

Guest Services, Inc.

Guest Services Health and Welfare Benefit Plan

HDHP \$5000 Select Network

BlueChoice Advantage HSA

Integrated Deductible

CareFirst of Maryland, Inc.
doing business as
CareFirst BlueCross BlueShield
10455 Mill Run Circle
Owings Mills, MD 21117-5559

A private not-for-profit health service plan incorporated under the laws of the State of Maryland

An independent licensee of the Blue Cross and Blue Shield Association

EVIDENCE OF COVERAGE

This Evidence of Coverage, including any attachments, amendments and riders, is a part of the Group Contract issued to the Group through which the Subscriber is enrolled for health benefits. In addition, the Group Contract includes other provisions that explain the duties of CareFirst and the Group. The Group's payment and CareFirst's issuance make the Group Contract's terms and provisions binding on CareFirst and the Group.

CareFirst provides administrative claims payment services only and does not assume any financial risk or obligation with respect to those claims.

The Group reserves the right to change, modify, or terminate the Plan, in whole or in part. Members have no benefits after a Plan termination or partial Plan termination affecting them, except with respect to covered events giving rise to benefits and occurring prior to the date of Plan termination or partial Plan termination and except as otherwise expressly provided, in writing, by the Group, or as required by federal, state or local law.

Members should not rely on any oral description of the Plan, because the written terms in the Group's Plan documents always govern.

CareFirst has provided this Evidence of Coverage, including any amendments or riders applicable thereto, to the Group in electronic format. Any errors, changes and/or alterations to the electronic data, resulting from the data transfer or caused by any person shall not be binding on CareFirst. Such errors, changes and/or alterations do not create any right to additional coverage or benefits under the Group's health benefit plan as described in the health benefit plan documents provided to the Group in hard copy format.

Group Name: Guest Services, Inc.

Account
Number(s): 66729

Table of Contents

DEFINITIONS	1
ELIGIBILITY AND ENROLLMENT	13
MEDICAL CHILD SUPPORT ORDERS	18
TERMINATION OF COVERAGE	20
CONTINUATION OF COVERAGE	21
COORDINATION OF BENEFITS; SUBROGATION	23
HOW THE PLAN WORKS	31
REFERRALS	38
UTILIZATION MANAGEMENT REQUIREMENTS	41
INTER-PLAN ARRANGEMENTS DISCLOSURE	45
INTER-PLAN PROGRAMS ANCILLARY SERVICES	48
DESCRIPTION OF COVERED SERVICES	49
EXCLUSIONS	86
ELIGIBILITY SCHEDULE	93
SCHEDULE OF BENEFITS	99
ADDITIONAL COVERED SERVICES AND PROGRAMS ADDENDUM	117
SMARTSHOPPER INCENTIVE PROGRAM RIDER	121
CLAIMS PROCEDURES	125

DEFINITIONS

The Evidence of Coverage uses certain defined terms. When these terms are capitalized, they have the following meaning:

Air Ambulance Service means medical transport of Members by a rotary wing air ambulance, as defined in 42 C.F.R. 414.605, or fixed wing air ambulance, as defined in 42 C.F.R. 414.605.

All-Payer Model Agreement means an agreement between the Centers for Medicare & Medicaid Services (CMS) and a state to test and operate systems of all-payer payment reform for the medical care of residents of the particular state, under the authority granted under section 1115A the Social Security Act.

Allowed Benefit means:

1. **In-Network Health Care Providers:** For an In-Network Health Care Provider, the Allowed Benefit for a Covered Service is the actual charge which, in some cases, will be a rate set by a regulatory agency; or the amount CareFirst allows for the service in effect on the date that the service is rendered. The benefit is payable to the Health Care Provider and is accepted as payment in full, except for any applicable Member payment amounts, as stated in the Schedule of Benefits.
2. **Out-of-Network Participating Health Care Providers:**
 - a. For a health care practitioner, hospital, or health care facility that is an Out-of-Network Participating Health Care Provider, the Allowed Benefit for a Covered Service is the actual charge which, in some cases, will be a rate set by a regulatory agency; or the amount CareFirst allows for the service in effect on the date that the service is rendered. The benefit is payable to the Health Care Provider and is accepted as payment in full, except for any applicable Member payment amounts, as stated in the Schedule of Benefits.
3. **Non-Participating Health Care Providers:**
 - a. For Emergency Services, the Allowed Benefit for a Covered Service is the Recognized Amount. The benefit is payable to the Non-Participating Health Care Provider. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits.
 - b. For Non-Emergency Services performed by Non-Participating Providers at In-Network Health Care facilities or Out-of-Network Participating Health Care facilities (including Ancillary Services and services for unforeseen urgent medical needs), the Allowed Benefit for a Covered Service is the Recognized Amount. The benefit is payable to the Non-Participating Health Care Provider. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits.
 - c. For Non-Participating Health Care Providers of Air Ambulance Services, the Allowed Benefit is the provider's actual charge or the Qualifying Payment Amount. The benefit is payable to the Non-Participating Health Care Provider. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits.
 - d. For all other Covered Services provided by:
 - 1) A health care practitioner that is a Non-Participating Health Care Provider, the Allowed Benefit for a Covered Service a negotiated rate or an amount based upon the provider's actual charge or established fee schedule which,

in some cases, will be a rate specified by applicable law. The benefit is payable to the Subscriber or to the health care practitioner, at the discretion of CareFirst. If CareFirst pays the Subscriber, it is the Member's responsibility to pay the health care practitioner. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits, and for the difference between the Allowed Benefit and the health care practitioner's actual charge.

- 2) A hospital or health care facility that is a Non-Participating Health Care Provider, the Allowed Benefit for a Covered Service a negotiated rate or an amount based upon the lower of the provider's actual charge or established fee schedule, which, in some cases, will be a rate specified by applicable law. In some cases, and on an individual basis, CareFirst is able to negotiate a lower rate with an eligible provider. In that instance, the CareFirst payment will be based on the negotiated fee and the provider agrees to accept the amount as payment in full except for any applicable Member payment amounts, as stated in the Schedule of Benefits. The benefit is payable to the Subscriber or to the hospital or health care facility, at the discretion of CareFirst. Benefit payments to United States Department of Defense and United States Department of Veteran Affairs providers will be made directly to the provider. If CareFirst pays the Subscriber, it is the Member's responsibility to pay the hospital or health care facility. Additionally, the Member is responsible for any applicable Member payment amounts, as stated in the Schedule of Benefits and, unless negotiated, for the difference between the Allowed Benefit and the hospital or health care facility's actual charge.
4. Outside of the Service Area, for a Health Care Provider that has contracted with a local Blue Cross and/or Blue Shield Licensee (not CareFirst BlueCross BlueShield), the Allowed Benefit is calculated as stated in the Inter-Plan Arrangements Disclosure section of this Evidence of Coverage.

Adverse Decision means a utilization review determination that a proposed or delivered health care service covered under the Claimant's contract is or was not Medically Necessary, appropriate, or efficient; and may result in non-coverage of the health care service.

Ancillary Services means facility services that may be rendered on an inpatient and/or outpatient basis. These services include, but are not limited to:

1. Items and services furnished by a Non-Participating Health Care Provider in an In-Network Health Care facility or Out-of-Network Participating facility related to emergency medicine, anesthesiology, pathology, radiology, and neonatology.
2. Items and services provided by health care practitioners.
3. Diagnostic services, including radiology and laboratory services.
4. Items and services provided by a Non-Participating Health Care Provider if there is no In-Network Health Care Provider or Out-of-Network Participating Health Care Provider who can provide the services to the Member within the health care facility.
5. Other facility-based services like operating room services, incremental nursing services, blood administration and handling, pharmaceutical services, Durable Medical Equipment and Medical Supplies.

Ancillary Services do not include room and board services billed by a facility for inpatient care.

Applied Behavior Analysis means the design, implementation, and evaluation of environmental modifications, using behavioral stimuli and consequences, to produce socially significant improvement in human behavior, including the use of direct observation, measurement, and functional analysis of the relationship between environment and behavior.

Authorized Representative means an individual authorized by law to provide consent on behalf of the Member, provided that the individual is not a Health Care Provider affiliated with the health care facility or an employee of the health care facility, unless the Health Care Provider or employee is a family member of the Member.

Balance Bill or Balance Billing means the difference between the Out-of-Network Health Care Provider's actual charge for a Covered Service and the Allowed Benefit.

Benefit Period means the period of time during which Covered Services are eligible for payment. The Benefit Period is: **January 1st** through **December 31st**.

Rehabilitation means inpatient or outpatient services designed to limit the physiologic and psychological effects of cardiac illness, reduce the risk for sudden death or reinfarction, control cardiac symptoms, stabilize or reverse atherosclerotic process and enhance the psychosocial and vocational status of Eligible Members.

CareFirst means CareFirst of Maryland, Inc., doing business as CareFirst BlueCross BlueShield.

CareFirst BlueChoice means CareFirst BlueChoice, Inc.

Claims Administrator means CareFirst.

Coinsurance means the percentage of the Allowed Benefit allocated between CareFirst and the Member whereby CareFirst and the Member share in the payment for Covered Services.

Contracted Health Care Provider means, for purposes of the Inter-Plan Ancillary Services section of this Evidence of Coverage, a Health Care Provider that has contracted with the local Blue Cross and/or Blue Shield Licensee (not CareFirst BlueChoice or CareFirst) and provides Ancillary Services to the Member outside of the CareFirst Service Area, as stated in the Inter-Plan Ancillary Services section.

Convenience Item means any item that increases physical comfort or convenience without serving a Medically Necessary purpose (e.g., elevators, hoist/stair lifts, ramps, shower/bath bench, items available without a prescription).

Convenience Care means services provided at a Retail Health Clinic. Convenience Care are non-Emergency/non-Urgent Care services for the treatment of common ailments (e.g., ear, bladder, and sinus infections; pink eye; flu; and strep throat).

Copayment (Copay) means a fixed dollar amount that a Member must pay for certain Covered Services. When a Member receives multiple services on the same day by the same Health Care Provider, the Member will only be responsible for one Copay.

Cosmetic means the use of a service or supply which is provided with the primary intent of improving appearance, not restoring bodily function or correcting deformity resulting from disease, trauma, or previous therapeutic intervention, as determined by CareFirst.

Covered Service means a Medically Necessary service or supply provided in accordance with the terms of this Evidence of Coverage.

Deductible means the dollar amount of Covered Services based on the Allowed Benefit, which must be Incurred before CareFirst will pay for all or part of remaining Covered Services. The

Deductible is met when the Member receives Covered Services that are subject to the Deductible and pays for these him/herself.

Dependent means a Member, other than the Subscriber, meeting the eligibility requirements established by the Group, who is covered under this Evidence of Coverage.

