



Health Plan **MEDICARE**

A Guide to Your Benefits

University of Colorado Health and Welfare Trust Plan
Funded by the University of Colorado Health and
Welfare Trust



	MEDICARE
<p>This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the benefit booklet, which contains all terms, covenants and conditions of coverage. Consult the actual benefit booklet to determine the exact terms and conditions of coverage. This is not a Medicare Supplement or MediGap plan. Medicare is the primary payer for this plan; any medical covered services payable under this plan will be reduced by the amounts payable for the same expenses under Medicare Parts A and B. Coverage under this plan will be the Medicare allowed amount for those services covered by Medicare up to the maximum benefit allowance of the plan. If the medical service or supply is not covered under Medicare, then it is not a covered benefit under this plan. You must be enrolled in Medicare A and B to be eligible for this plan. If you are not enrolled in Medicare A and B, you must contact the employer for eligibility into other programs.</p>	
PLAN YEAR	July 1, 2013 – June 30, 2014
PLAN YEAR DEDUCTIBLE	<p>\$240 per individual or individual within a family coverage, per Plan Year.</p> <p>Annual deductible does not apply to Child Health Supervision Services, mammography and prostate cancer screening expenses.</p> <p>Some covered services have a maximum benefit of days, visits or dollar amounts. When the deductible is applied to a covered service which has a maximum number of days or visits, those maximum benefits will be reduced by the amount applied toward the deductible, whether or not the covered service is paid.</p>
OUT-OF-POCKET PLAN YEAR MAXIMUM	
a) Individual	\$2,400 Includes Plan Year deductible listed above, excludes copayments.
b) Family	\$7,200, aggregate, includes Plan Year deductible listed above, excludes copayments.
	Some covered services have a maximum number of days, visits or dollar amounts. These maximums apply even if the applicable out-of-pocket annual maximum is satisfied.
LIFETIME OR BENEFIT MAXIMUM	No lifetime maximum for most covered services.
ROUTINE MEDICAL OFFICE VISITS (PART B)	Member pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.
PREVENTIVE CARE	Covered person pays no copayment (100% covered), not subject to deductible.
RETAIL HEALTH CLINIC	Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.

<p>PRESCRIPTION DRUGS a) RETAIL</p> <p>For a complete listing of University of Colorado Hospital (UCH) Retail Pharmacy Locations, please use the following link: www.anthem.com/CUHealthPlan</p> <p>b) MAIL ORDER</p> <p>Mail Order Pharmacy Location University of Colorado Hospital Mail Order Prescription Service 12605 E. 16th Avenue, Mail Stop A014 Aurora, CO 80045 Phone (720) 848-1432 Fax (720) 848-1433</p>	<p>Member pays 20% after deductible for up to a 90 day supply.</p> <ul style="list-style-type: none"> • \$25 copayment for generic drugs; • \$50 copayment for brand name drugs; • \$100 copayment for non-preferred brand name drugs. <p>Maintenance Medication: If using mail order, UCH Mail Order Prescription Service must be used for maintenance medication to be covered.</p> <p>Diabetic Medication: Members diagnosed with diabetes may be eligible to have diabetic medication filled with no applicable cost share (100% covered). Please contact customer service or visit www.anthem.com/CUHealthPlan for additional information.</p> <p>Prescription drug copayments do not count towards the Out-of-Pocket Annual Maximum.</p>
<p>INPATIENT HOSPITAL</p>	<p>Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.</p>
<p>INPATIENT MENTAL HEALTH CARE</p>	<p>Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.</p>
<p>OUTPATIENT MENTAL HEALTH CARE</p>	<p>Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.</p>
<p>DURABLE MEDICAL EQUIPMENT & OXYGEN</p>	<p>Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.</p> <p>Diabetic Supplies: Members diagnosed with diabetes may be eligible to have diabetic supplies covered with no applicable cost share (100% covered). Please contact customer service or visit www.anthem.com/CUHealthPlan for additional information.</p>
<p>PHYSICAL, OCCUPATIONAL & SPEECH THERAPY</p>	<p>Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare. Up to 20 visits each for children ages 3 to 6.</p>
<p>SKILLED NURSING FACILITY CARE</p>	<p>1st – 20th day – No charge, Medicare pays 100%. 21st – 100th day – Covered person pays 20% after deductible for Medicare-approved charges not reimbursed by Medicare.</p>
<p>TRAVEL OUTSIDE THE UNITED STATES</p>	<p>Benefits are payable only for emergency care required to make the patient medically stable for purposes of travel back to the United States.</p>
<p>SILVER SNEAKERS</p> <p>SilverSneakers Customer Service 1-888-423-4632 Available: Mon – Fri, 8 a.m. to 8 p.m. EST.</p> <p>SilverSneakers Online www.silversneakers.com/member</p>	<p>The following benefits are not administered through your medical plan and are instead administered by SilverSneakers:</p> <p>Receive a basic fitness membership and access to more than 11,000 participating locations.</p> <p>For members who can't get to a SilverSneakers location, SilverSneakers Steps is a personalized fitness program to help you get fit at home or on the go.</p>

Federal Notices

Statement of Rights under the Newborns' and Mother's Health Protection Act - Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any Hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean 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).

Statement of Rights under the Women's Cancer Rights Act of 1998 - If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending Physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same Copayments, Deductibles and Coinsurance applicable to other medical and surgical benefits provided under this Plan. (See the Health Plan Description Form for details.) If you would like more information on WHCRA benefits, call us at the number on the back of your Health Benefit ID Card.

Coverage for a Child Due to a Qualified Medical Support Order ("QMCSO") - If you or your spouse are required, due to a QMCSO, to provide coverage for your child(ren), you may ask your employer to provide you, without charge, a written statement outlining the procedures for getting coverage for such child(ren).

Special Enrollment Notice - If you are declining enrollment for yourself or your Dependents (including your spouse and/or your partner in a civil union/SGDP) because of other health insurance coverage, you may in the future be able to enroll yourself or your Dependents in this Plan, provided that you request enrollment within 31 days after your other coverage ends.

In addition, if you have a new Dependent as a result of marriage, partnership, birth, adoption, or placement for adoption, you may be able to enroll yourself and Your Dependents. However, you must request enrollment within 31 days after the marriage, partnership, birth, adoption, or placement for adoption.

Eligible Subscribers and Dependents may also enroll under two additional circumstances:

- The Subscriber's or Dependent's Medicaid or Children's Health Insurance Program (CHIP) coverage is terminated as a result of loss of eligibility; or
- The Subscriber or Dependent becomes eligible for a subsidy (state premium assistance program).

The Subscriber or Dependent must request Special Enrollment within 60 days of the loss of Medicaid/CHIP or of the eligibility determination.

To request special enrollment or obtain more information, call us at the Customer Service telephone number on your Health Benefit ID Card or contact your employer.

Welcome

Welcome to the CU Health Plan–Medicare, administered by Anthem Blue Cross and Blue Shield, where it's Our mission to improve the health of the people We serve. You have enrolled in a quality self-funded health benefit plan ("Plan") that, pursuant to the terms of this Benefits Booklet, pays for many of your health care expenses after Medicare benefits have been paid. Anthem provides administrative claims payment services only. Throughout this Benefits Booklet "Our", "We" and "Us" refer to Anthem Blue Cross and Blue Shield.

Important: This is not an insured benefit Plan. *The benefits described in this Benefits Booklet or any rider or amendments hereto are funded by the employers and subscribers. The benefits are paid from the Trust. HMO Colorado provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.*

This Benefits Booklet is a guide to your Plan. Please review this document, as well as any enclosures, to become familiar with benefits, including their limitations and exclusions. Then keep this Benefits Booklet in a convenient place for quick reference. By learning how coverage works, you can help make the best use of your health care coverage.

For questions about coverage, please visit Our website or call Our customer service department. The website address and local and toll-free customer service department numbers located on your Health Plan Description Form or Health Benefit ID Card.

Thank you for selecting Us for administering your health care benefits. We wish you good health.

A handwritten signature in blue ink, appearing to read "Mike Ramseier", with a long horizontal line extending to the right.

Mike Ramseier
President and General Manager
Anthem Blue Cross and Blue Shield

Acceptance of coverage under this Benefits Booklet constitutes acceptance of its terms, conditions, limitations and exclusions. You are bound by the terms of this Benefits Booklet.

Health benefit coverage is defined in the following documents:

- This Benefits Booklet, the Health Plan Description Form and any amendments or endorsements thereto
- The Benefits Enrollment/Change Form available from your employer and any other application required by the employer for the Subscriber and the Subscriber's Dependents
- The Health Benefit ID Card

In addition, the employer has the following important documents that are part of the terms of the health benefit coverage:

- The University of Colorado Health and Welfare Trust ("Trust") Plan Documents
- The Administrative Services Agreement among Us, the Trust Committee, on behalf of the Trust, and The Regents of the University of Colorado, a body corporate and a state institution of higher education of the State of Colorado ("Plan Sponsor")
- The Plan Document and Summary Plan Description for the University of Colorado Health and Welfare Plan

We, or someone acting on our behalf, will generally determine how benefits will be administered and who is eligible for participation in a manner consistent with the terms of this Benefits Booklet. If any question arises about the interpretation of any provision of this Benefits Booklet, Our determination will be final and conclusive and may include, without limitation, determination of whether the services, care, treatment, or supplies are Medically Necessary, Experimental/Investigational, or cosmetic. However, you may utilize all applicable Complaint, Grievance and Appeal procedures available under this Benefits Booklet.

This Benefits Booklet is not a Medicare Supplement policy. If you are eligible for Medicare, please review the "Guide To Health Insurance for People With Medicare" available at www.medicare.gov or from Medicare.

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How to Obtain Language Assistance

We are committed to communicating with Our members about their health Plan, regardless of their language. We employ a Language Line interpretation service for use by all of Our Customer Service Call Centers. Simply call the Customer Service phone number on the back of your Health Benefit ID Card and a representative will be able to assist you. Translation of written materials about your benefits can also be requested by contacting customer service.

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ABOUT YOUR HEALTH BENEFITS

Benefits under this Benefits Booklet will be the Medicare allowed amount for those services covered by Medicare up to Our Maximum Allowed Amount. Medicare is the primary payer for this Plan, and Covered Services payable under this Plan will be reduced by the amounts payable for the same expenses under Medicare Parts A and B. Members enrolled under this Benefits Booklet will be considered enrolled under Medicare Parts A and B. If the medical service or supply is not covered under Medicare then it is not a covered benefit under this Plan unless otherwise indicated.

Any preauthorization requirements will be determined by Medicare unless a service is not covered by Medicare and is covered under this Benefits Booklet. In those situations preauthorization may be required.

Preauthorization is a process We use to ensure that your care is provided in the most medically appropriate setting. The Preauthorization process may set limits on the coverage available under this Benefits Booklet. Preauthorization is required before a Hospital admission or before receiving certain procedures or services. Some drugs also require Preauthorization.

