charge and the actual charge. Additionally you are at risk of having inpatient benefits totally denied.

You also have access to an Employee Assistance Program (EAP) that provides up to five counseling sessions per incident at no cost to you. In addition to counseling support, your EAP provides a variety of consulting services including financial, legal, childcare, eldercare, and identity theft support. Prior authorization is required to see an EAP provider and can be obtained by either logging in to **Here4TN.com** or calling 855-437-3486. The website provides valuable health information, tools and resources to help with life's challenges as well as opportunities. This site offers you the ability to take self-assessment tests, on-line trainings, search for available providers and access a map of your provider's location, as well as obtain driving directions. You may set up your own unique account number and password for confidential and anonymous access to a wide variety of information and resources including the ability to view claims information online.

Optum also has its own policies and procedures to protect your privacy. These policies guide Optum staff, providers, and visitors on how to keep information private. By signing Optum's Authorization to Use or Disclose Protected Health Information Form, you permit Optum to disclose your personal information. If you have a guardian or someone selected by the court, they can sign the form for you. Optum can only give your information to you or the designated person. To get the form, please call 855-437-3486.

ParTNers for Health Wellness Program

The ParTNers for Health wellness program is free to all plan members and covered dependents. Services are administered by Healthways. Call 888-741-3390 for more information. The program features the following benefits:

- 24/7 Nurse Advice Line – Provides information and support 24 hours a day, 7 days a week.
- Health Coaching – Coaches are available to help you reach your personal health goals as well as better manage your chronic health conditions.
- Health Screenings – Provides you with an easy-to-access way of getting important health information that will give you insight into your current health status and opportunities to reduce future health risks.
- Online Resources – A website that provides online tools and health information as well as access to the online Healthways Well-Being Assessment (health questionnaire).
- Well-Being Plan – Once you complete the Well-Being Assessment, you will view your results and create your own personal Well-Being Plan, which will help you set goals and focus on areas where you can make improvements.
- Weekly Health Tips – Members can sign up to receive email tips on healthy living.

Member Rights and Responsibilities

Member Rights

You have the right to:

- Be treated with respect and dignity.
- Expect that any information you give will be treated in a confidential manner.
- Information about policies and services of the plan.
- Information regarding network providers.
- Medically necessary and appropriate medical care.
- Information about your health.
- Make decisions about your health care with practitioners.
- Voice complaints about your health care providers, the care given to you, or the plan. You can expect an answer within a reasonable time. You also have the right to formally appeal this answer if you do not agree.
- A candid discussion of appropriate or medically necessary care options for your condition, regardless of cost or benefit coverage.

Confidentiality and Privacy

Your health is your own private business. Be assured that we will treat your medical records and claims payment history in a confidential manner. When you enroll in the plan, you give routine consent for certain matters. That allows the company to release information without your prior written consent for these purposes:

- Claim processing.
- Performing peer review, utilization review, and medical audits.
- Administration of programs established by us for quality health care and control of health care costs.
- Medical research and education.

Important steps are taken to protect your privacy.

- Employees have been trained to understand the importance of safeguarding your privacy. In fact, they sign confidentiality agreements to ensure they will carry out the established policies.
- Contracted practitioners and providers follow confidentiality guidelines set forth by the state in which they practice.
- Vendors must sign confidentiality agreements if they receive personal health information for purposes of plan administration such as measurement of data to improve quality.
- It is our policy not to release member-specific health information to employers unless allowed by law.
- Members have the right to approve the release of personal health information in special circumstances beyond those listed above.

Members can take comfort in knowing that confidentiality is important to us. You are encouraged to call one of the member service representatives if you have questions about privacy policies and practices.

Women's Health and Cancer Rights Act

Your medical plan's coverage of a medically necessary mastectomy also includes post-mastectomy coverage for reconstruction of the breast, surgery on the other breast to achieve the appearance of symmetry, prostheses, and physical complications during any stage of the mastectomy, including lymphedemas. This coverage will be provided in consultation with the attending physician and patient.
Benefits are subject to the same annual deductibles and coinsurances as other services.

