HealthPartners Individual
Silver Cost Share Reduction Plan
Benefits Chart

NOTICE: THIS DISCLOSURE IS REQUIRED BY MINNESOTA LAW. THIS CONTRACT IS EXPECTED TO RETURN ON AVERAGE 90.4 PERCENT OF YOUR PAYMENT DOLLAR FOR HEALTH CARE. THE LOWEST PERCENTAGE PERMITTED BY STATE LAW FOR THIS CONTRACT IS 72 PERCENT.

GHI agrees to cover the services described below. This Benefits Chart describes the level of payment that applies for each of the covered services. To be covered under this section, the medical or dental services or items described below must be medically or dentally necessary.

Coverage for eligible services is subject to the exclusions, limitations, and other conditions of this Benefits Chart and Membership Contract.

Covered services and supplies are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. Covered prescription drugs are based on requirements established by the HealthPartners Pharmacy and Therapeutics Committee, and are subject to periodic review and modification. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

This is a Federally Qualified Health Plan.

Benefits are underwritten by GHI. The Non-Network Benefits are underwritten by HealthPartners Insurance Company.

Coverage may vary, depending on whether you select a network provider or a non-network provider.

The amount that we pay for covered services is listed below. You are responsible for the specified dollar amount and/or percentage of charges that we do not pay.

We are permitted to change benefits under this Benefits Chart to maintain compliance with federal and state law. This includes, but is not limited to, benefit changes required to maintain a certain actuarial value or metal level. We may also change your deductible, copayment, coinsurance and out-of-pocket limit values on an annual basis to reflect cost of living increases.

When you use Non-Network providers, benefits are substantially reduced and you will likely incur significantly higher out-of-pocket expenses. A Non-Network provider does not usually have an agreement with HealthPartners to provide services at a discounted fee. In addition, Non-Network Benefits are restricted to the usual and customary amount under the definition of "Charge". The usual and customary amount can be significantly lower than a Non-Network provider's billed charges. If the Non-Network provider's billed charges are over the usual and customary amount, you pay the difference, in addition to any required deductible, copayment and/or coinsurance, and these charges do not apply to the out-of-pocket limit. The only exceptions to this requirement are described below in the "Emergency and Urgently Needed Care Services" section. This section describes what benefits are covered at the Network Benefit level regardless of who provides the service.

These definitions apply to this Benefits Chart. They also apply to the Contract.

Biosimilar Drug: A prescription drug, approved by the Food and Drug Administration (FDA), that the FDA has determined is biosimilar to and interchangeable with a biological brand name drug. Biosimilar drugs are not considered generic drugs and are not covered under the generic drug benefit.

Brand Name Drug: A prescription drug, approved by the Food and Drug Administration (FDA), that is manufactured, sold, or licensed for sale under a trademark by the pharmaceutical company that originally researched and developed the drug. Brand name drugs have the same active-ingredient formula as the generic version of the drug. However, generic drugs are manufactured and sold by other drug manufacturers and are generally not available until after the patent on the brand name drug has expired. A few brand name drugs may be covered at the generic benefit level if this is indicated on the formulary.

Calendar Year: This is the 12 month period beginning 12:01 A.M. Central Time, on January 1, and ending 12:00 A.M. Central Time of the next following December 31.

Charge: For covered services delivered by participating network providers, is the provider's discounted charge for a given medical/surgical service, procedure or item.

For covered services delivered by out-of-network providers, a contracted rate may apply if such arrangement is available to HealthPartners.

For the Usual and Customary Charge for covered services delivered by non-network providers, our payment is calculated using one of the following options to be determined at HealthPartners' discretion: 1) a percentage of the Medicare fee schedule; 2) a comparable schedule, if the service is not on the Medicare fee schedule; or 3) a commercially reasonable rate for such service.

The Usual and Customary Charge is the maximum amount allowed that we consider in the calculation of the payment of charges incurred for certain covered services. You must pay for any charges above the usual and customary charge, and they do not apply to the out-of-pocket limit.

A charge is incurred for covered ambulatory medical and surgical services, on the date the service or item is provided. A charge is incurred for covered inpatient services, on the date of admission to a hospital. To be covered, a charge must be incurred on or after your effective date and on or before the termination date.

Copayment/Coinsurance: The specified dollar amount, or percentage, of charges incurred for covered services, which we do not pay, but which you must pay, each time you receive certain medical services, procedures or items. Our payment for those covered services or items begins after the copayment or coinsurance is satisfied. Covered services or items requiring a copayment or coinsurance are specified in this Benefits Chart.

For services provided by a network provider:

An amount which is listed as a flat dollar copayment is applied to a network provider's discounted charges for a given service. However, if the network provider's discounted charge for a service or item is less than the flat dollar copayment, you will pay the network provider's discounted charge. An amount which is listed as a percentage of charges or coinsurance is based on the network provider's discounted charges, calculated at the time the claim is processed, which may include an agreed upon fee schedule rate for case rate or withhold arrangements.

For services provided by a non-network provider:

Any copayment or coinsurance is applied to the lesser of the provider's charges or the usual and customary charge for a service.

A copayment or coinsurance is due at the time a service is provided, or when billed by the provider. The copayment or coinsurance applicable for a scheduled visit with a network provider will be collected for each visit, late cancellation and failed appointment

Deductible: The specified dollar amount of charges incurred for covered services, which we do not pay, but a member or a family has to pay first in a calendar year. Our payment for those services or items begins after the deductible is satisfied. If you have a family deductible, each individual family member may only contribute up to the individual deductible amount toward the family deductible. An individual's copayments and coinsurance do not apply toward the family deductible. For network providers, the amount of the charges that apply to the deductible are based on the network provider's discounted charges, calculated at the time the claim is processed, which may include an agreed upon fee schedule rate for case rate or withhold arrangements. For non-network providers, the amount of charges that apply to the deductible are the lesser of the provider's charges or the usual and customary charge for the service.

Your plan has an embedded deductible. This means once a member meets the individual deductible, the plan begins paying benefits for that person. If two or more members of the family meet the family deductible, the plan begins paying benefits for all members of the family, regardless of whether each member has met the individual deductible. However, a member may not contribute more than the individual deductible towards the family deductible.

All services are subject to the deductible unless otherwise indicated below in the Benefits Chart.

Formulary: This is a current list, which may be revised from time to time, of prescription drugs, medications, equipment and supplies covered by us as indicated in the Benefits Chart which are covered at the highest benefit level. This list is determined by HealthPartners Pharmacy and Therapeutics Committee, and is subject to periodic review and modifications. Some drugs may require authorization to be covered as formulary drugs. We also have written guidelines and procedures for granting an exception to the formulary upon request. These guidelines and procedures include exceptions for anti-psychotic prescription drugs prescribed to treat emotional disturbances or mental illness and your right to receive certain non-formulary prescription drugs for diagnosed mental illness or emotional disturbances when our formulary changes or you change health plans.

HMO Formulary Exception Process. You or your provider can request an exception to our formulary. If the request is approved, the non-formulary drug you are requesting would be covered. Requests are generally reviewed and responded on the day they are requested. Decisions are made on a case-by-case basis. You or your provider can request an exception using the Prior Authorization/Exception form on our website or by calling Member Services. We review exception requests based on diagnosis, formulary medicines that you have already tried, evidence that the medicine you want to take is effective and medical necessity. If we do not approve your request, you can request an exception review, as described in the Complaints section of the Contract.

Formulary Exception Process for Antipsychotic Drugs. If you are prescribed an Antipsychotic drug, we must promptly grant you an exception to our formulary when your health care provider indicates to us that:

(1) the formulary drug causes an adverse reaction to the patient;
(2) the formulary drug is contraindicated for the patient; or
(3) the health care provider demonstrates that the prescription drug must be dispensed as written to provide maximum medical benefit to the patient.

The formulary, and information on drugs that require authorization, are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

Formulary Changes.
The formulary may change throughout the year. If you are affected by a formulary change, you will receive at least 30 days' advanced notice of that change, and you may request a formulary exception.

If our plan does not cover non-formulary drugs, and your physician prescribes a drug that is not on our formulary, you may request a review under the federal formulary exceptions process defined below.

Federal Formulary Exception Process: If you are prescribed a drug that is not included on our formulary and your plan does not cover non-formulary drugs, you, your designee or your prescribing physician may request a review through our formulary exception process, which includes external review. This process is described below.