Admissions for all inpatient stays and certain outpatient procedures require Preauthorization. Your Provider must call the number for Provider Authorization on your Health Benefit ID Card to request Preauthorization. We will review the request for Preauthorization. If the inpatient stay or outpatient procedure is approved, all benefits available under the member's Benefits Booklet are provided. We initially authorize a specified number of days for the inpatient stay and reevaluate such Authorization if additional days are requested by the Provider. This process facilitates your timely discharge or transfer to the appropriate level of care.

Contracted Providers will bill Us directly and accept Our Maximum Allowed Amount as payment in full. The Maximum Allowed Amount is the dollar amount approved by Us for a specific covered service. For those services not covered by Medicare but that are covered under this Benefits Booklet, you are responsible for determining if your Provider is a contracted Provider.

Cost Sharing Requirements

Cost Sharing refers to how the University of Colorado Health and Welfare Trust shares the cost of health care services with you. It defines what We authorize for payment from the Trust and what you are responsible for paying. You meet your Cost Sharing requirements through the payment of Deductibles, Copayments, and Coinsurance (as described below). Your Cost Sharing requirements are based on the Medicare allowed amount for services covered by Medicare up to the Maximum Allowed Amount of this Plan. For those services not covered by Medicare but that are covered under this Benefits Booklet your Cost Sharing requirements are based on Our Maximum Allowed Amount.

Maximum Allowed Amount

This section describes how We determine the amount of reimbursement for Covered Services that are covered by this Benefits Booklet, but not covered by Medicare. Reimbursement for services rendered is based on your Plan's Maximum Allowed Amount for the Covered Service that you receive.

The Maximum Allowed Amount for this Plan is the maximum amount of reimbursement We will allow for services and supplies:

- that meet Our definition of Covered Services, to the extent such services and supplies are covered under the terms of this Benefits Booklet and are not excluded;
- that are Medically Necessary; and
- that are provided in accordance with all applicable Preauthorization, utilization management or other requirements set forth in this Benefits Booklet.

You will be required to pay a portion of the Maximum Allowed Amount to the extent you have not met your Deductible or have Coinsurance.

We will, to the extent applicable, apply claim processing rules to the claim submitted for those Covered Services. These rules evaluate the claim information and, among other things, determine the accuracy and appropriateness of the procedure and diagnosis codes included in the claim. Applying these rules may affect Our determination of the Maximum Allowed Amount. Our application of these rules does not mean that the Covered Services you received were not Medically Necessary. It means We have determined that the claim was submitted inconsistent with procedure coding rules and/or reimbursement policies. For example, your Provider may have submitted the claim using several procedure codes when there is a single procedure code that includes all of the procedures that were performed. When this occurs, the Maximum Allowed Amount will be based on the single procedure code rather than a separate Maximum Allowed Amount for each billed code.

Likewise, when multiple procedures are performed on the same day by the same Physician or other healthcare professional, We may reduce the Maximum Allowed Amounts for those secondary and subsequent procedures because reimbursement at 100% of the Maximum Allowed Amount for those procedures would represent duplicative payment for components of the primary procedure that may be considered incidental or inclusive.

Member Cost Share

For certain Covered Services, you may be required to pay a part of the Maximum Allowed Amount as your cost share amount (for example, Deductible and/or Coinsurance).

We will not provide any reimbursement for non-Covered Services or services provided by a Provider who is NOT a contracted Provider. Both services specifically excluded by the terms of this Benefits Booklet and those received after benefits have been exhausted are non-Covered Services.

Under certain circumstances, if We, on behalf of the Trust, pay the Provider amounts that are your responsibility, such as Deductibles or Coinsurance, We may collect such amounts directly from you. You agree that We, on behalf of the Trust, have the right to collect such amounts from you.

Copayments

Copayments are your Cost Sharing requirements under this coverage for mail-order prescription drug services. A Copayment is a predetermined, fixed-dollar amount you must pay. You are responsible for making Copayments directly to the Pharmacy. You must pay Copayments amounts even after meeting Deductible or Coinsurance/Out-of-Pocket Annual Maximum requirements. Copayment amounts do not apply to Deductible and/or Coinsurance/Out-of-Pocket Annual Maximum requirements.

Deductible

A Deductible is a specified dollar amount for Covered Services that you must pay within your Benefit Period before We reimburse for covered benefits. Deductibles do contribute toward your Out-of-Pocket Annual Maximum. The Deductible amount is listed in the Health Plan Description Form.

Each Member must meet a separate Deductible. A new Deductible is required for each Benefit Period.

Coinsurance/Out-of-Pocket Annual Maximum

The Out-of-Pocket Annual Maximum is designed to protect you from catastrophic health care expenses. You must first meet your required Benefit Period Deductible. After the Deductible is met We authorize payment from the Trust of a percentage of charges for Covered Services as listed on the Health Plan Description Form. This percentage is called Coinsurance. You pay the Coinsurance percentage for Covered Services until the Out-of-Pocket Annual Maximum is reached for your Benefit Period. Until the Out of Pocket Annual Maximum is reached, you pay the remaining percentage. Once the Out-of-Pocket Annual Maximum is reached, the Trust pays 100 percent of any remaining eligible charges for the remainder of your Benefit Period. The Out-of-Pocket Annual maximum is found on the Health Plan Description Form.

MEMBERSHIP

Subscriber

The Subscriber is a Member in whose name the membership is established.

To qualify for benefits, you must:

- Be a resident of the United States; and
- Be a retired non-PERA faculty employee; or
- Be a retired non-PERA exempt professional employee; or
- Be a retired University of Colorado officer in PERA who was a subscriber on July 1, 2009; and
- Be eligible and enrolled under Medicare Parts A and B.

In addition, only your Medicare eligible Dependents will be eligible for benefits under this Benefits Booklet.

Dependents

A Subscriber's Medicare eligible Dependents may include the following:

- **Legal Spouse**, as recognized under the laws of the state where the Subscriber lives.
- **Partner in a Civil Union**, All references to spouse in this Benefits Booklet include a partner in a civil union except a partner in a civil union is not eligible for COBRA coverage. There may be tax consequences to the Subscriber when enrolling his or her partner in a civil union and his or her partner's child. However a partner in a civil union and children of a partner in a civil union are eligible through the employer for continuation of coverage under the same time conditions and time periods as COBRA. Contact your employer for eligibility requirements.
- **Common-Law Spouse**. All references to spouse in this Benefits Booklet include a Common-Law spouse. Contact your employer for eligibility requirements.
- **Same Gender Domestic Partner (SGDP)**. All references to spouse in this Benefits Booklet include a SGDP except a SGDP is not eligible for COBRA coverage. There may be tax consequences to the Subscriber when enrolling his or her SGDP and his or her SGDP's child. However a SGDP and children of a SGDP are eligible through the employer for continuation of coverage under the same time conditions and time periods as COBRA. Contact your employer for eligibility requirements
- **Dependent Child**. A Subscriber's son, daughter, stepson, stepdaughter or eligible foster child, including a legally adopted individual or an individual who is lawfully placed with the Subscriber for legal adoption , or a child for whom the Subscriber has established parental responsibility (as evidenced by court documents), or a son or daughter of a Subscriber's Civil Union Partner or SGDP, including a legally adopted individual or an individual who is lawfully placed with the Subscriber's Civil Union Partner or SGDP for legal adoption, or a child for whom the Subscriber's Civil Union Partner or SGDP has established parental responsibility (as evidenced by court documents), may be covered under the terms of this Benefits Booklet through the end of the calendar month in which the child turns 27. There may be tax consequences to the Subscriber when enrolling his or her child through the calendar month in which the child turns 27. There may also be tax consequences to the Subscriber when enrolling his or her Civil Union Partner or SGDP's child. A Dependent child of a Subscriber who is no longer eligible for coverage may be eligible for continuation coverage. Please contact your employer for information.
- **Disabled Dependent Child**. An unmarried child who is 27 years of age or older, medically certified as disabled while covered under the Plan, and dependent upon the parent may be covered under the terms of this Benefits Booklet. The employer must receive notice of the disability for the disabled Dependent coverage to continue after the Dependent child turns age 27.
- **Grandchild**. A grandchild of a Subscriber or a Subscriber's Spouse is not eligible for coverage unless the Subscriber or the Subscriber's Spouse is court-appointed as having parental responsibility for the grandchild or has adopted the grandchild. The Subscriber must submit a Benefits Enrollment/Change Form to the employer and evidence of court appointment as having parental responsibility or documents evidencing a legal adoption. Another option is to enroll the grandchild under a separate individual insurance policy with Anthem Blue Cross and Blue Shield, subject to its terms and conditions.

Enrollment Process

For eligible Subscribers and their Medicare eligible Dependents to participate in the Plan, the Subscriber must follow his/her employer's enrollment process, which details who is eligible and which forms are required for enrollment. Eligibility for benefits under this Benefits Booklet begins as of the Effective Date as indicated in the employer's files. Services received before that date are not covered.

Note: Submission of a Benefits Enrollment/Change Form does not guarantee your enrollment.

You need to contact your employer for details regarding required documentation for adding Common-Law Spouse, Partner in a Civil Union or SGDP and their dependents.

Termination

Active Policy Termination

Your benefits end on the first occurrence of one of the following events:

- On the date the Plan described in this Benefits Booklet is terminated.
- Upon the Subscriber's death.
- When the required contribution has not been paid to the employer.
- When you or your employer commits fraud or intentional misrepresentation of material fact.
- When you are no longer eligible for benefits under the terms of this Benefits Booklet.
- When the Subscriber's employer gives Us notice that the Subscriber is no longer eligible for benefits. Benefits will be terminated as determined by the employer. We reserve the right to recoup any benefit payments made for dates of service after the termination date.
- When We receive notification to cancel coverage or Plan participation for any Member, coverage will end at the end of the month following notification or at the end of the month of the qualifying event.
- When We cease operations.

Dependent Coverage Termination

To remove a Dependent from the Plan, the Subscriber must complete an employer required Benefits Enrollment/Change Form. The Effective Date of the change will be the end of the month We are notified of the change. We reserve the right to recoup any benefit payments made after the termination date.

Benefits for a Dependent end on the last day of the month for the following qualifying events:

- When the Subscriber notifies Us in writing to cancel benefits for a Dependent.
- When the Dependent child no longer qualifies as a Dependent by definition. Such a Dependent may be able to elect COBRA/continuation coverage.
- On the date of a final divorce decree or legal separation for a Dependent Spouse or Partner. Such a Dependent may be able to elect COBRA/continuation coverage.
- When legal custody of a child placed for adoption is terminated.
- Death of the Dependent.

Certificate of Creditable Coverage

When your participation under this Plan terminates, We will send you a Certificate of Creditable Coverage, which will identify the length of your Creditable Coverage with Us. You may need this Certificate of Creditable Coverage as proof of prior coverage if you enroll with other health care coverage.