Member Responsibilities

Members are responsible for:

- Reading the member materials in their entirety and complying with the rules and limitations as stated.
- Contacting in-network providers to arrange for medical appointments as necessary.
- Notifying in-network providers in a timely manner of any cancellations of appointments.
- Paying the coinsurance and deductibles as stated in the benefit plan documents at the time service is provided.
- Receiving prior authorization for services when required, and complying with the limits of the prior authorization.
- Carrying and using their plan identification card and identifying themselves as a plan member prior to receiving medical services.
- Using in-network providers consistent with the applicable benefit plan.
- Providing, to the extent possible, information needed by professional staff in order to care for the member.
- Following instructions and guidelines given by those providing health care services.

Partnership Promise

In addition to the above responsibilities, you must honor the requirements of the Partnership Promise. The Partnership Promise commits you to take actions toward healthy living.

To fulfill the 2017 Partnership Promise, you and your covered spouse must:

- Complete the online Healthways Well-Being Assessment (health questionnaire) by March 15, 2017.
- Complete a biometric health screening by July 15, 2017.
- Participate in disease management coaching and/or case management, if required to do so.
  - Lifestyle management coaching is voluntary in 2017.
- Keep your contact information current with your employer.

Children do not have to meet the Partnership Promise requirements.

If you are newly enrolled in health coverage, you and your covered spouse, if applicable, are required to complete the online Well-Being Assessment and biometric screening within 120 days of your coverage effective date.

Should you or your spouse fail to complete the requirements, you are not eligible for the state contribution to your HSA in 2018.

Visit **partnersforhealthtn.gov** for more information about the Partnership Promise.

Your participation in and results from the Partnership Promise programs are strictly confidential. Under a current law known as HIPAA, neither the State nor your employer can see your responses or receive any individual member information without your permission.

Appeal Procedures

If you experience a problem relating to the plan policies or the services provided, there are established internal and external procedures to help you resolve your complaint. These procedures do not apply to any complaint or grievance alleging possible professional liability, commonly known as malpractice, or for any complaint or grievance concerning benefits provided by any other plan.

Specific questions regarding initial levels of appeal (the internal appeal process) should be directed to the claims administrator member service numbers provided below. Other appeal questions may be directed to the Benefits Administration appeals coordinator at 615-741-4517 or 866-576-0029.

Administrative Appeal

To file an appeal regarding an administrative process or decision (e.g., transferring between health plans, effective dates of coverage issues, or timely filing issues) contact your agency benefits coordinator.

Behavioral Health and Substance Abuse Appeals

Contact Optum at 855-437-3486 for EAP, behavioral health and substance abuse appeals.

Pharmacy Appeals

Contact CVS/caremark at 877-522-8679 for pharmacy appeals.

Medical Service Appeals

If you are in disagreement with a decision or the way a claim has been paid or processed, you or your authorized representative should first call member service at 800-558-6213 to discuss the issue. If the issue cannot be resolved through member service, you may file a formal request for internal review or member grievance by completing the appropriate form or as otherwise instructed. All requests must be filed within the specified timeframes. When your request for review or member grievance is received, you will get an acknowledgement letter advising you what to expect regarding the processing of your grievance. Once a determination is made, you will be notified in writing and advised of any further appeal options, including external consideration by an Independent Review Organization (IRO).

The appeals/grievance form can be found on the BlueCross BlueShield of Tennessee Member Home Page at **bcbst.com/members/tn_state**. Members will have 180 days to initiate an internal appeal following notice of an adverse determination. Where an internal appeal decision is unfavorable and the appeal qualifies for external review, BlueCross BlueShield will advise the member of their right to initiate an external appeal within four months of notice of the internal decision.