Dependent includes a child who has not attained the Limiting Age stated in the Eligibility Schedule irrespective of the child's:

1. Financial dependency on an individual covered under this Evidence of Coverage;
2. Marital status;
3. Residency with an individual covered under this Evidence of Coverage;
4. Student status;
5. Employment; or
6. Satisfaction of any combination of the above factors.

Designated Virtual Care Provider means a Health Care Provider of the designated vendor contracted by CareFirst to provide video visits and in-person visits to Members, as stated in this under this Evidence of Coverage.

Diabetes Supplies means Medical Supplies prescribed by a Health Care Provider for the treatment of diabetes.

Effective Date means the date on which the Member's coverage becomes effective. Covered Services rendered on or after the Member's Effective Date are eligible for coverage.

Emergency Facility means:

1. An emergency department of a hospital;
2. An Independent Freestanding Emergency Department; or
3. For purposes of covered post-stabilization Emergency Services, as described in this Evidence of Coverage, provided by Non-Participating Health Care Providers, a hospital (regardless of the department of the hospital where the post-stabilization services are provided to the Member).

Emergency Medical Condition means a medical condition, including a mental health condition or substance use disorder, manifesting itself by acute symptoms of sufficient severity (including severe pain) 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:

1. Placing the health of the individual (or, with respect to a pregnant woman, the health of the woman or her unborn child) in serious jeopardy;
2. Serious impairment to bodily functions; or
3. Serious dysfunction of any bodily organ or part.

Emergency Services means, with respect to an Emergency Medical Condition:

1. A medical screening examination (as required under section 1867 of the Social Security Act, 42 U.S.C. 1395dd, or as would be required under such section if such section applied

to an Independent Freestanding Emergency Department) that is within the capability of the emergency department of a hospital, as applicable, including Ancillary Services routinely available to the emergency department to evaluate such Emergency Medical Condition;

2. Any such further medical examination and treatment, to the extent they are within the capabilities of the staff and facilities available at the hospital or the Independent Freestanding Emergency Department, as are required under section 1867 of the Social Security Act (42 U.S.C. 1395dd) to stabilize the Member, regardless of the department of the hospital in which such further examination or treatment is furnished to the Member. The term “to stabilize” with respect to an Emergency Medical Condition, means to provide such medical treatment of the Emergency Medical Condition as may be necessary to assure, within reasonable medical probability, that no material deterioration of the condition is likely to result from or occur during the transfer of the Member from a facility; and
3. Post-stabilization services (i.e., services provided after the Member has been stabilized, as part of outpatient observation, or an inpatient or outpatient stay related to the Emergency Services provided, as described above) as described in the Description of Covered Services of this Evidence of Coverage.

Essential Health Benefits has the meaning found in section 1302(b) of the Patient Protection and Affordable Care Act and as further defined by the Secretary of the United States Department of Health and Human Services and includes ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

Evidence of Coverage means this agreement, which includes the acceptance, riders, and amendments, if any, between the Group and CareFirst (also referred to as the Group Contract).

Experimental/Investigational means a service or supply that is in the developmental stage and in the process of human or animal testing excluding Controlled Clinical Trial Patient Cost Coverage as stated in the Description of Covered Services. Services or supplies that do not meet all five of the criteria listed below are deemed to be Experimental/Investigational:

1. The Technology* must have final approval from the appropriate government regulatory bodies;
2. The scientific evidence must permit conclusions concerning the effect of the Technology on health outcomes;
3. The Technology must improve the net health outcome;
4. The Technology must be as beneficial as any established alternatives; and
5. The improvement must be attainable outside the Investigational settings.

*Technology includes drugs, devices, processes, systems, or techniques.

FDA means the U.S. Food and Drug Administration.

Fertility Awareness–Based Methods means methods of identifying times of fertility and infertility by an individual to avoid pregnancy including:

1. Cervical mucus methods;
2. Symptom-thermal or symptom-hormonal methods;

3. The standard days method; and,
4. The lactational amenorrhea method.

Group means the Subscriber's employer/Plan Sponsor or other organization to which CareFirst has issued the Group Contract and Evidence of Coverage.

Group Contract means the agreement issued by CareFirst to the Group through which the benefits described in this Evidence of Coverage are made available. In addition to the Evidence of Coverage, the Group Contract includes any riders and/or amendments attached to the Group Contract or Evidence of Coverage and signed by an officer of CareFirst.

Habilitative Services means health care services and devices, including, but not limited to, Occupational Therapy, Physical Therapy, and Speech Therapy that help a child keep, learn, or improve skills and functioning for daily living.

Health Care Provider means a hospital, health care facility, or health care practitioner licensed or otherwise authorized by law to provide health care services.

Home Health Care means the continued care and treatment of a Member by a Health Care Provider in the home if:

1. The Member is under the care of a Health Care Provider;
2. Institutionalization of the Member would have been required and deemed Medically Necessary, if Home Health Care was not provided.

Incurred means a Member's receipt of a health care service or supply for which a charge is made.

Independent Freestanding Emergency Facility means a health care facility that is geographically separate and distinct, and licensed separately from a hospital under applicable law, and which provides Emergency Services.

Infusion Therapy means treatment that places therapeutic agents into the vein, including intravenous feeding.

In-Network Health Care Provider means a Health Care Provider that has contracted with CareFirst BlueChoice to render Covered Services to Members.

Lifetime Maximum means the maximum dollar amount payable toward a Member's claims for Covered Services while the Member is covered under this Evidence of Coverage. Essential Health Benefits Covered Services are not subject to the Lifetime Maximum. See the Schedule of Benefits to determine if there is a Lifetime Maximum for Covered Services that are **not** Essential Health Benefits.

Limiting Age means the maximum age to which an eligible child may be covered under this Evidence of Coverage as stated in the Eligibility Schedule.

Medical Director means a board-certified physician who is appointed by CareFirst. The duties of the Medical Director may be delegated to qualified persons.

Medically Necessary or Medical Necessity means health care services or supplies that a Health Care Provider, exercising prudent clinical judgment, renders to or recommends for, a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms. These health care services or supplies are:

1. In accordance with generally accepted standards of medical practice;

2. Clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for a patient's illness, injury or disease;
3. Not primarily for the convenience of a patient or Health Care Provider; and
4. Not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results in the diagnosis or treatment of that patient's illness, injury, or disease.

For these purposes, "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, physician specialty society recommendations and views of Health Care Providers practicing in relevant clinical areas, and any other relevant factors.

Medication-Assisted Treatment (MAT) means Prescription Drugs used to treat substance use disorders (alcohol use disorder and opioid use disorder).

Member means an individual who meets all applicable eligibility requirements, is enrolled either as a Subscriber or Dependent, and for whom payment has been received by CareFirst.

Non-Contracted Health Care Provider means, for purposes of the Inter-Plan Ancillary Services section of this Evidence of Coverage, a Health Care Provider that does not contract with the local Blue Cross and/or Blue Shield Licensee (not CareFirst) and provides Ancillary Services to the Member outside of the CareFirst Service Area, as stated in the Inter-Plan Ancillary Services section.

Non-Participating Health Care Provider means a Health Care Provider that does not contract with CareFirst BlueChoice or CareFirst.

Non-Physician Specialist means a Health Care Provider:

1. Who is not a physician;
2. Who is licensed or certified under the Health Occupations Article of the Annotated Code of Maryland or the applicable licensing laws of any state or the District of Columbia; and
3. Who is certified or trained to treat or provide health care services for a specified condition or disease in a manner that is within the scope of the license or certification of the health care provider; or
4. That is licensed as a behavioral health program under §7.5-401 of the Maryland Health-General Article.

Occupational Therapy means the use of purposeful activity or interventions designed to achieve functional outcomes that promote health, prevent injury or disability, and that develop, improve, sustain or restore the highest possible level of independence of an individual who has an injury, illness, cognitive impairment, psychosocial dysfunction, mental illness, developmental or learning disability, physical disability, loss of a body part, or other disorder or condition.

Open Enrollment means a single period of time in each benefit year during which the Group gives eligible individuals the opportunity to change coverage or enroll in coverage.

Originating Site means the location where the patient is located at the time services are provided by a health care provider through Telemedicine Services.

Out-of-Network Participating Health Care Provider means a Health Care Provider contracted with CareFirst to be paid directly for rendering Covered Services to Members.

Out-of-Pocket Maximum means the maximum amount the Member will have to pay for his/her share of benefits in any Benefit Period.

Over-the-Counter means any item or supply, as determined by CareFirst, that is available for purchase without a prescription. This includes, but is not limited to, non-prescription eye wear, family planning and contraception products, cosmetics or health and beauty aids, food and nutritional items, support devices, non-medical items, foot care items, first aid and miscellaneous medical supplies (whether disposable or durable), personal hygiene supplies, incontinence supplies, and Over-the-Counter medications and solutions, except for Over-the-Counter medication or supply dispensed under a written prescription by a Health Care Provider that is identified in the current recommendations of the United States Preventive Services Task Force that have in effect a rating of "A" or "B".

Paid Claims means the amount paid by CareFirst for Covered Services. Inter-Plan Arrangements Fees and Compensation are also included in Paid Claims. Other payments relating to fees and programs applicable to CareFirst's role as Claims Administrator may also be included in Paid Claims.

Partial Hospitalization means the provision of medically directed intensive or intermediate short-term treatment in a licensed or certified facility or program for treatment of mental illnesses, emotional or behavioral disorders, or substance use disorders.

Physical Therapy means the short-term treatment described below that can be expected to result in an improvement of a condition. Physical Therapy is the treatment of disease or injury through the use of therapeutic exercise and other interventions that focus on improving a person's ability to go through the functional activities of daily living, to develop and/or restore maximum potential function, and to reduce disability following an illness, injury, or loss of a body part. These may include improving posture, locomotion, strength, endurance, balance, coordination, joint mobility, flexibility, and alleviating pain.

Plan means that portion of the Group Health Plan established by the Group that provides for health care benefits for which CareFirst is the Claims Administrator under this Group Contract.

Plan of Treatment means the plan written and given to CareFirst by the attending Health Care Provider on CareFirst forms which shows the Member's diagnoses and needed treatment.

Prescription Drug means:

1. A drug, biological, or compounded prescription intended for outpatient use that carries the FDA legend "may not be dispensed without a prescription."
2. Drugs prescribed for treatments other than those stated in the labeling approved by the FDA, if the drug is recognized for such treatment in standard reference compendia or in the standard medical literature as determined by CareFirst.
3. Over-the-Counter medication or supply, if Over-the-Counter medications or supply are Covered Services under this Evidence of Coverage.
4. Diabetes Supplies.
5. Prescription Drugs do not include:
 - a. Compounded bulk powders that contain ingredients that:
 - 1) Do not have FDA approval for the route of administration being compounded, or
 - 2) Have no clinical evidence demonstrating safety and efficacy, or

- 3) Do not require a prescription to be dispensed.
- b. Compounded drugs that are available as a similar commercially available Prescription Drug unless:
 - 1) There is no commercially available bio-equivalent Prescription Drug; or
 - 2) The commercially available bio-equivalent Prescription Drug has caused or is likely to cause the Member to have an adverse reaction.