What We Will Pay for After Termination

We, on behalf of the Trust, will not authorize payment for any services provided after your benefits end even if we preauthorized the service, unless prohibited by law. Benefits cease on the date your coverage ends as described above. You may be responsible for benefit payments authorized by Us on your behalf for services provided after your benefits have been terminated.

COVERED SERVICES

Any benefits payable under this Benefits Booklet for you and your Medicare eligible Dependent will be reduced by the amounts payable for the same expense under Medicare Parts A and/or B. This means Medicare will pay their benefits first and will be the primary payer of benefits. Covered Services and supplies are only benefits if they are Medically Necessary or preventive, not otherwise excluded under this Benefits Booklet as determined by Us in administering the Plan, and obtained in the manner required by this Benefits Booklet.

All benefits are subject to Medicare allowable covered guidelines which are described below. The fact that a Provider may prescribe, order, recommend or approve a service, treatment or supply does not make it Medically Necessary or a Covered Service and does not guarantee payment by Us.

If Medicare covers the service or supply the allowance will be determined by Medicare. If the provider accepts Medicare assignment, you are not responsible for any amounts that are more the allowance Medicare allows. If Medicare does not cover a service or supply, then it is not a covered service except as provided below and it is subject to the terms of the this Benefits Booklet.

All Covered Services are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet. All Covered Services are subject to the other conditions and limitations of this Benefits Booklet.

Preventive Care Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

- Child Health Supervision Services and immunizations (including limited smoking cessation services) for Dependent children up to age 13, but only to the extent benefits are required by applicable insurance law.
- One routine screening mammogram is covered per Benefit Period regardless of age or in accordance with the frequency determined by your Provider;
- One routine prostate specific antigen (PSA) blood test and digital rectal examination are covered per Benefit Period regardless of age or in accordance with the frequency determined by your Provider;
- Routine colorectal cancer examination and related laboratory tests are covered in accordance with the frequency determined by your Provider. A colonoscopy that is non-screening is covered as a surgical procedure and is not part of the Preventive Care Services section.

Coverage for benefits in this section shall meet or exceed those required by state law.

Maternity Services and Newborn Care

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Maternity Services include Inpatient Services, Outpatient Services and Physician Office Services for normal pregnancy, one routine Ultrasound, complications of pregnancy, miscarriage, and ordinary routine nursery care for a well newborn, in addition to all Medically Necessary care and treatment of injury and sickness, including medically diagnosed Congenital Defects and Birth Abnormalities for covered newborns.

Coverage for the Inpatient postpartum stay for the mother and the newborn child in a Hospital will be, at a minimum, 48 hours for a vaginal delivery and 96 hours for a cesarean section. It will be for the length of stay recommended by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists in their Guidelines for Perinatal Care. If the delivery occurs between 8:00 p.m. and 8:00 a.m., and the 48 or 96 hours have passed, coverage will continue until 8:00 a.m. on the morning following 48 or 96 hours timeframe.

The length of stay shorter than the minimum period of 48 or 96 hours may be allowed if the attending Physician or the Certified Nurse Midwife, with the agreement of the mother, determines further Inpatient postpartum care is not necessary for the mother or newborn child, provided the following criteria are met:

- In the opinion of the attending Physician, the newborn child meets the criteria for medical stability in the Guidelines for Perinatal Care prepared by the American Academy of Pediatrics and the American College of Obstetricians and Gynecologists that determine the appropriate length of stay based on evaluation of:
 - the antepartum, intrapartum, and postpartum course of the mother and newborn infant;

- the gestational stage, birth weight, and clinical condition of the infant born;
- the demonstrated ability of the mother to care for the infant after discharge; and
- the availability of post discharge follow-up to verify the condition of the infant after discharge.

At-home post-delivery follow-up care visits are covered for you at your residence by a Physician, Nurse or Certified Nurse Midwife when performed no later than seventy-two (72) hours following your and your newborn child's discharge from the Hospital. Coverage for this visit includes, but is not limited to:

- Parent education;
- Physical assessments;
- Assessment of the home support system;
- Assistance and training in breast or bottle feeding; and
- Performance of any maternal or neonatal tests routinely performed during the usual course of Inpatient care for the mother or newborn child, including the collection of an adequate sample for the hereditary disease and metabolic newborn screening.

At the mother's discretion, this visit may occur at the Physician's office.

We pay for Covered Services from a Provider for therapeutic termination of pregnancy. Covered Services are provided only to the extent necessary to prevent the death of the mother or unborn child.

Diabetes Management Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Diabetes Self-Management Training including medical nutrition therapy is covered for an individual with insulin-dependent diabetes, non-insulin dependent diabetes, or elevated blood glucose levels induced by pregnancy or another medical condition when:

- Ordered in writing by a Physician; and
- Provided by a Health Care Professional who is certified, registered or licensed with expertise in diabetes.

A diabetes education session must be provided by a Health Care Professional in an Outpatient Facility or in a Physician's office.

Emergency Care

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

It is important to know the difference between an Emergency and an Urgent Care situation.

Emergency Care

We cover Emergency services necessary to screen and stabilize you without Preauthorization if a prudent person having average knowledge of health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb-threatening emergency existed. "Life or limb-threatening Emergency" means any event that a prudent lay person would believe threatens his or her life or limb in such a manner that a need for immediate medical care is created to prevent death or serious impairment of health.

For Inpatient admissions following Emergency Care, you should contact Us within 48 hours of admission or as soon as reasonably possible to obtain authorization for a specific length of stay. When We are contacted for Authorization, you will be notified of the number of days considered Medically Necessary for your diagnosis.

Care and treatment provided once you are stabilized is not Emergency Care. Continuation of care from an Out-of-Network Provider beyond that needed to screen or Stabilize you in an Emergency will not be covered unless We authorize the continuation of care.

Obtaining Emergency Care

If you need Emergency Care, even while you are away from home, you are covered. Please follow the step-by-step instructions below to help ensure you receive coverage:

- Know the difference between an Emergency and an Urgent Care situation;
- If you are experiencing an Emergency, call 9-1-1 or go to the nearest Hospital. If you are experiencing an Urgent Care medical problem, go to an Urgent Care Center or your Physician's office. If there is not one nearby, then go to the Hospital;
- Call your Physician or Us within 48 hours or as soon as reasonably possible;
- Ask if the Hospital or Urgent Care Center contracts with the local Blue Cross and Blue Shield Plan. More than likely it does;
- If the Hospital or Urgent Care Center contracts with the local Blue Cross and Blue Shield Plan, show your Health Benefit Identification (ID) Card to the Hospital staff or Physician. If it does not contract with the local Blue Cross and Blue Shield Plan, you will need to pay the bill and file a claim form with Us;
- If the Hospital or Urgent Care Center contracts with the local Blue Cross and Blue Shield Plan, the Hospital or Urgent Care Center will verify your eligibility and get your benefit information from a nationwide electronic data system;
- After you are treated, your claim is sent to Us. For covered services, you only have to pay any cost shares as stated in your Health Plan Description Form; and
- You will receive an Explanation of Benefits form.

Emergency Care outside the country:

- Go to the nearest health care facility;
- Call your Physician or Us within 48 hours or as soon as reasonably possible;
- Once your care is completed, you will need to pay the bill. (You may want to use a credit card. The credit card company will automatically transfer the foreign currency into American dollars for you.) Keep all your receipts;
- When you return home, call Us at the number on the back of your Health Benefit ID Card or visit www.anthem.com/CUHealthPlan for a medical claim form;
- Fill out the claim form and submit it with your receipts to Our address on the form (the amount submitted must be in American dollars); and
- You will be reimbursed based on the benefits of this Benefits Booklet.

Therapy Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

From the Member's birth until the Member's sixth (6th) birthday, benefits are allowed up to 20 visits each per Benefit Period for physical, speech and occupational therapies. Benefits are for the care and treatment of congenital defects and birth abnormalities for covered children without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or improve functional capacity.

Home Care Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Services performed by a Home Health Agency or other Provider in your residence. The services must be provided on a part-time visiting basis according to a course of treatment. Refer to your Health Plan Description Form for benefit limitations. Covered Services include the following:

- Intermittent Skilled Nursing Services (by an R.N. or L.P.N.);
- Medical/social services;

- Diagnostic Services;
- Nutritional guidance;
- Certified Nurse Aide services under the supervision of an R.N. or a therapist qualified with professional nursing services;
- Therapy Services (not subject to the therapy limits listed on the Health Plan Description Form when provided by a Home Care Agency);
- Medical and Surgical Supplies;
- Durable Medical Equipment; and
- Prescription Drugs (only if provided and billed by a Home Health Care Agency).

Medical Foods

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Benefits are provided for medical foods for home use for metabolic disorders which may be taken orally or enterally. A Provider must have prescribed the medical foods that are designed and manufactured for inherited enzymatic disorders involved in the metabolism of amino, organic, and fatty acids. Such disorders include phenylketonuria, maternal phenylketonuria, maple syrup urine disease, tyrosinemia, homocystinuria, histidinemia, urea cycle disorders, hyperlysinemia, glutaric acidemias, methylmalonic acidemia and propionic acidemia. The maximum age to receive benefits for phenylketonuria is 21 years of age; except the maximum age to receive benefits for phenylketonuria for women who are of child-bearing age is 35 years of age. This benefit does not include enteral nutrition therapy or medical foods for Members with cystic fibrosis or lactose- or soy- intolerance.

All covered medical foods must be obtained through an In-Network Pharmacy and are subject to the Pharmacy payment requirements.

Hospice Care

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Hospice Care may be provided in the home or Hospice Facility according to a course of treatment for medical, social, psychological, and spiritual services used as palliative treatment for patients with a terminal illness. Hospice Services include routine home care, continuous home care, Inpatient Hospice and Inpatient respite. To be eligible for Hospice benefits, the patient must have a life expectancy of six months or less, as certified by the attending Physician.

Hospice Services include:

- Hospice day care;
- Home Care services;
- Skilled nursing services (by an R.N. or L.P.N.);
- Social/counseling services;
- Physician services;
- Physical, Occupational, Speech and Respiratory Therapies;
- Nutritional counseling by a nutritionist or dietitian;
- Medical Supplies (including respiratory supplies), Durable Medical Equipment (rental or purchase), oxygen, appliances, prostheses and Orthopedic Appliances;
- Counseling services for the covered Member;
- Bereavement support services for the covered family Members;

- Inpatient Hospice respite care. Inpatient Hospice respite care may be provided only on an intermittent, nonroutine, short-term basis;
- Intravenous medications and other prescription drugs ordinarily not available through a Retail Pharmacy;
- Short-term inpatient (acute) Hospice Care or continuous home care which may be required during a period of crisis, for pain control or symptom management;
- Diagnostic testing; and
- Transportation.

Medical Supplies, Durable Medical Equipment, and Appliances

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Prosthetic Devices

Purchase, fitting, needed adjustment, repairs, and replacements of prosthetic devices and supplies that:

- Replace all or part of a missing body part and its adjoining tissues; or
- Replace all or part of the function of a permanently ineffective or malfunctioning body part.

