



# Sandia Total Health (claims administered by Kaiser Permanente Insurance Company)

(Non-Represented Employees, Pre-Medicare Retirees,  
Survivors, Long Term Disability Terminees)

Effective: January 1, 2011  
Program Summary

## Important

This Program Summary applies to non-represented employees, pre-Medicare retirees, survivors, and Long Term Disability Terminees effective January 1, 2011.

For more information on other benefit programs, refer to the *Sandia Health Benefits Plan for Employees Summary Plan Description* or the *Sandia Health Benefits Plan for Retirees Summary Plan Description*.

The Sandia Total Health Program is maintained at the discretion of Sandia and is not intended to create a contract of employment and does not change the at will employment relationship between you and Sandia. The Sandia Board of Directors (or designated representative) reserves the right to amend (in writing) any or all provisions of the Sandia Total Health Program, and to terminate (in writing) the Sandia Total Health Program at any time without prior notice, subject to applicable collective bargaining agreements.

The Sandia Total Health Program's terms cannot be modified by written or oral statements to you from human resources representatives or HBE or other Sandia personnel.



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## Section 1. Introduction

This is a summary of highlights of the Sandia Total Health Program, a component of the Sandia Health Benefits Plan for Employees (ERISA Plan 540) and the Sandia Health Benefits Plan for Retirees (ERISA Plan 545). This Program Summary is part of the *Sandia Health Benefits Plan for Employees Summary Plan Description* or the *Sandia Health Benefits Plan for Retirees Summary Plan Description*. It contains important information about your Sandia health benefits.

Certain capitalized words in this Program Summary have special meaning. These words have been defined in the Definitions section of this Program Summary.

When the words “we”, “us”, and “our” are used in this document, we are referring to Sandia. When the words “you” and “your” are used throughout this document, we are referring to people who are Covered Members as defined in the Definitions section.

Many sections of this Program Summary are related to other sections of the Program Summary and to information contained in the *Sandia Health Benefits Plan for Employees Summary Plan Description* or the *Sandia Health Benefits Plan for Retirees Summary Plan Document*. You will not have all of the information you need by reading only one section of one booklet.

Refer to the *Sandia Health Benefits Plan for Employees Summary Plan Description* or the *Sandia Health Benefits Plan for Retirees Summary Plan Description* for information about eligibility, enrollment, disenrollment, premiums, termination, coordination of benefits, subrogation and reimbursement rights, when coverage ends, continuation of coverage provisions, and your rights under the Employee Retirement Income Security Act of 1974 (ERISA).

To receive a paper copy of this Program Summary, other Program Summaries, the *Sandia Health Benefits Plan for Employees Summary Plan Description* or the *Sandia Health Benefits Plan for Retirees Summary Plan Description*, please contact Sandia HBE Customer Service at 505-844-HBES (4237) or <https://hbe.sandia.gov>. These documents are also available electronically at:

<http://www.sandia.gov/resources/emp-ret/spd/index.html>.

Since these documents will continue to be updated, we recommend that you check back on a regular basis for the most recent version.

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## Section 2. Summary of Changes

The following changes from Kaiser Permanente HMO to the new Sandia Total Health Program claims administered by Kaiser Permanente Insurance Company are:

- The Sandia Total Health Program, a Consumer Driven Health Plan, is claims administered by Kaiser Permanent Insurance Copmpany, and it replaces the fully insured Kaiser Permanente HMO Program. The Sandia Total Health claims administered by Kaiser Permanent Insurance Company, applies to for employees, pre-Medicare retirees, surviving spouses, and Long Term Disability Terminees.
- Copays for office visits have been eliminated.
- There is an In-Network Deductible:
  - \$750 per person
  - up to \$1,500 for an employee (or retiree, surviving spouse or Long Term Disability Terminee) plus spouse or plus child(ren),
  - up to \$2,250 for an employee (or retiree, surviving spouse, or Long Term Disability Terminee) plus spouse plus child(ren).
  - The Deductible does not apply to certain preventive care and to prescription drugs.
- There is an Out-of-Network Deductible:
  - \$2,000 per person
  - up to \$4,000 for an employee (or retiree, surviving spouse or Long Term Disability Terminee) plus spouse or plus child(ren),
  - up to \$6,000 for an employee (or retiree, surviving spouse, or Long Term Disability Terminee) plus spouse plus child(ren).
- The In-Network Coinsurance percentage that you will pay is 80% (with the exception of certain preventive care services and prescription).
- The Out-of-Network Coinsurance percentage that you will pay is 60%
- The In-Network out-of-pocket is:
  - \$2,250 per person
  - up to \$4,500 for an employee (or retiree, surviving spouse or Long Term Disability Terminee) plus spouse or plus child(ren),
  - up to \$6,750 for an employee (or retiree, surviving spouse, or Long Term Disability Terminee) plus spouse plus child(ren).
  - The out-of-pocket maximum includes the Deductible as outlined above but does not apply to prescription.

- The Out-of-Network out-of-pocket maximum has is:
  - \$6,000 per person
  - up to \$12,000 for an employee (or retiree, surviving spouse or Long Term Disability Terminee) plus spouse or plus child(ren),
  - up to \$18,000 for an employee (or retiree, surviving spouse, or Long Term Disability Terminee) plus spouse plus child(ren).
  - The out-of-pocket maximum includes the Deductible as outlined above but does not apply to prescription drugs.
- The Sandia Total Health Program contains a Health Reimbursement Account feature, which allows up to \$250, for an individual, \$500 for an employee (or retiree, surviving spouse or Long Term Disability Terminee) plus spouse or plus child(ren), and \$750 for an employee (or retiree, surviving spouse or Long Term Disability Terminee) plus spouse plus child(ren) if the employee (or retiree, surviving spouse, or Long Term Disability Terminee) takes a Health Assessment, which may include specified biometric screenings.
- Coinsurance percentages for prescription drugs are the same; however, there are minimum and maximum copays that you will pay:
  - Retail network pharmacy
    - Generic: You pay 20% of the retail network pharmacy cost (\$5 minimum/\$10 maximum)
    - Preferred Brand Name: You pay 30% of the retail network pharmacy cost (\$25 minimum/\$40 maximum)
    - Non-Preferred Brand Name: You pay 40% of the retail network pharmacy cost (\$40 minimum/\$60 maximum)
  - Mail Order
    - Generic: You pay 20% of the mail order pharmacy cost (\$10 minimum/\$20 maximum)
    - Preferred Brand Name: You pay 30% of the mail order pharmacy cost (\$50 minimum/\$80 maximum)
    - Non-Preferred Brand Name: You pay 40% of the mail order pharmacy cost (\$80 minimum/\$120 maximum)
- Chiropractic and acupuncture paid benefit maximum is \$750 annually.
- Annual routine physical exams will be covered In-Network if billed with a preventive code or with a preventive and diagnostic code.
- Preventive care benefits (for medical services and prescription drugs) have been updated to include benefits provided under the Patient Protection and Affordable Care Act (PPACA).

- Infertility lifetime maximum has changed (see the *Sandia Health Benefits Plan for Employees Summary Plan Description*).
- Funding requirements for the Health Reimbursement Account (HRA) have changed.
- Earn more money for your Health Reimbursement Account for 2012 through the Healthy Living Incentive Program.

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## Section 3. How to Obtain Services

### Welcome to Your Plan for Sandia Total Health In-Network

Network Facilities for your area are listed in greater detail in Welcome to Your Plan and [www.kp.org](http://www.kp.org), which describes the types of Covered Services that are available from each Network Facility in your area because some Network Facilities provide only specific types of Covered Services. It explains how to make appointments, lists hours of operation, and includes a detailed telephone directory for appointments and advice. Welcome to Your Plan provides other important information, such as preventive care guidelines. Welcome to Your Plan is subject to change and is periodically updated. You can get a copy by visiting the kp.org web site or by calling customer service.

This section describes how to access medical and behavioral health care under the In-Network and Out-of-Network options, Prior Authorization and referral requirements, predetermination of benefits, accessing non-Emergency Services or non-Urgent Care while away from home, the Kaiser Permanente Provider Network, and other general information including the Prescription Drug Program.

### In-Network and Out-of-Network Options

The Sandia Total Health Program provides both In-Network and Out-of-Network benefits. You may select providers either In-Network or Out-of-Network, however using your In-Network benefit allows you to receive the maximum available benefit.

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**Note:** You can use the In-Network or Out-of-Network option at any time during the year, any time you need medical care.

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The In-Network option provides you access to physicians, facilities, and suppliers who are Kaiser Permanente Network Providers. Some procedures may require Prior Authorization or a referral.

The advantages of using the In-Network option include:

- Lower Coinsurance you will pay (e.g., 20% versus 40%)
- Lower Out-of-Pocket Maximums (e.g., \$2,250 versus \$6,000 per person)
- No responsibility for amounts exceeding Eligible Charges
- Certain preventive care services covered at 100%
- Generally, no claims to file

The Out-of-Network option offers a lower level of benefit, but enables you to get Covered Services from licensed providers outside Kaiser Permanente's Network Provider. You are responsible for Deductibles, Coinsurance, and amounts exceeding Eligible Charges. You are also responsible for filing all claims not filed by the provider and must obtain Prior Authorization and/or referrals as required by the Program in order to be eligible for full benefits.

The following Covered Services are only available Out-of-Network but are covered under the In-Network Cost Share:

- Certain [Dental Services](#)
- Orthopedic shoes
- Optical Hardware post cataract surgery (refer to the Vision Care Program for benefits other than Optical Hardware)
- Infertility
  - Purchase of sperm, if billed separately
  - Limited donor expenses for egg donor (only the same charges that would be eligible to extract the egg from a covered employee are allowed for the donor; prescription medications taken by a donor are not allowable charges)
  - Storing and preserving embryos for up to two years
- Maternity
  - Birthing services rendered in the home
- Family Planning
  - Reversal of Sterilization

If you are admitted to a hospital for an Emergency Medical Condition that is not In-Network and Services are covered, In-Network benefits will be paid until you are Stabilized. Once Stabilized, you must be moved to a Network Hospital to continue In-Network benefits. You may elect to remain in the Out-of-Network hospital and receive Out-of-Network benefits, as long as your Network Physician determines the treatment to be Medically Necessary.

## **Prior Authorization and Referral Requirements for Covered Services**

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**IMPORTANT:** Just because a Service or procedure does not require Prior Notification does not mean that it is a Covered Service.

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### **Referrals for the Sandia Total Health In-Network Plan level**

You are required to obtain a referral from your Network Physician prior to receiving certain specialty care services under the In-Network Plan level. If you receive certain specialty care services for which you did not obtain a referral, you will be responsible for all the charges associated with those services.

## **Self Referrals**

You do not need a referral or prior authorization to receive care from any of the following:

- Your personal Network Physician
- Specialists in optometry, psychiatry, chemical dependency
- Generalists in internal medicine, pediatrics, and family practice
- Female Members do not need a referral or prior authorization in order to obtain access to obstetrical or gynecological care from a Network Provider who specializes in obstetrics or gynecology
- Out-of-Network Covered Services

## **Prior Authorizations for the Sandia Total Health In-Network Plan option**

Certain Services require Prior Authorization in order for the In-Network Plan level to cover them. The Services that require Prior Authorization differ by Kaiser Permanente Region and are listed by Region in the “Services that Require Prior Authorization section. Your Network Physician will request Prior Authorization when it is required, except that you must request Prior Authorization in order to receive covered Post-Stabilization Care from Non-Network Providers, as described in the “Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers” section to be covered at the In-Network level.

## **Routine Care**

Routine appointments are for medical needs that are not urgent, such as routine preventive care. Try to make your routine care appointments as far in advance as possible.

## **Urgent Care**

You may need Urgent Care if you have an illness or injury that requires prompt medical attention but is not an Emergency Medical Condition. If you think you may need Urgent Care, call the Urgent Care or advice nurse telephone number at 800-663-1771. Note: Urgent Care received from a Non-Network emergency department is covered under the Sandia Total Health Out- of-Network Plan level.

For information about Urgent Care outside the Service Area, please refer to the [Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers](#) section.

## **Advice Nurses**

Sometimes it is difficult to know what type of care you need. That is why Kaiser Permanente has telephone advice nurses available to assist you. These advice nurses can help assess medical symptoms and provide advice over the phone, when medically appropriate. They can often answer questions about a minor concern, tell you what to do if a Network Provider is closed, or advise you about what to do next, including making a

same-day appointment for you if it is medically appropriate. To reach an advice nurse, please call the advice nurse phone number listed in the [Customer Service Phone Numbers](#) section.

## **Your Personal Physician**

Personal physicians provide Primary Care and play an important role in coordinating care, including hospital stays and referrals to specialists. For the current list of physicians who are available as personal Network Physicians, and to find out how to select a personal Network Physician, please call customer service at the number listed in the “Customer Service Phone Numbers” section. You can change your personal physician for any reason.

## **Second Opinions**

Upon request and subject to payment of any applicable Coinsurance, you may obtain a second opinion from:

- A Network Physician about any proposed Covered Services or
- A Non-Network Provider.

## **Your Identification Card**

Your Kaiser Permanente identification card (ID card) has a medical or health record number on it, which you will need when you call for advice, make an appointment with a Network Provider, or go to a provider for Covered Services. When you get care, please bring your Kaiser Permanente ID card and a photo ID. Your medical or health record number is used to identify your medical records and coverage information. If you need to replace your Kaiser Permanente ID card, please call customer service at the number listed in the [Customer Service Phone Numbers](#) section.

Your ID card is for identification only. In order for the Program to cover Services, you must be a current Member or Dependent on the date you receive the Services. Anyone who is not a Member or Dependent will be billed for any Services he or she receives, and the amount billed may be different from the Eligible Charges for the Services.

## **Receiving Care in Other Kaiser Permanente Regions**

You will probably receive most Covered Services in the Service Area of the Kaiser Permanente Region where you live or work. If you are in the Service Area of another Kaiser Permanente Region, you may receive Covered Services from Network Providers in that Region, though Services that require a referral or Prior Authorization may differ among Regions. For information about Network Providers or Covered Services in another Region, please call customer service for that Region at the number listed in the [Customer Service Phone Numbers](#) section.

## **Getting Assistance for Sandia Total Health (In-Network)**

Kaiser Permanente wants you to be satisfied with the health care you receive. If you have any questions or concerns about the care you are receiving from a Network Facility, please discuss them with your personal Network Physician or with any other Network Providers who are treating you. They want to help you with your questions. You may also call customer service at the number listed in the [Customer Service Phone Numbers](#) section.

## **Interpreter services for Sandia Total Health (In-Network)**

If you need interpreter services when you call or when you get Covered Services, please let Kaiser Permanente know. Interpreter services are available 24 hours a day, seven days a week, at no cost to you, at Network Facilities. For more information, please call customer service at the number listed in the [Customer Service Phone Numbers](#) section.

## **In-Network Facilities**

At most Network Facilities, you can usually receive all the Covered Services you need, including specialty care, pharmacy, and lab work. You are not restricted to a particular Network Facility, and you are encouraged to use the Network Facility that will be most convenient for you:

- All Network Hospitals provide inpatient Services and are open 24 hours a day, seven days a week
- Emergency Services are available from Network Hospital Emergency Departments as described in Welcome to Your Plan (please refer to Welcome to Your Plan or [www.kp.org](http://www.kp.org) for Emergency Department locations in your area)
- Same day appointments are available at many locations (please refer to Welcome to Your Plan or [www.kp.org](http://www.kp.org) for Urgent Care locations in your area)
- Many Network Facilities have evening and weekend appointments
- Many Network Facilities have a customer services department (refer to Welcome to Your Plan or [www.kp.org](http://www.kp.org) for locations in your area)

## **Deductibles, Out-of-Pocket Maximums, and Lifetime Maximums**

This section summarizes the annual Deductibles and Out-of-Pocket Maximums that apply to the In-Network option and the Out-of-Network option, as well as any lifetime maximums under the Sandia Total Health Program.

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**Note:** If you do not have access to Network Providers within a Kaiser Permanente Service Area you will be covered under the In-Network level if you receive a referral to a provider outside the network. You can obtain services Out-of-Network without a referral but you will be required to pay a greater amount out of pocket.

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## Deductibles

This section describes your Deductibles. You must first pay the annual Deductible before the Sandia Total Health Program begins to pay for Covered Services. When you meet the full Deductible amount, the Sandia Total Health Program begins to pay for eligible, covered expenses at the applicable Coinsurance amount. Deductibles are not prorated for mid-year enrollments or coverage tier changes.

Amounts above Eligible Charges, charges not covered by the Sandia Total Health Program, prescription drug Coinsurance and charges incurred because of failure to obtain required Prior Authorization do not apply toward the Deductible.

<b>Annual Deductible</b>	<b>In-Network Option</b>			<b>Out-of-Network Option</b>		
	Primary Covered Member Only	Primary Covered Member + Spouse or + Child(ren) * (also referred to as family)	Primary Covered Member + Spouse + Child(ren)* (also referred to as family)	Primary Covered Member Only	Primary Covered Member + Spouse or + Child(ren) * (also referred to as family)	Primary Covered Member + Spouse + Child(ren)* (also referred to as family)
	\$750	\$1,500	\$2,250	\$2,000	\$4,000	\$6,000

\* Spouse or same-gender domestic partner/child(ren) for employees

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**IMPORTANT:** The Deductibles do not cross apply between In-Network and Out-of-Network.

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Each family member may contribute toward the family Deductible based on usage. However, contribution maximums are limited to the individual Deductible amount.

After three members in a family meet the individual Deductible, the family Deductible is satisfied. No more than the individual Deductible amount will be applied to the family maximum per member.

**Example:** An employee has a family of five members. The In-Network Deductible for this family is \$2,250. During the calendar year, the father and mother each incurred In-Network expenses of \$1,000 and \$500, respectively. The three children incurred In-Network expenses as follows: first child, \$500; second child, \$1,000; third child, \$200. These expenses are determined to be covered charges and are applied to the Deductible by the Claims Administrator in the order of receipt of the claims. The individuals contribute to the Deductible as follows:

In-Network Deductible Example			
	Expenses Incurred	Individual Limit	Allowable Contribution
Father	\$1,000	\$750	\$750
Mother	\$500	\$750	\$500
1st Child	\$500	\$750	\$500
2nd Child	\$1,000	\$750	\$500
3rd Child	\$200	\$750	\$0
		<b>Total:</b>	<b>\$2,250</b>

After these charges are applied to the family Deductible, no additional charges are applied even though some family members have not met the individual Deductible.

**Example:** A retiree has himself and his spouse covered. The In-Network Deductible for him and his spouse is \$1,500. During the calendar year, each incurred In-Network expenses of \$1,000 and \$1,500, respectively. These expenses are determined to be covered charges and are applied to the Deductible by the Claims Administrator in the order of receipt of the claims. The individuals contribute to the Deductible as follows:

In-Network Deductible Example			
	Expenses Incurred	Individual Limit	Allowable Contribution
Retiree	\$1,000	\$750	\$750
Spouse	\$1,500	\$750	\$750
		<b>Total:</b>	<b>\$1,500</b>

After these charges are applied to the Deductible, no additional charges are applied.

### Out-of-Pocket Maximums

This section describes your Out-of-Pocket Maximums. **Note:** Out-of-pocket Maximums are not prorated for mid-year enrollments or change in coverage tiers.