Primary Care Provider (PCP) means a health care practitioner in the following disciplines:

1. Family practice medicine;
2. Adult health medicine;
3. General practice medicine;
4. Internal practice medicine
5. Pediatric medicine;
6. Geriatric medicine; or
7. Any other practice area determined by the Group.

Private Duty Nursing means Skilled Nursing Care services, ordered by a Health Care Provider, that can only be provided by a licensed health care professional.

Qualifying Payment Amount means an amount calculated based on the median contracted rate for all plans offered by CareFirst in the self-funded group medical benefits plan market for the same or similar item or service that is:

1. Provided by a Health Care Provider in the same or similar specialty or facility of the same or similar facility type; and
2. Provided in the geographic region in which the item or service is furnished.

Recognized Amount means an amount determined as follows:

1. In a state or jurisdiction that has an applicable All-Payer Model Agreement, the amount that the state or jurisdiction approves under the All-Payer Model Agreement for the particular Covered Service.
2. If there is no applicable All-Payer Model Agreement, in a state or jurisdiction that has in effect an applicable law, the amount for the Covered Service determined in accordance with the law.
3. If neither an applicable All-Payer Model Agreement nor law apply to the specific Covered Service, the lesser of:
 - a. The Non-Participating Health Care Provider's actual charge; or
 - b. The Qualifying Payment Amount.

Rehabilitative Services include Physical Therapy, Occupational Therapy, and Speech Therapy for the treatment of individuals who have sustained an illness. The goal of Rehabilitative Services is to return the individual to his/her prior skill and functional level.

Remote Patient Monitoring Services means the delivery of home health services using telecommunications technology to enhance the delivery of home health care, including monitoring of clinical patient data such as weight, blood pressure, pulse, pulse oximetry, blood glucose, and other condition-specific data; medication adherence monitoring; and interactive video conferencing with or without digital image upload.

Rescission means a cancellation or discontinuance of coverage that has retroactive effect. For example, a cancellation that treats coverage as void from the time of the individual's or group's enrollment is a Rescission. As another example, a cancellation that voids benefits paid up to a year before the cancellation is also a Rescission for this purpose. A cancellation or discontinuance of coverage is not a Rescission if:

1. The cancellation or discontinuance of coverage has only a prospective effect; or
2. The cancellation or discontinuance of coverage is effective retroactively to the extent it is attributable to a failure to timely pay charges when due, by the Group.

Residential Crisis Services means intensive mental health and support services that are:

1. Provided to a child or an adult Member with a mental illness who is experiencing or is at risk of a psychiatric crisis that would impair the ability of the Member to function in the community; and
2. Designed to prevent a psychiatric inpatient admission, provide an alternative to psychiatric inpatient admission, shorten the length of inpatient stay, or reduce the pressure on general hospital emergency departments; and
3. Provided by entities that are licensed by the applicable licensing laws of any state or the District of Columbia to provide Residential Crisis Services; or
4. Located in subacute beds in an inpatient psychiatric facility for an adult Member.

Retail Health Clinic means mini-medical office chains typically staffed by nurse practitioners with an on-call physician and which provides Convenience Care services.

Select Virtual Care Provider means a Health Care Provider affiliated with CareFirst that will provide video visits to Members, as stated in this under this Evidence of Coverage.

Serious or Complex Condition means:

1. In the case of an acute illness, a condition that is serious enough to require specialized medical treatment to avoid the reasonable possibility of death or permanent harm; or
2. In the case of a chronic illness or condition, a condition that is life-threatening, degenerative, potentially disabling, or congenital; and
3. Requires specialized medical care over a prolonged period of time.

Service Area means CareFirst's Service Area, a clearly defined geographic area in which CareFirst has arranged for the provision of health care services to be generally available and readily accessible to Members.

Skilled Nursing Care, depending on the place of service or benefit, means:

1. Inpatient hospital/facility or Skilled Nursing Facility:
 - a. Skilled Nursing Care rendered on an inpatient basis, means care for medically fragile Members with limited endurance who require a licensed health care professional to provide skilled services in order to ensure the Member's safety and to achieve the medically desired result, provided on a 24-hour basis, seven days a week.
2. Skilled Nursing Care provided in the home:
 - a. Medically Necessary skilled care services performed by a licensed Registered Nurse (RN) or licensed Practical Nurse (LPN).
 - b. Skilled Nursing Care home visits must be a substitute for hospital care or for care in a Skilled Nursing Facility (i.e., if the visits were not provided, the Member would have to be admitted to a hospital or Skilled Nursing Facility).
 - c. Services of a home health aide, medical social worker or registered dietician performed under the supervision of a licensed professional (RN or LPN) nurse.
3. Outpatient Private Duty Nursing:
 - a. Medically Necessary skilled care services performed by a licensed Registered Nurse (RN) or licensed Practical Nurse (LPN).
 - b. Skilled Nursing Care must be a substitute for hospital care or for care in a Skilled Nursing Facility (i.e., if the visits were not provided, the Member would have to be admitted to a hospital or Skilled Nursing Facility).
 - c. Skilled Nursing Care must be ordered by a physician.

Skilled Nursing Care is not Medically Necessary if the proposed services can be provided by a caregiver or the caregiver can be taught and demonstrates competency in the administration of same. Performing the Activities of Daily Living (ADL), including, but not limited to, bathing, feeding, and toileting is not Skilled Nursing Care.

Skilled Nursing Facility means a licensed institution (or a distinct part of a hospital) that provides continuous Skilled Nursing Care or Rehabilitative Services.

Sound Natural Teeth include teeth restored with intra- or extra-coronal restorations (fillings, inlays, onlays, veneers, and crowns) that are in good condition, absent decay, fracture, bone loss, periodontal disease, root canal pathology or root canal therapy and excludes any tooth replaced by artificial means (fixed or removable bridges, or dentures).

Specialist means a health care practitioner who is certified or trained in a specialized field of medicine.

Specialty Drug means Prescription Drugs which include, but are not limited to, drugs that are high cost, large molecule, with high potential for adverse effects, have stability concerns requiring special handling, and/or are often derived from biologic processes rather than chemical processes. These drugs are often highly effective when used according to a strict administration regimen and therefore may require support and management services.

Speech Therapy means the treatment of communication impairment and swallowing disorders. Speech Therapy facilitates the development and maintenance of human communication and swallowing through assessment, diagnosis, and rehabilitation.

Subscriber means a Member who is covered under this Evidence of Coverage as an eligible employee or eligible participant of the Group, rather than as a Dependent.

Telemedicine Services means the use of interactive audio, video, or other electronic media for the purpose of diagnosis, consultation, or treatment of the Member at a site other than the site where the Member is located.

Treating Health Care Provider means a physician or other Health Care Provider who has evaluated the Member.

Type of Coverage means either Individual coverage, which covers the Subscriber only, or Family Coverage, under which a Subscriber may also enroll his or her Dependents. Some Group Contracts include additional categories of coverage, such as Individual and Adult and Individual and Child. The Types of Coverage available under this Evidence of Coverage are Individual, Individual and Child, Individual and Adult, Family.

NOTE: If both the Subscriber and Dependent spouse qualify as “Subscribers” of the Group, they may not enroll under separate Individual Type of Coverage memberships; i.e., as separate “Subscribers.”

Urgent Care means treatment for a condition that is not a threat to life or limb but does require prompt medical attention. Also, the severity of an urgent condition does not necessitate a trip to a hospital emergency room or department.

For purposes of Emergency Services, an Urgent Care facility is considered an Independent Freestanding Emergency Department (i.e., an Emergency Facility), if the Urgent Care facility:

1. Is located in a state where health care facility licensure laws allow Urgent Care facilities to provide Emergency Services;
2. Is geographically separate and distinct from a hospital; and
3. Is licensed separately from a hospital.

Waiting Period means the period of time that must pass before an employee or dependent is eligible to enroll under the terms of the Group Health Plan. A Waiting Period determined by the Group may not exceed the limits required by applicable federal law and regulation.

ELIGIBILITY AND ENROLLMENT

A. **Requirements for Coverage**

The Group has the sole and complete authority to make determinations regarding eligibility and enrollment for membership in the Plan.

An eligible participant of the Group, and his or her Dependent(s) meeting the eligibility requirements established by the Group, may be covered under the Evidence of Coverage (see Eligibility Schedule) when all of the following conditions are met:

1. The individual elects coverage;
2. The Group accepts the individual's election and notifies CareFirst; and
3. Payments are made on behalf of the Member by the Group.

B. **Enrollment Opportunities and Effective Dates**

Eligible individuals may elect coverage as Subscribers or Dependents, as applicable, only during the following times and under the following conditions. If an individual meets these conditions, his or her enrollment will be treated as timely enrollment. Enrollment at other times will be treated as special enrollment and will be subject to the conditions and limitations stated in Special Enrollment Periods. Disenrollment is not allowed during a contract year except as stated in section B.1., and as stated in the Termination of Coverage section of the Evidence of Coverage.

1. **Open Enrollment Period**

Open Enrollment changes will be effective on the Open Enrollment effective date stated in the Eligibility Schedule.

- a. During the Open Enrollment period, all eligible persons may elect, change, or voluntarily disenroll from coverage, or transfer coverage between CareFirst and all other alternate health care plans available through the Group.
- b. In addition, Subscribers already enrolled in CareFirst may change their Type of Coverage (e.g., from Individual to Family Coverage) and/or add eligible Dependents not previously enrolled under their coverage.

2. **Newly Eligible Subscriber**

A newly eligible individual and his/her Dependents may enroll and will be effective as stated in the Eligibility Schedule. If such individuals do not enroll within this period and do not qualify for special enrollment as described below, they must wait for the Group's next Open Enrollment period.

3. **Special Enrollment Periods**

Special enrollment is allowed for certain individuals who lose coverage. Special enrollment is also allowed with respect to certain dependent beneficiaries. Enrollment will be effective as stated in the Eligibility Schedule.

These special enrollment periods are not the same as Medicare special enrollment periods.

If only the Subscriber is eligible under this Evidence of Coverage and dependents are not eligible to enroll, special enrollment periods for a spouse/Dependent child are not applicable.