1. **Standard Exception Request.** If your provider prescribes a drug that is not on our formulary, you may submit a standard exception request. If you, your designee or your prescribing provider submit a standard exception request, we must make our coverage determination and notify you within 72 hours of our receipt of the request. If we grant the exception to cover the drug, we are required to cover the drug for the duration of the prescription, including refills.
2. **Expedited Exception Request.** If your provider prescribes a drug that is not on our formulary, you may submit an expedited exception request if there are exigent circumstances. Exigent circumstances exist when you are suffering from a health condition that may seriously jeopardize your life, health, or ability to regain maximum function or when you are under doing a current course using a non-formulary drug. If you, your designee or your prescribing provider submit an expedited exception request, we must make our coverage determination and notify you within 24 hours or our receipt of the request. If we grant the exception to cover the drug, we are required to cover the drug for the duration of the prescription, including refills. If we grant an exception based on exigent circumstances, we must cover the drug for the duration of the exigency.
3. **Federal External Review Exception Request.** If coverage of the drug is denied after an exception request review under item 1. or 2. above, you, your designee, or your prescribing provider may request an external review exception request. If the initial request was a standard exception request, we must notify you or your designee and the prescribing provider of the coverage determination within 72 hours of our receipt of your request for external review. If the initial request was an expedited exception request, we must notify you or your designee and the prescribing provider of the coverage determination within 24 hour of our receipt of your request of external review. If you are granted an exception after the external review exception request, we are required to cover the drug for the duration of the prescription, if the initial request was a standard exception request. If the initial request was an expedited exception request, we must provide coverage for the duration of the exigency.
4. **State External Review Request.** If coverage of the drug is denied after a federal external review exception request under item 3. above, you may request an external review under section “Disputes and Complaints”, item B. 4. “External Complaints Procedures”.

Generic Drug: A prescription drug approved by the Food and Drug Administration (FDA) that the FDA has determined is comparable to a brand name drug product in dosage form, strength, route of administration, quality, intended use and documented bioequivalence. Generally, generic drugs cost less than brand name drugs. Some brand name drugs may be covered at the generic drug benefit level if this is indicated on the formulary.

Non-Formulary Drug: This is a prescription drug, approved by the Food and Drug Administration (FDA) that is not on the formulary, is medically necessary and is not investigative or otherwise excluded under this Benefits Chart.

Out-of-Pocket Expenses: You pay the specified copayments/coinsurance and deductibles applicable for particular services, subject to the out-of-pocket limit described below. These amounts are in addition to the monthly enrollment payments.

Out-of-Pocket Limit: You pay the copayments/coinsurance and deductibles for covered services, to the individual or family out-of-pocket limit. Thereafter we cover 100% of charges incurred for all other covered services, for the rest of the calendar year. You pay amounts greater than the out-of-pocket limit if you exceed any visits or day limits.

Non-Network Benefits above the usual and customary charge (see definition of charge above) do not apply to the out-of-pocket limit.

Non-Network Benefits for transplant surgery do not apply to the out-of-pocket limit.

You are responsible to keep track of the out-of-pocket expenses. Contact our Member Services department for assistance in determining the amount paid by the enrollee for specific eligible services received. Claims for reimbursement under the out-of-pocket limit provisions are subject to the same time limits and provisions described under the "Claims Provisions" section of the Contract.

Specialty Drug List: This is a current list, which may be revised from time to time, of prescription drugs, medications, equipment and supplies, which are typically bio-pharmaceuticals. The purpose of a specialty drug list is to facilitate enhanced monitoring of complex therapies used to treat specific conditions. Specialty drugs are covered by us as indicated in this Benefits Chart. The specialty drug list is available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

virtuwell: This is an online service that you may use to receive a diagnosis and treatment for certain routine conditions, such as a cold and flu, ear pain and sinus infections. You may access the virtuwell website at virtuwell.com.

DEDUCTIBLES AND OUT OF POCKET LIMITS

Individual Calendar Year Deductible

Network Benefits	Non-Network Benefits
$850	$20,000

Family Calendar Year Deductible

Network Benefits	Non-Network Benefits
$1,700	$40,000

A separate deductible applies for Network and Non-Network Benefits.

Your plan has an embedded deductible. This means once a member meets the individual deductible, the plan begins paying benefits for that person. If two or more members of the family meet the family deductible, the plan begins paying benefits for all members of the family, regardless of whether each member has met the individual deductible. However, a member may not contribute more than the individual deductible towards the family deductible.

Your Individual and Family deductible amounts may be indexed to allow for changes under federal rules.

Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to any member for a product or service, will not apply toward your deductible, to the extent permitted under state and federal law.

Individual Calendar Year Out-of-Pocket Limit

Network Benefits	Non-Network Benefits
$2,850	None.

Family Calendar Year Out-of-Pocket Limit

Network Benefits	Non-Network Benefits
$5,700	None.

A separate Out-of-Pocket Limit applies for Network and Non-Network Benefits.

Your Individual and Family out-of-pocket amounts may be indexed to allow for changes under federal rules.

Any amounts paid or reimbursed by a third party, including but not limited to: point of service rebates, manufacturer coupons, manufacturer debit cards or other forms of direct reimbursement to an member for a product or service, will not apply as an out of pocket expense, to the extent permitted under state and federal law.

AMBULANCE AND MEDICAL TRANSPORTATION

Covered Services:

We cover ambulance and medical transportation for medical emergencies as shown below.

We also cover medically necessary, non-emergency medical transportation if it meets our coverage criteria.

Covered services are based on established medical policies which are subject to periodic review and modification by the medical or dental directors. These medical policies (medical coverage criteria) and applicable prior authorization requirements are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

Ambulance and medical transportation for medical emergencies (other than Non-Emergency Fixed Wing Air Ambulance Transportation).

Network Benefits	Non-Network Benefits
90% of the charges incurred.	See Network Benefits.

Non-Emergency Fixed Wing Air Ambulance Transportation

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

BEHAVIORAL HEALTH SERVICES

Covered Services:

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical directors. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

You have rights to parity in mental health and substance use disorder treatment as required by the federal Mental Health Parity and Addiction Equity Act and Minnesota Statutes, section 62Q.47. These laws require that:

- Mental health and substance abuse services be covered on the same basis as medical services;
- That cost-sharing for mental health and substance abuse services can be no more restrictive than cost-sharing for similar medical services;
- That treatment restrictions and limitations such as prior authorization and medical necessity can be no more restrictive than for similar medical services;
- That if enrollees have concerns they can call Member Services, file a complaint with HealthPartners, or file a complaint with Minnesota Department of Health.

Mental Health Services

We cover services for: mental health diagnoses as described in the Diagnostic and Statistical Manual of Mental Disorders – Fifth Edition (DSM 5) (most recent edition) that lead to significant disruption of function in the members' life.

We also provide coverage for mental health treatment ordered by a Minnesota court under a valid court order that is issued on the basis of a behavioral care evaluation performed by a licensed psychiatrist or doctoral level licensed psychologist, which includes a diagnosis and an individual treatment plan for care in the most appropriate, least restrictive environment. We must be given a copy of the court order and the behavioral care evaluation, and the service must be a covered benefit under this plan, and the service must be provided by a network provider, or other provider as required by law. We cover the evaluation upon which the court order was based if it was provided by a network provider. We also provide coverage for the initial mental health evaluation of a child, regardless of whether that evaluation leads to a court order for treatment, if the evaluation is ordered by a Minnesota juvenile court.

Outpatient Services (including intensive outpatient and day treatment services): We cover medically necessary outpatient professional mental health services for evaluation, crisis intervention, and treatment of mental health disorders.

A comprehensive diagnostic assessment will be made of each patient as the basis for a determination by a mental health professional, concerning the appropriate treatment and the extent of services required.

Outpatient services we cover for a diagnosed mental health condition include the following:

- Individual, group, family, and multi-family therapy;
- Medication management provided by a physician, certified nurse practitioner, or physician's assistant;
- Psychological testing services for the purposes of determining the differential diagnoses and treatment planning for patients currently receiving behavioral health services;
- Day treatment and intensive outpatient services in a licensed program;
- Partial hospitalization services in a licensed hospital or community mental health center;
- Psychotherapy and nursing services provided in the home if authorized by us; and
- Treatment of gender dysphoria that meets medical coverage criteria.

Outpatient Services, including intensive outpatient and day treatment services

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

First three visits

The first three mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell) combined in a calendar year are covered at 100%, not subject to the deductible. Then services will be covered at the coinsurance and deductible indicated for mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell). Physician services are included; however, charges for day treatment services, group visits, office procedures, laboratory, radiology and other ancillary services are not included and will be subject to your deductible and coinsurance.	

Group Therapy

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Inpatient Services including psychiatric residential treatment: We cover medically necessary inpatient services in a hospital and professional services for treatment of mental health disorders. Medical stabilization is covered under inpatient hospital services in the "Hospital and Skilled Nursing Facility Services" section.