For prosthetic arms and legs the benefits shall be provided equal to those benefits provided by federal laws for health insurance for the aged and disabled.

Hearing Aid Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet. The following hearing aid services are covered up to the Dependent child's eighteenth (18th) birthday when provided by or purchased as a result of a written recommendation from an otolaryngologist or a state-certified audiologist:

- Audiological evaluations to measure the extent of hearing loss and determine the most appropriate make and model of hearing aid.
- Hearing aids (monaural or binaural) including ear mold(s), the hearing aid instrument, batteries, cords and other ancillary equipment. Initial and replacement hearing aids will be supplied every 60 months, or when alterations to the existing hearing aid cannot adequately meet the child's needs.
- Visits for fitting, counseling, adjustments and repairs after receiving the covered hearing aid.

Dental Related Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Dental Anesthesia

Benefits are provided for general Anesthesia when provided in a Hospital, outpatient surgical facility or other facility, and for associated Hospital or facility charges for dental care for a Covered Dependent Child who 1) has a physical, mental or medically compromising condition; 2) has dental needs for which local Anesthesia is not effective because of acute infection, anatomic variation or allergy; 3) is extremely uncooperative, unmanageable, uncommunicative or anxious and whose dental needs are deemed sufficiently important that dental care cannot be deferred; or 4) has sustained extensive orofacial and dental trauma.

Cleft Palate and Cleft Lip Conditions

Benefits are allowed for Inpatient care and Outpatient care, including orofacial Surgery, surgical management and follow-up care by plastic surgeons and oral surgeons, orthodontics, prosthetic treatment such as obturators, speech appliances, and prosthodontic and surgical reconstruction for the treatment of Cleft Palate and/or Cleft Lip. If you have a dental policy, the dental policy would be the primary policy and must fully cover orthodontics and dental care for Cleft Palate and/or Cleft Lip conditions.

The only other dental expenses that are Covered Services are facility charges for Inpatient and/or Outpatient Services. Benefits are payable only if the Member's medical condition or the dental procedure requires an appropriate setting to ensure the safety of the Member.

Mental Health Care, Alcohol Dependency and Substance Dependency Services

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

Inpatient Services, Outpatient Services and Physician Office Services for the treatment of Mental Health Conditions, Alcohol Dependency or Substance Dependency are covered for the diagnosis, crisis intervention and short-term treatment of Mental Health Conditions and for rehabilitation of Alcohol Dependency or Substance Dependency.

Mental health care is coverage for conditions identified as mental disorders in the most current version of the International Classification of Diseases, in the chapter titled "Mental Disorders." Mental health conditions are those that have a psychiatric diagnosis or that require specific psychotherapeutic treatment, regardless of the underlying condition. Attention Deficit Disorder (ADD) and Attention Deficit Hyperactivity Disorder (ADHD) care is covered under the mental health care benefit if the services are provided by a licensed mental health provider.

Alcohol/Substance Dependency benefits are for acute medical detoxification and for Alcohol/Substance Dependency rehabilitation received from an Alcoholism Treatment Center. Alcohol/Substance Dependency is a condition that develops when an individual uses alcohol and/or other drug(s) in such a manner that the member's health is impaired and/or the ability to control actions is lost. The main purpose of medical detoxification is to rid the body of toxins, monitor heart rate, blood pressure and other vital signs, manage withdrawal symptoms and administer medications as needed. Benefits are provided for rehabilitation for alcohol or substance dependency conditions on an inpatient or outpatient basis from an Alcoholism Treatment Center for treatment that will assist the Member to live without abusing alcohol or drugs. If the Member is admitted for an unscheduled emergency admission, notification requirements can be found below under the "Preauthorizations" heading.

Non-emergent services which are not listed below will be paid only if you or your provider obtain prior approval from Our Mental Health, Alcohol or Substance Dependency Subcontractor and receive services from the Provider designated by that Preauthorization.

Benefits are provided for medication management for Mental Health Care conditions provided by your medical Provider, psychiatrist or prescriptive nurse. If the medication management is provided by your Medical Provider, benefits are paid under your medical benefit. If medication management is provided by a psychiatrist or a prescriptive nurse, benefits are paid under your mental health benefit. For coverage of prescription drugs, see the **PRESCRIPTION DRUG** section.

Preauthorizations. The member's provider should contact Anthem's behavioral health administrator to determine medical necessity, appropriate treatment level and appropriate setting. Non-emergent inpatient services are subject to preauthorization notification guidelines. See the **MANAGED CARE FEATURES** heading in the **ABOUT YOUR HEALTH COVERAGE** section for information on preauthorization guidelines. Anthem's behavioral health administrator must be notified for all emergency admissions by the next business day unless the member is unable to do so.

Inpatient Services. Inpatient Services to treat Mental Health Conditions, Alcohol or Substance abuse include:

- Individual psychotherapy;
- Group psychotherapy;
- Psychological testing;
- Family counseling with family Members to assist in your diagnosis and treatment; and
- Convulsive therapy including electroshock treatment and convulsive drug therapy.

Outpatient Services. The services covered for Inpatient Mental Health Care, Alcohol and Substance Dependency services are also covered for Outpatient services, except room, board and general nursing services, and include intensive outpatient treatment.

Partial Hospitalization Services. The same services covered for outpatient Services for Mental Health, Alcohol and Substance Dependency are also covered for partial hospitalization. Partial Hospitalization treatment is covered only when the member receives medically necessary care through a day treatment program as determined by the facility.

Retail Pharmacy/Mail Order Prescription Drugs

If Medicare does not cover a service or supply, then it is not a covered service except as provided below. Benefits in this section are subject to the **GENERAL EXCLUSIONS** section of this Benefits Booklet.

This section describes the outpatient pharmacy benefits for medications obtained through a Retail Pharmacy or UCH Mail Order Pharmacy.

Outpatient Pharmacy services do not include services received in the Hospital as an Inpatient. For Medical Supply, durable medical equipment or appliance not obtained through a pharmacy, see the **MEDICAL SUPPLIES, DURABLE MEDICAL EQUIPMENT, AND APPLIANCES** section of this Benefits Booklet.

You may fill your prescriptions through the University of Colorado Hospital Retail Pharmacy or any other retail pharmacy. Mail order prescriptions must be filled by the University of Colorado Hospital (UCH) Mail Order Pharmacy.

For mail order Prescription Drugs they must be on the formulary drug list to be eligible for benefits. You may review the current formulary prescription drug list on Our website at www.anthem.com/CUHealthPlan. You may also request a copy of the formulary drug list by calling our customer service department. The formulary drug list is subject to periodic review and amendment. Inclusion of a drug or related item on the formulary drug list is not a guarantee of coverage.

For certain prescription drugs, the prescribing physician may be asked to provide additional information before We will determine Medical Necessity. We may, at Our sole discretion, establish quantity limits for specific prescription drugs.

Certain prescription drugs (or the prescribed quantity of a particular drug) may require Preauthorization. At the time you fill a prescription, the In-Network pharmacist is informed of the Preauthorization requirement through the pharmacy's computer system, and the pharmacist is instructed to contact Our contracted pharmacy affiliate. For a list of current drugs requiring Preauthorization, contact Our customer service department, or review the list on Our website at www.anthem.com/CUHealthPlan.

Outpatient pharmacy benefits are limited to:

- Prescription drugs, including self-administered injectable drugs;
- Injectable insulin and syringes used for administration of insulin. Members diagnosed with diabetes may be eligible to have diabetic medication filled with no cost share. Please contact customer service or visit www.anthem.com/CUHealthPlan for additional information;
- Oral contraceptive drugs and contraceptive devices;
- Certain supplies, equipment and appliances (such as those for diabetes and asthma). You may contact Us to determine supplies covered through a pharmacy; and
- Smoking cessation prescription drugs.

Each prescription filled at a Retail Pharmacy is subject Deductible and Coinsurance.

You are limited to a 90-day supply of a prescription drug if obtained at a Retail Pharmacy or up to a 90-day supply if received through the UCH Mail Order Pharmacy. For oral contraceptives, you are limited to three pill packs (normally 84 days) at a pharmacy, or three pill packs by mail order. When Medically Necessary, a one-month vacation override is available with applicable Deductible, Copayment and/or Coinsurance and with quantity restrictions if you are traveling out of Colorado.

UCH Mail Order Pharmacy for Maintenance Drugs

You may also purchase your maintenance medication by utilizing the UCH Mail Order Pharmacy mail-order pharmacy and have your prescription delivered directly to your home. The Outpatient mail order pharmacy benefits available under this Benefits Booklet are managed by the University of Colorado Hospital Mail Order Prescription Service at:

University of Colorado Hospital
Mail Order Prescription Service
12605 E. 16th Avenue, Mail Stop A014
Aurora, CO 80045
Phone (720) 848-1432
Fax (720) 848-1433

Each prescription from a mail-order pharmacy is subject to a Copayment. If the prescription order includes more than one covered drug or supply, a separate Copayment is required for each covered drug or supply. The Copayment will be the

lesser of your Copayment or the Prescription Drug Maximum Allowed Amount. The Copayment will not be reduced by any discounts, rebates or other funds received by UCH from drug manufacturers, or similar vendors and/or funds received by UCH. We will make no payment for any covered drug or supply unless the Prescription Drug Maximum Allowed Amount exceeds any applicable Copayment for which you are responsible. See the Health Plan Description Form to determine the associated Copayment.

Your Copayment amount depends upon which tier the Prescription Drug falls under as follows:

Tier-1 – Generic Drugs

Tier-2 – Brand Name Prescription Drugs

Tier-3 – Non-preferred Brand Name Prescription Drugs

See the Health Plan Description Form to determine the associated Copayment for each tier.

A Prescription Drug must be a Legend Drug to be eligible for benefits.

To receive your maintenance medicine prescription by mail, follow these steps. You can locate the UCH Mail Order Pharmacy Form that you will need to submit on Our website at www.anthem.com/CUHealthPlan:

- Ask your doctor to prescribe a 90-day supply of your maintenance medicine plus refills (certain medications will be subject to state or federal dispensing limitations). If you need the medicine immediately, ask your doctor for two prescriptions, one to be filled right away and another to be sent to the Mail Order Pharmacy; and
- Mail your written prescription(s), and a check to cover the amount of your Copayment(s) to the University of Colorado Hospital Mail Order Prescription Service. Credit card, debit card or checks are acceptable.

Please allow 7- 10 days for processing and shipping of your order.

Helpful Tip: We suggest that you order your refill two weeks before you need it to avoid running out of your medication. Any questions concerning the mail-order program, contact University of Colorado Hospital Mail Order Pharmacy at 720-848-1432.

You will receive refill forms and a notice that shows the number of refills your doctor ordered in the package with your drugs. To order refills, you must have used 75% of your mail order prescription.

When you may need to file a claim

You may need to file your own claim if:

- You need to have a prescription filled before you receive your Health Benefit ID Card; or
- Your Physician increases the amount of your dosage.