If retirees are eligible for coverage under this Evidence of Coverage, references to an employee shall be construed to include a retiree, except for references made within the “Special enrollment for certain individuals who lose coverage” subsection below, as special enrollment for certain enrollment who lose coverage is not applicable to retirees.

a. Special enrollment for certain individuals who lose coverage:

- 1) CareFirst will permit current employees and dependents to enroll for coverage without regard to the dates on which an individual would otherwise be able to enroll under this Evidence of Coverage.
- 2) Individuals eligible for special enrollment.
 - a) When employee loses coverage. A current employee and any dependents (including the employee’s spouse) each are eligible for special enrollment in any benefit package offered by the Group (subject to Group eligibility rules conditioning dependent enrollment on enrollment of the employee) if:
 - (1) The employee and the dependents are otherwise eligible to enroll;
 - (2) When coverage was previously offered, the employee had coverage under any group health plan or health insurance coverage; and
 - (3) The employee satisfies the conditions of paragraph B.3.a.3)a), b), or c) of this section, and, if applicable, paragraph B.3.a.3)d) of this section.
 - b) When dependent loses coverage. A dependent of a current employee (including the employee’s spouse) and the employee each are eligible for special enrollment in any benefit package offered by the Group (subject to Group eligibility rules conditioning dependent enrollment on enrollment of the employee) if:
 - (1) The dependent and the employee are otherwise eligible to enroll;
 - (2) When coverage was previously offered, the dependent had coverage under any group health plan or health insurance coverage; and
 - (3) The dependent satisfies the conditions of paragraph B.3.a.3)a), b), or c) of this section, and, if applicable, paragraph B.3.a.3)d) of this section.
 - (4) However, CareFirst is not required to enroll any other dependent unless the dependent satisfies the criteria of this paragraph B.3.a.2)b), or the employee satisfies the criteria of paragraph B.3.a.2)a) of this section.
- 3) Conditions for special enrollment.
 - a) Loss of eligibility for coverage. In the case of an employee or dependent who has coverage that is not COBRA continuation

coverage, the conditions of this paragraph B.3.a.3)a) are satisfied at the time the coverage is terminated as a result of loss of eligibility (regardless of whether the individual is eligible for or elects COBRA continuation coverage). Loss of eligibility under this paragraph does not include a loss due to the failure of the employee or dependent to pay premiums on a timely basis or termination of coverage for cause (such as making a fraudulent claim or an intentional misrepresentation of a material fact). Loss of eligibility for coverage under this paragraph includes, but is not limited to:

- (1) Loss of eligibility for coverage as a result of legal separation, divorce, cessation of dependent status (such as attaining the Limiting Age), death of an employee, termination of employment, reduction in the number of hours of employment, and any loss of eligibility for coverage after a period that is measured by any of the foregoing;
 - (2) In the case of coverage offered through a health maintenance organization, or other arrangement, in the individual market that does not provide benefits to individuals who no longer reside, live, or work in a service area, loss of coverage because an individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual);
 - (3) In the case of coverage offered through a health maintenance organization, or other arrangement, in the group market that does not provide benefits to individuals who no longer reside, live, or work in a service area, loss of coverage because an individual no longer resides, lives, or works in the service area (whether or not within the choice of the individual) and no other benefit package is available to the individual; and
 - (4) A situation in which a plan no longer offers any benefits to the class of similarly situated individuals that includes that individual.
- b) Termination of employer contributions. In the case of an employee or dependent who has coverage that is not COBRA continuation coverage, the conditions of this paragraph are satisfied at the time employer contributions towards the employee's or dependent's coverage terminate. Employer contributions include contributions by any current or former employer that was contributing to coverage for the employee or dependent.

- c) Exhaustion of COBRA continuation coverage. In the case of an employee or dependent who has coverage that is COBRA continuation coverage, the conditions of this paragraph are satisfied at the time the COBRA continuation coverage is exhausted. For purposes of this paragraph, an individual who satisfies the conditions for special enrollment of paragraph B.3.a.3)a) of this section, does not enroll, and instead elects and exhausts COBRA continuation coverage satisfies the conditions of this paragraph.
 - d) Written statement. The Group or CareFirst may require an employee declining coverage (for the employee or any dependent of the employee) to state in writing whether the coverage is being declined due to other health coverage only if, at or before the time the employee declines coverage, the employee is provided with notice of the requirement to provide the statement (and the consequences of the employee's failure to provide the statement). If the Group or CareFirst requires such a statement, and an employee does not provide it, the Group and CareFirst are not required to provide special enrollment to the employee or any dependent of the employee under this paragraph. The Group and CareFirst must treat an employee as having satisfied the requirement permitted under this paragraph if the employee provides a written statement that coverage was being declined because the employee or dependent had other coverage; the Group and CareFirst cannot require anything more for the employee to satisfy this requirement to provide a written statement. (For example, the Group and CareFirst cannot require that the statement be notarized.)
- b. Special enrollment with respect to certain dependent beneficiaries:
 - 1) Provided the Group provides coverage for dependents, CareFirst will permit the individuals described in paragraph 2), of this section to enroll for coverage in a benefit package under the terms of the Group's plan, without regard to the dates on which an individual would otherwise be able to enroll under this Evidence of Coverage.
 - 2) Individuals eligible for special enrollment. An individual is described in this paragraph if the individual is otherwise eligible for coverage in a benefit package under the Group's plan and if the individual is described in paragraph B.3.a.2)a), b), c), d), e), or f) of this section.
 - a) Current employee only. A current employee is described in this paragraph if a person becomes a dependent of the individual through marriage, birth, adoption, or placement for adoption.
 - b) Spouse of a participant only. An individual is described in this paragraph if either:
 - (1) The individual becomes the spouse of a participant; or
 - (2) The individual is a spouse of a participant and a child becomes a dependent of the participant through birth, adoption, or placement for adoption.

- c) Current employee and spouse. A current employee and an individual who is or becomes a spouse of such an employee, are described in this paragraph if either:
 - (1) The employee and the spouse become married; or
 - (2) The employee and spouse are married and a child becomes a dependent of the employee through birth, adoption, or placement for adoption.
 - d) Dependent of a participant only. An individual is described in this paragraph if the individual is a dependent of a participant and the individual has become a dependent of the participant through marriage, birth, adoption, or placement for adoption.
 - e) Current employee and a new dependent. A current employee and an individual who is a dependent of the employee, are described in this paragraph if the individual becomes a dependent of the employee through marriage, birth, adoption, or placement for adoption.
 - f) Current employee, spouse, and a new dependent. A current employee, the employee's spouse, and the employee's dependent are described in this paragraph if the dependent becomes a dependent of the employee through marriage, birth, adoption, or placement for adoption.
- c. Special enrollment regarding Medicaid and Children's Health Insurance Program (CHIP) termination or eligibility:
- CareFirst will permit an employee or dependent who is eligible for coverage, but not enrolled, to enroll for coverage under the terms of this Evidence of Coverage, if either of the following conditions is met:
- 1) Termination of Medicaid or CHIP coverage. The employee or dependent is covered under a Medicaid plan under Title XIX of the Social Security Act or under a state child health plan under Title XXI of such Act and coverage of the employee or dependent under such a plan is terminated as a result of loss of eligibility for such coverage.
 - 2) Eligibility for employment assistance under Medicaid or CHIP. The employee or dependent becomes eligible for premium assistance, with respect to coverage under this Evidence of Coverage, under Medicaid or a state child health plan (including under any waiver or demonstration project conducted under or in relation to such a plan).

MEDICAL CHILD SUPPORT ORDERS

A. Definitions

1. Medical Child Support Order (MCSO) means an “order” issued in the format prescribed by federal law; and issued by an appropriate child support enforcement agency to enforce the health insurance coverage provisions of a child support order. An “order” means a judgment, decree or a ruling (including approval of a settlement agreement) that:
 - a. Is issued by a court or administrative child support enforcement agency of any state or the District of Columbia.
 - b. Creates or recognizes the right of a child to receive benefits under a parent’s health insurance coverage; or establishes a parent’s obligation to pay child support and provide health insurance coverage for a child.
2. Qualified Medical Support Order (QMSO) means a MCSO issued under State law, or the laws of the District of Columbia and, when issued to an employer sponsored health plan, one that complies with Section 609(a) of the Employee Retirement Income Security Act of 1974, as amended.

B. Eligibility and Termination

1. Upon receipt of an MCSO/QMSO, when coverage of the Subscriber's family members is available under this Evidence of Coverage, CareFirst will accept enrollment of the child subject to the MCSO/QMSO submitted by the Subscriber, regardless of enrollment period restrictions. If the Subscriber does not enroll the child, CareFirst will accept enrollment from the non-Subscriber custodial parent, or the appropriate child support enforcement agency of any state or the District of Columbia. If the Subscriber has not completed an applicable Waiting Period for coverage, the child subject to the MCSO/QMSO will not be enrolled until the end of the Waiting Period.

The Subscriber must be enrolled under this Group Contract in order for the child to be enrolled. If the Subscriber is not enrolled when CareFirst receives the MCSO/QMSO, CareFirst will enroll both the Subscriber and the child, without regard to enrollment period restrictions. The Effective Date will be that stated in the Eligibility Schedule for a newly eligible Subscriber and a newly eligible Dependent child.

2. Enrollment for such a child will not be denied because the child:
 - a. Was born out of wedlock;
 - b. Is not claimed as a dependent on the Subscriber's federal tax return;
 - c. Does not reside with the Subscriber;
 - d. Is covered under any Medical Assistance or Medicaid program; or
 - e. Does not reside in the Service Area.

3. Termination. Unless coverage is terminated for non-payment of the premium, a covered child subject to an MCSO/QMSO may not be terminated unless written evidence is provided to CareFirst that:
 - a. The MCSO/QMSO is no longer in effect;
 - b. The child has been or will be enrolled under other comparable health insurance coverage that will take effect not later than the effective date of the termination of coverage;
 - c. The Group has eliminated family member's coverage for all its employees; or
 - d. The employer no longer employs the Subscriber, except if the Subscriber elects continuation under applicable state or federal law, the child will continue in this post-employment coverage.

C. **Administration**

When the child subject to an MCSO/QMSO does not reside with the Subscriber, CareFirst will:

1. Send the non-insuring custodial parent ID cards, claims forms, the applicable evidence of coverage or member contract and any information needed to obtain benefits;
2. Allow the non-insuring custodial parent or a Health Care Provider of a Covered Service to submit a claim without the approval of the Subscriber;
3. Provide benefits directly to:
 - a. The non-insuring parent;
 - b. The Health Care Provider of the Covered Services; or
 - c. The appropriate child support enforcement agency of any state or the District of Columbia.

TERMINATION OF COVERAGE

A. **Disenrollment of Individual Members**

The Group has the sole and complete authority to make determinations regarding eligibility and termination of coverage in the Plan.