We also cover medically necessary psychiatric residential treatment for adults and emotionally disabled children as diagnosed by a physician. This care must be authorized by us and provided by a hospital or residential behavioral health treatment facility licensed by the local state or Health and Human Services Department. Services not covered under this benefit include shelter services, correctional services, detention services, transitional services, group residential services, foster care services and wilderness programs.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Chemical Health Services

We cover medically necessary services for assessments by a licensed alcohol and drug counselor and treatment of Substance-Related Disorders as defined in the latest edition of the DSM 5.

Outpatient Services (including intensive outpatient and day treatment services): We cover medically necessary outpatient professional services for the diagnosis and treatment of chemical dependency. Chemical dependency treatment program services must be provided by a program licensed by the local Department of Health and Human Services.

Outpatient services we cover for a diagnosed chemical dependency condition include the following:

- Individual, group, family, and multi-family therapy provided in an office setting;
- Opiate replacement therapy including methadone and buprenorphine treatment; and
- Day treatment and intensive outpatient services in a licensed program.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

First three visits

The first three mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell) combined in a calendar year are covered at 100%, not subject to the deductible. Then services will be covered at the coinsurance and deductible indicated for mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell). Physician services are included; however, charges for day treatment services, group visits, office procedures, laboratory, radiology and other ancillary services are not included and will be subject to your deductible and coinsurance.	

Inpatient Services: We cover medically necessary inpatient services in a hospital or primary residential treatment in a licensed chemical health treatment center. Primary residential treatment is an intensive residential treatment program of limited duration, typically 30 days or less.

We cover services provided in a hospital that is licensed by the local state and accredited by Medicare.

Detoxification Services. We cover detoxification services in a hospital or community detoxification facility if it is licensed by the local Health and Human Services Department.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Not Covered:

- See “Services Not Covered” in the Membership Contract.

CHIROPRACTIC SERVICES

Covered Services:

We cover chiropractic services for rehabilitative care, provided to diagnose and treat acute neuromusculo-skeletal conditions.

Massage therapy which is performed in conjunction with other treatment/modalities by a chiropractor, is part of a prescribed treatment plan and is not billed separately is covered.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred. Limit of 20 visits per calendar year.

Not Covered:

- Massage therapy for the purpose of comfort or convenience of the member.
- See "Services Not Covered" in the Membership Contract.

CLINICAL TRIALS

Covered Services:

We cover certain routine services if you participate in a Phase I, Phase II, Phase III or Phase IV approved clinical trial that is conducted in relation to the prevention, detection, or treatment of cancer or other life-threatening disease or condition as defined in the Affordable Care Act. We cover routine patient costs for services that would be eligible under this Benefits Chart if the service were provided outside a clinical trial.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- The investigative item, device or service itself.
- Items or services that are provided solely to satisfy data collection and analysis needs and that are not used in direct clinical management for the patient.
- A service that is clearly inconsistent with widely accepted and established standards of care for a particular diagnosis.
- See "Services Not Covered" in the Membership Contract.

DENTAL SERVICES

Covered Services:

We cover services as described below.

Accidental Dental Services: We cover dentally necessary services to treat and restore damage done to sound, natural, unrestored teeth as a result of an accidental injury. Coverage is for damage caused by external trauma to the face and mouth only, not for cracked or broken teeth, which result from biting or chewing. We cover restorations, root canals, crowns and replacement of teeth lost that are directly related to the accident in which the member was involved. We cover initial exam, x-rays and palliative treatment including extractions, and other oral surgical procedures directly related to the accident. Subsequent treatment must be initiated within the specified time-frame and must be directly related to the accident. We do not cover restoration and replacement of teeth that are not "sound and natural" at the time of the accident.

Full mouth rehabilitations to correct occlusion (bite) and malocclusion (misaligned teeth not due to the accident) are not covered.

When an implant-supported dental prosthetic treatment is pursued, benefits are limited to the amount that would be paid toward the placement of a removable dental prosthetic appliance that could be used in the absence of implant treatment. Care must be provided or pre-authorized by a HealthPartners dentist.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

For all accidental dental services, treatment and/or restoration must be initiated within six months of the date of the injury. Coverage is limited to the initial course of treatment and/or initial restoration. Services must be provided within twenty-four months of the date of injury to be covered.

Medical Referral Dental Services

Medically Necessary Outpatient Dental Services: We cover medically necessary outpatient dental services. Coverage is limited to dental services required for treatment of an underlying medical condition, e.g., removal of teeth to complete radiation treatment for cancer of the jaw, cysts and lesions.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Medically Necessary Hospitalization and Anesthesia for Dental Care: We cover medically necessary hospitalization for dental care. This is limited to charges incurred by a member who: (1) is a child under age 5; (2) is severely disabled; (3) has a medical condition, and requires hospitalization or general anesthesia for dental care treatment; (4) is a child between age 5 and 12 and care in dental offices has been attempted unsuccessfully and usual methods of behavior modification have not been successful, or when extensive amounts of restorative care, exceeding 4 appointments are required. Coverage is limited to facility and anesthesia charges. Oral surgeon/dentist professional fees are not covered.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Medical Complications of Dental Care: We cover medical complications of dental care. Treatment must be medically necessary care and related to medical complications of non-covered dental care, including complications of the head, neck, or substructures.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Oral Surgery: We cover oral surgery. Coverage is limited to treatment of medical conditions requiring oral surgery, such as treatment of oral neoplasm, non-dental cysts, fracture of the jaw, trauma of the mouth and jaw and any other oral surgery procedures provided as medically necessary dental services.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Treatment of Cleft Lip and Cleft Palate: We cover treatment of cleft lip and cleft palate of a dependent child to age 26, including orthodontic treatment and oral surgery directly related to the cleft. Benefits are limited to inpatient or outpatient expenses arising from medical and dental treatment that was scheduled or initiated prior to the dependent turning age 19. Dental services that are not required for the treatment of cleft lip or cleft palate are not covered. If a dependent child covered under this Benefits Chart is also covered under a dental plan which includes orthodontic services, that dental plan shall be considered primary for the necessary orthodontic services. Oral appliances are subject to the same copayment, conditions and limitations as durable medical equipment.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Treatment of Temporomandibular Disorder (TMD) and Craniomandibular Disorder (CMD): We cover diagnostic procedures, surgical and non-surgical treatment of temporomandibular disorder (TMD) and craniomandibular disorder (CMD), which is medically necessary care. Dental services which are not required to directly treat TMD or CMD are not covered.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Not Covered:

- Dental treatment, procedures or services not listed in this Benefits Chart.
- Accident related dental services if treatment is (1) provided to teeth which are not sound and natural, (2) to teeth which have been restored, (3) initiated beyond six months from the date of the injury, (4) received beyond the initial treatment or restoration or (5) received beyond twenty-four months from the date of injury.
- Oral surgery to remove wisdom teeth.
- Orthognathic treatment or procedures and all related services, unless it is required and it meets our medical coverage criteria to treat TMD or CMD.
- See "Services Not Covered" in the Membership Contract.

DIAGNOSTIC IMAGING SERVICES

Covered Services:

We cover diagnostic imaging, when ordered by a provider and provided in a clinic or outpatient hospital facility (to see the benefit level for inpatient hospital or skilled nursing facility services, see benefits under Inpatient Hospital and Skilled Nursing Facility Services).

For Network Benefits, non-emergent, scheduled outpatient Magnetic Resonance Imaging (MRI) and Computed Tomography (CT) must be provided at a designated facility. Your physician or facility will obtain or verify prior authorization for these services with HealthPartners, as needed.

Outpatient Magnetic − Resonance Imaging (MRI) and Computed Tomography (CT)

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

All other outpatient diagnostic imaging services for illness or injury

Services for illness or injury

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Preventive services (MRI/CT procedures are not considered preventive)

Diagnostic imaging for services associated with preventive services are covered at the benefit level shown in the "Preventive Services" section of this Benefits Chart.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

DURABLE MEDICAL EQUIPMENT, PROSTHETICS, ORTHOTICS AND SUPPLIES

Covered Services:

We cover equipment and services, as described below.

We cover durable medical equipment and services, prosthetics, orthotics and supplies, subject to the limitations below, including certain disposable supplies, enteral feedings and the following diabetic supplies and equipment: glucose monitors, insulin pumps, syringes, blood and urine test strips and other diabetic supplies as deemed medically appropriate and necessary, for members with gestational, Type I or Type II diabetes.