GENERAL EXCLUSIONS

This section indicates services, supplies, conditions, situations and charges that are excluded from coverage and are not considered Covered Services under this Benefits Booklet. The following list of exclusions is not a complete list of all services, supplies, conditions or situations that are not Covered Services. The exclusions below are in addition to the exclusions found elsewhere in this Benefits Booklet, including but not limited to those exclusions found in the **COVERED SERVICES** section of this Benefits Booklet. This information is provided as an aid to identify certain common items which may be misconstrued as Covered Services.

We do not provide benefits for services, supplies, conditions, situations or charges:

1. That We, in administering the Plan, determine are not Medically Necessary. Emergency medical care is not subject to this exclusion as long as such care meets the definition of emergency medical care; see the **Emergency Care and Urgent Care** section of this Benefits Booklet;
2. Received from an individual or entity that is not a Provider, as defined in this Benefits Booklet;
3. That are Experimental/Investigational or related to such, whether incurred before, in connection with, or subsequent to the Experimental/Investigational service or supply, as determined by Us in administering the Plan;
4. To the extent they are available as benefits through any governmental unit (except Medicaid), unless otherwise required by law or regulation. The payment of benefits under this Benefits Booklet will be coordinated with such governmental units to the extent required under existing federal laws;
5. For which benefits are payable under Medicare Part A and/or Part B, unless otherwise specified in this Benefits Booklet;
6. In excess of the Maximum Allowed Amount;
7. Incurred before your Effective Date;
8. Incurred after the termination date of this coverage unless otherwise specified in this Benefits Booklet;
9. For any procedures, services, equipment or supplies provided in connection with Cosmetic Services. Cosmetic Services are primarily intended to preserve, change or improve your appearance or are furnished for psychiatric or psychological reasons. No benefits are available for Surgery or treatments to change the texture or appearance of your skin or to change the size, shape or appearance of facial or body features (such as your nose, eyes, ears, cheeks, chin, chest or breasts) except where coverage of such procedures, services or supplies are specifically required by applicable law;
10. For care received in an emergency room which is not Emergency Care;
11. Immunizations for travel;
12. Routine exams and immunizations required as a condition of employment, for licensing, sport programs, insurance, church, or camp;
13. For Private Duty Nursing Services, except when provided through the Home Care Services or Hospice Care Services sections of this Benefits Booklet;
14. Related to male or female sexual or erectile dysfunction or inadequacies, regardless of origin or cause and includes all procedures and equipment developed for or used in the treatment of impotency;
15. Nutritional and/or dietary supplements, unless otherwise specified in this Benefits Booklet or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist;
16. For complications arising from non-Covered Services and supplies;
17. Related to your leaving a Hospital or other facility against the medical advice of the Physician;
18. For any condition, disease, defect, ailment or injury arising out of and in the course of employment if benefits are available under any Workers' Compensation Act or other similar law. This exclusion applies if you receive the benefits in whole or in part. This exclusion also applies whether or not you claim the benefits or compensation.
19. For any illness or injury that occurs as a result of any act of war, declared or undeclared, while serving in the military, or services and supplies furnished by a military facility for disabilities connected to military service;

20. For a condition resulting from a riot, civil disobedience, nuclear explosion or nuclear accident;
21. For which you have no legal obligation to pay in the absence of this or like coverage;
22. Prescribed, ordered or referred by, or received from, a member of your immediate family (parent, child, Spouse, sister, brother or self);
23. For completion of claim forms or charges for medical records or reports, unless otherwise required by law;
24. For missed or canceled appointments;
25. For mileage costs or other travel expenses, except as preauthorized by Us, in administering the Plan;
26. For eyeglasses, contact lenses or their fitting, vision therapy or routine vision exams, unless otherwise specified in this Benefits Booklet;
27. For hearing aid services, unless otherwise specified in this Benefits Booklet;
28. Health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment or facilities used for developing or maintaining physical fitness, even if ordered by a Physician. This exclusion also applies to health spas;
29. For items usually stocked in the home for general use like Band-Aids, thermometers and petroleum jelly;
30. Care for services outside of the United States except for Emergency care needed to medically stabilize the member for the purpose of travel back to the United States.

Retail Pharmacy/Mail Order Prescription Drugs:

We do not provide benefits for the following services, supplies, conditions, situations or charges:

1. Prescription drugs and supplies received as an inpatient in a hospital or other covered inpatient facility, except where covered as part of the inpatient stay;
2. Non-legend prescription drugs;
3. Drugs prescribed for weight control or appetite suppression;
4. Medication or preparations used for cosmetic purposes to promote hair growth, prevent hair growth, or medicated cosmetics. These included but are not limited to Rogaine®, Viniqa®, and Tretinoin (sold under such brand names as Retin-A®);
5. Any drug, product or technology within six (6) months of Food and Drug Administration (FDA) approval. We may, at Our sole discretion, waive this exclusion in whole or in part for a specific new FDA approved drug product or technology;
6. Any medications used to treat infertility;
7. Delivery charges for prescriptions;
8. Charges for the administration of any drug unless dispensed in the Physician's office or through Home Health Care;
9. Drugs which are provided as samples to the Provider;
10. Antibacterial soap/detergent, toothpaste/gel, shampoo, or mouthwash/rinse;
11. Hypodermic needles, syringes, or similar devices, except when used for administration of a covered drug when prescribed in accordance with the terms of the **RETAIL PHARMACY/MAIL ORDER PRESCRIPTION DRUG** section;
12. Therapeutic devices or appliances, including support garments and other nonmedicinal supplies (regardless of intended use);
13. Nonprescription and over-the-counter drugs, including herbal or homeopathic preparations, and Prescription Drugs that have an over the counter bioequivalent, even if written as a prescription;
14. Drugs not requiring a prescription by federal law (including drugs requiring a prescription by state law, but not federal law) except for injectable insulin;
15. Prescription drug, which are dispensed in quantities or refill frequency which exceed the applicable limits established by Us, at Our sole discretion;

16. Refills of prescriptions in excess of the quantity prescribed by the Provider, or refilled more than one year from the date prescribed;
17. Prescription Drugs dispensed for the purpose of international travel;
18. Prescription Drugs which have been obtained through a Home Health Agency;
19. Replacement of lost or stolen Prescription Drugs;
20. Mail order prescriptions obtained from any pharmacy except the University of Colorado Mail Order Prescription Service;
21. Drugs for treatment of sexual or erectile dysfunction or inadequacies, regardless of origin or cause, and even if the dysfunctions a side effect of, or related to another covered disease or illness.

ADMINISTRATIVE INFORMATION

Premiums

How Costs are Established and Changed - As this Plan is self-funded, the Trust is responsible for paying claims covered by the Plan and responsible for paying the administrative fees to Us according to the terms of the Administrative Services Agreement. Employers of the Trust may require their employees to contribute to these costs through payroll deduction.

How to File Claims

For services not covered by Medicare that are covered under this Benefits Booklet, when a PPO or Participating Provider bills Us for Covered Services, We will authorize payment from the Trust of the appropriate charges for the benefit directly to the Provider. You are responsible for providing the PPO or Participating Provider with all information necessary for the Provider to submit a claim. You pay the applicable Deductible and/or Coinsurance to the Provider when the Covered Service is received.

If a Non-Participating Provider does not bill Us directly, you must file the claim. To obtain claim forms, contact Our customer service department or obtain them from our web site at www.anthem.com/CUHealthPlan. You must complete the claim form and attach the itemized bill from the Provider. Balance due statements, cash register receipts and cancelled checks are not accepted.

You have coverage for emergency medical services to make you medically stable when travelling outside the United States. You will need to file a claim form for Covered Services. All information on the claim form and itemized bill must be readable. You should obtain itemized bills translated to English. Charges for Covered Services should be stated in terms of United States currency. To determine the United States currency amount, use the exchange rate as it was on the date you received care. If information is missing on the claim form or is not readable, the form will be returned to you. The information contained on the itemized bills will be used to determine benefits, so it must support information reported on the submitted claim form. The claim form contains detailed instructions on how to complete the form and what information is necessary.

In administering benefits on behalf of the Trust, We pay the benefits of this Benefits Booklet directly to Non-Participating Providers, when you have authorized assignment of benefits. We require a copy of the assignment of benefits for Our records. These payments fulfill our obligation to you for those services.

A separate claim form is required for each Non-Participating Provider for which you are requesting reimbursement.

A separate claim form is required for each Member when charges for more than one family Member are being submitted.

Where and When to Send Claims - A claim must be filed **within 365 days** after the date of service. Any claims filed after this limit may be refused. Failure to file a claim within such time will not invalidate or reduce any claim if it is shown that it was not reasonably possible to give such notice and that notice was given as soon as reasonably possible.

Claims will be processed in accordance with the time frame as required by state law for the prompt payment of claims; to the extent such laws are applicable.

You should make copies of the bills for your own records and attach the original bills to the completed claim form. The bills and the claim form must be submitted to the following address:

Anthem Claims
P.O. Box 17849
Denver, CO 80217-0849

Upon your death, any claims payable to you under the terms of this Benefits Booklet will be payable in accordance with the beneficiary designation. If no such designation is in effect, any claims payable to you will be paid to your estate. If the Provider is a PPO or Participating Provider, claims payments will be made to the Provider.

Payment in Error - If We in administering benefits on behalf of the Trust make an erroneous benefit payment, We may require you, the Provider of services or the ineligible person to refund the amount paid in error. We reserve the right to correct payments made in error by offsetting the amount paid in error against new claims. We also reserves the right to take legal action to correct payments made in error.

General Provisions

Catastrophic Events - In case of fire, flood, war, civil disturbance, court order, strike, an act of terrorism or other cause beyond Our control, We may be unable to process your claims on a timely basis. No legal action or lawsuit may be taken against Us due to a delay caused by any of these events.

Changes to the Benefits Booklet –For modifications due to state or federal law or regulation, We, on behalf of the Trust may amend this Benefits Booklet when authorized by the Administrative Services Agreement and by one of Our officers. We will provide the Trust with any amendments within 60 days following the Effective Date of the amendment. If the Trust requests a change that reduces or eliminates coverage, such change must be requested in writing or signed by the Trust. The Trust will notify you of such change(s) to coverage. We or the employer will subsequently send or make available to you an amendment to this Benefits Booklet or a new Benefits Booklet.

No agent or employee of Ours or the Trust may change this Benefits Booklet by giving incomplete or incorrect information, or by contradicting the terms of this Benefits Booklet. Any such situation will not prevent Us from administering this Benefits Booklet in strict accordance with its terms. Oral or written statements do not supersede the terms of this Benefits Booklet.

Contracting Entity - You hereby expressly acknowledge that you understand that the Benefits Booklet constitutes a contract solely between you and the Trust, and that we are administering benefits on behalf of the Trust. We are an independent corporation operating under a license from the Blue Cross and Blue Shield Association, which is an association of independent Blue Cross and Blue Shield Plans. The Blue Cross and Blue Shield Association permits Us to use the Blue Cross and Blue Shield Service Mark, and in doing so, We are not contracting as the agent of the Blue Cross and Blue Shield Association.