### Medical Expenses

	In-Network Option			Out-of-Network Option		
Annual Out-of-Pocket Maximum	Primary Covered Member Only	Primary Covered Member + Spouse or + Child(ren)*	Primary Covered Member + Spouse + Child(ren)* (also referred to as family)	Primary Covered Member Only	Primary Covered Member + Spouse or + Child(ren)*	Primary Covered Member + Spouse + Child(ren)* (also referred to as family)
	\$2,250	\$4,500	\$6,750	\$6,000	\$12,000	\$18,000

\* Spouse or same-gender domestic partner/child(ren) for employees

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Note: The annual out-of-pocket maximum includes the deductible.

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**IMPORTANT:** The Out-of-Pocket Maximums do not cross apply between In-Network and Out-of-Network.

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With some exceptions (outlined in the table on page 4-4), no additional Coinsurance will be required for the remainder of the calendar year after you reach the applicable annual out-of-pocket Eligible Charges:

- For you: when you use the In-Network option and incur your In-Network Out-of-Pocket Maximum for covered medical expenses
- For you (and your spouse or same gender domestic partner); or you (and your child(ren) or same gender domestic partner child(ren)): when you (and your spouse or same gender domestic partner); or you (and your child(ren) or same gender domestic partner child(ren)) uses the In-Network option and incurs the In-Network Out-of-Pocket Maximum for covered medical expenses
- For the family: when your family uses the In-Network option and incurs the In-Network Out-of-Pocket Maximum for covered medical expenses
- For you: when you use the Out-of-Network option and incur your Out-of-Network Out-of-Pocket Maximum for covered medical expenses
- For you (and your spouse or same gender domestic partner); or you (and your child(ren) or same gender domestic partner child(ren)): when you (and your spouse or same gender domestic partner); or you (and your child(ren) or same gender domestic partner child(ren)) uses the Out-of-Network option and incurs the Out-of-Network Out-of-Pocket Maximum for covered medical expenses
- For the family: when your family uses the Out-of-Network option and incurs the Out-of-Network Out-of-Pocket Maximum for covered medical expenses

**Example:** In a calendar year, an employee family of four meets the In-Network family \$6,750 Out-of-Pocket Maximum as follows:

In-Network Out-of-Pocket Maximum Example			
	Out-of-Pocket Expenses In-Network	Applied to Out-of-Pocket In-Network	Applied to Out-of-Pocket Out-of-Network
Employee	\$2,250	\$2,250	\$0
Spouse	\$2,250	\$2,250	\$0
1st Child	\$2,250	\$2,250	\$0
2nd Child	\$0	\$0	\$0
<b>Total:</b>	<b>\$6,750</b>	<b>\$6,750</b>	<b>\$0</b>

The In-Network out-of-pocket maximum of \$6,750 for the family has been met. For the remainder of the calendar year, any additional covered medical expenses submitted by this family under the In-Network option will be paid at 100 percent of Eligible Charges (except for prescription drugs). If any member of this family, however, seeks Out-of-Network care, the In-Network Out-of-Pocket Maximums will not apply.

**Example:** In a calendar year, a retiree and his spouse meet the In-Network \$4,500 Out-of-Pocket Maximum as follows:

In-Network Out-of-Pocket Maximum Example			
	Out-of-Pocket Expenses In-Network	Applied to Out-of-Pocket In-Network	Applied to Out-of-Pocket Out-of-Network
Retiree	\$3,500	\$2,250	\$0
Spouse	\$10,000	\$2,250	\$0
<b>Total:</b>	<b>\$13,500</b>	<b>\$4,500</b>	<b>\$0</b>

The In-Network Out-of-Pocket Maximum of \$4,500 for the retiree plus spouse has been met. For the remainder of the calendar year, any additional covered medical expenses submitted by under the In-Network option will be paid at 100 percent of Eligible Charges (except for prescription drugs). If the retiree or spouse, however, seeks Out-of-Network care, the In-Network Out-of-Pocket Maximums will not apply.

The following table identifies what does and does not apply toward In-Network and Out-of-Network Out-of-Pocket Maximums:

Features	Applies to the In-Network, Out-of-Pocket Maximum?	Applies to the Out-of-Network, Out-of-Pocket Maximum?
Payments toward the annual Deductible	Yes	Yes
Member Coinsurance payments	Yes	Yes
Charges for non-Covered Health Services	No	No
Amounts of any reductions in benefits you incur by not following Prior Notification or Precertification requirements	No	No
Amounts you pay toward behavioral health services	Yes	Yes
Charges that exceed Eligible Charges	Not applicable	No
Prescription drugs obtained through Kaiser Permanente	No	No

## Prescription Drug Expenses

	In-Network Option	Out-of-Network Option
<b>Annual Out-of-Pocket Maximum</b>	\$1,500 per person	None

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**IMPORTANT:** The Out-of-Pocket Maximums do not cross apply between In-Network and Out-of-Network.

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No additional Coinsurance will be required for the remainder of the calendar year for Covered In-Network prescription drug purchases once a covered member has met his/her \$1,500 out-of-pocket maximum for the year.

### Lifetime Maximums

The Sandia Total Health Program does not have any lifetime maximums, with the exception of the infertility benefit as described in the Sandia Health Benefits Plan for Employees Summary Plan Description.

When you reach the \$30,000 lifetime maximum benefit, no additional reimbursement for any procedures incurred to treat infertility are payable. Other covered procedures related to family planning or reproduction (excluding infertility) may be payable.

## Section 4. Health Reimbursement Account (HRA)

### Health Reimbursement Account Administrator

PayFlex Systems USA will administer the HRA. All of your PayFlex services will be delivered through HealthHub™ at [www.HealthHub.com](http://www.HealthHub.com). PayFlex customer service can be reached at 800-284-4885.

### Health Reimbursement Account (HRA) Amounts

The HRA is an arrangement that will allow you to determine how some of your health care dollars are spent. Sandia will allocate an amount to the arrangement that is preset based on your enrollment status (single, family, etc.) and whether or not you have completed a Health Assessment as outlined in the table below.

Coverage Category	Annual Allocation of HRA Dollars if Primary Covered Member takes Health Assessment <sup>1</sup>	Annual Allocation of HRA Dollars if Primary Covered Member does not take Health Assessment <sup>1</sup>
Primary Covered Member Only	\$250	\$0
Primary Covered Member +Spouse or +Child(ren) <sup>2</sup>	\$500	\$250
Primary Covered Member + Spouse + Child(ren) (also referred to as family) <sup>2</sup>	\$750	\$500

<sup>1</sup> This is the only amount that will be placed in your HRA during the calendar year and may be used for any combination of eligible Network and non-Network Covered Health Services, including eligible prescription drugs purchased through Kaiser Permanente.

<sup>2</sup> Spouse or same-gender domestic partner/child(ren) for employees.

**Note:** Health Assessment data will only be used in aggregate for population health management programs

In order to receive HRA funding for each calendar year, the Primary Covered Member must complete the Health Assessment by November 30th of the previous year. For example, if you complete the Health Assessment by November 30th of 2011, you will receive the full HRA allocation for 2012.

Only the Primary Covered Member is responsible for completing the health assessment to receive the full HRA contribution. Refer to the [Health Assessment and Biometric Screenings](#) section for instructions on how to complete the health assessment. Covered spouses and other covered dependents are not required to complete a health assessment. As shown in the table above, covered spouses and other covered dependents will each receive a \$250 HRA allocation without completing a health assessment, and regardless of whether the Primary Covered Member completes the health assessment.

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**Note:** Retirees, surviving spouses/dependents, Long Term Disability terminees, and COBRA participants are not required to complete a Health Assessment to receive full HRA allocations.

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When completing a health assessment, you will be asked to enter your cholesterol, glucose, height, weight, waist measurement, and blood pressure. You are strongly encouraged to obtain a biometric screening to input into the health assessment so that you have an accurate picture of your health risks.

Employees can opt to get a biometric screening at the Sandia On-Site Clinic or through their personal physician. Refer to the [Health Assessment and Biometric Screenings](#) section for more information.

Retirees are not eligible to use the Sandia On-Site Clinic and will need to get their biometric screenings done through their personal physician.

The HRA is entirely employer funded. You are not permitted to make any contribution to your HRA, whether made on a pre-tax or after-tax basis. Your HRA is an “unfunded” account, and benefit dollars are payable solely from Sandia’s general assets. The HRA is not taxable to you.

If you don’t spend all your HRA dollars in a calendar year, and you remain enrolled in the Sandia Total Health Program for the following year, any remaining HRA balance remains in the HRA for the next calendar year. The maximum balance in an HRA at the beginning of any new year is capped at:

- \$1,500 for Primary Covered Member only coverage
- \$3,000 for Primary Covered Member plus spouse (or same gender domestic partner) or plus child(ren) including same-gender domestic partner child(ren)
- \$4,500 for family coverage

If you are a dual Sandia couple and you switch who the primary subscriber is, any HRA funds will transfer to the new primary subscriber.

Note: If you have any remaining funds in the HRA from the previous year, the balance will not rollover to the next year until 90 days after the end of the plan year. This is to allow access by PayFlex to HRA funds for the processing of any claims for medical services received in the previous year.

### New Hires

Sandia will automatically make the full HRA contribution for the calendar year in which you hire. In addition, Sandia will automatically make the full HRA contribution for any employees or PreMedicare Retirees who enroll in Sandia Total Health during the calendar year as a result of an eligible mid-year election change event. However, to receive the full HRA contribution for the next calendar year, you will need to complete the Health Assessment by November 30. If you hire in between October 1 and December 31, you will automatically receive the full HRA contribution for the next calendar year.

If you terminate employment, you have up to one year to file claims incurred while you were employed for the HRA. Refer to Sandia Health Benefits Plan for Employees Summary Plan Description for information on continuing coverage under COBRA

## How the HRA Works

Your HRA dollars can be used first to pay for Eligible Charges, including eligible prescription drugs purchased through Kaiser Permanente, up to the amount allocated to your HRA. HRA funds are available for use by any covered member and are not apportioned on a per person basis. For example, if there is \$750 in available HRA funds and a claim is submitted for one member in the amount of \$1,000, and the member has a \$750 deductible, the full HRA funds of \$750 will be pulled to cover the deductible portion of the claim.

### Example 1:

#### **Year 1:**

You complete a Health Assessment and you have single coverage at the beginning of the year. Sandia allocates \$250 to your HRA. During the course of the year, you incur \$150 in eligible medical services. Your In-Network deductible is \$750, and the entire \$150 of medical services you received is subject to the deductible. You may use your HRA to cover the deductible amount.

HRA Beginning Balance	\$250
<u>Less HRA payment</u>	(-\$150)
HRA Ending Balance	\$100

- Your HRA balance is sufficient to cover the entire \$150 of your annual healthcare costs. This means that the entire amount that was subject to the deductible has been paid by the HRA. You effectively have no out-of-pocket costs.
- You have \$100 of unused funds in your HRA that will rollover to the next calendar year if you continue enrollment in the Sandia Total Health Program.

#### **Year 2:**

You complete a Health Assessment for this year, and you have single coverage at the beginning of the year. Sandia allocates \$250 to your HRA. You start the year with a balance of \$350 (\$100 from the previous year plus \$250 from this year). During the course of the year, you incur \$100 in eligible medical services. Your In-Network deductible is \$750, and the entire \$100 of health services you received is subject to the deductible. You may use your HRA to cover the deductible amount.

HRA Carryover Balance	\$100
Plus Year 2 HRA	\$250
Year 2 Beginning Balance	\$350
<u>Less HRA payment</u>	(-\$100)
Year 2 Ending Balance	\$250

- Your HRA is sufficient to cover the entire \$100 of your annual healthcare costs. This means that the entire amount that was subject to the deductible has been paid. You effectively have no out-of-pocket costs after you are reimbursed by the HRA.
- You have \$250 of unused funds in your HRA that will rollover to the next calendar year if you continue enrollment in the Sandia Total Health Program.

### **Year 3:**

You complete a Health Assessment for this year and you have single coverage at the beginning of the year. Sandia allocates \$250 to your HRA. During the course of the year, you incur \$1,500 in eligible health services. Your In-Network deductible is \$750. The first \$500 of medical expenses is reimbursed by your HRA and also counts towards your annual In-Network deductible of \$750. You may use your HRA to cover a portion of your annual deductible.

HRA Carryover Balance	\$250
Plus Year 3 HRA	<u>\$250</u>
Year 3 Beginning Balance	\$500
<u>Less HRA payment</u>	<u>(-\$500)</u>
Year 3 Ending Balance	\$0

- You HRA will cover \$500 of your \$750 deductible. This means that you need to pay an additional \$250 to meet your annual deductible. You will then be subject to 20% on the remaining \$750 of medical expenses which is \$150. Your total out-of-pocket cost is \$400.

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**Note:** For simplicity, pharmacy expenses were not illustrated in the examples. But prescription medication expenses can also be paid for with the HRA automatically for inpatient medications or using a provided debit card for use at a Network Pharmacy or the mail order pharmacy.

### **Example 2:**

You have enrolled yourself and your spouse but have not completed a Health Assessment for the year. You do not receive your \$250. Sandia allocates only \$250 to your HRA for your spouse, therefore, you start the year with a balance of \$250. During the course of the year, you and your spouse incur \$600 in Eligible Charges. Your In-Network deductible is \$750 per person, up to \$1,500 for you and your spouse. The entire \$600 of health services you and your spouse received is subject to the deductible.

HRA Beginning Balance	\$250
<u>Less HRA payment</u>	<u>(-\$250)</u>
HRA Ending Balance	\$0

- The HRA can be used to reimburse the \$250 of your and your spouse's annual healthcare costs. You had \$600 in costs; the first \$250 of the deductible is reimbursed by the HRA. This means that you must pay an additional \$350 to meet your annual deductible

- There is no remaining balance to roll over to the next calendar year, but at the beginning of the next calendar year Sandia will again allocate another amount to your HRA, (\$250 again if you don't take the Health Assessment, \$500 if you do) so long as you have employee plus spouse coverage at the beginning of the year. These dollars can be used for reimbursement of some or all of that calendar year's health costs.

## **What Healthcare Expenses are Eligible for HRA Reimbursement**

Your Health Reimbursement Account may only be used for Covered Services or prescription drugs as defined in this Program Summary. For example, if you receive elective cosmetic surgery that is not eligible under the Sandia Total Health, these claims are not eligible for payment by the HRA.

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**Note:** As a Kaiser Permanente Member, you may submit claims to receive HRA reimbursement for vision exam benefits, as the vision exam is part of the Sandia Total Health Program claims administered by Kaiser Permanente Insurance Company. Please note, HRA reimbursement applies to the vision exam only and does not apply to corrective lenses or glass frames.

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Dental benefits that you receive through Sandia Dental Care are not eligible for reimbursement from your Health Reimbursement Account.

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## **Claims Processing with an HRA**

For Kaiser Permanente Members, PayFlex will issue a debit card for your HRA. This debit card can be used for paying eligible medical and prescription expenses at the point of service.

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**Note:** If you enrolled in a Health Care Flexible Spending Account (HCFSA) the same debit card will be used to pay for eligible FSA expenses. You will use the PayFlex debit card to withdraw funds from your HCFSA to help offset health care expenses you incur under Sandia Total Health as well as Eligible Charges under the HCFSA. Refer to the Flexible Spending Accounts Summary Plan Description for more information.

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**IMPORTANT:** Kaiser Permanente will collect a payment at the time of service. Kaiser Permanente will know at the time of your visit how much of the bill Sandia Total Health will pay and how much you will pay (Deductible and Coinsurance). Your portion (if any) will be paid first from your HCFSA (if you are enrolled), second from your HRA, and third by you.

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If you are using a non Network Provider they may require payment at the time of service. In this case you may want to use your debit card to make the payment. Remember that only the amount available in the HCFSA and HRA will be paid.

The Health Care Flexible Spending Account and Health Reimbursement Arrangement will only pay if you have funds available through election for the HCFSA or allocation for the HRA.

## **Medical Expenses**

When you or your covered dependent seeks eligible health care services, you must present your Kaiser Permanente identification card.

If you see an In-Network provider, and if the service requires the deductible or Coinsurance, Kaiser Permanente can run your debit card to see if you have funds in your HCFSA first, then your HRA. If you do, Kaiser Permanente will pull your share of the cost of the service from your PayFlex HCFSA and/or HRA and pay the provider directly.

If you see an Out-of-Network provider, you are responsible for filing the medical claim with PayFlex. PayFlex will look to see if you have funds in your FSA (if you are enrolled) and then your HRA. PayFlex will reimburse you accordingly.

## **Managing your HCFSA/HRA Claim Submissions**

There are several convenient ways to access and use your HCFSA/HRA funds to pay for eligible health care expenses:

- HCFSA/HRA debit card;
- Submit a manual claim to PayFlex for reimbursement.

It is possible you may have unused HCFSA 2010 dollars in your old PayFlex HCFSA, as well as 2011 dollars in your new PayFlex HCFSA. It is up to as to when you submit a manual claim to receive reimbursement from PayFlex. PayFlex will pay out 2010 HCFSA funds first and 2011 HCFSA funds second.

If you only have 2011 HCFSA dollars and 2011 HRA funds, and you need dental work in April, which is why you have set aside 2011 HCFSA dollars, you will not want to use your debit card, as that will deduct funds from your 2011 HCFSA dollars. This could leave you with HCFSA funds to pay for your dental work. 2011 HRA funds cannot be used for dental claims. You will need to submit a manual claim, for your dental work, when the timing is right for you to receive the appropriate reimbursement from PayFlex.

If you expect to have unused HCFSA 2010 dollars in our PayFlex HCFSA and plan to use the grace period for reimbursement for unused funds, you must submit a manual claim to PayFlex.

Remember: You are responsible for managing your HCFSA and HRA funds and the order in which you submit claims, as the payment order is HCFSA first and HRA second. There will be no reversals through PayFlex on the order in which the funds are processed, as that is your responsibility to manage.

## Prescription Drugs

When you or your covered dependent needs to purchase a prescription through a pharmacy, you must present your Kaiser Permanente identification card.

If you receive In-Network services and you use your debit card to pay your applicable Coinsurance, your Health Care Flexible Spending Account (if you have enrolled in one and have funds available) will be used first. HRA funds will be used second. If no funds are available in either the HCFSA or HRA you will need to pay your Coinsurance through another method.

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**Note:** [www.HealthHub.com](http://www.HealthHub.com) through PayFlex is designed to provide you with the necessary information and tools you need for your Flexible Spending and Health Reimbursement Accounts. To learn more about HealthHub and your FSA and HRA visit [www.HealthHub.com](http://www.HealthHub.com).

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**Note:** You can keep track of the dollars in your HCFSA and HRA by going online to [www.HealthHub.com](http://www.HealthHub.com) or by calling the toll free number on the back of your PayFlex card.

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## Health Assessment and Biometric Screenings

A Health Assessment is a confidential online questionnaire that asks you about your health history, lifestyle behaviors (such as smoking and exercise habits) and your willingness to make changes. You will receive a personalized report of your health status and any health risks you may have now or possibly down the road, and how you can take steps to prevent or manage those risks. If you have no health risks, the report will make suggestions for improving or better managing your health and well-being.

### Biometric Screenings Process

Employees can obtain these screenings either through the Sandia On-Site Clinic (at no cost) or through their primary care physician. To obtain the screenings through the on-site medical clinic, you can schedule an appointment by emailing [saludca@sandia.gov](mailto:saludca@sandia.gov) or calling 925-294-3500 in California, or by calling HBE Customer Service at 505-844-HBES (4237) in New Mexico.