External hearing aids (including osseointegrated or bone anchored) for members age 18 or younger who have hearing loss that is not correctable by other covered procedures. Coverage is limited to one basic, standard hearing aid for each ear every three years. A basic hearing aid is defined as a hearing device that consists of a microphone, amplifier, volume control, battery and receiver. It does not include upgrades above and beyond the functionality of a basic hearing aid, including but not limited to hearing improvements for group settings, background noise, Bluetooth/remote control functionality, or extended warranties. Charges for upgrades above the cost of a basic standard hearing aid are not covered.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Special dietary treatment for Phenylketonuria (PKU) if it meets our medical coverage criteria

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Oral amino acid based elemental formula if it meets our medical coverage criteria

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Limitations:

Coverage of durable medical equipment is limited by the following:

- No more than a 90-day supply of diabetic supplies are covered and dispensed at a time.
- Payment will not exceed the cost of an alternate piece of equipment or service that is effective and medically necessary.
- Wigs for hair loss resulting from alopecia areata are limited to one per calendar year.
- For prosthetic benefits, other than hair prostheses (i.e., wigs) for hair loss resulting from alopecia areata and oral appliances for cleft lip and cleft palate, payment will not exceed the cost of an alternate piece of equipment or service that is effective, medically necessary and enables members to conduct standard activities of daily living.
- We reserve the right to determine if an item will be approved for rental vs. purchase.
- We require that certain diabetic supplies and equipment be purchased at a pharmacy.
- Diabetic supplies and equipment are limited to certain models and brands.
- Durable medical equipment and supplies must be obtained from or repaired by approved vendors.
- Covered services and supplies are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. Our medical policy for diabetic supplies includes information on our required models and brands. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

Not Covered:

Items which are not eligible for coverage include, but are not limited to:

- Replacement or repair of any covered items, if the items are (i) damaged or destroyed by misuse, abuse or carelessness, (ii) lost; or (iii) stolen.
- Duplicate or similar items.
- Labor and related charges for repair of any covered items which are more than the cost of replacement by an approved vendor.
- Sales tax, mailing, delivery charges, service call charges.
- Items which are primarily educational in nature or for hygiene, vocation, comfort, convenience or recreation.

- Communication aids or devices: equipment to create, replace or augment communication abilities including, but not limited to, speech processors, receivers, communication boards, or computer or electronic assisted communication.
- Hearing aids (implantable and external, including osseointegrated or bone anchored) and their fitting, except as specifically described in this Benefits Chart. This exclusion does not apply to cochlear implants.
- Eyeglasses, contact lenses and their fittings, measurement and adjustments, except as specifically described in this Benefits Chart.
- Hair prostheses (wigs), except as specifically described in this Benefits Chart.
- Household equipment which primarily has customary uses other than medical, such as, but not limited to, exercise cycles, air purifiers, central or unit air conditioners, water purifiers, non-allergenic pillows, mattresses or waterbeds.
- Household fixtures including, but not limited to, escalators or elevators, ramps, swimming pools and saunas.
- Modifications to the structure of the home including, but not limited to, wiring, plumbing or charges for installation of equipment.
- Vehicle, car or van modifications including, but not limited to, hand brakes, hydraulic lifts and car carrier.
- Rental equipment while owned equipment is being repaired by non-contracted vendors, beyond one month rental of medically necessary equipment.
- Other equipment and supplies, including but not limited to assistive devices, that we determine are not eligible for coverage.
- See "Services Not Covered" in the Membership Contract.

EMERGENCY AND URGENTLY NEEDED CARE SERVICES

Covered Services:

We cover services for emergency care and urgently needed care if the services are otherwise eligible for coverage under this Benefits Chart.

Urgently Needed Care. These are services to treat an unforeseen illness or injury, which are required in order to prevent a serious deterioration in your health, and which cannot be delayed until the next available clinic or office hours.

Urgently needed care at clinics

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

First three visits

The first three mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell) combined in a calendar year are covered at 100%, not subject to the deductible. Then services will be covered at the coinsurance and deductible indicated for mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell). Physician services are included; however, charges for day treatment services, group visits, office procedures, laboratory, radiology and other ancillary services are not included and will be subject to your deductible and coinsurance.	

Emergency Care. These are services to treat: (1) the sudden, unexpected onset of illness or injury which, if left untreated or unattended until the next available clinic or office hours, would result in hospitalization, or (2) a condition requiring professional health services immediately necessary to preserve life or stabilize health.

When reviewing claims for coverage of emergency services, our medical director will take into consideration a reasonable layperson's belief that the circumstances required immediate medical care that could not wait until the next working day or next available clinic appointment.

Emergency care in a hospital emergency room, including professional services of a physician

Network Benefits	Non-Network Benefits
90% of the charges incurred.	See Network Benefits.

Inpatient emergency care in a hospital

Network Benefits	Non-Network Benefits
90% of the charges incurred.	See Network Benefits.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

GENE THERAPY

Covered Services:

We cover gene therapy treatment that meets our current medical coverage criteria.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefit, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services	No Coverage.

Limitations:

- Gene therapy must be provided by a designated provider.
- Specific types of gene therapy are limited to therapies and conditions specified in our medical coverage criteria.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

HEALTH EDUCATION

Covered Services:

We cover education for preventive services and education for the management of chronic health problems (such as diabetes).

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

HOME-BASED COMPREHENSIVE ASSESSMENT

Covered Services:

If you meet our criteria for coverage, you may qualify for our home-based comprehensive health risk assessment program. The program covers a health assessment with a designated nurse practitioner.

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	No Coverage.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

HOME HEALTH SERVICES

Covered Services:

We cover skilled nursing services, physical therapy, occupational therapy, speech therapy, respiratory therapy and other therapeutic services, non-routine prenatal and routine postnatal well child visits (as described in the medical coverage criteria), phototherapy services for newborns, home health aide services and other eligible home health services when provided in your home, if you are homebound (i.e., unable to leave home without considerable effort due to a medical condition. Lack of transportation does not constitute homebound status). For phototherapy services for newborns and high risk pre-natal services, supplies and equipment are included.

We cover total parenteral nutrition/intravenous ("TPN/IV") therapy, equipment, supplies and drugs in connection with IV therapy. IV line care kits are covered under Durable Medical Equipment.

We cover palliative care benefits. Palliative care includes symptom management, education and establishing goals of care. We waive the requirement that you be homebound for a limited number of home visits for palliative care (as shown in this Benefits Chart), if you have a life-threatening, non-curable condition which has a prognosis of survival of two years or less. Additional palliative care visits are eligible under the home health services benefit if you are homebound and meet all other requirements defined in this section.

You do not need to be homebound to receive total parenteral nutrition/intravenous ("TPN/IV") therapy.

Home health services are eligible and covered only when:

- medically necessary; and
- provided as rehabilitative care, terminal care or maternity care; and
- ordered by a physician, and included in the written home care plan.

Physical therapy, occupational therapy, speech therapy, respiratory therapy, home health aide services and palliative Care

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

TPN/IV therapy, skilled nursing services, non-routine prenatal/postnatal services, and phototherapy

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Each 24-hour visit (or shifts of up to 24-hour visits) equals one visit and counts toward the Maximum visits for all other services shown below. Any visit that lasts less than 24 hours, regardless of the length of the visit, will count as one visit toward the Maximum visits for all other services shown below. All visits must be medically necessary and benefit eligible.

Routine prenatal/postnatal services and child health supervision services

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Maximum visits for palliative care

Network Benefits	Non-Network Benefits
If you are eligible to receive palliative care in the home and you are not homebound, there is a maximum of 12 visits per calendar year.	If you are eligible to receive palliative care in the home and you are not homebound, there is a maximum of 12 visits per calendar year.

Maximum visits for all other services

Network Benefits	Non-Network Benefits
120 visits per calendar year.	60 visits per calendar year.

Each visit provided under the Network Benefits and Non-Network Benefits count toward the maximums shown under both Maximum visits section. The routine postnatal well child visit does not count toward the visit limit.

Limitations:

- Home health services are not provided as a substitute for a primary caregiver in the home or as relief (respite) for a primary caregiver in the home. We will not reimburse family members or residents in your home for the above services.
- A service shall not be considered a skilled nursing service merely because it is performed by, or under the direct supervision of, a licensed nurse. Where a service (such as tracheotomy suctioning or ventilator monitoring) or like services, can be safely and effectively performed by a non-medical person (or self-administered), without the direct supervision of a licensed nurse, the service shall not be regarded as a skilled nursing service, whether or not a skilled nurse actually provides the service. The unavailability of a competent person to provide a non-skilled service shall not make it a skilled service when a skilled nurse provides it. Only the skilled nursing component of so-called "blended" services (i.e. services which include skilled and non-skilled components) are covered under this Benefits Chart.