Decision Makers – In some instances, if appropriate, We will recognize others as surrogate decision-makers to make decisions related to your health insurance coverage as required by state law. We require documentation as required by law for this authorization or appointment.

Independent Contractors - We have an independent contractor relationship with Our PPO or Participating Providers; Physicians and other Providers are not Our agents or employees, and We and Our employees are not employees or agents of any of Our PPO or Participating Providers. We have no control over any diagnosis, treatment, care or other service provided to you by any Facility or Professional Providers. We are not liable for any claim or demand on account of damages arising out of, or in any manner connected with, any injuries you suffer while receiving care from any of Our PPO or Participating Providers by reason of negligence or otherwise.

We have an independent contractor relationship with the Trust. The Trust is not Our agent or employee, and We and Our employees are not employees or agents of the Trust.

We may subcontract particular services to organizations or entities that have specialized expertise in certain areas. This may include but is not limited, to prescription drugs, mental health, alcohol dependency and substance dependency services. Such subcontracted organizations or entities may make benefit determinations and/or perform administrative, claims payment or customer service duties on Our behalf.

Members Obligation to Supply Information and Cooperate – You must provide Us with any information We consider necessary to determine whether, or to what extent, services are covered under this Benefits Booklet, or to carry out the other provisions of this Benefits Booklet.

You agree to cooperate at all times (including while you are hospitalized) by allowing Us access to your medical records to investigate claims and verify information provided in your Benefits Enrollment/Change Form.

If you do not supply information or cooperate as described above, We may deny the claims subject to investigation and We, where permitted by law, may terminate your coverage.

Non-Contestable - This Benefits Booklet shall not be contested, except for nonpayment of Premiums by the Trust, after it has been in force for two years from its date of issue. No statement made to effect coverage under the Benefits Booklet with respect to a Member shall be used to avoid the insurance with respect to which statement was made or to reduce benefits under such Benefits Booklet after such insurance had been in force for a period of two years during such Member's lifetime, unless such statement is contained in a written instrument signed by the Member making such statement and a copy of that instrument is or has been furnished to the Member making the statement or to the beneficiary of any such Member.

Notice of Privacy Practices –We are committed to protecting the confidential nature of your medical information to the fullest extent of the law. In addition to various laws governing your privacy, We have our own privacy policies and procedures in place designed to protect your information. We are required by law to provide individuals with notice of Our

legal duties and privacy practices. To obtain a copy of this notice, visit Our website at www.anthem.com/CUHealthPlan or contact Our customer service department.

No Withholding of Benefits for Necessary Care - We do not compensate, reward or incent, financially or otherwise, Our associates for inappropriate restrictions of care. We do not promote or otherwise provide an incentive to employees or Physician reviewers for withholding benefit approval for Medically Necessary services to which you are entitled. Utilization Review and benefit coverage decision making is based on appropriateness of care and service and the applicable terms of this Benefits Booklet.

We do not design, calculate, award or permit financial or other incentives based on the frequency of: denials of Authorization for coverage; reductions or limitations on Hospital lengths of stay, medical services or charges; or telephone calls or other contacts with you or your health care Providers.

Paragraph Headings - The headings used throughout this Benefits Booklet are for reference only and are not to be used by themselves for interpreting the provisions of the Benefits Booklet.

Physical Examinations and Autopsies - We have the right and opportunity, at Our expense, to request an examination of a person covered by Us when and as often as it may reasonably be required during the review of a case or claim. On the death of a Member, We may request an autopsy where it is not forbidden by law.

Research Fees - We reserve the right to charge an administrative fee when extensive research is necessary to reconstruct information that has already been provided to you in explanations of benefits, letters or other documents.

Reserve Funds - You are not entitled to share in any reserve or other funds that may be accumulated or established by Us, unless We grant a right to share in such funds.

Right of Overpayment Recovery - When payment has been made in error, We will have the right to recover such payment from you or the Provider. In the event We recover a payment made in error from the Provider, We will only recover such payment from the Provider during the 24 months after the date We made the payment on a claim submitted by the Provider, except in cases of fraud or where the law specifies a different period of time in which to recover payment. We reserve the right to deduct or offset any amounts paid in error from any pending or future claim.

We have oversight responsibility for compliance with Provider and vendor and Subcontractor contracts. We may enter into a settlement or compromise regarding enforcement of these contracts and may retain any recoveries made from a Provider, vendor, or Subcontractor resulting from these audits if the return of the overpayment is not likely.

We have established Recovery policies to determine which recoveries are to be pursued, when to incur costs and settle or compromise Recovery amounts. We will not pursue recoveries for overpayments if the cost of collection exceeds the overpayment amount. We may not provide you with notice of overpayments made by Us or you if the Recovery method makes providing such notice administratively burdensome.

Sending Notices - All Subscriber notices are considered sent to and received by the Subscriber when deposited in the United States mail with postage prepaid and addressed to either one of the following:

- The Subscriber at the latest address in Our membership records;
- The Subscriber's employer, if applicable.

COMPLAINTS, APPEALS AND GRIEVANCES

In administering benefits on behalf of the Trust, We have complete discretion to determine administration of benefits under this Benefits Booklet. This section explains what to do if you disagree with Our denial, in whole or in part, of a claim or requested service or supply and it includes instructions for initiating a Complaint, filing an Appeal or filing a Grievance with Us.

Complaints

If you have a Complaint about any aspect of Our service or claims processing, you should contact Our customer service department. A trained representative will work to clear up any confusion and resolve your concerns. You may submit a written Complaint to the address listed below. If you are not satisfied with the resolution of Member concerns by Our customer service associate, you may file an Appeal at this address as explained under the **Appeals** heading in this section:

Anthem
Customer Service Department
P.O. Box 17549
Denver, CO 80217-0549

Appeals

For purposes of these Appeal provisions, “claim for benefits” means a request for benefits under the Plan. The term includes both pre-service and post-service claims.

- A pre-service claim is a claim for benefits under the Plan for which you have not received the benefit or for which you may need to obtain approval in advance.
- A post-service claim is any other claim for benefits under the Plan for which you have received the service.

If your claim is denied or if your coverage is rescinded:

- you will be provided with a written notice of the denial or rescission; and
- you are entitled to a full and fair review of the denial or rescission.

The procedure the Administrator will follow will satisfy the requirements for a full and fair review under applicable federal regulations.

Notice of Adverse Benefit Determination

If your claim is denied, the Administrator’s notice of the adverse benefit determination (denial) will include:

- information sufficient to identify the claim involved;
- the specific reason(s) for the denial;
- a reference to the specific plan provision(s) on which the Administrator’s determination is based;
- a description of any additional material or information needed to perfect your claim;
- an explanation of why the additional material or information is needed;
- a description of the Plan’s review procedures and the time limits that apply to them, including a statement of your right to bring a civil action under ERISA (if applicable) if you appeal and the claim denial is upheld;
- information about any internal rule, guideline, protocol, or other similar criterion relied upon in making the claim determination and about your right to request a copy of it free of charge, along with a discussion of the claims denial decision; and
- information about the scientific or clinical judgment for any determination based on medical necessity or experimental treatment, or about your right to request this explanation free of charge, along with a discussion of the claims denial decision; and
- the availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman who may assist you.

For claims involving urgent/concurrent care:

- the Administrator's notice will also include a description of the applicable urgent/concurrent review process; and
- the Administrator may notify you or your authorized representative within 72 hours orally and then furnish a written notification.

Appeals

You have the right to appeal an adverse benefit determination (claim denial or rescission of coverage). You or your authorized representative must file your appeal within 180 calendar days after you are notified of the denial or rescission. You will have the opportunity to submit written comments, documents, records, and other information supporting your claim. The Administrator's review of your claim will take into account all information you submit, regardless of whether it was submitted or considered in the initial benefit determination.

- The Administrator shall offer a single mandatory level of appeal and an additional voluntary second level of appeal which may be a panel review, independent review, or other process consistent with the entity reviewing the appeal. The time frame allowed for the Administrator to complete its review is dependent upon the type of review involved (e.g. pre-service, concurrent, post-service, urgent, etc.).

For pre-service claims involving urgent/concurrent care, you may obtain an expedited appeal. You or your authorized representative may request it orally or in writing. All necessary information, including the Administrator's decision, can be sent between the Administrator and you by telephone, facsimile or other similar method. To file an appeal for a claim involving urgent/concurrent care, you or your authorized representative must contact the Administrator at the phone number listed on your Health Benefit ID Card and provide at least the following information:

- the identity of the claimant;
- the date (s) of the medical service;
- the specific medical condition or symptom;
- the provider's name;
- the service or supply for which approval of benefits was sought; and
- any reasons why the appeal should be processed on a more expedited basis.

All other requests for appeals should be submitted in writing by the Member or the Member's authorized representative, except where the acceptance of oral appeals is otherwise required by the nature of the appeal (e.g. urgent care). You or your authorized representative must submit a request for review to:

Anthem Blue Cross and Blue Shield
Appeals Department
700 Broadway CO0104-0430
Denver, CO 80273

You must include your Member Identification Number when submitting an appeal.

Upon request, the Administrator will provide, without charge, reasonable access to, and copies of, all documents, records, and other information relevant to your claim. "Relevant" means that the document, record, or other information:

- was relied on in making the benefit determination; or
- was submitted, considered, or produced in the course of making the benefit determination; or
- demonstrates compliance with processes and safeguards to ensure that claim determinations are made in accordance with the terms of the Plan, applied consistently for similarly-situated claimants; or
- is a statement of the Plan's policy or guidance about the treatment or benefit relative to your diagnosis.

The Administrator will also provide you, free of charge, with any new or additional evidence considered, relied upon, or generated in connection with your claim. In addition, before you receive an adverse benefit determination on review based on a new or additional rationale, the Administrator will provide you, free of charge, with the rationale.

How Your Appeal will be Decided

When the Administrator considers your appeal, the Administrator will not rely upon the initial benefit determination or, for voluntary second-level appeals, to the earlier appeal determination. The review will be conducted by an appropriate reviewer who did not make the initial determination and who does not work for the person who made the initial determination. A voluntary second-level review will be conducted by an appropriate reviewer who did not make the initial determination or the first-level appeal determination and who does not work for the person who made the initial determination or first-level appeal determination.

If the denial was based in whole or in part on a medical judgment, including whether the treatment is experimental, investigational, or not medically necessary, the reviewer will consult with a health care professional who has the appropriate training and experience in the medical field involved in making the judgment. This health care professional will not be one who was consulted in making an earlier determination or who works for one who was consulted in making an earlier determination.

Notification of the Outcome of the Appeal

If you appeal a claim involving urgent/concurrent care, the Administrator will notify you of the outcome of the appeal as soon as possible, but not later than 72 hours after receipt of your request for appeal.