When you get a biometric screening, a trained technician takes your blood pressure, measurements, and draws blood for analysis. You may be asked if you want fasting or non-fasting lab tests. Fasting lab test results will typically include Total cholesterol, HDL, LDL, Triglycerides, and Glucose. Non-fasting tests report only Total Cholesterol and HDL. Fasting labs yield the most comprehensive lab test results, but either option will provide what is needed for the health assessment.

### Health Assessment Process for Employees

You will need to register with Virgin HealthMiles to complete your health assessment by going to [www.virginhealthmiles.com](http://www.virginhealthmiles.com). Virgin HealthMiles are administered by HBE. HBE can be reached at 505-844-4237.

## **Virgin HealthMiles Incentive Management Program**

Sandia will reward you for getting and staying healthy. You can earn up to an additional \$250 towards your Health Reimbursement Account for 2012 through this program. Visit [www.virginhealthmiles.com](http://www.virginhealthmiles.com) for more details.

## **Tools and Resources to Become a Wiser Consumer**

In addition to the many resources listed in this Program Summary, you can also access important tools and resources from Kaiser Permanente at [www.kp.org](http://www.kp.org).

Once you have registered at [www.kp.org](http://www.kp.org) you can:

- Learn about health conditions, treatments, and procedures
- Search for In-Network Kaiser Permanente facilities in Northern California
- Access health and wellness topics
- Access Nurse Advice Services, 24 hours a day, seven days a week
- Access the provider fee list to estimate the costs of various procedures in your geographical area
- Make real-time inquiries into the status and history of your claims
- View eligibility and benefit information
- View and print EOB statements online
- Update dependent coordination of benefits status

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**Note:** If you have not already registered as a [www.kp.org](http://www.kp.org) subscriber, go to [www.kp.org](http://www.kp.org) and click on Sign On. Have your Kaiser Permanente ID card ready.

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## **Prescription**

You can obtain the following prescription information at [www.kp.org](http://www.kp.org):

- Locate local Network Pharmacies
- Price prescription drugs at Network Pharmacies and mail service
- Refill prescriptions online
- Find out what drugs are covered under the Program

## Section 5. Benefits and Cost Sharing

The only Services that are covered under this Program are those that this “Benefits and Cost Sharing” section says are covered, subject to exclusions and limitations described in this “Benefits and Cost Sharing” section and to all provisions in the [General Exclusions, General Limitations, Coordination of Benefits, and Reductions](#) section. Exclusions and limitations that apply only to a particular benefit are described in this “Benefits and Cost Sharing” section. Exclusions, limitations, coordination of benefits, and reductions that apply to all benefits are described in the [General Exclusions, General Limitations, Coordination of Benefits, and Reductions](#) section.

The Services described in this “Benefits and Cost Sharing” section are covered only if all the following conditions are satisfied:

- You are a Member or Dependent on the date that you receive the Services,
- A Network Physician or an Out-of-Network Provider determines that the Services are Medically Necessary,
- The Services are provided, prescribed, authorized, or directed by a Network Physician or an Out-of-Network Provider except where specifically noted to the contrary in the “Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers” section or the “How to Obtain Services” section,
- You receive the Services from Network Providers inside the Service Area or an Out-of-Network Provider except where specifically noted to the contrary in the following sections for the following Services:
  - Authorized referrals as described under “Referrals” and “Self Referrals” in the “How to Obtain Services” section
  - Emergency Services, Post-Stabilization Care, and Out-of-Area Urgent Care as described in the “Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers” section.
  - Care received outside the Service Area as described in the “Receiving Care in Other Kaiser Permanente Regions” section.
  - Emergency ambulance Service as described under “Ambulance Services” in this “Benefits and Cost Sharing” section.

### Annual Deductible

You must satisfy an Annual Deductible. The single Annual Deductible applies separately to each person in the Family and will be due until each person either satisfies their single Deductible or the total payments by the members of the Family applied to their single Deductible reaches the family Deductible amount. Once you satisfy the single or family Annual Deductible you pay the Cost Sharing Coinsurance. The Annual Deductible amounts are listed in the “Schedule of Benefits.”

### **Cost Sharing Coinsurance**

Cost Sharing is due at the time you receive the Services, unless your provider agrees to bill you. For items ordered in advance, you pay the Cost Sharing in effect on the order date (although the item will not be covered unless you still have coverage for it on the date you receive it). Unless specified otherwise, when services can be provided in different settings, the cost sharing is applied according to the place of service in which the care is delivered and according to the type of provider providing the service. For example: if the service is provided during a hospital admission, the Hospital Inpatient Services Cost Share is applied. If the same service is performed in an office setting by a specialist, the specialty care office visit cost share is applied.

Services subject to the Deductible are listed in the Schedule of Benefits.

### **Annual Out-Of-Pocket Maximums**

There are limits to the total amount of Cost Sharing you must pay in a calendar year for certain Covered Services that you receive in the same calendar year. Those limits can be found in the “Schedule of Benefits.”

If you are part of a Family that includes at least two people (counting the Member and any Dependents), you reach the annual out-of-pocket maximum when you meet the maximum per Member or Dependent, or when your Family meets the maximum for a Family (whichever happens first).

After you reach the annual out-of-pocket maximum, you do not have to pay any more Cost Sharing for Service subject to the annual out-of-pocket maximum through the end of the calendar year. You will continue to pay Cost Sharing for Covered Services that do not apply to the annual out-of-pocket maximum.

The annual out-of-pocket maximum applies to Cost Sharing for Covered Services as described in the Schedule of Benefits.

## Section 6. Benefits

The following information provides detailed descriptions of covered health services.

### Acupuncture Services

Acupuncture services are covered as follows:

- X-rays and other Medically Necessary Services provided by a Network Physician, a licensed acupuncturist or doctor of oriental medicine, either In- or Out-of-Network.
- A maximum paid benefit of \$750 for Covered Services by an Acupuncturist per calendar year, per Covered Member. This maximum applies to In- and Out-of-Network acupuncture benefits combined. X-rays do not apply to the maximum benefit.

### Auditory Integration Training

The Program recommends the following guidelines for Auditory integration training service:

- A difference of 20dB or more between the most sensitive and least sensitive frequencies;
- The presence of at least one peak of processes, or an air-bone gap of more than 15 dB; or
- Less than 6/11 frequencies perceived at the same intensity level.

### Allergy Services

Services related to allergies are covered as follows:

- Office visits
- Allergy testing
- Allergy serum
- Allergy shots

### Ambulance Services

Ambulance services provided by a licensed ambulance service are covered as follows:

#### Ground Ambulance Services

- For Emergency transportation to the nearest hospital where Emergency health services can be performed is paid at the In-Network level of benefit
- Transportation from one facility to another is considered an Emergency when ordered by the treating physician

- If there is documentation from the ambulance service provider that it does not differentiate between advanced life support and basic life support, the Program will cover the services as billed

## Air Ambulance Services

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**IMPORTANT:** You are required to contact customer service as soon as reasonably possible.

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- Air ambulance is covered only when ground transportation is impossible or would put life or health in serious jeopardy
- Transport by air ambulance to a contracted facility nearest to your established home is a Covered Service if your condition precludes his/her ability to travel by a nonmedical transport
- If you are in line for a transplant and the transplant has been approved by the Program and there are no commercial flights to the city in which the organ is available, the Program will cover In-Network medical transport of the patient via air ambulance or jet (whichever is less expensive)

## (Behavioral) Mental Health and Substance Abuse Services

The Sandia Total Health Program covers outpatient mental health and substance abuse Services as follows:

- Evaluations and assessments
- Diagnosis
- Treatment planning
- Referral services
- Medication management
- Individual and group therapeutic services
- Intensive Outpatient Therapy Programs
- Crisis intervention
- Psychological testing, including neuropsychological testing
- Treatment for learning disabilities and pervasive Developmental Disorders (including autism) other than diagnostic evaluation. **Note:** This Benefit will not be available in the 2012 Plan Year.

The Sandia Total Health Program covers inpatient, partial hospitalization, and residential treatment facilities for mental health and substance abuse services as follows:

- Services received on an inpatient or partial hospitalization basis in a hospital or an alternate facility that is licensed to provide mental health or substance abuse treatment.
- If you are admitted to a facility and do not meet inpatient criteria, your Network Physician will determine whether you meet partial hospitalization criteria. If you do meet partial hospitalization criteria, only the cost for partial hospitalization in that area will be allowed, and you will be responsible for the remainder of the cost.
- Room and board in a semi-private room (a room with two or more beds).

**Note:** The Sandia Total Health Program will pay the difference in cost between a semi-private room and a private room only if a private room is necessary according to generally accepted medical practice as determined by the Program.

- Two Partial Hospitalization days are counted as one 24-hour hospitalization day.
- Services received in a Residential Treatment Facility as long as there are at least six hours of therapy provided every calendar day.

Types of services that are rendered as a medical service, such as laboratory or radiology, are paid under the medical benefits.

If there are multiple diagnoses, the Sandia Total Health Program will only pay for treatment of the diagnoses that are identified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association.

## **Bone Density Testing**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network. KP Guidelines for bone density testing are routine screenings begin at age 60 for women who are at increased risk for osteoporotic fractures; women age 65+ not on estrogen and men age 70+ should be screened once using the Fracture Risk Assessment Tool (FRAX). Screening may also be indicated for postmenopausal women under age 65 and men between the ages of 50 and 70 with certain risk factors.

## Cancer Screening Services

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network, for the following services or as Medically Necessary:

Service	Allowed Frequency	Allowable Age
Pap Test	As needed	Upon turning 11
Prostrate Antigen Test	Annual	Upon turning 50
Mammogram*	Baseline, Annual	Between ages 35-39, upon turning 40
Fecal Occult Blood Test	Annual	Upon turning 50
Sigmoidoscopy**	Once every five years	Upon turning 50
Colonoscopy**	Once every ten years	Upon turning 50
Barium Enema***	Once every five years	Upon turning 50

\* High-risk women with an immediate family history (mother or sister) of breast cancer are eligible for an annual mammogram upon turning 25. The mammogram preventive benefit also includes the computer-aided detection test. The preventive benefit also includes the charge by the provider for interpreting the test results.

\*\* You are entitled to the following:

- A sigmoidoscopy once every five years, OR
- A colonoscopy once every 10 years, OR
- A sigmoidoscopy or colonoscopy under age 50 or more frequently if you have an immediate family history (mother, father, sister, brother only) of colorectal cancer or you have a personal history of colonic polyps. Polyp removal during a preventive colonoscopy will be covered under the preventive colonoscopy benefit.

\*\*\* A barium enema once every five years in lieu of a colonoscopy or sigmoidoscopy.

## Cancer Services

Oncology services are covered as follows:

- Office visits
- Professional fees for surgical and medical services
- Inpatient services
- Outpatient surgical services

For oncology services and supplies to be considered Covered Health Services, they must be provided to treat a condition that has a primary or suspected diagnosis relating to cancer.

## **Clinical Trials**

Services associated with cancer clinical trials are covered if all of the following requirements are met:

- You are diagnosed with cancer
- You are accepted into a phase I, II, III, or IV clinical trial for cancer
- Your treating Network Physician, or your treating Out-of-Network Physician for treatment of cancer recommends participation in the clinical trial after determining that it has a meaningful potential to benefit you
- The Service would be covered if they were not provided in connection with a clinical trial
- The clinical trial has a therapeutic intent, and its end points are not defined exclusively to test toxicity
- The clinical trial involves a drug that is exempt under federal regulations from a new drug application, or the clinical trial is approved by one of the following:
  - National Institutes of Health
  - The federal Food and Drug Administration (in the form of an investigational new drug application)
  - The U.S. Department of Defense
  - The U.S. Department of Veterans Affairs

For covered Service related to a clinical trial, you will pay the Cost Sharing you would pay if the Service were not related to a clinical trial.

## **Chiropractic Services**

Chiropractic services are covered as follows:

- X-rays and other Services provided by a licensed chiropractor, doctor of oriental medicine, medical doctor, doctor of osteopathy, licensed acupuncturist, or physical therapist either In- or Out-of-Network, with no referral required
- A maximum paid benefit of \$750 for spinal manipulation treatment per calendar year, per Member. This maximum applies to In- and Out-of-Network benefits combined.

### **For Chiropractic and Acupuncture Services Contact**

California Regions

American Specialty Health Plans of California

[www.ashcompanies.com](http://www.ashcompanies.com)

800-678-9133

## **Dental Care Covered under Medical**

### **Dental Services for radiation treatment**

Dental evaluation, X-rays, and extractions necessary to prepare your jaw for radiation therapy of cancer in your head or neck are covered.

### **Dental anesthesia**

For dental procedures, general anesthesia in a hospital or ambulatory surgery center and the Services associated with the anesthesia are covered if any of the following are true:

- You are under age 7
- You are developmentally disabled
- You are not able to have dental care under local anesthesia due to a neurological or medically compromising condition
- You have sustained extensive facial or dental trauma

### **Other Services**

- Orthognathic surgery limited to documented skeletal Class II and Class III conditions as determined by cephalometric diagnosis, provided the condition is:
  1. Both functional and aesthetic
  2. Not adequately treatable by conventional orthodontic therapy
- Dental services related to medical transplant procedures
- Initiation of immunosuppressive therapy
- Direct treatment of cancer or cleft palate

## **Dental Services (benefit only available Out- of- Network, paid at the In-Network level)**

The Sandia Total Health Program covers dental services due to Sickness or Injury when provided by a doctor of dental surgery (DDS) or doctor of medical dentistry (DMD) as follows:

- As a result of accidental Injury to sound, natural teeth and the jaw
- As a result of tooth or bone loss, due to a medical condition (e.g., osteoporosis, radiation to the mouth, etc.)
- Dental implants, implant related surgery, and associated crowns or prosthetics are covered in situations where:
  - Permanent teeth are congenitally missing (anodontia), the result of anodontia is impaired function (e.g., chewing/eating), and the implants are not done solely for cosmetic reasons
  - Tooth loss occurs as a result of accidental Injury
  - Tooth loss occurs due to a medical condition such as osteoporosis or radiation of the mouth

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**IMPORTANT:** If you receive coverage under the Sandia Total Health Program for implants, or crowns or other prostheses required as a result of implants, you cannot submit any remaining portion to the Dental Care Program for coordination of benefits. If you receive coverage under the Dental Care Program for implants, crowns or other prostheses required as a result of implants, you cannot submit any remaining portion to the Sandia Total Health Program.

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For services that are provided as a result of an accident, initial treatment must have been started within one year of Injury regardless of whether you were covered under a Sandia medical plan or another employer plan.

### **Dental Services for radiation treatment**

Dental evaluation, X-rays, and extractions necessary to prepare your jaw for radiation therapy of cancer in your head or neck are covered.

### **Dental anesthesia**

For dental procedures, general anesthesia in a hospital or ambulatory surgery center and the Services associated with the anesthesia are covered if any of the following are true:

- You are under age 7
- You are developmentally disabled
- You are not able to have dental care under local anesthesia due to a neurological or medically compromising condition
- You have sustained extensive facial or dental trauma

### **Other Services**

- Orthognathic surgery limited to documented skeletal Class II and Class III conditions as determined by cephalometric diagnosis, provided the condition is:
  1. Both functional and aesthetic
  2. Not adequately treatable by conventional orthodontic therapy
- Dental services related to medical transplant procedures
- Initiation of immunosuppressive therapy
- Direct treatment of cancer or cleft palate

## **Diabetes Services/Devices/Supplies**

The Sandia Total Health Program covers diabetes services as follows:

- Outpatient self-management training and education
- Medical nutrition therapy services
- Medical eye examinations (dilated retinal examinations)

- Preventive foot care

The Sandia Total Health Program covers diabetes devices and supplies as follows:

- Continuous glucose monitoring system (see Important note below). Criteria includes:
  - Type 1 diabetes or type 2 diabetes requiring basal and bolus insulin AND
  - Willingness to wear the rt-CGM device at least 60% of the time AND
  - Have demonstrated the ability to perform self-monitoring of blood glucose frequently and to adjust the diabetes regimen based on the data obtained with monitoring
  - Supplies for external insulin pump and continuous glucose monitoring system.
  - Blood glucose meters, if you are diagnosed with diabetes Type I or Type II
  - External insulin pump (see Important note below). Criteria includes:
    - Type 1 diabetes or type 2 diabetes requiring basal and bolus insulin AND
    - Inability to achieve adequate glycemic control with intensive insulin therapy\* using multiple daily injections (MDI) as evidenced by:
      - A1c >7% and/or
      - Frequent hypoglycemia and/or
      - Marked dawn phenomenon and/or
      - Marked glycemic variability (this may be related to lifestyle issues such as participation in athletics or frequent travel) AND
    - Demonstrated ability and motivation to monitor glucose frequently (at least four times daily), count carbohydrates, and adjust the insulin regimen as needed to achieve glycemic control

## Diagnostic Tests

Medically Necessary diagnostic tests are covered as follows:

- Laboratory and radiology
- Computerized Tomography (CT) scans
- Position Emission Tomography (PET) scans
- Magnetic Resonance Imaging (MRI)
- Nuclear medicine
- Echocardiograms
- Electroencephalograms
- Sleep studies
- Other diagnostic tests

## **Durable Medical Equipment (DME), External Prosthetics and Orthotics DME**

Durable medical equipment is covered as follows:

- Ordered or provided by a physician for Outpatient use
- Used for medical purposes
- Not consumable or disposable
- Not of use to a person in the absence of a Sickness, Injury, or disability
- Durable enough to withstand repeated use
- Appropriate for use in the home

Examples of DME include, but are not limited to:

- Wheelchairs
- Hospital Beds
- Equipment for the treatment of chronic or acute respiratory failure or conditions
- Equipment to administer oxygen
- Orthotic appliances when custom manufactured or custom fitted to you
- Oxygen
- Orthopedic shoes (Out-of-Network only, paid at the In-Network level):
  - Up to two pairs of custom-made orthopedic shoes per year when necessary due to illness such as diabetes, post polio, or other such conditions
- Mastectomy bras
  - Up to two bras per calendar year following a mastectomy
- C-PAP machine
- Bilirubin lights
- Braces that stabilize an injured body part and braces to treat curvature of the spine
- Delivery pumps for tube feedings, including tubing and connectors
- Lenses for aphakic patients (those with no lens in the eye) and soft lenses or sclera shells (white supporting tissue of eyeball)

One educational training session will be allowed to learn how to operate the DME, if necessary. Additional sessions will be allowed if there is a change in equipment.

More than one piece of DME will be allowed if deemed Medically Appropriate by your Network Physician (e.g., an oxygen tank in the home and a portable oxygen tank).

At your Network Physician's discretion, benefits are provided for the replacement of a type of durable medical if medically necessary. If the purchased/owned DME is lost or stolen, the Sandia Total Health Program will not pay for replacement. The Sandia Total Health Program will not pay to replace leased/rented DME; however, some rental agreements may cover it if lost or stolen.

Replacements are covered for damage beyond repair with normal wear and tear, when repair costs exceed the new purchase price, if the DME breaks or is otherwise irreparable as a result of normal use, or when a change in your medical condition occurs. Repairs, including the replacement of essential accessories, such as hoses, tubes, mouth pieces, etc. for necessary DME are only covered when required to make the item/device serviceable and the estimated repair expense does not exceed the cost of purchasing or renting another item/device. Requests for repairs may be made at any time.