Not Covered:

- Financial or legal counseling services.
- Housekeeping or meal services in your home.
- Private duty nursing services. This exclusion does not apply if covered person is also covered under Medical Assistance under 256B.0625, subdivision 7, with the exception of section 256B.0654 subdivision 4.
- Services provided by a family member or enrollee, or a resident in the enrollee's home.
- Vocational rehabilitation and recreational or educational therapy. Recreation therapy is therapy provided solely for the purpose of recreation, including but not limited to: (a) requests for physical therapy or occupational therapy to improve athletic ability, and (b) braces or guards to prevent sports injuries.
- See "Services Not Covered" in the Membership Contract.

HOME HOSPICE SERVICES

Applicable Definitions:

Part-time. This is up to two hours of service per day, more than two hours is considered continuous care.

Continuous Care. This is from two to twelve hours of service per day provided by a registered nurse, licensed practical nurse, or home health aide, during a period of crisis in order to maintain a terminally ill patient at home.

Appropriate Facility. This is a nursing home, hospice residence, or other inpatient facility.

Custodial Care Related to Hospice Services. This means providing assistance in the activities of daily living and the care needed by a terminally ill patient which can be provided by primary caregiver (i.e., family member or friend) who is responsible for the patient's home care.

Covered Services:

Home Hospice Program. We cover the services described below if you are terminally ill and accepted as a home hospice program participant. You must meet the eligibility requirements of the program, and elect to receive services through the home hospice program. The services will be provided in your home, with inpatient care available when medically necessary as described below. If you elect to receive hospice services, you do so in lieu of curative treatment for your terminal illness for the period you are enrolled in the home hospice program.

Eligibility: In order to be eligible to be enrolled in the home hospice program, you must: (1) be a terminally ill patient (prognosis of six months or less); (2) have chosen a palliative treatment focus (i.e., emphasizing comfort and supportive services rather than treatment attempting to cure the disease or condition); and (3) continue to meet the terminally ill prognosis as reviewed by our medical director or his or her designee over the course of care. You may withdraw from the home hospice program at any time.

Eligible Services: Hospice services include the following services provided in accordance with an approved hospice treatment plan.

- Home Health Services:
  - Part-time care provided in your home by an interdisciplinary hospice team (which may include a physician, nurse, social worker, and spiritual counselor) and medically necessary home health services are covered.
  - One or more periods of continuous care in your home or in a setting which provides day care for pain or symptom management, when medically necessary, will be covered.
- Inpatient Services: We cover medically necessary inpatient services.
- Other Services:
  - Respite care is covered for care in your home or in an appropriate facility, to give your primary caregivers (i.e., family members or friends) rest and/or relief when necessary in order to maintain a terminally ill patient at home.
  - Medically necessary medications for pain and symptom management.
  - Semi-electric hospital beds and other durable medical equipment are covered.
  - Emergency and non-emergency care is covered.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Respite care is limited to 5 days per episode, and respite care and continuous care combined are limited to 30 days.

Not Covered:

- Financial or legal counseling services; or
- Housekeeping or meal services in your home; or
- Custodial or maintenance care related to hospice services, whether provided in the home or in a nursing home; or
- Any service not specifically described as covered services under this home hospice services benefits; or
- Any services provided by members of your family or residents in your home.
- See “Services Not Covered” in the Membership Contract.

HOSPITAL AND SKILLED NURSING FACILITY SERVICES

Covered Services:

We cover services as described below.

Medical or Surgical Hospital Services

Inpatient Hospital Services: We cover the following medical or surgical services, for the treatment of acute illness or injury, which require the level of care only provided in an acute care facility. These services must be authorized by a physician.

Inpatient hospital services include: room and board; the use of operating or maternity delivery rooms; intensive care facilities; newborn nursery facilities; general nursing care, anesthesia, laboratory and diagnostic imaging services, radiation therapy, physical therapy, prescription drugs or other medications administered during treatment, blood and blood products (unless replaced), and blood derivatives, and other diagnostic or treatment related hospital services; physician and other professional medical and surgical services provided while in the hospital, including gender reassignment surgery that meets medical coverage criteria.

We cover up to 120 hours of services provided by a private duty nurse or personal care assistant who has provided home care services to a ventilator-dependent patient, solely for the purpose of assuring adequate training of the hospital staff to communicate with that patient.

We cover, following a vaginal delivery, a minimum of 48 hours of inpatient care for the mother and newborn child. We cover, following a caesarean section delivery, a minimum of 96 hours of inpatient care for the mother and newborn child. If the duration of inpatient care is less than these minimums, we also cover a minimum of one home visit by a registered nurse for post-delivery care, within 4 days of discharge of the mother and newborn child. Services provided by the registered nurse include, but are not limited to, parent education, assistance and training in breast and bottle feeding, and conducting any necessary and appropriate clinical tests. We shall not provide any compensation or other non-medical remuneration to encourage a mother and newborn to leave inpatient care before the duration minimums specified.

Health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother of newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a caesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Each member's admission or confinement, including that of a newborn child, is separate and distinct from the admission or confinement of any other member.

Outpatient Hospital, Ambulatory Care or Surgical Facility Services: We cover the following medical and surgical services, for diagnosis or treatment of illness or injury on an outpatient basis. These services must be authorized by a physician.

Outpatient services include: use of operating rooms, maternity delivery rooms or other outpatient departments, rooms or facilities; and the following outpatient services: general nursing care, anesthesia, laboratory and diagnostic imaging services, radiation therapy, physical therapy, drugs administered during treatment, blood and blood products (unless replaced), and blood derivatives, and other diagnostic or treatment related outpatient services; physician and other professional medical and surgical services provided while an outpatient, including gender reassignment surgery that meets medical coverage criteria.

For Network Benefits, non-emergent, scheduled outpatient Magnetic Resonance Imaging (MRI) and Computed Tomography (CT) must be provided at a designated facility. Your physician and facility will obtain or verify authorization for these services with HealthPartners, as needed.

To see the benefit level for diagnostic imaging services, laboratory services and physical therapy, see benefits under Diagnostic Imaging Services, Laboratory Services and Physical Therapy in this Benefits Chart.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred.	50% of the charges incurred.

Skilled Nursing Facility Care

We cover room and board, daily skilled nursing and related ancillary services for post-acute treatment and rehabilitative care of illness or injury that meets medical coverage criteria.

Network Benefits	**Non-Network Benefits**
90% of the charges incurred. Limited to 120 day maximum per calendar year.	50% of the charges incurred. Limited to 120 day maximum per calendar year.

Each day of services provided under the Network Benefits and Non-Network Benefits combined, applies toward the maximum shown above.

Not Covered:

- Services for items for personal convenience, such as television rental.
- See "Services Not Covered" in the Membership Contract.

INFERTILITY SERVICES

Covered Services:

We cover the diagnosis of infertility. These services include diagnostic procedures and tests provided in connection with an infertility evaluation, office visits and consultations to diagnose infertility.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Coverage is limited to office visits and consultations to diagnose infertility. Treatment is not covered.

Not Covered:

- Treatment of infertility, including but not limited to, office visits, laboratory, diagnostic imaging services and drugs for the treatment of infertility; assisted reproduction, including, but not limited to gamete intrafallopian tube transfer (GIFT), zygote intrafallopian tube transfer (ZIFT) intracytoplasmic sperm injection (ICSI), and/or in-vitro fertilization (IVF), and all charges associated with such procedures; reversal of sterilization; artificial insemination and sperm, ova or embryo acquisition, retrieval or storage; however, we do cover office visits and consultations to diagnose infertility.
- All drugs used for the treatment of infertility.
- See “Services Not Covered” in the Membership Contract.

LABORATORY SERVICES

Covered Services:

We cover laboratory tests, when ordered by a provider and provided in a clinic or outpatient hospital facility (to see the benefit levels for inpatient hospital or skilled nursing facility services, see benefits under Inpatient Hospital and Skilled Nursing Facility Services).

Prostate-specific antigen test coverage. We cover prostate cancer screening for men 40 years of age or over who are symptomatic or in a high-risk category for all men 50 years or age or older. Coverage includes a prostate-specific antigen blood test and digital rectal examination.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

All other laboratory services

Services for illness or injury

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Preventive Services

Laboratory services associated with preventive services are covered at the benefit level shown in the “Preventive Services” section of this Benefits Chart.

Not Covered:

- See “Services Not Covered” in the Membership Contract.