The Group Health Plan will not rescind coverage under the Plan with respect to an individual (including a group to which the individual belongs or family coverage in which the individual is included) once the individual is covered under the Plan, unless the individual (or a person seeking coverage on behalf of the individual) performs an act, practice, or omission that constitutes fraud, or unless the individual makes an intentional misrepresentation of material fact, as prohibited by the terms of the Plan. The Group Health Plan will provide at least thirty (30) days advance written notice to each participant who would be affected before coverage is rescinded regardless of whether the Rescission applies to an entire group or only to an individual within the group.

Coverage of individual Members will terminate on the date stated in the Eligibility Schedule for the following reasons:

1. CareFirst may terminate a Member's coverage for nonpayment of charges when due, by the Group.
2. The Group is required to terminate a Member's coverage if the individual (or a person seeking coverage on behalf of the individual) performs an act, practice, or omission that constitutes fraud, or if the individual makes an intentional misrepresentation of material fact, as prohibited by the terms of the Plan.
3. The Group is required to terminate the Subscriber's coverage and the coverage of the Dependents, if applicable, if the Subscriber no longer meets the Group's eligibility requirements for coverage.
4. The Group is required to terminate a Member's coverage if the Member no longer meets the Group's eligibility requirements for coverage.
5. The Group is required to notify the Subscriber if a Member's coverage is cancelled. If the Group does not notify the Subscriber, this will not continue the Member's coverage beyond the termination date of coverage. The Member's coverage will terminate on the termination date set forth in the Eligibility Schedule.
6. Except in the case of a Dependent child enrolled pursuant to an MCSO or QMSO, coverage of any Dependents, if Dependent coverage is available, will terminate if the Subscriber changes the Type of Coverage to an Individual or other non-family contract.

B. **Death of a Subscriber**

If Dependent coverage is available, in the event of the Subscriber's death, coverage of any Dependents will continue under the Subscriber's enrollment as stated in the Eligibility Schedule under termination of coverage Death of a Subscriber.

C. **Effect of Termination**

Except as provided under the Extension of Benefits for Inpatient or Totally Disabled Individuals provision, no benefits will be provided for any services received on or after the date on which the Member's coverage under this Evidence of Coverage terminates. This includes services received for an injury or illness that occurred before the effective date of termination.

D. **Reinstatement**

Coverage will not reinstate automatically under any circumstances.

CONTINUATION OF COVERAGE

A. Continuation of Eligibility upon Loss of Group Coverage

1. Federal Continuation of Coverage under COBRA

If the Group health benefit Plan provided under this Evidence of Coverage is subject to the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), as amended from time to time, and a Member's coverage terminates due to a "Qualifying Event" as described under COBRA, continuation of participation in this Group health benefit Plan may be possible. The employer offering this Group health benefit Plan is the Plan Administrator. It is the Plan Administrator's responsibility to notify a Member concerning terms, conditions and rights under COBRA. If a Member has any questions regarding COBRA, the Member should contact the Plan Administrator.

2. Uniformed Services Employment and Reemployment Rights Act (USERRA)

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the Natural Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services and applicants to the uniformed services.

If a Member leaves their job to perform military service, the Member has the right to elect to continue their Group coverage including any Dependents for up to twenty-four (24) months while in the military. Even if continuation of coverage was not elected during the Member's military service, the Member has the right to be reinstated in their Group coverage when reemployed, without any Waiting Periods or pre-existing condition exclusions except for service-connected illnesses or injuries. If a Member has any questions regarding USERRA, the Member should contact the Plan Administrator.

B. Extension of Benefits for Inpatient or Totally Disabled Individuals

This section applies to hospital, medical or surgical benefits. During an extension period required under this section, a premium may not be charged. Benefits will cease as of 11:59 p.m., Eastern Standard Time, on the Subscriber's termination date unless:

1. If a Member is Totally Disabled when his/her coverage terminates, CareFirst shall continue to pay covered benefits, in accordance with the Evidence of Coverage in effect at the time the Member's coverage terminates, for expenses incurred by the Member for the condition causing the disability until the earlier of:

- a. The date the Member ceases to be Totally Disabled; or
- b. Twelve (12) months after the date coverage terminates.

2. Definitions

For the purpose of the Extension of Benefits for Inpatient or Totally Disabled Individuals section, the following terms are defined. The definitions of other capitalized terms are found in the definitions sections throughout this Evidence of Coverage.

Same Age Group means within the age group including persons three years older and younger than the age of the person claiming eligibility as Totally Disabled.

Substantial Gainful Activity means the undertaking of any significant physical or mental activity that is done (or intended) for pay or profit.

Totally Disabled (or Total Disability) means a condition of physical or mental incapacity of such severity that an individual, considering age, education, and work experience, cannot engage in any kind of Substantial Gainful Activity or engage in the normal activities as a person of the Same Age Group. A physical or mental incapacity is incapacity that results from anatomical, physiological, or psychological abnormality or condition, which is demonstrable by medically accepted clinical and laboratory diagnostic techniques. CareFirst reserves the right to determine whether a Member is and continues to be Totally Disabled.

3. If a Member is confined in a hospital on the date that the Member's coverage terminates, CareFirst shall continue to pay covered benefits, in accordance with the Evidence of Coverage in effect at the time the Member's coverage terminates, for the confinement until the earlier of:

- a. The date the Member is discharged from the hospital; or
- b. Twelve (12) months after the date coverage terminates.

If the Member is Totally Disabled upon his/her discharge from the hospital, the extension of benefits described in paragraph B.1., above applies; however, an additional twelve (12) month extension of benefits is not provided. An individual is entitled to only one (1), twelve (12) month extension, not an inpatient twelve (12) month extension and an additional Totally Disabled twelve (12) month extension.

4. This section does not apply if:

- a. Coverage is terminated because an individual fails to pay a required premium;
- b. Coverage is terminated for fraud or material misrepresentation by the individual.

COORDINATION OF BENEFITS; SUBROGATION

A. Coordination of Benefits

1. Applicability

- a. This Coordination of Benefits (COB) provision applies to this CareFirst Plan when a Member has health care coverage under more than one Plan.
- b. If this COB provision applies, the Order of Determination Rules should be looked at first. Those rules determine whether the benefits of this CareFirst Plan are determined before or after those of another Plan. The benefits of this CareFirst Plan:
 - 1) Shall not be reduced when, under the order of determination rules, this CareFirst Plan determines its benefits before another Plan; and
 - 2) May be reduced when, under the order of determination rules, another Plan determines its benefits first. The above reduction is explained in the Effect on the Benefits section of this CareFirst Plan Evidence of Coverage.

2. Definitions

For the purpose of this COB section, the following terms are defined. The definitions of other capitalized terms are found in the definitions section of this Evidence of Coverage.

CareFirst Plan means this Evidence of Coverage.

Intensive Care Policy means a health insurance policy that provides benefits only when treatment is received in that specifically designated health care facility of a hospital that provides the highest level of care and which is restricted to those patients who are physically, critically ill or injured.

Plan means any health insurance policy, including those of nonprofit health service Plan and those of commercial group, blanket, and individual policies, any subscriber contracts issued by health maintenance organizations, and any other established programs under which the insured may make a claim. The term Plan includes coverage required or provided by law or coverage under a governmental Plan, except a governmental plan which, by law, provides benefits that are in excess of those of any private insurance plan or other non-governmental plan. This does not include a state plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time).

The term Plan does not include:

- a. An individually underwritten and issued, guaranteed renewable, specified disease policy, or specified accident policy;
- b. An intensive care policy, which does not provide benefits on an expense incurred basis;
- c. Coverage regulated by a motor vehicle reparation law;
- d. Any hospital indemnity or other fixed indemnity coverage contract;

- e. An elementary and/or secondary school insurance program sponsored by a school or school system and any school accident-type coverage that covers for accidents only, including athletics injuries;
- f. Medicare supplemental policies;
- g. Limited benefit health coverage as defined by state law;
- h. Long-term care insurance policies for non-medical services;
- i. Personal Injury Protection (PIP) benefits under a motor vehicle liability insurance policy.
- j. A state plan under Medicaid; or
- k. A governmental plan, which, by law, provides benefits that are in excess of those of any private insurance plan or other non-governmental plan.

Primary Plan or Secondary Plan means the order of benefit determination rules stating whether this CareFirst Plan is a Primary Plan or Secondary Plan as to another Plan covering the Member.

- a. When this CareFirst Plan is a Primary Plan, its benefits are determined before those of the other Plan and without considering the other Plan's benefits.
- b. When this CareFirst Plan is a Secondary Plan, its benefits are determined after those of the other Plan and may be reduced because of the other Plan's benefits.
- c. When there are more than two Plans covering the Member, this CareFirst Plan may be a Primary Plan as to one of the other Plans, and may be a Secondary Plan as to a different Plan or Plans.

Specified Disease Policy means a health insurance policy that provides (1) benefits only for a disease or diseases specified in the policy or for the treatment unique to a specific disease; or (2) additional benefits for a disease or diseases specified in the policy or for treatment unique to a specified disease or diseases.

3. **Order of Benefit Determination Rules**

- a. **General**
When there is a basis for a claim under this CareFirst Plan and another Plan, this CareFirst Plan is a Secondary Plan which has its benefits determined after those of the other Plan, unless:
 - 1) The other Plan has rules coordinating benefits with those of this CareFirst Plan; and
 - 2) Both those rules and this CareFirst Plan's rules require that this CareFirst Plan's benefits be determined before those of the other Plan.
- b. **Rules**
This CareFirst Plan determines its order of benefits using the first of the following rules which applies:

- 1) Non-dependent/dependent. The benefits of the Plan which covers the person as an employee, member or subscriber (that is, other than as a dependent) are determined before those of the Plan which covers the person as a dependent; except that if the person is also a Medicare beneficiary, and the result of the rule established by Title XVIII of the Social Security Act and implementing regulations, Medicare is:

- a) Secondary to the Plan covering the person as a dependent; and
- b) Primary to the Plan covering the person as other than a dependent (e.g., retired employee),

Then the benefits of the Plan covering the person as a dependent are determined before those of the Plan covering the person as other than a dependent.

- 2) Dependent child covered by more than one Plan. Unless there is a court decree stating otherwise, when this CareFirst Plan and another Plan cover the same child as a dependent, the order of benefits shall be determined as follows:

- a) For a dependent child whose parents are married or are living together:
 - (1) The benefits of the Plan of the parent whose birthday falls earlier in a year are determined before those of the Plan of the parent whose birthday falls later in the year; but
 - (2) If both parents have the same birthday, the benefits of the Plan that covered one parent longer are determined before those of the Plan that covered the other parent for a shorter period of time.
- b) For a dependent child whose parents are separated, divorced, or are not living together:
 - (1) If the specific terms of a court decree state that one of the parents is responsible for the health care expenses or health care coverage of the child, and the entity obligated to pay or provide the benefits of the Plan of that parent has actual knowledge of those terms, the benefits of that Plan are determined first. If the parent with responsibility has no health care coverage for the dependent child's health care expenses, but the parent's spouse does, that parent's spouse's plan is the primary plan. This paragraph does not apply with respect to any claim for services rendered before the entity has actual knowledge of the terms of the court decree.