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**Note:** DME is different from prosthetic devices. Refer to Prosthetic Devices in this section.

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## **Emergency Services**

Emergency Services include professional, facility and ancillary services such as laboratory, x-ray or imaging services necessary to diagnose and stabilize your condition in an Emergency Department. See the [Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers](#) section for more information.

## **Eye Exam / Eyeglasses / Contact Lenses**

The Sandia Total Health Program covers routine eye exams for non-refractive care due to Sickness or Injury of the eye such as conjunctivitis, diabetic retinopathy, glaucoma, and cataracts, and refractions. An initial pair of contact lenses or glasses when required due to the loss of a natural lens or cataract surgery is allowed. Employees and their covered dependents that are enrolled in the Sandia Vision Care Program are eligible to receive services related to refractive care under that program. Refer to the [Preventive Care](#) section for information on vision screenings.

If you go In-Network for an eye exam you will pay a \$20 co-pay for the exam.

If you go Out-of-Network, for an eye exam, you will receive \$30 reimbursement toward the Out-of-Network exam.

## **Family Planning**

- Family planning services are covered as follows:
- Sterilization procedures such as vasectomies and tubal ligations
- Medically Appropriate ultrasounds and laparoscopies
- Family planning devices that are implanted or injected by the physician such as IUDs, Norplant, or Depo-Provera
- Reversals of prior sterilizations available Out-of-Network only. See section, In-Network and Out-Of-Network Options for cost sharing information

- Surgical, nonsurgical, or drug-induced pregnancy termination
- Health services and associated expenses for elective and therapeutic abortion

Diaphragms and any other birth control obtained at a pharmacy are eligible for coverage.

## **Genetic Testing**

The Sandia Total Health Program covers medically necessary genetic testing. Examples of covered genetic tests include testing related to breast and ovarian cancer. Genetic testing for breast cancer is covered under Preventive Care.

## **Home Health Services**

Covered Services are services that are Medically Necessary when you are confined to your home. Services must be:

- Ordered by a Network Physician or an Out-Of-Network physician.
- Provided by or supervised by nurses, medical social workers, and physical, occupational and speech therapists in your home.
- The Services are covered only if a Network Physician or an Out-of-Network Provider determines that you require skilled care and it is feasible to maintain effective supervision and control of your care in your home. Home health aide Services are covered only when you are also getting covered home health care from one of the licensed providers mentioned previously.

## **Hospice**

Hospice care is covered as follows:

- Provided on an inpatient basis
- Provided on an Outpatient basis
- Physical, psychological, social, and spiritual care for the terminally ill person
- Short-term grief counseling

Benefits are available only when Hospice care is received from a licensed Hospice agency or hospital.

## **Infertility Services**

In general, the Sandia Total Health Program pays benefits for infertility services and associated expenses for the diagnosis and treatment of an underlying medical condition that causes infertility, when under the direction of a physician.

A maximum lifetime benefit of \$30,000 per Covered Member is allowed for infertility treatments. This maximum is accumulated from any expenses, except prescription drugs, related to infertility treatment paid following a confirmed diagnosis of infertility.

Expenses for infertility services incurred without a diagnosis of infertility will not be

reimbursed. There are limitations to eligible procedures (refer to the [General Exclusions, General Limitations, Coordination of Benefits, and Reductions](#) section).

The maximum lifetime benefit does not include expenses related to diagnosing infertility, testing relating to determining the cause of infertility or the diagnosis and treatment of an underlying medical condition (e.g., endometriosis) that causes infertility. However, testing and treatments after a confirmed diagnosis of infertility will be applied to the \$30,000 lifetime maximum such as:

- Medically Appropriate laparoscopies and ultrasounds
- Artificial insemination
- In Vitro Fertilization
- Gamete intrafallopian transfers (GIFT)
- Zygote intrafallopian transfers (ZIFT)
- Embryo transplantation
- Laparoscopies for egg retrieval
- Purchase of sperm, if billed separately available Out-of-Network only. See the [In-Network and Out-Of-Network Options](#) section for cost sharing information.
- Limited donor expenses for egg donor (only the same charges that would be eligible to extract the egg from a covered employee are allowed for the donor; prescription medications taken by a donor are not allowable charges) available Out-of-Network only. See the [In-Network and Out-Of-Network Options](#) section for cost sharing information.
- Storing and preserving embryos for up to two years available Out-of-Network only. See the [In-Network and Out-Of-Network Options](#) section for cost sharing information.

## **Prescription Drugs for Infertility Treatments**

Prescription drugs related to infertility are covered under the Prescription Drug Program. Prescription drugs obtained through the Prescription Drug Program and used for infertility treatment may require a diagnosis of infertility. The cost of these drugs is not applied to the \$30,000 infertility maximum if received through the Prescription Drug Program.

If the prescription drug or device is provided by the physician and billed through the provider's office or facility charges, the Program will determine eligibility for reimbursement. If categorized as an infertility treatment, the charges will be applied to the \$30,000 maximum. These charges may also be applied to the appropriate Program Deductibles and Out-of-Pocket Maximums. Coverage for prescriptions for donors is not covered.

## **Injections in Physician's Office**

Injections in a physician's office are covered as follows:

- In-network:
  1. Allergy shots – 20 percent of Eligible Expenses, after the Deductible
  2. Immunizations/vaccines – no cost to you as outlined under the Preventive Care benefit in this section
  3. All other injections (e.g., cortisone, Depo-Provera, etc.) – 20 percent of Eligible Expenses, after the Deductible
- For out-of-network services, you pay 40 percent of Eligible Expenses, after the Deductible

## **Inpatient Care**

Inpatient Covered Services in a hospital are as follows:

- Services and supplies received during an Inpatient stay room and board in a semi-private room (a room with two or more beds)
- Intensive care

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**Note:** The Program will pay the difference in cost between a semi-private room and a private room only if a private room is necessary according to generally accepted medical practice as determined by a Network Physician.

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Benefits for an inpatient stay in the hospital are available only when the inpatient stay is Medically Necessary to prevent, diagnose, or treat a sickness or injury.

If you are admitted to a hospital for an Emergency Medical Condition that is not in the network and services are covered, In-Network benefits will be paid until you are Stabilized. Once Stabilized, you must be moved to a network hospital to continue In-Network benefits. You may elect to remain in the Out-of-Network hospital and receive Out-of-Network benefits, as long as a Network Physician confirms the treatment to be Medically Necessary.

Surgeries (resulting in an inpatient stay) performed outside the United States will be covered at the Out-of-Network level of benefits if they are considered a covered procedure.

## **Maternity Services**

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**IMPORTANT:** Newborn and Mother's Health Protection Act: Under federal law, mothers and their newborns that are covered under group health plans are guaranteed a stay in the hospital of not less than 48 hours following a normal delivery or not less than 96 hours following a cesarean section. Refer to Section 3, How to Obtain Services.

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Maternity services are covered as follows:

- Initial visit to the physician to determine pregnancy status
- Pre-natal and post-natal visits
- Charges related to delivery

### **Newborn**

If the newborn is not enrolled in the Program eligibility records, via the normal enrollment process by the Program, the newborn claim(s) will be denied by the payor as non-covered or provided to a non-member. This claims administration policy applies to services that are billed under the newborn Medical Record Number (MRN) only. Once enrollment occurs, newborn claims will be reprocessed and paid under the specified benefits.

Newborn services billed under the parent's MRN will be adjudicated according to industry standard practices (well baby facility charges can be billed under parental MRN, but well baby professional charges and all sick baby charges should be billed under the newborn MRN).

If the newborn enrollment has not been completed by the time the newborn claim is received by the Program, the claim will be denied. The EOB will indicate that newborn needs to be enrolled, serving as a reminder for the parents to enroll the newborn. Once enrollment occurs, newborn claims will be reprocessed and paid under the specified benefits. No additional actions are required by the member.

Licensed birthing centers are covered to include charges from the birthing center, physician, midwife, surgeon, assistant surgeon (if Medically Necessary), and anesthesiologist. Benefits for birthing services rendered in the home will be paid at the In-Network cost sharing.

Refer to the Preventive Care section for information on preventive services related to maternity.

### **Pregnancy-Related Preventive Care Services**

Sandia recommends the following preventive care benefit guidelines and schedules to obtain preventive care services listed below. The Sandia Total Health Program will not cover all care that is preventive in nature, but will cover certain services under the preventive care benefit.

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**IMPORTANT:** It is your responsibility to receive a referral and approval from your Kaiser physician to receive pregnancy-related preventive care services covered at 100 percent.

Kaiser Permanent (Insurance Company) guidelines may differ and override any Sandia guidelines. Your Kaiser Permanent Physician will be the one to determine when you receive pregnancy-related preventive care services

regardless of the Sandia guidelines below. You will need to discuss this with your Kaiser physician if you have any concerns. It is solely up the discretion of a Kaiser physician to determine when you receive pregnancy-related preventive services. Without the physician's determination, referral and approval, your pregnancy-related preventive services will not be paid at 100%. If a service is not covered at 100%, you would need to address and resolve with Kaiser Permanent (Insurance Company) directly.

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The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network, for the following pregnancy-related services, on an as needed basis:

- Multiple marker screening between weeks 15 and 18 for pregnant women age 35 and older
- Serum alpha-fetoprotein between weeks 16 and 18 based on personal risk factors
- Chorionic villus sampling before week 13 or amniocentesis between weeks 15 and 18 in women who are 35 and older and at risk for passing on certain chromosomal disorders
- Hemoglobiopathy screening if at risk for passing on certain blood disorders
- Screening for gestational diabetes between 24 and 28 weeks
- Screening for group B strep between 35 and 37 weeks
- Anemia screening on a routine basis
- Bacteriuria urinary tract or other infection screening
- Breast feeding interventions to support and promote breast feeding
- Hepatitis B screening at first prenatal visit
- Rh incompatibility screening and follow-up testing for women at higher risk
- Syphilis screening
- Tobacco use screening and counseling as needed

## **Healthy Pregnancy Services**

Kaiser Permanente offers a variety of classes to help you through your pregnancy. These are some classes you may volunteer to participate in:

- First Prenatal Visit refresher
- Healthy Beginnings: Late Pregnancy
- Healthy Beginnings: Mid Pregnancy
- Hospital Maternity Tour

- Labor Preparation
- Mom and Me Smoke-free
- Mood Changes in Pregnancy
- New Pregnancy
- Newborn Care
- Orientation: Pregnancy
- Prenatal Lecture Series
- Prenatal Nutrition and Exercise
- Prenatal Yoga
- Preparing for Fatherhood
- Teen Pregnancy

Class selection differs by facility; class times and offerings may change without notice. Please check kp.org for the most current information.

## **Medical Supplies**

Certain medical supplies are covered, to include, but not limited to:

- Ostomy supplies
- Compression stockings (6 pair)
- Aero chambers, aero chambers with masks or nebulizers (you can obtain these either under the medical benefits or the Prescription Drug Program but not both)
- Lancets, Alcohol swabs, diagnostic testing agents, syringes, Novopen and insulin auto-injectors, and allergic Emergency kits can be obtained under the prescription drug benefits

## **Nutritional Counseling**

Nutritional counseling is individualized advice and guidance for Members who are at nutritional risk due to nutritional history, current dietary intake, medication use or chronic illness. Nutritional Counseling provides options and methods for improving nutritional status.

Covered services include certain services provided by a registered dietician in an individual setting if you have a medical condition that requires a special diet. Some examples of such medical conditions include:

- Diabetes mellitus
- Coronary artery disease
- Congestive heart failure
- Gout (a form of arthritis)

- Renal failure
- Phenylketonuria (a genetic disorder diagnosed at infancy)
- Hyperlipidemia (excess of fatty substances in the blood)

Diet counseling for adults at higher risk for chronic diseases is covered under the preventive benefits. Refer to the Preventive Care section.

## **Obesity Surgery – Bariatric Surgery**

Bariatric Surgery is provided under the direction of a physician and will be covered provided all of the following are true:

- You have a Body Mass Index (BMI) greater than 40
- BMI 35-40 with a serious obesity related health problem (ex: type 2 diabetes, coronary heart disease or severe sleep apnea)
- Expectable operative risks per ACC guidelines
- An ability to participate in treatment and long term follow-up
- Ability to exercise
- Able to demonstrate an understanding of the operation, risk and benefits, and long term lifestyle changes.

## **Office Visits - Outpatient Services**

The following services provided in the physician's office are covered as follows:

- Consultations
- Second opinions
- Post-operative follow-up
- Services after hours and Emergency office visits (allowed separately)
- Office surgery
- Supplies dispensed by the provider
- Diagnostic tests
- Radiology services
- Chemotherapy
- Radiation therapy

## **Organ Transplant Services**

Benefits are available to the donor and the recipient when the recipient is covered under the Sandia Total Health. The transplant must meet the definition of a Covered Services and cannot be experimental or investigational, or unproven. Examples of transplants for which the Program will pay for include but are not limited to:

- Heart
- Heart/lung
- Lung Kidney
- Pancreas after kidney or simultaneous pancreas/kidney
- Liver
- Liver/kidney
- Small bowel/liver
- Pancreas transplant alone
- Bone marrow (either from you or from a compatible donor) and peripheral stem cell transplants, with or without high dose chemotherapy.

The search for bone marrow/stem cells from a donor who is not biologically related to the patient is a Covered Health Service. If a separate charge is made for a bone marrow/stem cell search, the Program will pay up to \$25,000 for all charges made in connection with the search.

### **Covered Services include:**

- In-Network only reasonable transportation and lodging expenses outside of the Service Area when approved in advance by Kaiser Permanente. Coverage will include the transplant recipient plus, one parent or guardian if the transplant recipient is a minor or one other person if the transplant recipient is an adult.
- Reasonable medical and hospital expenses of an organ/tissue donor which are directly related to a covered transplant are covered only if such expenses are incurred for Services within the United States or Canada. Coverage of expenses for these Services is subject to Donor Service Guidelines.

### **Limitations:**

- Lifetime In-Network Limit Maximum for Transportation and Lodging is \$10,000.
- The Program does not assume responsibility for providing or assuring the availability of a donor or donor tissue/organs.

## **Outpatient Surgical Services**

Outpatient Surgery and related services are covered as follows:

- Facility charge
- Anesthesia
- Supplies related to the surgery
- Equipment related to the surgery

Surgeries performed outside the United States will be covered at the Out-of-Network level of benefits if they are considered a covered procedure.

## **Special Oral Foods (Medical Foods)**

Special oral foods are foods that are prescribed by a Network Provider and used in the treatment of certain medical conditions, such as phenylketonuria (PKU) and other inherited diseases of amino acids and organic acids caused by genetic defects that can lead to life threatening abnormalities in body chemistry. Special oral foods are not foods that are generally available in retail grocery stores. Special oral foods are not used with feeding tubes. For coverage of nutritional formulas delivered via a feeding tube see the Durable Medical Equipment, External Prosthetics and Orthotics heading in this “Benefits and Cost Sharing” section.

## **Preventive Care**

Sandia recommends the following preventive care benefit guidelines and schedules to obtain preventive care services listed below. The Sandia Total Health Program will not cover all care that is preventive in nature, but will cover certain services under the preventive care benefit.

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**IMPORTANT:** It is your responsibility to receive a referral and approval from your Kaiser physician to receive preventive care services covered at 100 percent.

Kaiser Permanent (Insurance Company) guidelines may differ and override any Sandia guidelines. Your Kaiser Permanent Physician will be the one to determine when you receive preventive care services regardless of the Sandia guidelines below. Kaiser physicians may not recommend the preventive services listed below at the same age that Sandia recommends the services. You will need to discuss this with your Kaiser physician if you have any concerns. It is solely up the discretion of a Kaiser physician to determine when you receive preventive services. Without the physician’s determination, referral and approval, your preventive services will not be paid at 100%. If a service is not covered at 100%, you would need to address and resolve with Kaiser Permanent (Insurance Company) directly.

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The following preventive care benefits guidelines are based on the recommendations of the U.S. Preventive Services Task Force (USPSTF) although other preventive care services may be covered as well. Your physician may recommend additional services based on your family or medical history. The Sandia Total Health Program will not cover all care that is preventive in nature, but will cover certain services under the preventive care benefit.

Preventive care refers to measures taken to prevent diseases rather than curing them or treating their symptoms. Preventive care:

1. protects against disease such as in the use of immunizations,
2. promotes health, such as counseling on healthy lifestyles and
3. detects disease in its earliest stages before noticeable symptoms develop such as screening for breast cancer.

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**IMPORTANT:** In order to receive the preventive care benefit, the service must be submitted with a preventive ICD-9 diagnostic code. If it is submitted with a non-preventive ICD-9 diagnostic code, the service will be reimbursed at the applicable benefit level. Routine annual physical exams will be covered under the preventive benefit, even if billed with a non-preventive IDC-9 diagnostic code, so long as a preventive ICD-9 diagnostic code is also billed.

It is solely up to the provider as to whether the service is coded as preventive or diagnostic. Neither Sandia nor the Claims Administrator can direct the provider to bill a service in any particular way. The issue as to how it is billed is between you and your provider.

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### **Well Baby Care (0-2 years)**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network for the following services:

- Routine physical exams (including height and weight) at birth, one, two, four, six, nine, 12, 15, 18, and 24 months
- Autism screening at 18 and 24 months
- Behavioral assessment as needed
- Congenital hypothyroidism screening for newborns
- Development screening as needed - surveillance throughout childhood as needed
- Fluoride chemoprevention supplements older than six months whose primary water source is deficient in fluoride (refer to Section 7, Prescription Drug Coverage)
- Gonorrhea preventive medication for the eyes of all newborns

- Hearing screenings as needed
- Hematocrit or hemoglobin screening as needed
- Hemoglobinopathies or sickle cell screening for newborns
- Lead screening as needed
- Phenylketonuria (PKU) screening in newborns
- Thyroid screen as needed
- Tuberculin testing for children at higher risk of tuberculosis
- Vision screening as needed

Refer to the [Immunizations/Vaccines/Flu Shot Services](#) section for information on these covered services.

### **Well Child Care (3-10 years)**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network for the following services:

- One routine physical/annual exam (including height, weight, and body mass index measurements) is allowed each calendar year, regardless of the date of the previous routine physical/annual exam, and no more frequently than one per calendar year. Allowable exams include routine preventive physicals, including annual exams and sports physicals.
- Behavioral assessment as needed
- Development screening as needed - surveillance throughout childhood as needed
- Dyslipidemia screening for children at higher risk of lipid disorders
- Fluoride chemoprevention supplements for children, age five or younger, whose primary water source is deficient in fluoride (refer to Section 7, Prescription Drug Coverage)
- Hearing screenings as needed
- Hematocrit or hemoglobin screening as needed
- Lead screening as needed
- Obesity screening and counseling as needed
- Tuberculin testing for children at higher risk of tuberculosis
- Vision screening as needed

Refer to the [Immunizations/Vaccines/Flu Shot Services](#) section for information on these covered services.