LYME DISEASE SERVICES

Covered Services:

We cover services for the treatment of Lyme Disease.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

MASTECTOMY RECONSTRUCTION BENEFIT

Covered Services:

We cover reconstruction of the breast on which the mastectomy has been performed; surgery and reconstruction of the other breast to produce symmetrical appearance, and prostheses and physical complications of all stages of mastectomy, including lymphedemas.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

MEDICATION THERAPY DISEASE MANAGEMENT PROGRAM

Covered Services:

If you meet our criteria for coverage, you may qualify for our Medication Therapy Disease Management program.

The program covers consultations with a designated network pharmacist.

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical directors. These medical policies (medical coverage criteria) are available by logging on to your "*my*HealthPartners" account at healthpartners.com or by calling Member Services.

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	No Coverage.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

OFFICE VISITS FOR ILLNESS OR INJURY

Covered Services:

We cover the following when medically necessary: professional medical and surgical services and related supplies, including biofeedback, of physicians and other health care providers; blood and blood products (unless replaced) and blood derivatives.

We cover diagnosis and treatment of illness or injury to the eyes. Where contact or eyeglass lenses are prescribed as medically necessary for the post-operative treatment of cataracts or for the treatment of aphakia, or keratoconous, we cover the initial evaluation, lenses and fitting. Members must pay for lens replacement beyond the initial pair.

We also provide coverage for the initial physical evaluation of a child if it is ordered by a Minnesota juvenile court.

Office visits

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Convenience clinics

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Scheduled telephone visits

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

E-visits

Access to Online Care through virtuwell at virtuwell.com

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	Not Applicable.

All other E-visits

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

First three visits

The first three mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell) combined in a calendar year are covered at 100%, not subject to the deductible. Then services will be covered at the coinsurance and deductible indicated for mental and chemical health visits, urgent care visits, office visits, convenience clinic visits, telephone visits and E-visits (other than virtuwell). Physician services are included; however, charges for day treatment services, group visits, office procedures, laboratory, radiology and other ancillary services are not included and will be subject to your deductible and coinsurance.	

Injections administered in a physician's office, other than immunizations

Allergy injections

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

All other injections

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Not Covered:

- Court ordered treatment, except as described in this benefits chart section "Behavioral Health Services" and section "Office Visits for "Illness or Injury" or as otherwise required by law.
- See "Services Not Covered" in the Membership Contract.

PEDIATRIC AUTOIMMUNE NEUROPSYCHIATRIC DISORDERS ASSOCIATED WITH STREPTOCOCCAL INFECTIONS (PANDAS) AND PEDIATRIC ACUTE ONSET NEUROPSYCHIATRIC SYNDROME (PANS) TREATMENT

Definitions:

Pediatric acute-onset neuropsychiatric syndrome. This means a class of acute-onset obsessive compulsive or tic disorders or other behavioral changes presenting in children and adolescents that are not otherwise explained by another known neurologic or medical disorder.

Pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections. This means a condition in which streptococcal infection in a child or adolescent caused abrupt onset of clinically significant obsessions, compulsions, tics or other neuropsychiatric symptoms or behavioral changes, or a relapsing and remitting course of symptom severity.

Covered Services:

We cover treatment for pediatric autoimmune neuropsychiatric disorders associated with streptococcal infections (PANDAS) and for treatment for pediatric acute-onset neuropsychiatric syndrome (PANS). Treatment that must be covered under this section must be recommended by the member's licensed health care professional and include but not limited to antibiotics, medication and behavioral therapies to manage neuropsychiatric symptoms, plasma exchange and immunoglobulin.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

PEDIATRIC EYEWEAR

Covered Services:

We cover pediatric eyewear for children, subject to our medical coverage criteria. Coverage under this provision will continue until the end of the month in which the child turns 19. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

Network Benefits	Non-Network Benefits
90% of the charges incurred.	No Coverage.

Limited to one pair of eyeglasses (lenses and frames) or one pair of contact lenses per calendar year.

Not Covered:

- Replacement of eyeglasses or contact lenses due to loss of theft.
- See "Services Not Covered" in the Membership Contract.

PHYSICAL THERAPY, OCCUPATIONAL THERAPY AND SPEECH THERAPY

Covered Services:

We cover the physical therapy, occupational therapy and speech therapy services described below when they are provided in a clinic or an outpatient hospital facility. (To see the benefit level of inpatient hospital or skilled nursing facility services, see benefits under Inpatient Hospital and Skilled Nursing Facility Services.)

- Medically necessary rehabilitative care to correct the effects of illness or injury;
- Habilitative care rendered for congenital, developmental or medical conditions which have significantly limited the successful initiation of normal speech and normal motor development.

Massage therapy which is performed in conjunction with other treatment/modalities by a physical occupational therapist, is part of a prescribed treatment plan and is not billed separately is covered.

Rehabilitative Care

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred. Physical and Occupational Therapy combined are limited to 20 visits per calendar year. Speech Therapy is limited to 20 visits per calendar year.

Habilitative Care

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred. Physical and Occupational and Speech Therapy combined are limited to 20 visits per calendar year.

Not Covered:

- Massage therapy for the purpose of comfort or convenience of the member.
- See "Services Not Covered" in the Membership Contract.

PORT WINE STAIN REMOVAL SERVICES

Covered Services:

We cover port wine removal services.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided such as Office Visits for Illness or Injury, Inpatient or Outpatient Hospital Services.

Not Covered:

- See “Services Not Covered” in the Membership Contract.

PRESCRIPTION DRUG SERVICES

Covered Services:

We cover prescription drugs and medications that can be self-administered or are administered in a physician's office. We cover off-label use of formulary drugs to treat cancer if the drug is recognized for the treatment of cancer in any authoritative compendia used by the Medicare program.

We cover orally administered anticancer drugs at the applicable benefit level under outpatient drugs below. We are in compliance with Minnesota Statute 62A.3075 because we do not cover orally administered anticancer drugs under our specialty drug benefit.

We will refill a prescription for eye drops covered under this Benefits Chart if the member requests a refill and original prescription specified that additional quantities would be needed, providing the refill request does not exceed the quantities needed, and the following conditions are met:

- If the member requests a 30-day refill supply, the request must be made between 21 and 30 days of the later of (a) the original date that the prescription was distributed to the member or (b) the date that the most recent refill was distributed to the member; or
- If the member requests a 90-day refill supply, the request must be made between 75 and 90 days of the later of (a) the original date that the prescription was distributed to the member or (b) the date that the most recent refill was distributed to the member.

A licensed pharmacist may prescribe and dispense self-administered hormonal contraceptives, nicotine replacement medications, and opiate antagonists for the treatment of an acute opiate overdose in accordance with Minnesota Statute 62Q.529, under the same terms of coverage that would apply had the prescription drug been prescribed by a licensed physician, or advanced practice nurse practitioner. If the plan excludes coverage for self-administered hormonal contraceptives, they will not be covered under this provision.

For Network benefits, drugs and medications must be part of the formulary and obtained at a Network Pharmacy.

For Non-Network benefits, drugs and medications must be part of the formulary.

For Network Benefits, see the Formulary definition for information on the Formulary Exception Process available to you.

Outpatient drugs (other than tobacco cessation, contraceptive, specialty and growth deficiency drugs)

Network Benefits	Non-Network Benefits
100% of the charges incurred, subject to your copayment of $5 for formulary Generic Low Cost drugs. Deductible does not apply. 100% of the charges incurred, subject to your copayment of $25 for formulary Generic High Cost drugs. Deductible does not apply. 90% of the charges incurred for formulary Brand name drugs. In no event will your cost for a formulary insulin drug exceed $25. Deductible does not apply to formulary insulin.	50% of the charges incurred.

Cost Sharing Limits for Insulin: We are required to limit your cost sharing on prescription insulin to no more than the net price of the prescription insulin drug. This requirement applies at the point of sale, including deductible payments and cost-sharing amounts charged one the deductible is met.

Cost-sharing. This means a deductible payment, copayment, or coinsurance amount that you must pay for covered prescription insulin in accordance with the terms and conditions of this health plan.

Net price. This means our cost for prescription insulin, including any rebates or discounts received by or accrued directly or indirectly to us from a drug manufacturer or pharmacy benefit manager.

Mail order drugs

Network Benefits	Non-Network Benefits
For your convenience, you may also get up to a 90-day supply of outpatient formulary prescription drugs that can be self-administered through the designated mail order service. Outpatient drugs ordered through this service are covered at the benefit percent and copayments shown in Outpatient Drugs above. New prescriptions to treat chronic conditions and trial drugs will be limited to quantity limits described at the end of this section. You will have to pay one copayment for your initial 30-day supply. Specialty Drugs are not available through the mail order service.	See Network Mail Order drugs benefit.