If you appeal any other pre-service claim, the Administrator will notify you of the outcome of the appeal within 30 days after receipt of your request for appeal.

If you appeal a post-service claim, the Administrator will notify you of the outcome of the appeal within 60 days after receipt of your request for appeal.

Appeal Denial

- If your appeal is denied, that denial will be considered an adverse benefit determination. The notification from the Administrator will include all of the information set forth in the above subsection entitled "Notice of Adverse Benefit Determination."

Voluntary Second Level Appeals

If you are dissatisfied with the Plan's mandatory first level appeal decision, a voluntary second level appeal may be available. If you would like to initiate a second level appeal, please write to the address listed above. Voluntary appeals must be submitted within 60 calendar days of the denial of the first level appeal. You are not required to complete a voluntary second level appeal prior to submitting a request for an independent External Review.

External Review

If the outcome of the mandatory first level appeal is adverse to you and it was based on medical judgment, you may be eligible for an independent External Review pursuant to federal law.

You must submit your request for External Review to the Administrator within four (4) months of the notice of your final internal adverse determination.

A request for an External Review must be in writing unless the Administrator determines that it is not reasonable to require a written statement. You do not have to re-send the information that you submitted for internal appeal. However, you are encouraged to submit any additional information that you think is important for review.

For pre-service claims involving urgent/concurrent care, you may proceed with an Expedited External Review without filing an internal appeal or while simultaneously pursuing an expedited appeal through our internal appeal process. You or your authorized representative may request it orally or in writing. All necessary information, including the Administrator's decision, can be sent between the Administrator and you by telephone, facsimile or other similar method. To proceed with an Expedited External Review, you or your authorized representative must contact the Administrator at the phone number listed on your Health Benefit ID Card and provide at least the following information:

- the identity of the claimant;
- the date (s) of the medical service;
- the specific medical condition or symptom;
- the provider's name;
- the service or supply for which approval of benefits was sought; and

- any reasons why the appeal should be processed on a more expedited basis.

All other requests for External Review should be submitted in writing unless the Administrator determines that it is not reasonable to require a written statement. Such requests should be submitted by you or your authorized representative to:

Anthem Blue Cross and Blue Shield
Appeals Department
700 Broadway CO0104-0430
Denver, CO 80273

You must include your Member Identification Number when submitting an appeal.

This is not an additional step that you must take in order to fulfill your appeal procedure obligations described above. Your decision to seek External Review will not affect your rights to any other benefits under this health care Plan. There is no charge for you to initiate an independent External Review. The External Review decision is final and binding on all parties except for any relief available through applicable state laws or ERISA (if applicable).

Requirement to file an Appeal before filing a lawsuit

No lawsuit or legal action of any kind related to a benefit decision may be filed by you in a court of law or in any other forum, unless it is commenced within three years of the Plan's final decision on the claim or other request for benefits. If the Plan decides an appeal is untimely, the Plan's latest decision on the merits of the underlying claim or benefit request is the final decision date. You must exhaust the Plan's internal Appeals Procedure but not including any voluntary level of appeal, before filing a lawsuit or taking other legal action of any kind against the Plan.

We reserve the right to modify the policies, procedures and timeframes in this section upon further clarification from Department of Health and Human Services and Department of Labor.

Grievances

A Member may send a written Grievance to the following address:

Anthem
Quality Management Department
700 Broadway CO0104-0430
Denver, CO 80273-0001

Receipt of your Grievance will be acknowledged by Our quality management department which will investigate the Grievance. We treat each Grievance investigation in a strictly confidential manner.

Legal Action

Before you take legal action on a claim decision, you must first follow the process outlined under the **Appeals** heading in this section, and you must meet all the requirements of this Benefits Booklet.

No action in law or in equity shall be brought to recover on this Benefits Booklet before the expiration of 60 calendar days after a claim has been filed in accordance with the requirements of this Benefits Booklet. To the extent required by applicable law, if the member has exhausted all mandatory levels of review in the **Appeals** heading in this section, the member may be entitled to have the claim decision reviewed de novo (as if for the first time) in any court with jurisdiction and to a trial by jury.

No such action shall be brought at all unless brought within three years after claim has been filed as required by the Benefits Booklet.

GLOSSARY

This section defines words and terms used throughout the Benefits Booklet to help you understand the content. The first letter of each of these words will be capitalized whenever it is used as a defined below in this Benefits Booklet. You should refer to this section to find out exactly how, for the purposes of this Benefits Booklet, a word or term is used, for the purposes of this Benefits Booklet.

Administrative Services Agreement — the agreement among Anthem Blue Cross and Blue Shield, the Trust Committee, on behalf of the Trust, and the Plan Sponsor regardless of how such an agreement may be titled, stating all the terms and provisions applicable to the claims payment and administration of this Plan.

Administrator — an organization or entity that the Trust Committee, on behalf of the Trust, contracts with to provide administrative and claims payment services under the Plan. The Administrator of this Plan is Anthem Blue Cross and Blue Shield. The Administrator provides administrative claims payment services only and does not assume any financial risk or obligation with respect to claims.

Alcohol Dependency - is a condition brought about when an individual uses alcohol in such a manner that his or her health is impaired and/or ability to control actions is lost.

Anesthesia - the loss of normal sensation or feeling. There are two different types of Anesthesia:

- General Anesthesia, also known as total body Anesthesia, causes the patient to become unconscious or “put to sleep” for a period of time
- Local Anesthesia causes loss of feeling or numbness in a specific area and is usually injected with a local anesthetic drug such as Lidocaine

Anniversary Date - the annual date on which the Trust renews its coverage.

Anthem Blue Cross and Blue Shield - Rocky Mountain Hospital Medical Service, Inc., a Colorado company doing business as Anthem Blue Cross and Blue Shield. Also referred to in this Benefits Booklet as “Anthem”, “Us”, “We” or “Our”.

Appeal - a process for reconsideration of Our decision regarding your claim.

Benefits Booklet — this document, which explains the benefits, limitations, exclusions, terms and conditions of the health benefit Plan. In the event of any discrepancy, ambiguity or conflict between the terms of the Benefits Booklet and any other Plan document, terms of the Benefits Booklet will control.

COBRA - an acronym for the Consolidated Omnibus Budget Reconciliation Act of 1985. This federal law allows individuals, in certain cases, to continue their group health insurance coverage for a specified period after termination of their employment or due to a qualifying events. COBRA shall also refer to the generally parallel continuation requirements provided under the Public Health Service Act.

Coinsurance – a provision under which you share costs with Us after the Deductible is met, according to a specific formula.

Complaint — an expression of dissatisfaction with Our services or the practices of a Participating Provider, whether medical or non-medical in nature.

Congenital Defect – a defect or anomaly existing before birth, such as cleft lip or club foot. Disorders of growth and development over time are not considered congenital.

Copayment - the portion of a claim or medical expense that you must pay out of your own pocket to a Provider or a facility for each service. A Copayment is usually a fixed amount paid at the time the service is rendered.

Cost Sharing - the general term used for out-of-pocket expenses you pay, e.g. Copayments, Deductibles and Coinsurance paid by you.

Covered Services - services, supplies or treatments which are:

- Medically Necessary or otherwise specifically included as a benefit under this Benefits Booklet;
- Within the scope of the license of the Provider performing the service;
- Rendered while coverage under this Benefits Booklet is in force;

- Not Experimental/Investigational or otherwise excluded or limited by the Benefits Booklet, or by any amendment or rider thereto; and
- Authorized in advance by Us if such Preauthorization is required by the Benefits Booklet.

Covered Services are subject to the Maximum Allowed Amount which is the maximum amount payable for Covered Services you receive, up to but not to exceed charges actually billed. If a service is not covered or if you have exceeded your benefits for Covered Services, the Provider is not limited by the Maximum Allowed Amount and they can charge up to the billed amount.

Deductible an amount that is required to be paid by you before We will begin to reimburse for Covered Services. Some Covered Services have a maximum benefit of days, visits, or dollar amounts allowed in a Benefit Period. When the Deductible is applied to a Covered Service which has a maximum benefit, the maximum benefit will be reduced by the amount applied toward the Deductible, whether or not the service is paid by Us.

Dependent - a Subscriber's legal spouse, Common Law-Spouse, Partner in a Civil Union, SGDP, or child as defined in the **MEMBERSHIP** section of this Benefits Booklet under the heading **Dependents**.

Effective Date - the date coverage under this Benefits Booklet begins (7/1/2013).

Emergency - the sudden, and at the time, unexpected onset of a health condition that requires immediate medical attention where failure to provide medical attention would result in serious impairment to bodily functions or serious dysfunction of a bodily organ or part, or would place the person's health in serious jeopardy.

Experimental/Investigational -

(a) Any drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply used in or directly related to the diagnosis, evaluation or treatment of a disease, injury, illness or other health condition which We determine in Our sole discretion to be Experimental or Investigational.

We will deem any drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply to be Experimental or Investigational if we determine that one or more of the following criteria apply when the service is rendered with respect to the use for which benefits are sought.

The drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply:

- Cannot be legally marketed in the United States without the final approval of the Food and Drug Administration (FDA) or any other state or federal regulatory agency, and such final approval has not been granted
- Has been determined by the FDA to be contraindicated for the specific use
- Is provided as part of a clinical research protocol or clinical trial, or is provided in any other manner that is intended to evaluate the safety, toxicity or efficacy of the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply; or is subject to review and approval of an Institutional Review Board (IRB) or other body serving a similar function
- Is provided pursuant to informed consent documents that describe the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply as Experimental or Investigational, or otherwise indicate that the safety, toxicity or efficacy of the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is under evaluation

(b) Any service not deemed Experimental or Investigational based on the criteria in subsection (a) may still be deemed to be Experimental or Investigational by Us. In determining whether a service is Experimental or Investigational, We will consider the information described in subsection (c) and assess all of the following:

- Whether the scientific evidence is conclusory concerning the effect of the service on health outcomes
- Whether the evidence demonstrates that the service improves the net health outcomes of the total population for whom the service might be proposed as any established alternatives
- Whether the evidence demonstrates the service has been shown to improve the net health outcomes of the total population for whom the service might be proposed under the usual conditions of medical practice outside clinical investigatory settings

(c) The information We consider or evaluate to determine whether a drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is Experimental or Investigational under subsections (a) and (b) may include one or more items from the following list, which is not all-inclusive:

- Randomized, controlled, clinical trials published in authoritative, peer-reviewed United States medical or scientific journal
- Evaluations of national medical associations, consensus panels and other technology evaluation bodies
- Documents issued by and/or filed with the FDA or other federal, state or local agency with the authority to approve, regulate or investigate the use of the drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply
- Documents of an IRB or other similar body performing substantially the same function
- Consent documentation(s) used by the treating Physicians, other medical professionals or facilities, or by other treating Physicians, other medical professionals or facilities studying substantially the same drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply
- The written protocol(s) used by the treating Physicians, other medical professionals or facilities or by other treating Physicians, other medical professionals or facilities studying substantially the same drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply
- Medical records
- The opinions of consulting Providers and other experts in the field

(d) We have the sole authority and discretion to identify and weigh all information and determine all questions pertaining to whether a drug, biologic, device, diagnostic, product, equipment, procedure, treatment, service or supply is Experimental or Investigational.