### **Well Adolescent Care (11-18 years)**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network for the following services:

- One routine physical/annual exam (including height, weight, and body mass index measurements) is allowed each calendar year, regardless of the date of the previous routine physical/annual exam, and no more frequently than one per calendar year. Allowable exams include routine preventive physicals, including annual exams and sports physicals.
- Alcohol and drug use assessment as needed
- Behavioral assessment as needed
- Chlamydia infection screening as needed
- Cervical dysplasia screening as needed for sexually active females
- Development screening as needed - surveillance throughout childhood as needed
- Dyslipidemia screening for children at higher risk of lipid disorders
- Hematocrit or hemoglobin screening as needed
- HIV screening at higher risk as needed
- Lead screening as needed
- Obesity screening and counseling as needed
- Rubella screening (once per lifetime)
- Sexually transmitted infection prevention counseling for adolescents at higher risk
- Tuberculin testing for children at higher risk of tuberculosis
- Vision screening as needed

Refer to the [Immunizations/Vaccines/Flu Shot Services](#) section for information on these covered services.

### **Well Adult Care (19 and older)**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network for the following services:

- One routine physical/annual exam (including height, weight, and body mass index measurements) is allowed each calendar year, regardless of the date of the previous routine physical/annual exam, and no more frequently than one per calendar year. Allowable exams include routine preventive physicals, including annual exams and sports physicals.
- Abdominal aortic aneurysm one-time screening for men between the ages of 65 and 74 who have ever smoked
- Alcohol misuse screening and counseling as needed
- Aspirin use (refer to Section 7, Prescription Drug Coverage)

- Blood pressure screening as needed
- BRCA counseling about genetic testing for women at higher risk
- Breast cancer chemoprevention counseling for women at higher risk
- Cervical cancer screening for sexually active women
- Chlamydia infection screening as needed
- Depression screening as needed
- Diet counseling for adults at higher risk for chronic disease
- Folic acid supplements for women who may become pregnant (refer to Section 7, Prescription Drug Coverage)
- Gonorrhea screening for women at higher risk
- HIV screening for adults at higher risk as needed
- Obesity screening and counseling as needed
- Rubella screening (once per lifetime)
- Sexually transmitted infection prevention counseling for adults at higher risk
- Syphilis screening for adults at higher risk as needed
- Tobacco use screening as needed and cessation interventions for tobacco users
- Well woman exam annually

Refer to the [Immunizations/Vaccines/Flu Shot Services](#), [Cancer Screening Services](#), [Laboratory Services](#), and [Bone Density Testing](#) sections for information on these covered services.

### **Laboratory Services**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network, for the following laboratory services for those ages 19 and older:

- Complete blood count (CBC) with differential, which includes white blood count, red blood count, hemoglobin, hematocrit, platelet, mcv, mchc, rdw. Differential includes neutrophils, lymphocytes, monosite, eosinophil, basophile, absolute neutrophil, absolute lymphocyte, absolute monocyte, absolute eosinophile, absolute basophile, diff type, platelet estimate, red blood cell morphology.
- Complete urinalysis, which includes source, color, appearance, specific gravity, urine PH, protein, urine glucose, urine ketones, urine bilirubin, blood, nitrate, urobilinogen, leukocyte estrase, red blood count, white blood count, squamous epithelial, calcium oxylate
- Complete metabolic profile, which includes sodium, potassium, chloride, CO2, anion, glucose, bun, creatinine, calcium, total protein, albumin, globulin, bilirubin total, alkphos, asp, alt
- Diabetes screening, which includes a two-hour postprandial blood sugar and HbA1c

- Thyroid screening, which includes free T4 and TSH
- Lipid panel, which includes triglycerides, total cholesterol, HDL, and calculated LDL cholesterol

As ordered by the physician, you are entitled to one of each of the above category once every calendar year. If the physician orders one or more components within one of the above categories but not the complete set, and it is submitted with a preventive code, it will still be eligible for reimbursement under the preventive benefit.

### **Immunizations/Vaccines/Flu Shot Services**

The Sandia Total Health Program will pay 100 percent of the Eligible Charges In-Network and 60 percent of the Eligible Charges, after the Deductible, if done Out-of-Network for immunizations, vaccines, and flu shots, as well as immunizations related to personal travel at the physician's office (e.g., malaria pills).

### **Professional Fees for Surgical Procedures**

The Sandia Total Health Program pays professional fees for surgical procedures and other medical care received from a physician in a hospital, Network or Out-Of-Network Skilled Nursing Facility, inpatient rehabilitation facility, or Outpatient Surgery facility.

This Program will pay the following surgical expenses:

- A surgeon will not be paid as both a co-surgeon and an assistant surgeon.
- Expenses for certified first assistants are allowed.
- Incidental procedures are those services carried out at the same time as a more complex, primary procedure. The incidental procedure may be a part of the primary procedure and require little or very little additional time and resources; therefore, they are usually not covered.
- A surgical procedure that is performed and not considered incidental to the primary procedure will be reimbursed at half of the allowable. For example: When bilateral surgical procedures are performed by one or two surgeons, the Sandia Total Health Program will consider the first procedure at the full allowed amount, and the second procedure will be considered at half of the allowed amount of the listed surgical unit value
- Foot surgery – for a single surgical field/incision or two surgical fields/incisions on the same foot, the Program will allow the full amount for the procedure commanding the greatest value; half of the full amount for the second procedure; half of the full amount for the third procedure; and a quarter of the full amount for each subsequent procedure.

## **Prosthetic Devices/Appliances**

The Sandia Total Health Program covers prosthetic devices and appliances that replace a limb or body part, or help an impaired limb or body part work. Examples include:

- Artificial limbs
- Artificial eyes
- Breast prosthesis following a mastectomy as required by the Women's Health and Cancer Rights Act of 1998, including mastectomy bras (see Durable Medical Equipment) and lymphedema stockings. There are no limitations on the number of prostheses and no time limitations from the date of the mastectomy. Refer to Reconstructive Procedures for more information.

If more than one prosthetic device can meet your functional needs, benefits are available only for the most Cost-effective prosthetic device. The device must be ordered or provided either by a physician, or under a physician's direction.

Benefits are provided for the replacement of each type of prosthetic device. Prosthetic devices may be covered for damage beyond repair with normal wear and tear, when repair costs are less than the cost of replacement, if the device or appliance breaks, or is otherwise irreparable. Replacement of artificial limbs or any part of such devices may be covered when the condition of the device or part requires repairs that cost more than the cost of a replacement device or part. If the appliance is lost or stolen, the Sandia Total Health Program will not pay for replacement unless the device or appliance is at least five years old.

## **Reconstructive Procedures**

The Sandia Total Health Program covers certain Reconstructive Procedures where a physical impairment exists and the expected outcome is a restored or improved physiological function for an organ or body part.

Improving or restoring physiological function means that the organ or body part is made to work better. The fact that you may suffer psychologically as a result of the impairment does not classify surgery or any other procedure done to relieve the impairment as a Reconstructive Procedure. An example of a Reconstructive Procedure is surgery on the inside of the nose so that a person's breathing can be improved or restored. There may be times when the primary purpose of a procedure is to make a body part work better. However, in other situations, the purpose of the same procedure is to improve the appearance of a body part. Upper eyelid surgery, for example, is sometimes performed to improve vision, which is considered a Reconstructive Procedure, but in other cases, improvement in appearance is the primary intended purpose, which is considered a Cosmetic Procedure and is not covered.

Correction of congenital hemangioma (known as port wine stain) is limited to hemangiomas of the face and neck for children aged 18 years and younger.

Benefits for Reconstructive Procedures include breast reconstruction following a mastectomy. Coverage is provided for all stages of reconstruction of the breast on which the mastectomy was performed and surgery and reconstruction of the other breast to produce a symmetrical appearance. Replacement of an existing breast implant is covered if the initial breast implant followed mastectomy.

## **Rehabilitation Services (Outpatient Therapies)**

Outpatient rehabilitation services for the following types of therapy are covered:

- Physical
- Occupational
- Speech
- Pulmonary rehabilitation
- Cardiac rehabilitation

Rehabilitation services must be provided by a licensed therapy provider and be under the direction of a physician. Physical, occupational, and speech therapy are subject to reimbursement with demonstrated improvement as determined by your Network Physician. Maintenance therapy is not covered.

Note: Speech, physical, and occupational therapies rendered for developmental disorders are covered until the patient is at a maintenance level of care as determined by your Network Physician.

Manual therapy techniques for lymphatic drainage, including manual traction, etc., are covered when performed by a licensed chiropractor, physical therapist, or physician.

## **Skilled Nursing Facility Services**

Facility services for an Inpatient stay in a Skilled Nursing Facility or inpatient rehabilitation facility are covered. Benefits include:

- Services and supplies received during the inpatient stay
- Room and board in a semi-private room (a room with two or more beds)

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**Note:** The Sandia Total Health Program will pay the difference in cost between a semi-private room and a private room only if a private room is Medically Necessary.

Benefits are available when skilled nursing and/or inpatient rehabilitation facility services are needed on a daily basis. Benefits are also available in a Skilled Nursing Facility or inpatient rehabilitation facility for treatment of a sickness or injury that would have otherwise required an inpatient stay in a hospital.

The intent of skilled nursing is to provide benefits if, as a result of an injury or sickness, you require:

- An intensity of care less than that provided at a general acute hospital but greater than that available in a home setting
- A combination of skilled nursing, rehabilitation, and facility services

The Program does not pay benefits for custodial care, even if ordered by a physician.

## **Temporomandibular Joint (TMJ) Syndrome**

The Sandia Total Health Program covers diagnostic and medical treatment of conditions affecting the temporomandibular joint, including splints, when provided by or under the direction of a physician. Coverage includes Medically Necessary treatment required as a result of accident, trauma, a Congenital Anomaly, developmental defect, or pathology.

## **Urgent Care Services**

The Program will cover Urgent Care as follows:

- If you receive care at an In-Network Urgent Care Facility within the United States, you will be reimbursed under the In-Network level of benefits.
- If you receive care at an Out-of-Network Urgent Care Facility within the United States, you will be reimbursed under the In-Network level of benefits
- If you are traveling outside the United States, your claim will be processed at the In-Network benefit level.
- Follow-up care while traveling outside the United States will be covered at the Out-of-Network level of benefits
- Follow-up care while traveling within the United States will be covered at the applicable In-Network level of benefits only if the place of care is not located within a service area of any In-Network provider.

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## Section 7. Prescription Drug Program

Some Kaiser Permanente Pharmacies may not be able to fill or refill a prescription from an Out-of-Network Provider. To locate a Network Pharmacy, view the formulary, learn more about mail order or print a claim form, visit the kp.org or call 866-427-7701.

### Outpatient Prescription Drugs

Outpatient drugs, supplies, and supplements are covered when all of the following requirements are met:

- The item is prescribed by a Network Provider or an Out-of-Network Provider authorized to prescribe drugs or by one of the following Non-Network Providers:
  - A dentist
  - A Non-Network Provider
  - A Non-Network Provider if you got the prescription in conjunction with Covered Services
- The item is prescribed in accordance with Kaiser Permanente drug formulary guidelines.
- The item is one of the following:
  - Drugs that don't require a prescription but are listed on Kaiser Permanente's drug formulary.
  - Diabetic supplies such as insulin, syringes, pen delivery devices, blood glucose monitors, test strips and tablets. Other diabetic supplies may be covered under Durable Medical Equipment.

Kaiser Permanente uses a formulary. A formulary is a list of drugs that have been approved for coverage by the Pharmacy and Therapeutics Committee. The drug formulary guidelines allow you to obtain non formulary prescription drugs (those not listed on the drug formulary for your condition) if they would otherwise be covered if pharmacy criteria are met. Prescriptions written by dentists are not eligible for non formulary exceptions.

The prescribing physician or dentist determines how much of a drug, supply, or supplement to prescribe. For purposes of day supply coverage limits, the formulary includes a pre-determined amount of an item that constitutes a Medically Necessary day's supply. The pharmacy may reduce the day supply dispensed to a 30-day supply in any 30-day period if the pharmacy determines that the item is in limited supply in the market or for specific drugs (the Pharmacy can tell you if a drug you take is one of these drugs). Note: episodic drugs prescribed for the treatment of sexual dysfunction disorders may be limited by number of doses within a 30-day period.

Mail Order Service, subject to any Limitations, Copayments and Deductibles, is available. Not all drugs are available through the mail order service. Examples of drugs that cannot be mailed include:

- Controlled substances as determined by state and/or federal regulations
- Medications that require special handling
- Medications affected by temperature

Refills may be ordered from Kaiser Pharmacies, the mail-order program, or online at [www.kp.org](http://www.kp.org). A Kaiser Pharmacy can provide more information about obtaining refills.

To locate a Network Pharmacy, view the formulary, learn more about mail order or print a claim form, visit [www.kp.org](http://www.kp.org) or call 866-427-7701.

## **Covered Preventive Medications**

The Sandia Total Health Program will pay 100 percent of the cost at a retail network pharmacy for the following medications:

- One aspirin per day (generic only) to prevent cardiovascular disease as follows:
  - Aspirin 81 mg to 325 mg
  - Aspirin chew 81 mg to 325 mg
  - Aspirin delayed release 81 mg to 325 mg
  - Aspirin dispersible tab 81 mg
- Oral fluoride supplementation (prescription only) for children between the ages of 6 months and 5 years whose primary water source is deficient in fluoride as follows:
  - Sodium fluoride tab 0.5 mg
  - Sodium fluoride chew tab 0.25 mg to 0.5 mg
  - Sodium fluoride solution
- Folic acid tab 0.4 mg and 0.8 mg (one per day) for women 55 years of age or younger
- Immunizations/vaccines
- Iron supplementation for children birth to 12 months of age as follows:
  - Iron suspension
  - Ferrous sulfate elixir, syrup and solution
- Tobacco cessation products as follows:
  - Nitrol NS
  - Zyban
  - Chantix
  - Nicotine patches

## Prescriptions Subject to Quantity Limits

A Quantity Limit is a limitation on the number (or amount) of a prescription medication covered within a certain time period. Quantity Limits are established to ensure that prescribed quantities are consistent with clinical dosing guidelines, to control for billing errors by pharmacies, to encourage dose consolidation, appropriate utilization and to avoid misuse/abuse of the medication. Established quantity limits are based on the Federal Drug Administration and manufacturer dosing recommendations and/or current literature. Prescriptions written for quantities in excess of the established limits will require a Prior Authorization before the prescription can be filled. The following prescriptions or therapeutic class of prescriptions are subject to Quantity Limits. This list is not all-inclusive and is subject to change:

- Emergency contraceptive (e.g., Plan B) limited to two per year
- Epi-Pen (limited to three per year)
- Glucagon auto-injection (limited to two per year)
- Insulin auto injectors (limited to two per year)
- Lovenox (limited to seven days/14 injections)
- Nicotrol Nasal Spray (three inhaler kits per 30 days with a maximum of 360 days per lifetime)
- Sexual dysfunction drugs (e.g., Viagra) are limited to males only and eight pills/30 days at retail or 24 pills/90 days at mail
- Sleep aids (e.g., Ambien) are limited to 15 pills/30 days at retail or 45 pills/90 days at mail
- Relenza diskhaler (one per year)
- Tamiflu (ten capsules per year)

Kaiser Permanente Mail-Order Program (For maintenance prescription drugs)	Kaiser Network Retail Pharmacies	Out-of-Network Retail Pharmacies
Coinsurance of 20% of mail order price with a \$10 minimum and \$20 maximum for <b>generic</b> prescription drugs	Coinsurance of 20% of retail discount price with a \$5 minimum and \$10 maximum for <b>generic</b> prescription drugs	50% reimbursement
Coinsurance of 30% of mail order price with a \$50 minimum and \$80 maximum for <b>preferred brand</b> name prescription drugs	Coinsurance of 30% of retail discount price with a \$25 minimum and \$40 maximum for <b>preferred brand</b> name prescription drugs	50% reimbursement

<b>Kaiser Permanente Mail-Order Program (For maintenance prescription drugs)</b>	<b>Kaiser Network Retail Pharmacies</b>	<b>Out-of-Network Retail Pharmacies</b>
Coinsurance of 40% of mail order price with a \$80 and \$120 maximum for <b>non-preferred brand name</b> prescription drugs	Coinsurance of 40% of retail discount price with a \$40 minimum and \$60 maximum for <b>non-preferred brand name</b> prescription drugs	50% reimbursement
Maximum of 90-day supply	Maximum of 30-day supply	Maximum of 30-day supply
	Out-of-Pocket Maximum is \$1,500 per person per year – refer to Section 4, Deductibles and Maximums, for more information.	Out-of-Pocket Maximum does not apply
<p>Coinsurance does not apply to the Sandia Total Health Program medical Deductible and/or Out-of-Pocket Maximum.</p> <p>Reimbursement for prescriptions purchased outside the United States will be reimbursed at the applicable retail Coinsurance, limited to a maximum of a 30-day supply.</p>		

## **Section 8. Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers**

This section explains how to obtain covered emergency, post-stabilization, and out of area Urgent Care from non-Network Providers.

You do not need to get Prior Authorization from Kaiser Permanente to get Emergency Services or Urgent Care outside the Service Area from non-Network Providers. However, you (or someone on your behalf) must get Prior Authorization from Kaiser Permanente to get covered Post-Stabilization Care from Non-Network Providers to be covered at the In-Network level.

### **Emergency Services**

If you have an Emergency Medical Condition, call 911 (where available) or go to the nearest hospital emergency department. You do not need prior authorization for Emergency Services. When you have an Emergency Medical Condition, we cover Emergency Services you receive from Network Providers or Non-Network Providers anywhere in the world, as long as the Services would have been covered under the [Benefits and Cost Sharing](#) section (subject to the [General Exclusions, General Limitations, Coordination of Benefits, and Reductions](#) section).

Emergency Services are available from Hospital emergency departments 24 hours a day, seven days a week.

For ease and continuity of care, you are encouraged to go to a Network Hospital emergency department if you are inside the Service Area, but only if it is reasonable to do so, considering your condition or symptoms. If you have been admitted to a Non-Network hospital, your stay will be covered at the In-Network level if Kaiser Permanente is notified within 24 hours or as soon as reasonably possible of stabilization of your condition.

### **Post-Stabilization Care**

Post-Stabilization Care is Medically Necessary Services related to your Emergency Medical Condition that you receive after your treating physician determines that your Emergency Medical Condition is Clinically Stable. Post-Stabilization Care received from a Non-Network Provider, including inpatient care at a non-Network Hospital, is covered at the In-Network level only if Kaiser Permanente provides Prior Authorization for the care.

To request Prior Authorization to receive Post-Stabilization Care from a Non-Network Provider, you (or someone on your behalf) must call Kaiser Permanente toll free at the telephone number on your Kaiser Permanente ID card before you receive the care if it is reasonably possible to do so (otherwise, call as soon as reasonably possible). A Kaiser Permanente representative will then discuss your condition with the Non-Network

Provider. To be covered at the In-Network level, if Kaiser Permanente decides that you require Post-Stabilization Care and that this care would be covered if you received it from a Network Provider, they will authorize your care from the Non-Network Provider or arrange to have a Network Provider (or other designated provider) provide the care. If Kaiser Permanente decides to have a Network Hospital, Network Skilled Nursing Facility, or designated Non-Network Provider provide your care, they may authorize special transportation services that are medically required to get you to the provider. If this occurs, then those special transportation services will be covered, even if they would not be covered at the In-Network rate under Ambulance Services in the [Benefits and Cost Sharing](#) section if a Network Provider had provided them.

Be sure to ask the Non-Network Provider to tell you what care (including any transportation) Kaiser Permanente has authorized, because unauthorized Post-Stabilization Care or related transportation provided by Non-Network Providers is not covered at the In-Network level.