Tobacco cessation drugs are covered for all FDA – approved tobacco cessation drugs for a minimum of 90 days

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Specialty Drugs that are self-administered

Network Benefits	Non-Network Benefits
50% of the charges incurred. Specialty drugs are limited to drugs on the specialty drug list, and must be obtained from a designated vendor.	No Coverage.

In order for the plan to better manage available manufacturer-funded copayment assistance, copayments for certain specialty medications may vary and be set to approximate the maximum of any available manufacturer-funded copayment assistance programs. However, in no case will true out-of-pocket costs to the member be greater than the maximum copayment/coinsurance shown in this Benefits Chart. Manufacturer-funded copayment assistance received by a member will not apply to the member's annual deductible or out-of-pocket limit.

Drugs for the treatment of growth deficiency

Network Benefits	Non-Network Benefits
90% of the charges incurred. Growth deficiency drugs are limited to drugs on the specialty drug list, and must be obtained from a designated vendor.	50% of the charges incurred.

Contraceptive drugs

Network Benefits	Non-Network Benefits
Formulary Drugs: 100% of the charges incurred. Deductible does not apply. If a physician requests that a non-formulary contraceptive drug be dispensed as written, the drug will be covered at 100%, not subject to the deductible.	50% of the charges incurred.

See the women's preventive health services item of the "Preventive Services" section for coverage of other contraceptive methods.

Limitations:

- Certain drugs may require prior authorization as indicated on the formulary. HealthPartners may require prior authorization for the drug and also the site where the drug will be provided. Certain drugs are subject to our utilization review process and quantity limits. In addition, certain drugs may be subject to any quantity limits applied as part of our trial program.
- If a member requests a brand name drug when there is a generic equivalent, the brand name drug will be covered up to the charge that would apply to the generic drug, minus any required copayment. We have written guidelines and procedures for granting an exception to the formulary that are available to you upon request. If a physician requests that a brand name drug be dispensed as written, and we determine the brand name drug is medically necessary, the drug will be paid at the brand name drug benefit.
- We may require members to try over-the-counter (OTC) drug alternatives before approving more costly formulary prescription drugs.
- Unless otherwise specified in the Prescription Drug Services section, you may receive up to a 30-day supply per prescription.
- A 90-day supply will be covered and dispensed only at pharmacies that participate in our extended day supply program.

- New prescriptions to treat certain chronic conditions are limited to a 30-day supply.
- No more than a 30-day supply of Specialty Drugs will be covered and dispensed at a time.
- The member copayment for a drug will not exceed the cost of the drug.
- If a member copayment is required, you must pay one member copayment for each 30-day supply, or portion thereof.

Not Covered:

- Replacement of prescription drugs, medications, equipment and supplies due to loss, damage or theft.
- Nonprescription (over the counter) drugs or medications, including but not limited to, vitamins, supplements, homeopathic remedies, and non-FDA approved drugs, unless listed on the formulary and prescribed by a physician or legally authorized health care provider under applicable state and federal law. We cover off-label use of drugs to treat cancer as specified in the "Prescription Drug Services" section of this Benefits Chart. This exclusion does not include over-the-counter contraceptives for women as allowed under the Affordable Care Act when the member obtains a prescription for the item. In addition, if the member obtains a prescription, this exclusion does not include aspirin to prevent cardiovascular disease for men and women of certain ages; folic acid supplements for women who may become pregnant; fluoride chemoprevention supplements for children without fluoride in their water source; and iron supplements for children ages 6-12 who are at risk of anemia.
- Drugs on the Excluded Drug List. The Excluded Drug List includes select drugs within a therapy class that are not eligible for coverage. This includes drugs that may be excluded for certain indications. However, you may request coverage for a drug on the Excluded Drug List by requesting an exception to the formulary under the formulary exception process described in the definition of formulary in the Benefits Chart. The Excluded Drug List is available at healthpartners.com.
- Drugs that are newly approved by the FDA until they are reviewed and approved by HealthPartners Pharmacy and Therapeutics Committee. However, you may request coverage for a drug that is newly approved by the FDA by requesting an exception to the formulary under the formulary exception process described in the definition of formulary in the Benefits Chart.
- All drugs used for the treatment of sexual dysfunction.
- All drugs used for the treatment of infertility.
- Medical cannabis.
- Medical devices approved by the FDA will not be covered under the Prescription Drug Services section unless that are on our formulary. Covered medical devices are generally submitted and reimbursed under your medical benefits.
- See “Services Not Covered” in the Membership Contract.

PREVENTIVE SERVICES

Covered Services:

Applicable Definitions:

Routine Preventive Services are routine services that include screening, check-ups and counseling to prevent illness, disease or other health problems before symptoms occur.

Diagnostic Services are services to help a provider understand your symptoms, diagnose illness, and decide what treatment may be needed. They may be the same services that are listed as preventive services, but they are being used as diagnostic services. Your provider will determine if these services are preventive or diagnostic. These services are not preventive if received as part of a visit to diagnose, manage or maintain an acute or chronic medical condition, illness or injury. When that occurs, unless otherwise indicated below, standard deductibles, copayments, or coinsurance apply.

We cover preventive services that meet any of the requirement under the Affordable Care Act (ACA) shown in the bulleted items below. These preventive services are covered at 100% under the network benefits with no deductible, copayments or coinsurance. (If a preventive service is not required by the ACA and it is covered at a lower benefit level, it will be specified below). Preventive benefits mandated under the ACA are subject to periodic review and modification. Changes would be effective in accordance with the federal rules. Preventive services mandated by the ACA include:

- Evidence-based items or services that have in effect a rating of A or B in the current recommendations of the United States Preventive Task Force with respect to individual;
- Immunizations for routine use in children, adolescents, and adults that have in effect a recommendation from the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention with respect to individual;
- With respect to infant, children, and adolescents, evidence-informed preventive care and screenings provided for in comprehensive guidelines supported by the Health Resources and Services Administration; and
- With respect to women, preventive care and screening provided for in comprehensive guidelines supported by the Health Resources and Services Administration.

Covered services are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. These medical policies (medical coverage criteria) are available by calling Member Services, or logging on to your "*my*HealthPartners" account at healthpartners.com.

A complete list of preventive care services recommended under the U.S. Preventive Task Force (USPSTF) is available online at uspreventiveservicetaskforce.org/Page/Name/uspstf-a-and-b-recommendations.

HHS: healthcare.gov/coverage/preventive-care-benefits

CDCL cdc.gov/vaccines/schedules/index.html

ACA and state mandated preventive services are covered as follows:

Routine health exams and periodic health assessments. A physician or health care provider will counsel you as to how often health assessments are needed based on age, sex and health status. This includes screening for tobacco use, at least two tobacco cessation attempts per year (for those who use tobacco products), all FDA approved tobacco cessation medications including over-the-counter drugs (as shown in the prescription drugs section) and at least four counseling session f at least ten minutes each for tobacco cessation.

Network Benefits	**Non-Network Benefits**
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Child health supervision services, including pediatric preventive services, such as a fluoride chemoprevention for children without fluoride in their water source, routine immunizations, developmental assessments and laboratory services appropriate to the age of the child from birth to 72 months, and appropriate immunizations until the end of the month in which the child turns 19, as defined by the Standards of Child Health Care issues by the American Academy of Pediatrics. We cover at least five child health supervision visits from birth to 12 months, three child health supervision from 12 months to 24 months, once a year from 24 months to 72 months.

Network Benefits	**Non-Network Benefits**
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Routine prenatal care and exams. This includes the comprehensive package of medical and psychosocial support provides throughout a pregnancy, including risk assessment, serial surveillance, prenatal education, and use of specialized skills and technology when needed, as defined by Standards for Obstetric-Gynecologic Services issued by the America College of Obstetricians and Gynecologists**.**

Network Benefits	**Non-Network Benefits**
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Routine postnatal care. This includes health exams, assessments, education and counseling relating to the period immediately after childbirth.

Network Benefits	**Non-Network Benefits**
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Routine screening procedures for cancer. This includes colorectal screening or other cancer screening recommended by the USPSTF with an A or B rating. Women's preventive health services below describe additional routine screening procedures for cancer.

Network Benefits	**Non-Network Benefits**
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Routine eye and hearing exams for members under age of 22

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Professional voluntary family planning services. This includes services to prevent or delay a pregnancy, including counseling and education. Services must be provided by a licensed provider.