The rule described in 3.b.2)a) above also shall apply if: i) a court decree states that both parents are responsible for the dependent child's health care expenses or health care coverage, or ii) a court decree states that the parents have joint custody without specifying that one parent has responsibility for the health care expenses or coverage of the dependent child.

- (2) If there is no court decree setting out the responsibility for the child's health care expenses or health care coverage, the order of benefits for the dependent child are as follows:
 - (a) The Plan of the parent with custody of the child;
 - (b) The Plan of the spouse of the parent with the custody of the child;
 - (c) The Plan of the parent not having custody of the child; and then
 - (d) The Plan of the spouse of the parent who does not have custody of the child.
- c) For a dependent child covered under more than one plan of individuals who are not the parents of the child, the order of benefits shall be determined, as applicable, under the rules stated in 1) and 2) of this paragraph as if those individuals were parents of the child.
- 3) Active/inactive employee. The benefit of a Plan which covers a person as an employee who is neither laid off nor retired is determined before those of a Plan that covers that person as a laid off or retired employee. The same would hold true if a person is a dependent of a person covered as an employee who is neither laid off nor retired or a person covered as a laid off or retired employee. If the other Plan does not have this rule, and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.
- 4) Continuation coverage. If a person whose coverage is provided under the right of continuation pursuant to federal or state law also is covered under another Plan, the following shall be the order of benefits determination:
 - a) First, the benefits of a Plan covering the person as an employee, retiree, member or subscriber (or as that person's dependent);
 - b) Second, the benefits under the continuation coverage.

If the other Plan does not have the rule described above, and if, as a result, the Plans do not agree on the order of benefits, this rule is ignored.

- 5) Longer/shorter length of coverage. If none of the above rules determines the order of benefits, the benefits of the Plan that covered the person longer are determined before those of the Plan that covered that person for the shorter term.

4. **Effect on the Benefits of this CareFirst Plan**

a. **When this Section Applies**

This section applies when, in accordance with the prior section, order of benefits determination rules, this CareFirst Plan is a Secondary Plan as to one or more other Plans. In that event the benefits of this CareFirst Plan may be reduced under this section. Such other Plan or Plans are referred to as "the other Plans" immediately below.

b. **Reduction in this CareFirst Plan's Benefits**

When this CareFirst Plan is the Secondary Plan, the benefits under this CareFirst Plan *may* be reduced so that the total benefits that would be payable or provided by all the other Plans do not exceed one hundred percent (100%) of the total Allowed Benefit. If the benefits of this CareFirst Plan are reduced, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of this CareFirst Plan.

5. **Right to Receive and Release Needed Information**

Certain facts are needed to apply these COB rules. CareFirst has the right to decide which facts it needs. It may get the needed facts from or give them to any other organization or person for purposes of treatment, payment, and health care operations. CareFirst need not tell, or get the consent of, any person to do this. Each person claiming benefits under this CareFirst Plan must give this CareFirst Plan any facts it needs to pay the claim.

6. **Facility of Payment**

A payment made under another Plan may include an amount that should have been paid under this CareFirst Plan. If it does, this CareFirst Plan may pay that amount to the organization that made that payment. That amount will then be treated as though it were a benefit paid under this CareFirst Plan. This CareFirst Plan will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means the reasonable cash value of the benefits provided in the form of services.

7. **Right of Recovery**

If the amount of the payments made by this CareFirst Plan is more than it should have paid under this COB provision, it may recover the excess from one or more of:

- a. The persons it has paid or for whom it has paid;
- b. Insurance companies; or
- c. Other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

B. Employer or Governmental Benefits

Coverage does not include the cost of services or payment for services for any illness, injury, or condition for which, or as a result of which, a Benefit (as defined below) is provided or is required to be provided either:

1. Under any federal, state, county or municipal workers' compensation or employer's liability law or other similar program; or
2. From any federal, state, county or municipal or other government agency, including, in the case of service-connected disabilities, the United States Department of Veterans Affairs, to the extent that benefits are payable by the federal, state, county or municipal or other government agency, but excluding Medicare benefits and Medicaid benefits.

Benefit as used in this provision includes a payment or any other benefit, including amounts received in settlement of a claim for Benefits.

C. Effect of Medicare Eligibility

1. Subscribers or Dependents age sixty-five (65) and Over
 - a. Subscribers or a covered Dependent who is eligible for Medicare because he or she reaches age sixty-five (65), has the following options:
 - 1) Continue primary coverage under this Plan (under this option, benefits provided under this Plan will continue to be paid without regard to Medicare while the individual remains eligible for coverage under the Plan); or
 - 2) Terminate coverage under the Plan and enroll in or maintain coverage under Medicare.

No action is required solely because of Medicare eligibility or enrollment for the individual to maintain coverage under this Plan. If the Medicare-eligible individual does not choose to terminate coverage under the Plan, the Plan will continue to be primary, regardless of whether he or she enrolls in Medicare.

2. Disability Due to End Stage Renal Disease (ESRD)
 - a. If a Member becomes eligible for benefits under Medicare as a result of disability due to End Stage Renal Disease and chooses to remain covered under this Plan:
 - 1) This Plan will pay its benefits first and Medicare will be the secondary payer for the first (1st) thirty (30) months of Medicare eligibility.
 - 2) After the initial thirty (30) months of Medicare eligibility, Medicare will be the primary payer.
3. Disability (other than due to ESRD)
 - a. Medicare is the primary payer for individuals who are entitled to Medicare due to a determination of disability by the Social Security Administration (other than due to ESRD) who are under age sixty-five (65) and who have coverage under a Plan covering one-hundred (100) or more employees. However, if the coverage under the Plan is by virtue of the "current

employment status” of the individual or a family member then Medicare is the secondary payer.

4. Benefits that are covered by Medicare are subject to the following:
 - a. When benefits for Covered Services are paid by Medicare as primary, this CareFirst Plan will not duplicate those payments. CareFirst will coordinate and pay benefits based on Medicare’s payment (or the payment Medicare would have paid). When CareFirst coordinates the benefits with Medicare, CareFirst’s payments will be based on the Medicare allowance (if the provider is a participating provider in Medicare) or the Medicare maximum limiting charge (if the provider is not a participating provider in Medicare), less any claim reduction or denial due to a Member’s failure to comply with Medicare’s administrative requirements. CareFirst’s right to coordinate is not contingent on any payment actually being made on the claim by Medicare. Members enrolled in Medicare agree to, and shall, complete and submit to Medicare, CareFirst, and/or any health care providers all claims, consents, releases, assignments and other documents required to obtain or assure such claim payment by Medicare.
 - b. If a Medicare-eligible Member has not enrolled in Medicare Part A and/or Part B, CareFirst will not “carve-out,” reduce, or reject a claim based on the amount Medicare would have paid had the Member actually applied for, claimed, or received Medicare benefits.

D. Subrogation

1. CareFirst has subrogation and reimbursement rights. Subrogation requires the Member to turn over to CareFirst any rights the Member may have against a third party. A third party is any person, corporation, insurer or other entity that may be liable to a Member for an injury or illness. Subrogation applies to any illness or injury which is:
 - a. Caused by an act or omission of a third party; or
 - b. Covered under a member's uninsured or underinsured policy issued to or otherwise covering the Member; or
 - c. Covered by No Fault Insurance. No Fault Insurance means motor vehicle casualty insurance. This term also refers to motor vehicle insurance issued under any other state or federal legislation of similar purpose. CareFirst will not subrogate a recovery made under Personal Injury Protection policy benefits.
2. If the Member receives or is entitled to receive payment from any person, organization or entity in connection with an injury, illness or need for care for which benefits were provided or will be provided under this Evidence of Coverage, the payment will be treated as having been paid to the Member as a recovery for the medical, hospital and other expenses for which CareFirst provided or will provide benefits. CareFirst may recover the amounts paid in benefits up to the amount received from or on behalf of the third party. CareFirst will not recover from payments made to the Member under the Member’s personal injury protection benefits of their motor vehicle insurance policy. CareFirst will not recover medical expenses from a Subscriber unless the Subscriber or Member recovers for medical expenses in a cause of action or settlement.

3. CareFirst's right of recovery is not subject to reduction for attorney's fees and costs under the "common fund" or any other doctrine. CareFirst will reduce the amount owed by the Member to CareFirst in accordance with applicable law.
4. CareFirst will have a lien on all funds the Member recovers up to the total amount of benefits provided. We are entitled under our right of recovery to be reimbursed for our benefit payments even if you are not "made whole" for all of your damages in the recoveries that you receive. CareFirst may give notice of that lien to any party who may have contributed to the Member's loss, or who may be liable for payment as a result of that loss.

For purposes of this provision, "made whole" means that the Member fully recovers all of their damages.

5. CareFirst has the option to be subrogated to the Member's rights to the extent of the benefits provided under this Evidence of Coverage. This includes CareFirst right to bring suit or file claims against the third party in the Member's name.
6. Members agree to take action, furnish information and assistance, and execute such instruments that CareFirst may require while enforcing CareFirst rights under this Section. The Member agrees to not take any action which prejudices CareFirst's rights and interests under this provision.

HOW THE PLAN WORKS

This health care benefits plan offers a choice of Health Care Providers. Payment depends on the Health Care Provider chosen, as explained below in the “Choosing a Provider” subsection below. Other factors that may affect payment are found in Referrals, COB, Subrogation, the Inter-Plan Arrangements Disclosure, Inter-Plan Programs Ancillary Services, Exclusions, and Utilization Management Requirements.

A. **Appropriate Care and Medical Necessity**

CareFirst works to make sure that health care is rendered in the most appropriate setting and in the most appropriate way. While ensuring that the Member receives the best care, this also helps to control health care costs. In order to make sure that the setting and treatment are appropriate, some Covered Services require review before a Member receives care. These services are marked throughout this Evidence of Coverage.

CareFirst will pay a benefit for Covered Services rendered by a Health Care Provider only when Medically Necessary as determined by CareFirst. Benefits are subject to all of the terms, conditions, and maximums, if applicable, as stated in this Evidence of Coverage.

B. **Choosing a Provider**

1. Member/Health Care Provider Relationship

- a. The Member has the exclusive right to choose a Health Care Provider. Whether a Health Care Provider contracts with CareFirst or not relates only to method of payment and does not imply that any Health Care Provider is more or less qualified than another.
- b. CareFirst makes payment for Covered Services but does not provide these services. CareFirst is not liable for any act or omission of any Health Care Provider.