Sometimes extraordinary circumstances can delay your ability to call Kaiser Permanente to request authorization for Post-Stabilization Care from a Non-Network Provider (for example, if you are unconscious, or if you are a young child without a parent or guardian present). In these cases, you (or someone on your behalf) must call Kaiser Permanente as soon as reasonably possible.

## **Services Not Covered at the In-Network level under this Section**

The following Services are not covered under this "Emergency, Post-Stabilization, and Out-of-Area Urgent Care You Receive from Non-Network Providers" section (instead, refer to the [Benefits and Cost Sharing](#) section):

- Services that are not Emergency Services, Post-Stabilization Care, or Urgent Care that you receive outside the Service Area, even if those Services are related to your Emergency Medical Condition.
- Emergency Services, Post-Stabilization Care, and Urgent Care that you receive from Network Providers

## **Payment and Reimbursement**

If you receive Emergency Services, Post-Stabilization Care, or Urgent Care outside the Service Area from a Non-Network Provider, you must pay the provider and file a claim for reimbursement unless the provider agrees to bill us. To request payment or reimbursement, you must file a claim as described in the [Benefits and Cost Sharing](#) section.

## **Cost Sharing**

The Cost Sharing for Emergency Services, Post-Stabilization Care, and Urgent Care outside the Service Area that you receive from a Non-Network Provider is the Cost Sharing required for the same Services provided by a Network Provider as described in the "Schedule of Benefits" section. Your required Cost Sharing will be subtracted from any payment made to you or the Non-Network Provider.

## Section 9. Definitions

Please note that certain capitalized words in this Program Summary have special meanings. These words have been defined in this section. You can refer to this section as you read this document to have a clearer understanding of your benefits.

In this Summary Members and Dependents may be referred to as “you” or “your.”

### **Allowance**

A dollar amount the Program will pay for benefits for a service during a specified period of time. Amounts in excess of the Allowance, are your responsibility to pay and do not apply toward your Out-of-Pocket Maximum.

### **Claims Administrator**

KPIC is the self-funded claims administrator. You can find the Claims Administrator’s address in the “Customer Service Phone Numbers” section and on your Kaiser Permanente ID card.

### **Clinically Stable**

You are considered Clinically Stable when your treating physician believes, within a reasonable medical probability and in accord with recognized medical standards, that you are safe for discharge or transfer and that your condition is not expected to get materially worse during, or as a result of, the discharge or transfer.

### **COBRA**

The Consolidated Omnibus Budget Reconciliation Act of 1985.

### **Coinsurance**

The percentage of a Covered Service which the Program Permanente pays after you have met the Deductible.

### **Copayment**

A specified dollar amount that you must pay for certain Covered Services as described in the “Schedule of Benefits” section.

### **Cost Sharing**

Copayments, Coinsurance and Deductibles.

### **Covered Service**

Services that meet the requirements for coverage described in this Summary.

### **Deductible**

Covered charges incurred during a calendar year that you must pay in full before the Sandia Total Health Program pays benefits. Does not apply to outpatient prescription drugs purchased through Kaiser Permanente.

## **Dental Services**

Items and Services provided in connection with the care, treatment, filling or removal, or replacement of teeth or structures directly supporting the teeth. (Structures supporting the teeth mean the periodontium, which includes the gingivae, dentogingival junction, periodontal membrane, cementum of the teeth and alveolar process.)

## **Dependent**

A person who is enrolled in the Program if the person's relationship to the Member is the basis for eligibility. This Summary sometimes refers to a Dependent or Member as "you."

## **Durable Medical Equipment (DME)**

Durable Medical Equipment (DME) is a device or instrument of a durable nature that meets all of the following requirements:

- It can withstand repeated use;
- It is primarily and customarily used to serve a medical purpose;
- It is generally not useful to a person in the absence of illness or injury; and
- It is appropriate for use in your home.

## **Eligible Charges:**

- For Services provided by Kaiser Permanente, the charge in the relevant Kaiser Foundation Health Plan's schedule of Kaiser Permanente charges for Services provided to participants
- For Services that Network Providers (other than Kaiser Permanente) provide under a contract with Kaiser Permanente, the amount that the provider has agreed to accept as payment in full under that contract
- For items obtained at a pharmacy owned and operated by Kaiser Permanente, the amount the pharmacy would charge you for the item if your benefits did not cover the item (this amount is an estimate of: the cost of acquiring, storing, and dispensing drugs and other items, the direct and indirect costs of providing Kaiser Permanente pharmacy Services, and the pharmacy program's contribution to the net revenue requirements of the relevant Kaiser Foundation Health Plan)
- For all other Services, the amounts that the Program pays for the Services or, if the Program subtracts Cost Sharing from its payment, the amount the Program would have paid if it did not subtract Cost Sharing. For non-emergency Out-of-Network Provider Services the Program will pay in the 90th percentile of UCR charges. The Member will pay their Coinsurance based on the 90th percentile of UCR AND will be responsible for all charges in excess of the UCR as described herein.

## **Emergency Services**

All of the following with respect to an Emergency Medical Condition:

- A medical screening examination (as required under the Emergency Medical Treatment and Active Labor Act) that is within the capability of the emergency department of a hospital, including ancillary services routinely available to the emergency department to evaluate the Emergency Medical Condition
- Within the capabilities of the staff and facilities available at the hospital, the further medical examination and treatment that the Emergency Medical Treatment and Active Labor Act requires to Stabilize the patient

## **Emergency Medical Condition**

A medical or psychiatric condition manifesting itself by acute symptoms of sufficient severity (including severe pain) such that a prudent layperson, who possesses an average knowledge of health and medicine, could reasonably expect the absence of immediate medical attention to result in any of the following:

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

## **ERISA**

The Employee Retirement Income Security Act of 1974, as amended.

## **Family**

A Member and all of his or her Dependents.

## **HIPAA**

The Health Insurance Portability and Accountability Act, as amended.

## **Hospice**

A specialized form of interdisciplinary health care designed to provide palliative care and to alleviate the physical, emotional, and spiritual discomforts you may experience during the last phases of life due to a terminal illness. It also provides support to your primary caregiver and your family.

## **Kaiser Permanente**

A Network of Providers that operate through Regions, each of which has a Service Area. For each Kaiser Permanente Region, Kaiser Permanente consists of Kaiser Foundation Hospitals (a California nonprofit corporation) and the Medical Group for that Region:

- Kaiser Foundation Health Plan, Inc., for the Northern California Region the Southern California Region, and the Hawaii Region
- Kaiser Foundation Health Plan of Colorado for the Colorado Region
- Kaiser Foundation Health Plan of Georgia, Inc., for the Georgia Region
- Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., for the Mid-Atlantic States Region

- Kaiser Foundation Health Plan of the Northwest for the Northwest Region
- Kaiser Foundation Health Plan of Ohio for the Ohio Region

### **KPIC**

Kaiser Permanente Insurance Company, which provides claims administrative services.

### **Medically Necessary**

A Service is Medically Necessary if, in the judgment of the Program, it meets all of the following requirements:

- It is required for the prevention, diagnosis, or treatment of your medical condition
- Omission of the Service would adversely affect your condition
- It is provided in the least costly medically appropriate setting
- It is in accord with generally accepted professional standards of practice that is consistent with a standard of care in the medical community.

### **Medicare**

A federal health insurance program for people age 65 and older, certain people with disabilities or end-stage renal disease (ESRD).

### **Member**

A person who is enrolled in the Program if that person is eligible in his own right and not because of his or her relationship to someone else. This Summary sometimes refers to a Dependent or Member as “you.”

### **Network Provider**

A Network Hospital, Physician, Pharmacy, Skilled Nursing Facility, Medical Group, or any other health care provider under contract with Kaiser Permanente to provide Covered Services. Network Providers are subject to change at any time without notice. For current locations of Network facilities please call Customer Service at the number listed in the “Customer Service Phone Numbers” section. To find a Kaiser Pharmacy visit [www.kp.org](http://www.kp.org) - select the Locate Our Services tab, select your region, and then select the Facilities tab.

### **Network Facility**

Any facility listed in Welcome to Your Plan or on [kp.org](http://kp.org). Note: Facilities are subject to change at any time, for the current locations, call Customer Service.

### **Network Hospital**

A licensed hospital owned and operated by Kaiser Foundation Hospitals or another hospital which contracts with Kaiser Foundation Hospitals to provide Covered Services.

### **Network Pharmacy**

A pharmacy owned and operated by Kaiser Permanente, or another pharmacy that Kaiser Permanente designates.

### **Network Physician**

A licensed physician who is a partner, shareholder, or employee of the Medical Group, or another licensed physician who contracts with the Medical Group to provide Covered Services.

- Medical Group: The following medical group is available for Northern California members:
  - The Permanente Medical Group for the Northern California Region
- The Southern California Permanente Medical Group for the Southern California Region
- Colorado Permanente Medical Group, P.C., for the Colorado Region
- The Southeast Permanente Medical Group, Inc., for the Georgia Region
- Hawaii Permanente Medical Group, Inc., for the Hawaii Region
- Mid-Atlantic Permanente Medical Group, P.C., for the Mid-Atlantic States Region
- Northwest Permanente, P.C., Physicians & Surgeons, for the Northwest Region
- Ohio Permanente Medical Group, Inc., for the Ohio Region

### **Network Skilled Nursing Facility**

A licensed facility that provides inpatient skilled nursing care, rehabilitation services, or other related health services that contracts with Kaiser Permanente to provide Covered Services. The facility's primary business is the provision of 24-hour-a-day skilled nursing care. The term "Skilled Nursing Facility" does not include convalescent nursing homes, rest facilities, or facilities for the aged, if those facilities furnish primarily custodial care, including training in routines of daily living. A "Skilled Nursing Facility" may also be a unit or section within another facility as long as it continues to meet the definition.

### **Non-Network Provider or Out-of-Network Provider**

Any licensed provider that is not a Network Provider who provides Covered Services.

### **Out-of-Pocket Maximum**

Your financial responsibility for covered medical expenses before the Program reimburses additional covered charges at 100%, with no Deductible, for the remaining portion of that calendar year.

### **Plan Administrator**

Sandia National Laboratories

### **Plan Sponsor**

The plan sponsor named in the Sandia Total Health Plan Document

### **Post-Stabilization Care**

Medically Necessary Services related to your Emergency Medical Condition that you receive after your treating physician determines that your condition is Clinically Stable.

**Primary Care**

Care provided by a Network Provider who specializes in internal medicine, pediatrics or family practice Services.

**Prior Authorization**

Medical Necessity approval obtained in advance which is required for certain services to be Covered Services under the Program. Authorization is not a guarantee of payment and will not result in payment for services that do not meet the conditions for payment by the Program.

**Program**

Part of the plan named in the Sandia Total Health Plan Document

**Prosthetics and Orthotics**

An external prosthetic device is a device that is located outside of the body which replaces all or a portion of a body part or that replaces all or portion of the function of a permanently inoperative or malfunctioning body part. Internally implanted prosthetic devices are devices placed inside the body through a surgical incision which replaces all or a portion of a body part or that replaces all or portion of the function of a permanently inoperative or malfunctioning body part Orthotics are rigid or semi-rigid external devices that are used for the purpose of supporting a weak or deformed body part, improving the function of moveable parts or for restricting or eliminating motion in a diseased or injured part of the body.

**Reconstructive Surgery**

Surgery is to improve function and under certain conditions, to restore normal appearance after significant disfigurement.

**Region**

A geographic area serviced by Kaiser Permanente. See “Kaiser Permanente” in this “Definitions” section.

**Services**

Healthcare, including mental health care, services and items.

**Service Area**

A smaller geographic area of a Kaiser Permanente Region.

**Specialty Care**

Care provided by a Network Provider or Non-Network Provider who provides Services other than Primary Care Services.

**Stabilize**

To provide the medical treatment of the Emergency Medical Condition that is necessary to assure, within reasonable medical probability that no material deterioration of the condition is likely to result from or occur during the transfer of the person from the facility. With respect to a pregnant woman who is having contractions, when there is inadequate time to safely transfer her to another hospital before delivery (or the transfer may pose a threat to the health or safety of the woman or unborn child), “Stabilize” means to deliver (including the placenta).

**Urgent Care**

Treatment of an unexpected Sickness or Injury that is not life threatening but requires Outpatient medical care that cannot be postponed. An urgent situation requires prompt medical attention to avoid complications and unnecessary suffering such as high fever, a skin rash, or an ear infection.

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## **Section 10. General Exclusions, General Limitations, Coordination of Benefits, and Reductions**

The Services listed in this section are excluded from coverage. These exclusions apply to all Services that would otherwise be covered.

Before coverage begins-Any services, drugs, or supplies you receive while you are not enrolled in this Plan.

- Behavioral/Conduct Problems — educational services and programs or therapies for behavioral/conduct problems.
- Conduct disturbances unless related to a coexisting condition or diagnosis otherwise covered.
- Educational, vocational, and/or recreational services as outpatient procedures.
- Biofeedback for treatment of diagnosed medical conditions.
- Treatment for insomnia, other sleep disorders, dementia, neurological disorders, and other disorders with a known physical basis (certain treatments may be covered under medical portion of the Program).
- Court-ordered placements when such orders are inconsistent with the recommendations for treatment.
- Services to treat conditions that are identified by the most current edition of the Diagnostic and Statistical Manual of Mental Disorders as not being attributable to a Mental Disorder.
- Sex transformations.
- Any services or supplies that are not Medically Necessary.
- Custodial Care, Pastoral counseling.
- Developmental Care.
- Treatment for caffeine or tobacco addictions, withdrawal, or dependence. This does not include classes available through your Network Facility.
- Aversion therapies.
- Treatment for codependency.
- Non-abstinence-based or nutritionally-based treatment for substance abuse.
- Services, supplies, or treatments that are Covered Services under the medical part of this Program.
- Treatment or consultations provided via telephone.

- Services, treatments, or supplies provided as a result of a Worker's Compensation law or similar legislation, or obtained through, or required by, any government agency or program, whether federal, state, or any subdivision, or caused by the conduct or omission of a third party for which you have a claim for damages or relief.
- Non-organic erectile dysfunction (psychosexual dysfunction).
- Treatment for conduct and impulse control disorders, personality disorders, paraphilic (unusual sexual urges), and other mental illnesses that will not substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national standards of clinical practice, as determined by the Program.
- Services or supplies that:
  - Are considered Unproven, Experimental or Investigational drugs, devices, treatments, or procedures.
  - Result from or relate to the application of such Experimental or Investigational drugs, devices, treatments, or procedures.
- Wilderness programs, boot camp-type programs, work camp-type programs, or recreational-type programs.
- Services or supplies that are primarily for your education, training, or development of skills needed to cope with an Injury or Sickness.
- Substance Abuse benefits for Class II dependents.
- Blood — The cost of whole red blood or red blood cells when they are donated or replaced or billed, except expenses for administration and processing of Blood and Blood Products (except Blood Factors) covered as part of inpatient and outpatient services.
- Biofeedback.
- Chiropractic Exclusions:
  - Services for conditions other than Neuromusculoskeletal Disorders
  - Behavior training and sleep therapy
  - Thermography
  - Any radiologic exam, other than plain film studies, such as magnetic resonance imaging (MRI), computed tomography (CT), positron emission tomography (PET), bone scans and nuclear radiology
  - Non-medical self-care or self-help, any self-help physical exercise training, and any related diagnostic testing
  - Services for vocational rehabilitation
  - Air conditioners, air purifiers, therapeutic mattresses; chiropractic appliances, supplies and devices.

- Hospital Services, anesthesia, manipulation under anesthesia, and related Services
  - Adjunctive therapy not associated with spinal, muscle, or joint manipulations Vitamins, minerals, nutritional supplements, and similar products.
- Cosmetic services — Except as otherwise specified for services covered under Reconstructive Surgery.
- Crime — Treatment of injuries sustained while committing a crime.
- Custodial care means assistance with activities of daily living (for example: walking, getting in and out of bed, bathing, dressing, feeding, toileting, and taking medicine), or care that can be performed safely and effectively by people who, in order to provide the care, do not require medical licenses or certificates or the presence of a supervising licensed nurse. This exclusion does not apply to Services covered under "Hospice Care".
- Dental coverage will not be provided for extractions, treatment of cavities, care of the gums or bones structures directly supporting the teeth. Structures supporting the teeth mean the periodontium, which includes the gingivae, dentogingival junction, periodontal membrane, cementum of the teeth, and alveolar process, treatment of periodontal abscess, removal of impacted teeth, orthodontia (including braces), false teeth, or any other dental services or supplies, except as otherwise covered under this Summary Plan Description (SPD). This exclusion does not apply to accidental injury to sound and natural teeth. See other section for covered services.
- Dental procedures and appliances to correct disorders of the temporomandibular (jaw) joint (also known as TMD or TMJ disorders).
- Equipment — that basically serves comfort or convenience functions or is primarily for the convenience of a person caring for you or your Dependent, i.e., exercycle or other physical fitness equipment, elevators, hoyer lifts, shower/bath bench. Air conditioners, air purifiers and filters, batteries and charges, dehumidifiers, humidifiers, air cleaners and dust collection devices.
- Education — Coverage does not include services other than self management of a medical condition as determined by the Health Plan to be primarily educational in nature.
- Experimental or investigational Services — A Service is experimental or investigational if the Healthplan, in consultation with Medical Group, determine that:
- Genetic Testing — Experimental or investigational genetic testing is not covered.

- Generally accepted medical standards do not recognize it as safe and effective for treating the condition in question (even if it has been authorized by law for use in testing or other studies on human patients):
  - It requires government approval that has not been obtained when Service is to be provided; It requires government approval that has not been obtained when Service is to be provided;
  - It cannot be legally performed or marketed in the United States without FDA approval;
  - It is the subject of a current new drug or device application on file with the FDA;
  - It is provided as part of a research trial; see specific section for Clinical Trials;
  - It is provided pursuant to a written protocol or other document that lists an evaluation of the service's safety, toxicity or efficacy as among its objectives;
  - It is subject to approval or review of an Institutional Review Board or other body that approves or reviews research;
  - It is provided pursuant to informed consent documents that describe the services as experimental or investigational, or indicate that the services are being evaluated for their safety, toxicity or efficacy; or
  - The prevailing opinion among experts is that use of the services should be substantially confined to research settings or further research is necessary to determine the safety, toxicity or efficacy of the service.
- Foot care — except when Medically Necessary.
- Government Programs — Treatment where payment is made by any local, state, or federal government (except Medicaid), or for which payment would be made if the Participant had applied for such benefits. Services that can be provided through a government program for which you as a member of the community are eligible for participation. Such programs include, but are not limited to, school speech and reading programs.
- Hypnotherapy (Hypnosis).
- Massage Therapy except when provided as a procedure during a covered therapy.
- Medical Reports — Completion of specific medical reports, including those not directly related to treatment of the Participant, e.g., employment or insurance physicals, and reports prepared in connection with litigation.
- Medical supplies — Disposable Supplies for Home Use.
- Membership costs or fees associated with health clubs, weight loss programs.
- Nutritional supplements and formulae except for formula needed for the treatment of inborn errors of metabolism.