Grievance - a written Complaint about the quality of care or service a Member receives from a Provider.

Health Benefit ID Card - the card We give you with information such as the Subscriber's name and Subscriber's ID number.

Health Plan Description Form - the document, found in the front of the Benefits Booklet, which identifies the type of coverage and Deductible, Copayment and Coinsurance information.

Home Health Agency - an agency certified by the Colorado Department of Public Health and Environment as meeting the provisions of Title XVIII of the Federal "Social Security Act" as amended, for Home Health Agencies. A Home Health Agency is primarily engaged in arranging and providing nursing services, home health aide services, and other therapeutic and related services.

Hospice Facility - a Facility Provider licensed by the Colorado Department of Public Health and Environment to provide Hospice Care in this state. A Hospice is a centrally administered program of palliative, supportive and interdisciplinary team services providing physical, psychological, spiritual and sociological care for terminally ill individuals and their families within a continuum of inpatient care. Home Care and follow-up bereavement services are available 24 hours a day, seven days a week.

Hospice Care - an alternative way of caring for terminally ill individuals that stresses palliative care rather than curative or restorative care. Hospice Care focuses on the patient/family as the unit of care. Supportive services are offered to the family before and after the death of the Member. Hospice Care addresses physical, social, psychological and spiritual needs of the Member and the Member's family.

Individual Membership - a membership covering one person (the Subscriber).

Maternity Services - services you require for the diagnosis and care of a pregnancy, complications of pregnancy and for delivery services. Delivery services include:

- Normal vaginal delivery
- Cesarean section delivery
- Spontaneous termination of pregnancy before full term

Maximum Allowed Amount - The maximum amount that we will allow for Covered Services the Member receives. More information can be found in the **ABOUT YOUR HEALTH BENEFITS** section under **Cost Sharing Requirements**.

Medical Supplies - items (except Prescription Drugs) required for the treatment of an illness or injury.

Medically Necessary - an intervention that is or will be provided for the diagnosis, evaluation and treatment of a condition, illness, disease or injury and that We solely determine to be:

- Medically appropriate for and consistent with the symptoms and proper diagnosis or treatment of the condition, illness, disease or injury
- Obtained from a Physician and/or licensed, certified or registered Provider
- Provided in accordance with applicable medical and/or professional standards
- Known to be effective, as proven by scientific evidence, in materially improving health outcomes
- The most appropriate supply, setting or level of service that can safely be provided to you and which cannot be omitted consistent with recognized professional standards of care (which, in the case of hospitalization, also means that safe and adequate care could not be obtained as an outpatient)
- Cost-effective compared to alternative interventions, including no intervention. Cost effective does not always mean lowest cost. It does mean that as to the diagnosis or treatment of your illness, injury or disease, the service is: (1) not more costly than an alternative service or sequence of services that is medically appropriate, or (2) the service is performed in the least costly setting that is medically appropriate
- Not Experimental/Investigational
- Not primarily for you, your families, or your Provider's convenience
- Not otherwise subject to an exclusion under this Benefits Booklet

The fact that a Physician and/or Provider may prescribe, order, recommend or approve care, treatment, services or supplies does not, of itself, make such care, treatment, services or supplies Medically Necessary.

Medicare - a federally funded health insurance program that provides benefits for people age 65 and older. Some individuals under age 65 who are disabled or who have end stage kidney disease also are eligible for Medicare benefits.

Member - the Subscriber or any Dependent who is enrolled for coverage under this Benefits Booklet. Also referred to in this Benefits Booklet as "you" or "your". In some instances you or your child could also mean a surrogate decision-maker. We will accept the guidance of your surrogate decision-maker in those situations as required by state law.

Mental Health Condition - mental conditions, including without limitation, biologically based mental illness, that have a psychiatric diagnosis or that require specific psychotherapeutic treatment, regardless of the underlying condition (e.g., depression secondary to diabetes or primary depression). Mental health condition shall not include autism.

Out-of-Pocket Annual Maximum - the Cost Sharing total that you may be responsible for under this Benefits Booklet for most medical expenses under your policy during a specified period. The Out-of-Pocket Annual Maximum is designed to protect you from catastrophic health care expenses. For your Benefit Period, after the Out-of-Pocket Annual Maximum is reached, for most services, payment will be made at 100 percent of the Maximum Allowed Amount for the remainder of your Benefit Period. Benefit Period Maximums or lifetime maximums under this Benefits Booklet will still apply, even if you have satisfied your Out-of-Pocket Annual Maximum.

Physician - A doctor of medicine or osteopathy who is licensed to practice medicine under the laws of the state or jurisdiction where the services are provided.

Plan – the health benefit Plan provided by the Plan Sponsor and explained in this Benefits Booklet

Plan Document — the Plan Document and the Summary Plan Description for the University of Colorado Health and Welfare Plan, and the documents incorporated therein by reference.

Preauthorization - a process during which requests for services are reviewed, before services are rendered for approval of benefits, length of stay and appropriate location.

Premium, costs or fees - as this Plan is self-funded, insurance premiums are not paid by the member. As used in this Benefits Booklet, unless otherwise indicated, "premium", "costs", or "fees" refer to the charges that the Trust must pay to establish and maintain coverage and administrative services.

Prescription Drugs - Prescription Drugs include:

Brand Name Prescription Drug - the initial version of a medication developed by a pharmaceutical manufacturer or a version marketed under a pharmaceutical manufacturer's own registered trade name or trademark. The original manufacturer is granted an exclusive patent to manufacture and market a new drug for a certain number of years. After the patent expires and FDA requirements are met, any manufacturer may produce the drug and sell the drug under its own brand name or under the drug's chemical (generic) name.

Formulary - a list of pharmaceutical products developed in Consultation with Physicians and pharmacists and approved for their quality and cost-effectiveness.

Generic Prescription Drug - medications determined by the FDA to be bio-equivalent to brand name drugs and that are not manufactured or marketed under a registered trade name or trademark. Normally, it is available only after the patent protection expires on a brand-name drug. A generic drug's active ingredients duplicate those of a brand name drug but may look different than the corresponding brand product. Generic drugs must meet the same FDA specifications as brand name drugs for safety, purity and potency and must be dispensed in the same dosage form (tablet, capsule, cream) as the counterpart brand name drug. On average, generic drugs cost less than the counterpart brand name drug.

Legend Drug - a medicinal substance, dispensed for outpatient use, which under the Federal Food, Drug & Cosmetic Act is required to bear on its original packing label, "Caution: Federal law prohibits dispensing without a prescription." Compounded medications that contain at least one such medicinal substance are considered to be prescription legend drugs. Insulin is considered a prescription Legend Drug under this Benefits Booklet.

Pharmacy - an establishment licensed to dispense Prescription Drugs by a licensed pharmacist upon an authorized health care professional's order.

Preauthorization - the process applied to certain drugs and/or therapeutic categories to define and/or limit the conditions under which these drugs will be covered. The drugs and criteria for coverage are defined by the pharmacy and therapeutics committee.

Preventive Care - comprehensive care that emphasizes prevention, early detection and early treatment of conditions through routine physical exams, immunizations and health education.

Prostate screening - testing to identify an increased risk of prostate cancer in the absence of any abnormal symptoms.

Provider - a person or facility that is recognized by Us as a health care Provider and fits one or more of the following descriptions:

Professional Provider — a Physician or other Professional Provider who is licensed or otherwise authorized by the state or jurisdiction where services are provided to perform designated health care services. For benefits to be payable, services of a Provider must be within the scope of the authority granted by the license and covered by this Benefits Booklet. Such services are subject to review by a medical authority appointed by Us. Other professional Providers include, among others, certified nurse midwives, dentists, optometrists, ophthalmologists, certified registered nurse anesthetists. Services of such a Provider must be among those covered by this Benefits Booklet and are subject to review by a medical authority We appoint.

Facility Provider - an Inpatient and Outpatient Facility Providers as defined below:

- An Inpatient Facility Provider - is a Hospital, Alcoholism Treatment Center, residential treatment center, Hospice Facility, Skilled Nursing Care facility, Alternative Care facility or other facility which We recognize as a health care Provider. These Facility Providers may be referred to collectively as a Facility Provider.
- An Outpatient Facility Provider - is a dialysis center, Veteran's Administration or Department of Defense Hospital, Home Health Agency, Alternative Care Facility or other Facility Provider such as an Ambulatory Surgery Center (but not a Hospital, Alcoholism Treatment Center, Hospice Facility, Skilled Nursing Care facility, or residential treatment center) recognized by Us and licensed or certified to perform designated health care services by the state or jurisdiction where services are provided. Services of such a Provider must be among those covered by this Benefits Booklet and are subject to review by a medical authority appointed by Us.

Retail Pharmacy - an establishment licensed to dispense Prescription Drugs and other medications by a licensed pharmacist or mail order service upon an authorized health care professional's order.

Spouse - a Subscriber's legal Spouse, including Common-Law Spouse. All references to Spouse include same gender domestic partners (SGDPs) and partners in a civil union, except that SGDPs and partners in civil unions are not eligible for COBRA coverage. They are eligible for continuation coverage offered through the employer.

Stabilize - the provision of medical treatment to you in an Emergency as may be necessary to assure, within reasonable medical probability that material deterioration of your condition is not likely to result from or during any of the following:

- Your discharge from an emergency department or other care setting where Emergency Care is provided to you;
- Your transfer from an emergency department or other care setting to another facility; or
- Your transfer from a Hospital emergency department or other Hospital care setting to the Hospital's Inpatient setting.

Step Therapy - process of first requiring the use of designated medication over others for treatment as supported by clinical practice guidelines.

Subscriber - the Member in whose name the membership under the Benefits Booklet is established.

Substance Dependency - means alcoholism, drug and other substance abuse. Alcoholism and substance abuse are conditions brought about when an individual uses alcohol, drugs or other substances in such a manner that his or her health is impaired and/or ability to control actions is lost.

Urgent Care -an unexpected episode of illness or an injury requiring treatment that cannot reasonably be postponed for regularly scheduled care but which is not considered an emergency.

Urgent Care Center - an office or facility where care is provided for individuals who require immediate medical attention but whose condition is not life-threatening (non-Emergency).

Well-Child Visit - a Physician visit that includes the following components: an age-appropriate physical exam, history, anticipatory guidance, and education (e.g., examining family functioning and dynamics, injury prevention counseling, discussing dietary issues, reviewing age-appropriate behaviors, etc.), and assessment of growth and development. For older children, a Well-Child Visit also includes safety and health education counseling.