2. In-Network Health Care Providers and Out-of-Network Participating Health Care Providers

- a. If a Member chooses an In-Network Health Care Provider, the cost to the Member is lower than if the Member chooses an Out-of-Network Participating Health Care Provider or a Non-Participating Health Care Provider.

Throughout the Schedule of Benefits, payments are listed as “in-network” when Covered Services are provided by In-Network Health Care Providers.

Out-of-network benefits apply when services are provided by Out-of-Network Participating Health Care Providers or Non-Participating Health Care Providers.
- b. Claims will be submitted directly to CareFirst by the In-Network Health Care Provider or the Out-of-Network Participating Health Care Provider.
- c. CareFirst will pay benefits directly to the In-Network Health Care Provider or the Out-of-Network Participating Health Care Provider and such payment is accepted as payment in full, except for applicable Member amounts.
- d. The Member is responsible for any applicable Deductible and Coinsurance or Copayment.

3. Non-Participating Health Care Providers

Claims for Covered Services rendered by Non-Participating Health Care Providers may be submitted directly to CareFirst or its designee by the Non-Participating Health Care Provider, or the Member may need to submit the claim. In either case, it is the responsibility of the Member to make sure that all proofs of loss are filed on time.

- a. For Emergency Services provided by a Non-Participating Health Care Provider:
 - 1) All benefits for Covered Services will be payable directly to the Non-Participating Health Care Provider.
 - 2) In the case of a Dependent child enrolled pursuant to a court order, court approved requirement, or a QMSO, payment will be paid directly to the State of Maryland Department of Health or the non-insuring parent if proof is provided that such parent has paid the Non-Participating Health Care Provider.
 - 3) The Member is not responsible for the difference between CareFirst's payment and the Non-Participating Health Care Provider's charge.
 - 4) Benefits for Emergency Services by Non-Participating Health Care Providers are available to the same extent as benefits available for Emergency Services provided by In-Network Health Care Providers. See the Schedule of Benefits for details.
- b. For Covered Services provided by a Non-Participating Health Care Provider in an In-Network Health Care facility or Out-of-Network Participating Health Care facility (including Ancillary Services and Services for unforeseen urgent medical needs):
 - 1) Except when the Non-Participating Health Care Provider satisfies the Notice and Consent Requirements (described below):
 - a) All benefits for Covered Services will be payable directly to the Non-Participating Health Care Provider.
 - b) In the case of a Dependent child enrolled pursuant to a court order, court approved requirement, or a QMSO, payment will be paid directly to the State of Maryland Department of Health or the non-insuring parent if proof is provided that such parent has paid the Non-Participating Health Care Provider.
 - c) The Member is not responsible for the difference between CareFirst's payment and the Non-Participating Health Care Provider's charge.
 - d) Benefits for Covered Services provided by a Non-Participating Health Care Provider in an In-Network Health Care facility or Out-of-Network Participating Health Care facility (including Ancillary Services and Services for unforeseen urgent medical needs) are available to the same extent as benefits available for Covered Services provided by In-Network Health Care Providers. See the Schedule of Benefits for details.

2) Notice and Consent Requirements

- a) The Non-Participating Health Care Provider satisfies the notice and consent criteria of 45 C.F.R. §149.420, by:
 - (1) Providing to the Member notice that the Health Care Provider is a Non-Participating Health Care Provider, and an estimate of the charges for the Covered Services; and
 - (2) Obtaining consent from the Member (or the Member's Authorized Representative) to be treated and Balance Billed by the Non-Participating Health Care Provider.
- b) When the Non-Participating Health Care Provider satisfies the notice and consent requirements, Covered Services are subject to the provisions of section B.3.c., below.
- c) Notice and consent requirements described above, do not apply to:
 - (1) Ancillary Services; and
 - (2) Covered Services provided as a result of unforeseen, urgent medical needs, that arise at the time other Covered Services are being rendered, regardless of whether the Non-Participating Health Care Provider satisfied the notice and consent requirements.

These Covered Services are always subject to the provisions of section B.3.b.1), above.

- c. For all other Covered Services provided by a Non-Participating Health Care Provider (except as otherwise authorized by CareFirst or stated in this Evidence of Coverage):
 - 1) If a Member chooses a Non-Participating Health Care Provider, Covered Services may be eligible for reduced benefits.
 - 2) All benefits for Covered Services will be payable to the Subscriber, or to the Non-Participating Health Care Provider, at the discretion of CareFirst.
 - 3) In the case of a Dependent child enrolled pursuant to a court order, court approved requirement, or a QMSO, payment will be paid directly to the State of Maryland Department of Health or the non-insuring parent if proof is provided that such parent has paid the Non-Participating Health Care Provider.

- 4) Non-Participating Health Care Providers are not required to accept the Allowed Benefit as full payment and will collect additional amounts from the Member up to the provider's actual charge. The Allowed Benefit may be substantially less than the provider's actual charge to the Member. Therefore, when Covered Services are provided by Non-Participating Health Care Providers, Members should expect to pay additional amounts to providers that exceed the Allowed Benefit. The Member is responsible for the difference between CareFirst's payment and the Non-Participating Health Care Provider's charge.

4. Ambulance Services Providers

- a. For purposes of calculating the Member payment for ambulance Covered Services, refer to the quick reference guide below.

Quick Reference Guide		
Covered Service:	In-Network Health Care Provider and Out-of-Network Participating Health Care Provider	Non-Participating Health Care Provider *
Air Ambulance Services	Non-Emergency and Emergency ambulance services: No Balance Billing is permitted.	Non-Emergency and Emergency ambulance services: No Balance Billing is permitted.
Other ambulance Covered Services	Non-Emergency and Emergency ambulance services: No Balance Billing is permitted.	Non-Emergency ambulance services: Balance Billing is permitted. Emergency ambulance services: Balance Billing is permitted.
*In some cases, and on an individual basis, CareFirst may be able to negotiate a lower rate with a Non-Participating Health Care Provider. In that instance, the Member is responsible for any applicable Deductible, Copayment, and Coinsurance amounts stated in the Schedule of Benefits (i.e., no Balance Billing permitted).		

- b. If a Member receives services from an In-Network Health Care Provider or an Out-of-Network Participating Health Care Provider, the cost to the Member is lower than if the Member receives services from a Non-Participating Health Care Provider.
- c. The Member is responsible for any applicable Deductible, Copayment, and Coinsurance amounts stated in the Schedule of Benefits.
- d. When Balance Billing is permitted, the Member is responsible for the difference between CareFirst's payment and the Health Care Provider's actual charge.

C. **Notice of Claim**

A Member may request a claim form by writing or calling CareFirst. CareFirst does not require written notice of a claim.

D. **Claim Forms**

CareFirst provides claim forms for filing proof of loss. If CareFirst does not provide the claim forms within fifteen (15) days after notice of claim is received, the Member is considered to have complied with the requirements of this Evidence of Coverage as to proof of loss if the Member submits, within the time fixed in this Evidence of Coverage for filing proof of loss, written proof of the occurrence, character, and extent of the loss for which the claim is made.

E. **Proofs of Loss**

In order to receive benefits for services rendered by a Health Care Provider who does **not** contract with CareFirst, a Member must submit written proof of loss to CareFirst or its designee within the deadlines described below.

1. Claims for medical benefits must be submitted within twelve (12) months following the dates services were rendered.

A Member's failure to furnish the proof of loss within the time required does not invalidate or reduce a claim if it was not reasonably possible to submit the proof within the required time, if the proof is furnished as soon as reasonably possible, and except in the absence of legal capacity of the member, not later than one year from the time proof is otherwise required.

CareFirst will honor claims submitted for Covered Services by any agency of the federal, state or local government that has the statutory authority to submit claims beyond the time limits established under this Evidence of Coverage. These claims must be submitted to CareFirst before the filing deadline established by the applicable statute on claims forms that provide all of the information CareFirst deems necessary to process the claim. CareFirst provides forms for this purpose.

F. **Time of Payment of Claims**

Benefits payable under this Evidence of Coverage will be paid not more than thirty (30) days after receipt of written proof of loss.

G. **Claim Payments Made in Error**

If CareFirst makes a claim payment to or on behalf of a Member in error, the Member is required to repay CareFirst the amount that was paid in error. If the Member has not repaid the full amount owed CareFirst and CareFirst makes a subsequent benefit payment, CareFirst may subtract the amount owed CareFirst from the subsequent payment.

H. **Assignment of Benefits**

A Member may not assign his or her right to receive benefits or benefit payments under this Evidence of Coverage to another person or entity except for routine assignment of benefit payments to a Participating Health Care Provider rendering Covered Services.

I. **Evidence of Coverage**

Unless CareFirst makes delivery directly to the Subscriber, CareFirst will provide the Group, for delivery to each Subscriber, a statement that summarizes the essential features of the coverage of the Subscriber and that indicates to whom benefits are payable. Only one statement will be issued for each family unit.

J. **Notices**

Notice to Members will be sent via electronic mail, if the Member has consented to receive such notices via electronic mail or by first class mail to the most recent address for the Member in CareFirst's files. The notice will be effective on the date mailed, whether or not the Member in fact receives the notice or there is a delay in receiving the notice. It is the Subscriber's responsibility to notify the Group, and the Group's responsibility to notify CareFirst of an address change.

K. **Privacy Statement**

CareFirst shall comply with state, federal and local laws pertaining to the dissemination or distribution of non-public personally identifiable medical or health-related data. In that regard, CareFirst will not provide to the plan sponsor named herein or unauthorized third parties any personally identifiable medical information without the prior written authorization of the patient or parent/guardian of the patient or as otherwise permitted by law.

L. **Prescription Drug Rebate Sharing**

CareFirst may be eligible for rebates from Prescription drug manufacturers upon negotiating directly with manufacturers.

CareFirst and the Plan Sponsor, as such is defined in the Administrative Services Agreement, agree to the extent to which any such rebates are shared.

M. **Tax-Favored Treatment and High-Deductible Health Plans (HDHP)**

In order to realize the favorable tax treatment of a HDHP, a Subscriber (and Dependent spouse if family coverage) generally cannot have other health coverage unless that is also an HDHP. The Internal Revenue Code also defines other permitted insurance that a Member may have in conjunction with an HDHP that will not adversely affect the favorable tax treatment otherwise allowed by law.

REFERRALS

Referral Requirements

- A. Referrals are not required, except as stated in the Gender Reassignment/Affirmation Services subsection of the Description of Covered Services.
- B. Referral to a Specialist or Non-Physician Specialist
 - 1. Non-Physician Specialist means a Health Care Provider who is not a physician licensed or certified under the Health Occupations Article of the Annotated Code of Maryland or the applicable licensing laws of any state or the District of Columbia; and is certified or trained to treat or provide health care services for a specified condition or disease in a manner that is within the scope of the license or certification of the Health Care Provider.
 - 2. A Member may request a referral to a Specialist or Non-Physician Specialist who is a Non-Participating Health Care Provider if the Member is diagnosed with a condition or disease that requires specialized health care services or medical care; and
 - 3. For purposes of calculating any Member payment, CareFirst will treat the services provided by the Specialist or Non-Physician Specialist as if the services were provided by an In-Network Health Care Provider or Out-of-Network Participating Health Care Provider.