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Adult immunizations

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Women's preventive health services. This includes mammograms*; screenings for cervical cancer (pap smears), breast pumps, human papillomavirus (HPV) testing, counseling for sexually transmitted infections, counseling and screening for human immunodeficiency virus (HIV), and all FDA approved contraceptive methods as prescribed by a doctor, sterilization procedures, education and counseling (see the Prescription Drug Services section for coverage of oral contraceptive drugs). For women whose family history is associated with an increased risk for BRCA1 or BRCA2 gene mutations, we cover genetic counseling and BRCA screening without cost sharing, if appropriate and as determined by a physician.
*Preventive mammogram screening includes digital breast tomosynthesis (3D mammograms) for members at risk for breast cancer.

"At risk for breast cancer" means: (1) having a family history with one or more first- or second-degree relatives with breast cancer; (2) testing positive for BRCA1 or BRCA2 mutations; (3) having heterogeneously dense breasts or extremely dense breasts based on Breast Imaging Reporting and Data System established by the American College of Radiology; or (4) having a previous diagnosis of breast cancer.

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Obesity screening and management. We cover obesity screening and counseling for all ages during a routine preventive care exam. If you are age 18 or older and have a body mass index of 30 or more, we also cover intensive obesity management to help you lose weight. Your primary care doctor can coordinate these services.

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

Preventive Medications. We cover preventive medications currently recommended by USPTF with an A or B rating, if they are prescribed by your medical provider and they are listed on our formulary. Preventive medications are subject to periodic review and modifications. Changes would be effective in accordance with the federal rules and reflected in our current medical coverage criteria for preventive care services.

Network Benefits	Non-Network Benefits
100% of the charges incurred. Deductible does not apply.	50% of the charges incurred.

BENEFITS CHART

In addition to any ACA or state mandated preventive services reference above, we cover the following eligible services:

Routine hearing exams for adults age 22 and older

Network Benefits	Non-Network Benefits
90% of the charges incurred.	50% of the charges incurred.

Ovarian cancer surveillance tests for women who are at risk. "At risk for ovarian cancer" means (1) having a family history that includes any of the following: one or more first-degree or second-degree relatives with ovarian cancer, clusters of female relatives with breast cancer or nonpolyposis colorectal cancer; or (2) testing positive for BRCA1 or BRCA2 mutations. "Surveillance tests for ovarian cancer" means annual screening using: CA-125 serum tumor marker testing, transvaginal ultrasound, pelvic examination or other proven ovarian cancer screening tests currently being evaluated by the federal Food and Drug Administration or by the National Cancer Institute.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided, such as Diagnostic Imaging Services, Laboratory Services or Office Visits for Illness or Injury.	Coverage level is same as corresponding Non-Network Benefits, depending on type of service provided, such as Diagnostic Imaging Services, Laboratory Services or Office Visits for Illness or Injury.

Limitations:

Services are not preventive if received as part of a visit to diagnose, manage, or maintain an acute or chronic medical condition, illness or injury. When that occurs, unless otherwise indicated above, standard deductible, copayment or coinsurance apply.

Not Covered:

- Routine eye exams for adults age 22 and older.
- See "Services Not Covered" in the Membership Contract.

SPECIFIED NON-NETWORK SERVICES

Covered Services:

We cover the following services when you elect to receive them from a non-network provider, at the same level of coverage we provide when you elect to receive the services from a network provider:

- Voluntary family planning of the conception and bearing of children.
- The provider visit(s) and test(s) necessary to make a diagnosis of infertility.
- Testing and treatment of sexually transmitted diseases (other than HIV).
- Testing for AIDS or other HIV-related conditions.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided, such as Office Visits for Illness or Injury.	See Network Benefits.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

TELEMEDICINE BENEFIT

Covered Services:

Telemedicine for services covered under this Benefits Chart, subject to our medical criteria.

Network Benefits	Non-Network Benefits
Coverage level is same as corresponding Network Benefits, depending on type of service provided, such as Office Visits for Illness or Injury.	Coverage level is same as corresponding Network Benefits, depending on type of service provided, such as Office Visits for Illness or Injury.

Not Covered:

- See "Services Not Covered" in the Membership Contract.

TRANSPLANT SERVICES

Applicable Definitions:

Autologous. This is when the source of cells is from the individual's own marrow or stem cells.

Allogeneic. This is when the source of cells is from a related or unrelated donor's marrow or stem cells.

Autologous Bone Marrow Transplant. This is when the bone marrow is harvested from the individual and stored. The patient undergoes treatment which includes tumor ablation with high-dose chemotherapy and/or radiation. The bone marrow is reinfused (transplanted).

Allogeneic Bone Marrow Transplant. This is when the bone marrow is harvested from the related or unrelated donor and stored. The patient undergoes treatment which includes tumor ablation with high-dose chemotherapy and/or radiation. The bone marrow is reinfused (transplanted).

Autologous/Allogeneic Stem Cell Support. This is a treatment process that includes stem cell harvest from either bone marrow or peripheral blood, tumor ablation with high-dose chemotherapy and/or radiation, stem cell reinfusion, and related care. Autologous/allogeneic bone marrow transplantation and high dose chemotherapy with peripheral stem cell rescue/support are considered to be autologous/allogeneic stem cell support.

Designated Transplant Center. This is any health care provider, group or association of health care providers designated by us to provide services, supplies or drugs for specified transplants for our members.

Transplant Services. This is transplantation (including transplants) of the human organs or tissue listed below, including all related post-surgical treatment follow-up care and drugs and multiple transplants for a related cause. Transplant services do not include other organ or tissue transplants or surgical implantation of mechanical devices functioning as a human organ, except surgical implantation of an FDA approved Ventricular Assist Device (VAD) or total artificial heart, functioning as a temporary bridge to heart transplantation.

Prior authorization is required prior to consultation to support coordination of care and benefits.

Covered Services:

We cover eligible transplant services (as defined above) while you are covered under this Benefits Chart. Transplants that will be considered for coverage are limited to the following:

- Kidney transplants for end-stage disease.
- Cornea transplants for end-stage disease.
- Heart transplants for end-stage disease.
- Lung transplants or heart/lung transplants for: (1) primary pulmonary hypertension; (2) Eisenmenger's syndrome; (3) end-stage pulmonary fibrosis; (4) alpha 1 antitrypsin disease; (5) cystic fibrosis; and (6) emphysema.
- Liver transplants for: (1) biliary atresia in children; (2) primary biliary cirrhosis; (3) post-acute viral infection (including hepatitis A, hepatitis B antigen e negative and hepatitis C) causing acute atrophy or post-necrotic cirrhosis; (4) primary sclerosing cholangitis; (5) alcoholic cirrhosis; and (6) hepatocellular carcinoma.
- Allogeneic bone marrow transplants or peripheral stem cell support associated with high dose chemotherapy for: (1) acute myelogenous leukemia; (2) acute lymphocytic leukemia; (3) chronic myelogenous leukemia; (4) severe combined immunodeficiency disease; (5) Wiskott-Aldrich syndrome; (6) aplastic anemia; (7) sickle cell anemia; (8) non-relapsed or relapsed non-Hodgkin's lymphoma; (9) multiple myeloma; and (10) testicular cancer.

- Autologous bone marrow transplants or peripheral stem cell support associated with high-dose chemotherapy for: (1) acute leukemias; (2) non-Hodgkin's lymphoma; (3) Hodgkin's disease; (4) Burkitt's lymphoma; (5) neuroblastoma; (6) multiple myeloma; (7) chronic myelogenous leukemia; and (8) non-relapsed non-Hodgkin’s lymphoma.
- Pancreas transplants for simultaneous pancreas-kidney transplants for diabetes, pancreas after kidney, living related segmental simultaneous pancreas kidney transplantation and pancreas transplant alone.

For Network Benefits, charges for transplant services must be incurred at a designated transplant center.

The transplant-related treatment provided, including expenses incurred for directly related donor services, shall be subject to and in accordance with the provisions, limitations, maximum and other terms of this Benefits Chart.

Medical and hospital expenses of the donor are covered only when the recipient is a member and the transplant and directly related donor expenses have been prior authorized for coverage. Treatment of medical complications that may occur to the donor are not covered. Donors are not considered members, and are therefore not eligible for the rights afforded to members under this Benefits Chart.

The list of eligible transplant services and coverage determinations are based on established medical policies, which are subject to periodic review and modifications by the medical director.

Network Benefits	**Non-Network Benefits**
See Network Inpatient Hospital Services benefit.	See Non-Network Inpatient Hospital Services benefit.

Not Covered:

- We consider the following transplants to be investigative and do not cover them: surgical implantation of mechanical devices functioning as a permanent substitute for human organ, non-human organ implants and/or transplants and other transplants not specifically listed in this Benefits Chart.
- See “Services Not Covered” in the Membership Contract.