If a denial of coverage or authorization can reasonably be expected to prevent a covered individual from obtaining urgently needed covered services (e.g., emergency or life threatening procedures), then providers may request an expedited reconsideration. If the treating provider fails to request the reconsideration and decides not to provide urgently needed services, then the member, or someone acting on the member's behalf, may request the expedited reconsideration. If BlueCross BlueShield agrees that it is appropriate to conduct an expedited reconsideration, we will inform the member of our decision as quickly as possible based on the circumstances of the care, including the ability to obtain information concerning the case from the provider.

Please Note: The expedited reconsideration process is only applicable in situations where a benefit determination or a prior authorization denial has been made prior to services being received.

Notification of decisions will be made within the following time frames and all decision notices shall advise of any further appeal options:

- No later than 72 hours after receipt of the claim for urgent care.
- 30 days for denials of non-urgent care not yet received
- 60 days for denials of services already received

Q&A

Q Is my child who is attending college out of state covered at the network level?

A Children attending college out of the service area should utilize the BlueCard PPO program when receiving medical services. The BlueCard PPO program links PPO network providers from Blue Plans across the United States. Please refer to the BlueCard PPO section of this handbook for specific information.

Q Other than the benefit level, are there other differences if I use out-of-network providers?

A Out-of-network providers can bill you for any difference between actual charges and the maximum amount allowed by the plan plus any services deemed not medically necessary or not authorized. When you use an out-of-network provider, the charges for which you are responsible may be substantial.

Q What happens if my doctor disagrees with a medical policy regarding my covered treatment alternatives?

A A provider appeals process is available for this situation.

Q Do I have a choice of hospitals?

A We have contracted with certain hospitals to provide care to you. If specialty care is not available at the contracted hospital(s), arrangements will be made to the appropriate non-network hospital. A request for unique care benefits may be required.

Q What if my physician is out of the office?

A Physicians "cover" for each other on a rotating schedule. This means there may be times when you will not be able to speak with your physician. The nurse or physician on call will be able to help you.

You can also use the telehealth service, which allows you to receive care through virtual visits. The cost is only $38 per telehealth visit until you meet your deductible. Once you meet your deductible, you will pay coinsurance.

Q What if I must reach my physician after regular office hours?

A Most physician offices utilize an answering service; therefore, when you call after regular office hours, you will most likely talk to a representative from the answering service. The on-call health care professional will request some identifying information and will need a general description of your urgent medical need.

Another option is telehealth, which allows you to receive care through virtual visits. You can contact a doctor for minor illnesses such as cold or flu, infections, fever and more. Schedule a visit for you or your covered dependents for anywhere, at any time. The cost is only $38 per telehealth visit until you meet your deductible. Once you meet your deductible, you will pay coinsurance. Pre-registration is very important so you can access telehealth services when you need them. Call member service if you have any questions or need assistance with the registration process.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-558-6213 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-558-6213 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

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, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1–800–368–1019, 800–537–7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html.

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ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-558-6213 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 1-800-558-6213 (رقم هاتف الصم والبكم: 1-800-848-0298).

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 1-800-558-6213 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-558-6213 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-558-6213 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-558-6213 (ATS : 1-800-848-0298).

ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາ ລາວ,ການບໍລິການ ຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສຍຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທຣ 1-800-558-6213 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጀተዋል፡ ወደ ሚከተለው ቁጥር ይደውሉ 1-800-558-6213 (መስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-558-6213 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિઃશુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-558-6213 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-558-6213 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-558-6213 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-558-6213 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-558-6213 (телетайп: 1-800-848-0298).

-توجه: اگر به زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 1-800-558-6213 (TTY:1-800-848-0298) تماس بگیرید.

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-558-6213 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-558-6213 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-558-6213 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-558-6213 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłti'go Diné Bizaad, saad bee áká'ánída'áwo'dę́ę́', t'áá jiik'eh, éí ná hóló, kojį' hódíílnih 1-800-558-6213 (TTY: 1-800-848-0298).

Find benefit details in an instant.

Use your State member pages and BlueAccess℠ anytime at **bcbst.com/members/TN_state**

- Review your claims and explanation of benefits.
- Order replacement or additional identification cards.
- Access your Personal Health Manager.