- **Obesity** — Weight reduction programs: Fees and charges relating to fitness programs, weight loss or weight control programs.
- **Personal Comfort Items** — Personal comfort items such as those that are furnished primarily for your personal comfort or convenience, including those services and supplies not directly related to medical care, such as guest's meals and accommodations, hospital admission kit, barber services, telephone charges, radio and television rentals, homemaker services, travel expenses, over the counter convenience items and take-home supplies.
- **Pharmacy Exclusions** — If a Service is not covered under this Summary, any drugs or supplies needed in connection with that Service are not covered:
  - Compounded products unless the drug is listed on the drug formulary or one of the ingredients requires a prescription by law
  - Drugs used to enhance athletic performance
  - Drugs that are not approved by the Federal Drug Administration
  - Experimental or Investigational Drugs
  - Drugs prescribed for cosmetic purposes
  - Replacement of lost, damaged or stolen drugs
  - Drugs that shorten the duration of the common cold
  - Special packaging — Packaging of prescription medications is limited to Kaiser Permanente standard packaging
  - Drugs which are available over the counter and prescriptions for which drug strength may be realized by the over the counter product
  - Drugs for which there is an over the counter equivalent unless it is covered under Preventive Medications.
- **Physical examinations and other Services**, and related reports and paperwork, in connection with third-party requests or requirements, such as those for: employment, participation in employee programs, insurance, disability, licensing, or on court order or for parole or probation.
- **Private Duty Nursing** as a registered bed patient unless a Plan physician determines medical necessity.
- **Private Duty Nursing** in home or long term facility.
- **Private room** unless medically necessary or if a semi-private room is not available.
- **Provider (Close Relative)** — Services rendered by a Provider who is a close relative or member of your household. Close relative means wife or husband, parent, child, brother or sister, by blood, marriage or adoption.
- **Recreational, diversional and play activities.**

- Related services to a non covered service — All services, drugs, or supplies related to the non-covered service are excluded from coverage, except services we would otherwise cover to treat complications of the non-covered service.
- Religious, personal growth counseling or marriage counseling including services and treatment related to religious, personal growth counseling or marriage counseling unless the primary patient has a DSM IV diagnosis.
- Services, drugs, or supplies not required to prevent, diagnose, or treat a medical condition.
- Services provided outside the United States-Services, other than Emergency Services, received outside the United States whether or not the Services are available in the United States.
- Sexual reassignment-all services related to sexual reassignment.
- Shoes — Shoe inserts, orthotics (except for care of the diabetic foot).
- Surrogate. Services related to conception, pregnancy or delivery in connection with a surrogate arrangement. A surrogate arrangement is one in which a woman agrees to become pregnant and to surrender the baby to another person or persons who intend to raise the child. In situations where you receive monetary compensation to act as a surrogate, Health Plan will seek reimbursement of all Charges for covered Services you receive that are associated with conception, pregnancy and/or delivery of the child. A surrogate arrangement is one in which a woman agrees to become pregnant and to surrender the baby to another person or persons who intend to raise the child.
- Testing for ability, aptitude, intelligence or interest.
- Transplant:
  - Out-of-Network transport and lodging is excluded
  - Organ/tissue transplants which are experimental or investigational are not covered
  - Non-human and artificial organs and their implantation are not covered
  - Travel or transportation (other than a state licensed Professional Ambulance Service) expenses even though prescribed by a Physician except as noted under Transplants.
- Usual, Customary and Reasonable Fees — Expenses in excess of Usual, Customary and Reasonable Fees.
- Vision (Surgical Correction) — Radial keratotomy; and surgery, services, evaluations or supplies for the surgical correction of nearsightedness and/or astigmatism or any other correction of vision due to a refractive problem.
- Vision — Orthoptics (a technique of eye exercises designed to correct the visual axes of eyes not properly coordinated for binocular vision) or visual training.
- Vision-medical benefits for low vision aids, eyeglasses, contact lenses for prescription or fitting and follow-up care thereof, except that Covered Expenses

will include the purchase of the first pair of eyeglasses, lenses, frames or contact lenses that follows cataract surgery or loss of lens due to eye disease for aphakia or aniridia.

- Waived fees — Free Care (no charge items).
- War — Any disease or Injury resulting from a war, declared or not, or any military duty or any release of nuclear energy. Also excluded are charges for services directly related to military service provided or available from the Veterans' Administration or military medical facilities as required by law.
- Workers' Compensation — Care for any condition or Injury recognized or allowed as a compensable loss through any Workers' Compensation, occupational disease or similar law. Exception: Benefits are provided for actively employed partners and small business owners not covered under a Workers' Compensation Act or similar law, if elected by the Group and additional Premium is paid.
- Services or supplies for injuries or diseases related to you or your Dependent's job to the extent you or your Dependent is required to be covered by a workers' compensation law.

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## Section 11. Coordination of Benefits (COB)

Refer to the *Sandia Health Benefits Plan for Employees Summary Plan Description* or the *Sandia Health Benefits Plan for Retirees Summary Plan Description* for information about, coordination of benefits.

Beginning January 1 of every year or if you are a new enrollee, you are required to provide an update to Kaiser Permanente on whether any of your covered dependents have other insurance. This notification is also required if your dependent enrolls in a medical program during the year. If you do not provide this information to Kaiser Permanente, your dependent's claims may be denied. You may update your other insurance information by going online at [www.kp.org](http://www.kp.org) or by calling 800-663-1771.

Refer to [Section 7, Prescription Drug Program](#), for information on eligibility to use the Prescription Drug Program.

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## Section 12. Binding Arbitration

### Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region

This “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section applies only to Members and Dependents who are assigned to the Kaiser Permanente Northern California Region.

For all claims subject to this “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section, both Claimants and Respondents give up the right to a jury or court trial and accept the use of binding arbitration.

#### Scope of Arbitration

Any dispute shall be submitted to binding arbitration if all of the following requirements are met:

- The claim arises from or is related to an alleged violation of any duty incident to or arising out of or relating to a Member or Dependent Party’s relationship to Kaiser Permanente or KPIC as a Member or Dependent, a member, or a patient, including any claim for medical or hospital malpractice (a claim that medical services or items were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the delivery of services or items, irrespective of the legal theories upon which the claim is asserted
- The claim is asserted by one or more Member or Dependent Parties against one or more Kaiser Permanente Parties or by one or more Kaiser Permanente Parties against one or more Member or Dependent Parties
- The claim is not within the jurisdiction of the Small Claims Court
- The claim is not a benefit-related request that constitutes a "benefit claim" in Section 502(a)(1)(B) of ERISA

As referred to in this “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section, “Member or Dependent Parties” include:

- A Member or Dependent
- A Member’s or Dependent’s heir, relative, or personal representative
- Any person claiming that a duty to him or her arises from a Member’s or Dependent’s relationship to one or more Kaiser Permanente Parties

"Kaiser Permanente Parties" include:

- Kaiser Permanente Insurance Company (KPIC)
- Kaiser Foundation Health Plan, Inc.
- Kaiser Foundation Hospitals (KFH)
- KP Cal, LLC (KP Cal)
- The Permanente Medical Group, Inc. (TPMG)
- Southern California Permanente Medical Group (SCPMG)
- The Permanente Federation, LLC
- The Permanente Company, LLC
- Any KFH, TPMG, or SCPMG physician
- Any individual or organization whose contract with any of the organizations identified above requires arbitration of claims brought by one or more Member or Dependent Parties
- Any employee or agent of any of the foregoing

"Claimant" refers to a Member or Dependent Party or a Kaiser Permanente Party who asserts a claim as described above. "Respondent" refers to a Member or Dependent Party or a Kaiser Permanente Party against whom a claim is asserted.

## **Initiating Arbitration**

Claimants shall initiate arbitration by serving a Demand for Arbitration. The Demand for Arbitration shall include the basis of the claim against the Respondents; the amount of damages the Claimants seek in the arbitration; the names, addresses, and telephone numbers of the Claimants and their attorney, if any; and the names of all Respondents. Claimants shall include all claims against Respondents that are based on the same incident, transaction, or related circumstances in the Demand for Arbitration.

## **Serving Demand for Arbitration**

KPIC, Kaiser Foundation Health Plan, Inc., KFH, KP Cal, TPMG, SCPMG, The Permanente Federation, LLC, and The Permanente Company, LLC, shall be served with a Demand for Arbitration by mailing the Demand for Arbitration addressed to that Respondent in care of one of the following:

- If the claim relates to a Member or Dependent who is assigned to the Kaiser Permanente Northern California Region:

Kaiser Foundation Health Plan, Inc.  
Legal Department  
1950 Franklin St., 17th Floor  
Oakland, CA 94612

- If the claim relates to a Member or Dependent who is assigned to the Kaiser Permanente Southern California Region:

Kaiser Foundation Health Plan, Inc.  
Legal Department  
393 E. Walnut St.  
Pasadena, CA 91188

Service on that Respondent shall be deemed completed when received. All other Respondents, including individuals, must be served as required by the California Code of Civil Procedure for a civil action.

## **Filing Fee**

The Claimants shall pay a single, nonrefundable filing fee of \$150 per arbitration payable to "Arbitration Account" regardless of the number of claims asserted in the Demand for Arbitration or the number of Claimants or Respondents named in the Demand for Arbitration.

Any Claimant who claims extreme hardship may request that the Office of the Independent Administrator waive the filing fee and the neutral arbitrator's fees and expenses. A Claimant who seeks such waivers shall complete the Fee Waiver Form and submit it to the Office of the Independent Administrator and simultaneously serve it upon the Respondents. The Fee Waiver Form sets forth the criteria for waiving fees and is available by calling Customer Service at the telephone number listed on your ID card.

## **Number of Arbitrators**

The number of Arbitrators may affect the Claimant's responsibility for paying the neutral arbitrator's fees and expenses.

If the Demand for Arbitration seeks total damages of \$200,000 or less, the dispute shall be heard and determined by one neutral arbitrator, unless the parties otherwise agree in writing that the arbitration shall be heard by two party arbitrators and one neutral arbitrator. The neutral arbitrator shall not have authority to award monetary damages that are greater than \$200,000.

If the Demand for Arbitration seeks total damages of more than \$200,000, the dispute shall be heard and determined by one neutral arbitrator and two party arbitrators, one jointly appointed by all Claimants and one jointly appointed by all Respondents. Parties who are entitled to select a party arbitrator may agree to waive this right. If all parties agree, these arbitrations will be heard by a single neutral arbitrator.

## **Payment of Arbitrators' Fees and Expenses**

Kaiser Foundation Health Plan, Inc. will pay the fees and expenses of the neutral arbitrator under certain conditions as set forth in the *Rules for Kaiser Permanente Member Arbitrations Overseen by the Office of the Independent Administrator* ("Rules of Procedure"). In all other arbitrations, the fees and expenses of the neutral arbitrator shall be paid one-half by the Claimants and one-half by the Respondents.

If the parties select party arbitrators, Claimants shall be responsible for paying the fees and expenses of their party arbitrator and Respondents shall be responsible for paying the fees and expenses of their party arbitrator.

## **Costs**

Except for the aforementioned fees and expenses of the neutral arbitrator, and except as otherwise mandated by laws that apply to arbitrations under this “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section, each party shall bear the party's own attorneys' fees, witness fees, and other expenses incurred in prosecuting or defending against a claim regardless of the nature of the claim or outcome of the arbitration.

## **Rules of Procedure**

Arbitrations shall be conducted according to the Rules of Procedure developed by the Office of the Independent Administrator in consultation with Kaiser Permanente and the Arbitration Oversight Board. Copies of the Rules of Procedure may be obtained from Customer Service at the telephone number listed in the “Customer Service Phone Numbers”.

## **General Provisions**

A claim shall be waived and forever barred if (1) on the date the Demand for Arbitration of the claim is served, the claim, if asserted in a civil action, would be barred as to the Respondents served by the applicable statute of limitations, (2) Claimants fail to pursue the arbitration claim in accord with the Rules of Procedure with reasonable diligence, or (3) the arbitration hearing is not commenced within five years after the earlier of (a) the date the Demand for Arbitration was served in accord with the procedures prescribed herein, or (b) the date of filing of a civil action based upon the same incident, transaction, or related circumstances involved in the claim. A claim may be dismissed on other grounds by the neutral arbitrator based on a showing of a good cause. If a party fails to attend the arbitration hearing after being given due notice thereof, the neutral arbitrator may proceed to determine the controversy in the party's absence.

The California Medical Injury Compensation Reform Act of 1975 (including any amendments thereto), including sections establishing the right to introduce evidence of any insurance or disability benefit payment to the patient, the limitation on recovery for non-economic losses, and the right to have an award for future damages conformed to periodic payments, shall apply to any claims for professional negligence or any other claims as permitted or required by law.

Arbitrations shall be governed by this “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section, Section 2 of the Federal Arbitration Act, and the California Code of Civil Procedure provisions relating to arbitration that are in effect at the time the statute is applied, together with the Rules of Procedure, to the extent not inconsistent with this “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section.

In accord with the rule that applies under sections 3 and 4 of the Federal Arbitration Act, the right to arbitration under this “Binding Arbitration for Members and Dependents Assigned to the Kaiser Permanente Northern California Region” section shall not be denied, stayed, or otherwise impeded because a dispute between a Member or Dependent Party and a Kaiser Permanente Party involves both arbitrable and nonarbitrable claims or because one or more parties to the arbitration is also a party to a pending court action with a third party that arises out of the same or related transactions and presents a possibility of conflicting rulings or findings.

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## Section 13. Claims and Appeals

To obtain payment from the Program when for Services you have paid for or to obtain review of a claims payment decision, you must follow the procedures outlined in this “Claims and Appeals” section. You may appoint an authorized representative to help you file your claim or appeal. A written authorization must be received from you before any information will be communicated to your representative.

If you miss a deadline for filing a claim or appeal, review may be declined. Before you can file a civil action under ERISA section 502(a)(1)(B), you must meet any deadlines and exhaust the claims and appeals procedures set forth in this “Claims and Appeals” section. The Program does not charge you for claims or appeals, but you must bear the cost of anyone you hire to represent or help you.

### How to File a Claim

Network Providers are responsible for submitting claims for their services on your behalf and will be paid directly by the Program for the services they render. If a Network Provider bills you for a Covered Service (other than for Cost Sharing), please call customer service at the telephone number listed in the “Customer Service Phone Numbers” section.

For services rendered by Non-Network providers, where the provider agrees to submit a claim on your behalf, eligible claims payment to the provider will require a valid assignment of benefits. Even if the Non-Network Provider agrees to bill on your behalf, you are responsible for making sure that the claim is received within 365 days of the date of service and that all information necessary to process the claim is received.

To receive reimbursement for Services you have paid for, you must complete and mail a claim form or (or write a letter) to the Claims Administrator at the address listed in the “Customer Service Phone Numbers” section, within 365 days after you receive Services. The claim form (or letter) must explain the Services, the date(s) you received Services, where you received Services, who provided Services, and why you think the Program should pay for Services. Include a copy of the bill and any supporting documents. Your claim form (or letter) and the related documents constitute your claim.

Your claim must include all of the following information:

- Patient name, address, and Kaiser Permanente ID card medical or health record number
- Date(s) of service
- Diagnosis
- Procedure codes and description of the Services
- Charges for each Service
- The name, address, and tax identification number of the provider
- The date the injury or illness began
- Any information regarding other medical coverage

To obtain a medical or pharmacy claim form, visit the Kaiser Permanente Web site at [www.kp.org](http://www.kp.org), log in, and then go to My Health Manager then My Medical Record. The claim form will inform you about other information that you must include with your claim.

If the Program pays a Post-Service Claim, it will pay you directly, except that it will pay the provider if one of the following is true:

- Before the claim is processed, a written notice is received indicating you have assigned your right to payment to the provider
- Your claim includes a written request that the Program pay the provider

If you have any questions about submitting a claim for payment for a Service from a Non-Network Provider, please call customer service at the telephone number listed on your ID card or in the “Customer Service Phone Numbers” section.

## **Timing of Claim Determinations**

The Program adheres to certain time limits when processing claims for benefits. If you do not follow the proper procedures for submitting a claim, the Program will notify you of the proper procedures within the time frames shown in the chart below. If additional information is needed to process your claim, the Program will notify you within the time frames shown in the chart below, and you shall be provided additional time within which to provide the requested information as indicated in the chart below in this “Timing of Claim Determinations” section.

Program will make a determination on your claim within the time frames indicated below based upon the type of claim: Urgent Claim, Pre-Service Claim, Post-Service Claim, or Concurrent Care Claim.

An “Urgent Care Claim” is any claim for a Service with respect to which the application of the time periods for making non-urgent care determinations either (a) could seriously jeopardize your life, health, or ability to regain maximum function, or (b) would, in the opinion of a physician with knowledge of your medical condition, subject you to severe pain that cannot be adequately managed without the Services that are the subject of the claim.

A “Pre-Service Claim” is any claim for a Service with respect to which the terms of Program condition receipt of the Service, in whole or in part, on approval by Program of the Service in advance.

A “Post-Service Claim” is any claim for a Service that is not a Pre-Service Claim or an Urgent Care Claim.

A “Concurrent Care Claim” is any claim for Services that are part of an on-going course of treatment that was previously approved by Program for a specific period of time or number of treatments.

Type of Notice or Claim Event	Urgent Care Claim	Pre-Service Care Claim	Post-Service Care Claim
The Program Notice of Failure to Follow the Proper Procedure to File a Claim	Not later than 24 hours after receiving the improper claim.	Not later than 5 days after receiving the improper claim.	Not applicable.
The Program Notice of Initial Claim Decision	If the claim when initially filed is proper and complete, a decision will be made as soon as possible, taking into account the medical exigencies, but not later than 72 hours after receiving the initial claim.  If the claim is not complete, The Program shall notify you as soon as possible, but not later than 24 hours of receipt of the claim. You shall have 48 hours to provide the information necessary to complete the claim. A decision will be made not later than 48 hours after the administrator receives the requested information, or within 48 hours after the expiration of the 48-hour deadline for submitting additional information, whichever is earlier.	If the claim when initially filed is proper and complete, a decision will be made within a reasonable period of time appropriate to the medical circumstances, but not later than 15 days after the initial claim is received, unless an extension, of up to 15 days, is necessary due to matters beyond the control of The Program. You shall be notified within the initial 15 days if an extension will be needed by The Program. The notice shall state the reason for the extension.  A decision will be made not later than 15 days after the initial claim is received, unless additional information is required from you. You will be notified during the initial 15 day period, and shall have 45 days to provide the additional information requested. A decision will be made within 15 days after receiving the additional information, or within 15 days after the expiration of the 45-day deadline for submitting additional information, whichever is earlier.	A decision will be made within a reasonable amount of time, but not later than 30 days after the initial claim is received, unless an extension, of up to 15 days, is necessary due to matters beyond the control of The Program. You shall be notified within the initial 30 days if an extension will be needed by The Program. The notice shall state the reason for the extension.  A decision will be made not later than 30 days after the initial claim is received, unless additional information is required from you. You will be notified during the initial 30 day period, and shall have 45 days to provide the additional information requested. A decision will be made within 15 days after receiving the additional information or, within 15 days after the expiration of the 45-day deadline for submitting additional information, whichever is earlier.

If you have a Concurrent Care Claim that is also an Urgent Care Claim to extend a previously approved on-going course of treatment provided over a period of time or number of treatments, the Program will make a determination as soon as possible, taking into account the medical exigencies, and notify you of the determination within twenty-four (24) hours after receipt of the claim, provided that the claim was made to the

Program at least twenty-four (24) hours prior to the expiration of the prescribed period of time or number of treatments previously approved. If your request for extended treatment is not made at least twenty-four (24) hours prior to the end of the prescribed period of time or number of treatments, the request will be treated as an Urgent Care Claim and decided according to the timeframes described above.

If your Concurrent Care Claim is not an Urgent Care Claim, and there is a reduction or termination of the previously approved on-going course of treatment provided over a period of time or number of treatments (other than by the Program amendment or termination) before the end of the period of time or number of treatments, you will be notified by the Program sufficiently in advance of the reduction or termination to allow you to appeal the denial and receive a determination on appeal before the reduction or termination of the benefit.

## **If a Claim Is Denied**

If all or part of your claim is denied, the Program will send you a written notice. If the notice of denial involves an Urgent Care Claim, the notice may be provided orally (a written or electronic confirmation will follow within 3 days). This notice will explain:

- The reasons for the denial, including references to specific the Program provisions upon which the denial was based.
- If the claim was denied because you did not furnish complete information or documentation, the notice will specify the additional materials or information needed to support the claim and an explanation of why the information or materials are necessary.
- If the claim is denied based on an internal rule, guideline, protocol, or other similar criterion, the notice will either (a) state the specific rule, guideline, protocol, or other similar criterion, or (b) or include a statement that the rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other criterion will be provided free of charge upon request.
- If the claim is denied based on a medical necessity or experimental treatment or a similar exclusion or limit, the notice will also include an explanation of the scientific or clinical judgment for the determination, applying the terms of the Program to the medical circumstances, or include a statement that this explanation will be provided free of charge upon request.
- The notice will also state how and when to request a review of the denied claim.
- The notice will also contain a statement of your right to bring a civil action under Section 502(a) of ERISA following an adverse benefit determination following completion of all levels of review.

## **How to Appeal a Denied Claim**

You may appeal a denied claim by submitting a written request for review to the Program. You must make the appeal request within 180 days after the date of the denial notice. Send the written request to the Program at:

Kaiser Permanente Insurance Company – Appeals  
3701 Boardman-Canfield Road  
Canfield, Ohio 44406

You may instead fax your appeal to 614-212-7110.

To appeal a pharmacy claim, submit your form to:

Kaiser Permanente  
Attn: SFAS National Self Funding  
38990 Murphy Canyon Rd Suite 200  
San Diego, CA 92123  
Fax# 858-614-7912

The request must explain why you believe a review is in order and it must include supporting facts and any other pertinent information. The Program may require you to submit such additional facts, documents, or other material as it may deem necessary or appropriate in making its review.

## **Procedures on Appeal**

As part of the review procedure, you may submit written comments, documents, records, and other information relating to the claim.

Upon request and free of charge, you will be provided reasonable access to, and copies of, all documents, records, and other information (other than legally or medically privileged documents) relevant to your claim.

the Program will review the claim, taking into account all comments, documents, records, and other information submitted relating to the claim, without regard to whether that information was submitted or considered in the initial benefit determination.

The review shall not afford deference to the initial claim denial and shall be conducted by the Claims Fiduciary (named in the “Legal and Administrative Information” section), who is neither the individual who made the adverse benefit determination that is the subject of the appeal, nor the subordinate of that individual.

In deciding an appeal that is based in whole or in part on a medical judgment, including determinations with regard to whether a particular treatment, drug, or other item is experimental, investigational, or not Medically Necessary, the Claims Fiduciary shall consult with a health care professional who has appropriate training and experience in the field of medicine involved in the medical judgment, and that health care professional shall not be the individual who was consulted in connection with the adverse benefit determination that is the subject of the appeal (nor the subordinate of that individual).

Upon request, the Program will provide for the identification of any medical or vocational experts whose advice was obtained on behalf of the Program in connection with the adverse benefit determination, without regard to whether the advice was relied upon in making the benefit determination.

## **Timing of Initial Appeal Determinations**

The Program will act upon each request for a review within the time frames indicated in the chart below:

<b>Urgent Care Claim</b>	<b>Pre-Service Claim</b>	<b>Post-Service Claim</b>
Not later than 72 hours after receiving the appeal.	Not later than 15 days after receiving the appeal	Not later than 30 days after receiving the appeal.

## **Notice of Determination on Initial Appeal**

Within the time prescribed in the “Timing of Initial Appeal Determinations” section, the Program will provide you with written notice of its decision. If the Program determines that benefits should have been paid, the Program will take whatever action is necessary to pay them as soon as possible.

If your claim is denied on review, the notice shall state:

- The reasons for the denial, including references to specific the Program provisions upon which the denial was based.
- That you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information (other than legally or medically privileged documents) relevant to your claim.
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, the notice will either (a) state the specific rule, guideline, protocol, or other similar criterion, or (b) include a statement that the rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other criterion will be provided free of charge upon request.
- If the claim is denied based on a Medical Necessity, Experimental, or similar exclusion or limit, the notice will also include an explanation of the scientific or clinical judgment for the determination, applying the terms of the Program to the medical circumstances, or include a statement that such explanation will be provided free of charge upon request.
- For Pre-Service Claims and Post-Service Claims, the notice will also state how and when to request a review of the denial of the initial appeal.
- For Urgent Care Claims, the notice will also describe any voluntary appeal procedures offered by the Program and your right to obtain the information about those procedures.

- The notice will also include a statement of your right to bring an action under section 502(a) of ERISA following an adverse benefit determination following completion of all levels of review.

## How to File a Final Appeal

For Pre-Service Claims and Post-Service Claims, you may appeal the denial of your initial appeal by submitting a written request for review to v. You must make the appeal request within 60 days after the date of notice that your appeal is denied.

Send the written request to:

Kaiser Permanente Insurance Company – Appeals  
3701 Boardman-Canfield Road  
Canfield Ohio 44406

Or fax your appeal to 614-212-7110

To appeal a pharmacy claim, submit your form to:

Kaiser Permanente  
Attn: SFAS National Self Funding  
38490 Murphy Canyon Rd Suite 200  
San Diego, CA 92123

Or fax your appeal to 858-614-7912

## Timing of Final Appeal Determinations

For Pre-Service Claims and Post-Service Claims, the Program will act upon each request for a review of the denial of your initial appeal within the time frames indicated in the chart below:

Pre-Service Claim	Post-Service Claim
Not later than 15 days after the appeal is received.	Not later than 30 days after the appeal is received.

## Notice of Determination on Final Appeal

Within the time prescribed in the “Timing of Final Appeal Determinations” section, the Program will provide you with written notice of its decision. If the Program determines that benefits should have been paid, the Program will take whatever action is necessary to pay them as soon as possible.

If your claim is denied on review, the notice shall state:

- The reasons for the denial, including references to specific the Program provisions upon which the denial was based.
- That you are entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information (other than legally or medically privileged documents) relevant to your claim for benefits.
- If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, the notice will either (a) state the specific rule, guideline, protocol, or other similar criterion, or (b) include a statement that the rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of the rule, guideline, protocol, or other criterion will be provided free of charge upon request.
- If the claim is denied based on a Medical Necessity, Experimental treatment or similar exclusion or limit, the notice will also include an explanation of the scientific or clinical judgment for the determination, applying the terms of the Program to the medical circumstances, or include a statement that this explanation will be provided free of charge upon request.
- Any voluntary appeal procedures offered by the Program and your right to obtain the information about those procedures.
- The notice will also include a statement of your right to bring an action under section 502(a) of ERISA following an adverse benefit determination following completion of all levels of review.

## Section 14. Services that Require Prior Authorization

Services not available from Network Providers. If your Network Physician decides that you require Covered Services not available from Network Providers, he or she will recommend to the Medical Group that you be referred to a Non-Network Provider inside or outside the Service Area. The appropriate Medical Group designee will Authorize the Services if he or she determines that they are Medically Necessary and are not available from a Network Provider. Referrals to Non-Network Physicians will be for a specific treatment plan, which may include a standing referral if ongoing care is prescribed.

Please ask your Network Physician what Services have been Authorized.

- Durable medical equipment (DME). If your Network Physician prescribes a DME item, he or she will submit a written referral to the Network Hospital's DME coordinator, who will Authorize the DME item if he or she determines that your DME coverage includes the item and that the item is listed on the Kaiser Permanente DME formulary for your condition. If the item doesn't appear to meet the Plan's DME formulary guidelines, then the DME coordinator will contact the Network Physician for additional information. If the DME request still doesn't appear to meet the Kaiser Permanente's DME formulary guidelines, it will be submitted to the Medical Group's designee Network Physician, who will Authorize the item if he or she determines that it is Medically Necessary.

For more information about the Kaiser Permanente's DME formulary, please refer to "Durable Medical Equipment (DME), External Prosthetics and Orthotics" in the "Benefits and Cost Sharing" section.

- Ostomy and urological supplies. If your Network Physician prescribes ostomy or urological supplies, he or she will submit a written referral to the Network Hospital's designated coordinator, who will Authorize the item if he or she determines that it is covered and the item is listed on the Kaiser Permanente's soft goods formulary for your condition. If the item doesn't appear to meet the Kaiser Permanente's soft goods formulary guidelines, then the coordinator will contact the Network Physician for additional information. If the request still doesn't appear to meet the Kaiser Permanente's soft goods formulary guidelines, it will be submitted to the Medical Group's designee Network Physician, who will Authorize the item if he or she determines that it is Medically Necessary. For more information about the Kaiser Permanente's soft goods formulary, please refer to "Ostomy and Urological Supplies" in the "Benefits and Cost Sharing" section
- Transplants. If your Network Physician makes a written referral for a transplant, the Medical Group's Regional transplant advisory committee or board (if one exists) will Authorize the Services if it determines that they are Medically Necessary. In cases where no transplant committee or board exists, the Medical Group will refer you to physician(s) at a transplant center, and the Medical Group will Authorize the Services if the transplant center's physician(s) determine that they are Medically Necessary.

**Note:** A Network Physician may provide or Authorize a corneal transplant without using this Medical Group transplant Authorization procedure.

Decisions regarding requests for Authorization will be made only by licensed physicians or other appropriately licensed medical professionals.

- Cosmetic and plastic surgery when specifically under the “Reconstructive Surgery” section
- Drug formulary exceptions
- Durable medical equipment
- Hospice and home health Services
- Inpatient hospital Services
- Non-emergency medical transportation
- Open MRI
- Orthognathic surgery
- Referrals for non-Network Provider Services
- Rehabilitative Therapy Services
- Routine foot Services
- Skilled Nursing Facility Services
- Transplant Services

For more information about utilization review, a copy of the complete utilization review criteria approved by the Program for a specific condition, or to talk to a utilization review staff person, please contact customer service. Please refer to the customer service numbers for your home Region in the Customer Service Phone Numbers section.

Except in the case of misrepresentation, Prior Authorization determinations that relate to your Eligibility are binding if obtained no more than five business days before you receive the Service. Prior Authorization determinations that relate to whether the Service is Medically Necessary or are covered under the Program are binding if obtained no more than 30 days before you receive the Service. Authorizations for Services may be revoked or amended if you have not yet received the services, if your participation terminates or your coverage changes or you lose your Eligibility.

All inpatient hospital admissions and services (this does not apply to emergency admissions)  
Inpatient mental health and chemical dependency services

- Inpatient rehabilitation therapy services or programs
- Apligraf
- Certain Ambulatory and outpatient Surgeries
- Bariatric Surgery (all visits and procedures)
- Biventricular pacemaker

- Blepharoplasty
- Breast augmentation
- Breast reduction
- Circumcision (pediatric and adult)
- Cosmetic procedures (any procedure that could be considered cosmetic in nature)
- Craniofacial reconstruction (including but not limited to cleft lip repair)
- Craniotomy
- Dental anesthesia
- Certain Durable Medical Equipment (DME)
- Enteral solutions
- Endoscopy, Wireless Pill Video
- Epidural steroid injections
- Experimental/ investigational procedures and drugs
- Hearing aids
- Home health care
- Home sleep studies for Chronic Obstructive Sleep Apnea
- Hospice
- Hyperbaric Oxygen Treatment (HBO)
- Certain imaging studies (CT angiograms, CT scans, PET scans, MRA and MRI)
- Implantable defibrillators (AICD)
- Infertility services
- Intacs
- Interstim Therapy
- Intrathecal and epidural infusion pumps
- Laparoscopic Radical Prostatectomy
- Multidisciplinary rehabilitation services or programs
- Neuropsychological testing
- Orthognathic surgery
- Orthotripsy
- Oxygen therapy
- Pain management
- Penile Prosthesis Insertion

- PET scans
- Prosthetics and Orthotics
- Rehabilitation: ventilator
- Sclerotherapy or other varicose vein treatment
- Septoplasty
- Sexual dysfunction procedures
- Skilled nursing facility services
- Speech therapy (home or facility)
- Spinal cord stimulation
- Vagal Nerve Stimulation for Epilepsy
- Voluntary termination of pregnancy
- Any request for a referral to a non-Network Provider

List is subject to change. For the most current information, call Customer Service Department.

Decisions regarding requests for Authorization will be made only by licensed physicians or other appropriately licensed medical professionals.

## Section 15. Service Areas

Members must live or work in a Kaiser Service Area at the time of enrollment. You cannot continue enrollment as a Member if you move outside a Kaiser Permanente Service Area.

### Service Areas by ZIP Code for Northern California

93230	93654	93729	94015	94087	94136	94230	94285
93232	93656	93730	94016	94088	94137	94232	94286
93242	93657	93741	94017	94089	94138	94234	94287
93601	93660	93744	94018	94101	94139	94235	94288
93602	93662	93745	94019	94102	94140	94236	94289
93604	93666	93747	94020	94103	94141	94237	94290
93606	93667	93750	94021	94104	94142	94239	94291
93607	93668	93755	94022	94105	94143	94240	94293
93609	93669	93760	94023	94106	94144	94244	94294
93611	93673	93761	94024	94107	94145	94245	94295
93612	93675	93764	94025	94108	94146	94246	94296
93613	93701	93765	94026	94109	94147	94247	94297
93614	93702	93771	94027	94110	94150	94248	94298
93616	93703	93772	94028	94111	94151	94249	94301
93618	93704	93773	94030	94112	94152	94250	94302
93619	93705	93774	94035	94114	94155	94252	94303
93623	93706	93775	94037	94115	94156	94254	94304
93624	93707	93776	94038	94116	94158	94256	94305
93625	93708	93777	94039	94117	94159	94257	94306
93626	93709	93778	94040	94118	94160	94258	94309
93627	93710	93779	94041	94119	94161	94259	94401
93630	93711	93780	94042	94120	94162	94261	94402
93631	93712	93784	94043	94121	94163	94262	94403
93636	93714	93786	94044	94122	94164	94263	94404
93637	93715	93790	94060	94123	94172	94267	94497
93638	93716	93791	94061	94124	94177	94268	94501
93639	93717	93792	94062	94125	94188	94269	94502
93643	93718	93793	94063	94126	94199	94271	94503
93644	93720	93794	94064	94127	94203	94273	94505
93645	93721	93844	94065	94128	94204	94274	94506
93646	93722	93888	94066	94129	94205	94277	94507
93648	93723	94002	94070	94130	94206	94278	94508
93649	93724	94005	94074	94131	94207	94279	94509
93650	93725	94010	94080	94132	94208	94280	94510
93651	93726	94011	94083	94133	94209	94282	94511
93652	93727	94013	94085	94134	94211	94283	94512
93653	93728	94014	94086	94135	94229	94284	94513

94514	94562	94612	94915	94999	95121	95204	95355
94515	94563	94613	94920	95002	95122	95205	95356
94516	94564	94614	94922	95008	95123	95206	95357
94517	94565	94615	94923	95009	95124	95207	95358
94518	94566	94617	94924	95011	95125	95208	95360
94519	94567	94618	94925	95013	95126	95209	95361
94520	94568	94619	94927	95014	95127	95210	95363
94521	94569	94620	94928	95015	95128	95211	95366
94522	94570	94621	94929	95020	95129	95212	95367
94523	94571	94622	94930	95021	95130	95213	95368
94524	94572	94623	94931	95026	95131	95215	95376
94525	94573	94624	94933	95030	95132	95219	95377
94526	94574	94649	94937	95031	95133	95220	95378
94527	94575	94659	94938	95032	95134	95227	95380
94528	94576	94660	94939	95033	95135	95230	95381
94529	94577	94661	94940	95035	95136	95231	95382
94530	94578	94662	94941	95036	95138	95234	95385
94531	94579	94666	94942	95037	95139	95236	95386
94533	94580	94701	94945	95038	95140	95237	95387
94534	94581	94702	94946	95042	95141	95240	95391
94535	94582	94703	94947	95044	95148	95241	95397
94536	94583	94704	94948	95046	95150	95242	95401
94537	94585	94705	94949	95050	95151	95253	95402
94538	94586	94706	94950	95051	95152	95258	95403
94539	94587	94707	94951	95052	95153	95267	95404
94540	94588	94708	94952	95053	95154	95269	95405
94541	94589	94709	94953	95054	95155	95296	95406
94542	94590	94710	94954	95055	95156	95297	95407
94543	94591	94712	94955	95056	95157	95304	95409
94544	94592	94720	94956	95070	95158	95307	95416
94545	94595	94801	94957	95071	95159	95313	95419
94546	94596	94802	94960	95101	95160	95316	95421
94547	94597	94803	94963	95103	95161	95319	95425
94548	94598	94804	94964	95106	95164	95320	95430
94549	94599	94805	94965	95108	95170	95323	95431
94550	94601	94806	94966	95109	95172	95326	95433
94551	94602	94807	94970	95110	95173	95328	95436
94552	94603	94808	94971	95111	95190	95329	95439
94553	94604	94820	94972	95112	95191	95330	95441
94555	94605	94850	94973	95113	95192	95336	95442
94556	94606	94901	94974	95115	95193	95337	95444
94557	94607	94903	94975	95116	95194	95350	95446
94558	94608	94904	94976	95117	95196	95351	95448
94559	94609	94912	94977	95118	95201	95352	95450
94560	94610	94913	94978	95119	95202	95353	95452
94561	94611	94914	94979	95120	95203	95354	95462

95465	95613	95635	95667	95690	95759	95822	95841
95471	95614	95638	95668	95691	95762	95823	95842
95472	95615	95639	95669	95692	95763	95824	95843
95473	95616	95640	95670	95693	95765	95825	95851
95476	95617	95641	95671	95694	95776	95826	95852
95486	95618	95645	95672	95695	95798	95827	95853
95487	95619	95648	95673	95696	95799	95828	95860
95492	95620	95650	95674	95697	95811	95829	95864
95602	95621	95651	95676	95698	95812	95830	95865
95603	95623	95652	95677	95703	95813	95831	95866
95604	95624	95655	95678	95722	95814	95832	95867
95605	95625	95658	95680	95736	95815	95833	95894
95607	95626	95659	95681	95741	95816	95834	95899
95608	95628	95660	95682	95742	95817	95835	95903
95609	95630	95661	95683	95746	95818	95836	95961
95610	95632	95662	95686	95747	95819	95837	
95611	95633	95663	95687	95757	95820	95838	
95612	95634	95664	95688	95758	95821	95840	

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## **Section 16. Customer Service Phone Numbers**

### **General Member Service**

Northern California Region  
800-663-1771

### **Utilization Management for Out-of Network Emergency Services**

Northern California Region  
800-225-8883

### **Advice Nurses**

Northern California Region  
800-663-1771

### **Interpreter Services**

Northern California Region  
800-663-1771

### **Pharmacy Benefit Information**

All Regions  
866-427-7701

### **Claims Administrator**

KPIC Self-Funded Claims Administrator  
P.O. Box 30547  
Salt Lake City, UT 84130-0547  
Payor ID # 94320

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