C. Referrals Quick Reference

While referrals are not required, except as stated in the Gender Reassignment/Affirmation Services subsection of the Description of Covered Services, Covered Services with a referral will be available as follows:

For Covered Services under this Evidence of Coverage:			
Type of Covered Service	If a Member sees a(n):		
	In-Network Health Care Provider	Out-of-Network Participating Health Care Provider	Non-Participating Health Care Provider *
Emergency Services	Benefits are available at the In-Network level of benefits. No Balance Billing is permitted.	Benefits are available at the In-Network level of benefits. No Balance Billing is permitted.	Benefits are available at the In-Network level of benefits. No Balance Billing is permitted.
With a referral or without a referral: Covered Services provided by a Non-Participating Health Care Provider in an In-Network Health Care facility or Out-of-Network Participating Health Care facility	Not applicable	Not applicable	With Member Notice and Consent: (See the “How the Plan Works” section) Benefits are available at the Out-of-Network level of benefits. Balance Billing is permitted.
			Without Member Notice and Consent: (See the “How the Plan Works” section) Benefits are available at the In-Network level of benefits. No Balance Billing is permitted.
With a referral or without a referral: Other Covered Services	Benefits are available at the In-Network level of benefits. No Balance Billing is permitted.	Benefits are available at the Out-of-Network level of benefits. No Balance Billing is permitted.	Benefits are available at the Out-of-Network level of benefits. Balance Billing is permitted.
*In some cases, and on an individual basis, CareFirst may be able to negotiate a lower rate with a Non-Participating Health Care Provider. In that instance, the Member is responsible for any applicable Deductible, Copayment, and Coinsurance amounts stated in the Schedule of Benefits (i.e., no Balance Billing permitted).			

This Referrals Quick Reference guide is subject to the terms stated in the Referral to a Specialist or Non-Physician Specialist section, above.

D. Continuing Care with Terminated Providers

1. If the agreement between an In-Network Health Care Provider or an Out-of-Network Participating Health Care Provider and CareFirst is terminated or not renewed for any reason other than for failure to meet applicable standards or for cause, a Continuing Care Patient receiving care from the terminated Health Care Provider may elect to continue to receive transitional care from such provider, as described in this Section.
2. CareFirst will notify each Continuing Care Patient that the In-Network Health Care Provider or Out-of-Network Participating Health Care Provider is no longer contracting with CareFirst to provide services to Members, at the time of termination or non-renewal, and inform the Member of his/her right to elect to continue care with the terminated Health Care Provider.
3. For Members electing to continue to receive Covered Services from his/her terminated Health Care Provider, benefits will be provided as follows:
 - a. Covered Services will be provided during the period beginning on the date CareFirst notifies the Continuing Care Patient of the provider's termination and the ending of the earlier of:
 - 1) Ninety (90) days after the date of the notice; or
 - 2) The date on which the Member is no longer a Continuing Care Patient with respect to the terminated provider or facility.
 - b. Benefits will be provided under the same terms and conditions as would have applied with respect to items and services that would have been covered had termination of the providers not occurred, only with respect to the course of treatment provided by such provider or facility relating to the Member's status as a Continuing Care Patient.
4. To receive continuing care from terminated provider as stated in this section, the Member must satisfy the requirements of a Continuing Care Patient. For purposes of this section, a "Continuing Care Patient" means a Member who, at the time the In-Network Health Care Provider or Out-of-Network Participating Health Care Provider is terminated:
 - a. Is undergoing a course of treatment for a Serious or Complex Condition from the Health Care Provider;
 - b. Is undergoing a course of institutional or inpatient care from the Health Care Provider;
 - c. Is scheduled to undergo non-elective surgery from the Health Care Provider, including post-operative care relating to the non-elective surgery;
 - d. Is pregnant and undergoing a course of treatment for the pregnancy from the Health Care Provider;
 - e. Is or was terminally ill (as defined by §1861(dd)(3)(A) of the Social Security Act) and is receiving treatment for such an illness from the Health Care Provider.
5. The Member payment to the Health Care Provider will be at the same level as the Member's payment prior to the Health Care Provider's termination.

UTILIZATION MANAGEMENT REQUIREMENTS

Failure to meet the requirements of the utilization management or to obtain prior authorization for services may result in a reduction or denial of the Member's benefits even if the services are Medically Necessary.

Most Prescription Drugs classified as Specialty Drugs require prior authorization; prior authorization applies to Specialty Drugs covered under the medical portion of this Evidence of Coverage (i.e., Specialty Drugs administered in outpatient facilities, home, or office settings). Specialty Drugs are defined in the Definitions section of this Evidence of Coverage. In-Network Health Care Providers and Out-of-Network Participating Health Care Providers located in the Service Area will obtain prior authorization from CareFirst on behalf of the Member. Covered Ancillary Services that use Specialty Drugs which require prior authorization do not require an additional prior authorization/a Plan of Treatment. Failure to obtain prior authorization may result in denial of the claim.

A. Outpatient Prior Authorization Requirements

1. Prior authorization from CareFirst will be obtained by In-Network Health Care Providers and Out-of-Network Participating Health Care Providers located in the Service Area.
2. Services rendered outside of the Service Area or rendered by Non-Participating Health Care Providers:
 - a. Except for Emergency Services, Urgent Care, and follow-up care after emergency surgery, it is the Member's responsibility to obtain prior authorization for all services rendered by Non-Participating Health Care Providers as well as for all services rendered outside of the Service Area.

B. Hospital Pre-Certification and Review

An In-Network Health Care Provider and an Out-of-Network Participating Health Care Provider, in and out of the Service Area, will obtain Hospital Pre-Certification and Review. The Member is responsible for ensuring a Non-Participating Health Care Provider obtains Hospital Pre-Certification and Review, both in and out of the Service Area.

1. Hospital Pre-Certification and Review Process

- a. CareFirst may perform the review or may appoint a review agent. The telephone number for obtaining review is printed on the back of the membership card.
- b. The reviewer will screen the available medical documentation for the purpose of determining the Medical Necessity of the admission, length of stay, appropriateness of setting and cost effectiveness and will evaluate the need for discharge planning.
- c. Procedures which are normally performed on an outpatient basis will not be approved to be performed on an inpatient basis, unless unusual medical conditions are found through Hospital Pre-Certification and Review.
- d. Pre-operative days will not be approved for procedures unless Medically Necessary.
- e. The reviewer will assign the number of days certified based on the clinical condition of the Member and notify the Health Care Provider of the number of days approved.

- f. CareFirst's payment will be based on the inpatient days approved by the reviewer.
 - g. CareFirst will provide outpatient benefits for Medically Necessary Covered Services when the reviewer does not approve services on an inpatient basis.
 - h. Hospital Pre-Certification and Review is not applicable to maternity admissions, and admissions for cornea and kidney transplants.
2. Non-Emergency (Elective) Admissions
- a. The Member must provide any written information requested by the reviewer for Hospital Pre-Certification and Review of the admission at least twenty-four (24) hours prior to the admission.
 - b. The reviewer will make all initial determinations on whether to approve an elective admission within two working days of receipt of the information necessary to make the determination and shall promptly notify the attending Health Care Provider and Member of the determination.
 - c. CareFirst will not provide benefits for an elective admission which is not Medically Necessary. The Member is responsible for the entire admission.
 - d. For Out-of-Network Covered Services:
 - 1) CareFirst will not provide benefits for an elective admission which is not Medically Necessary. The Member is responsible for the entire admission.
 - 2) If a Member does not follow the Hospital Pre-Certification and Review guidelines and the reviewer determines that the elective admission was Medically Necessary:
 - a) CareFirst will reduce benefits for room, board; and hospital ancillary charges by 50%;
 - b) The Member is responsible for this penalty.
3. Emergency (Non-Elective) Admissions
- a. The Member, the Health Care Provider or another person acting on behalf of the Member must notify the reviewer within twenty-four (24) hours following the Member's admission, or as soon thereafter as reasonably possible.
- The reviewer may not render an Adverse Decision or deny coverage for Medically Necessary Covered Services solely because the hospital did not notify the reviewer of the emergency admission within twenty-four (24) hours if the Member's medical condition prevented the hospital from determining:
- 1) The Member's insurance status; and
 - 2) The reviewer's emergency admission notification requirements.
- b. For an involuntary or voluntary inpatient admission of a Member determined by the Member's physician or psychologist, in conjunction with a member of the medical staff of the hospital who has privileges to admit patients to be in

imminent danger to self or others, the reviewer may not render an Adverse Decision as to the Member's admission:

- 1) During the first twenty-four (24) hours the Member is in an inpatient facility; or
- 2) Until the reviewer's next business day, whichever is later.

The hospital shall immediately notify the reviewer that a Member has been admitted and shall state the reasons for the admission.

- c. The reviewer will make all initial determinations on whether to approve a non-elective admission within one working day of receipt of the information necessary to make the determination and shall promptly notify the attending Health Care Provider of the determination.

For non-elective admissions for which the reviewer receives notice but does not approve inpatient benefits, CareFirst will notify the hospital attending Health Care Provider that inpatient benefits will not be paid as of the date of notification.

- 1) A Member will have to pay:
 - a) All charges for any care received as of the date the Member receives notice by the hospital attending Health Care Provider, or CareFirst that further care is not Medically Necessary if the Member continues the inpatient stay.
 - b) Non-Participating Health Care Providers if a non-elective admission results in payment denial.

admission results in payment denial.
- 2) A Member will not have to pay In-Network Providers:
 - a) If the Member is admitted and the admission is not Medically Necessary;
 - b) If a non-elective admission results in payment denial.

- d. For Out-of-Network Covered Services:

- 1) CareFirst will not provide benefits for an elective admission which is not Medically Necessary. The Member is responsible for the entire admission.
- 2) If a Member does not follow the Hospital Pre-Certification and Review guidelines and the reviewer determines that the elective admission was Medically Necessary:
 - a) CareFirst will reduce benefits for room, board; and hospital ancillary charges by 50%;
 - b) The Member is responsible for this penalty.

4. **Continued Stay Review**
The reviewer will make all determinations on whether to approve continuation of an admission within one working day of receipt of the information necessary to make the determination and shall promptly notify the attending Health Care Provider of the determination.
5. **Discharge Planning**
The reviewer will coordinate referrals for discharge planning activities if, in the discretion of the reviewer, a need for such coordination is indicated.
6. **Program Monitoring**
 - a. The Member's medical record will be reviewed by the reviewer.
 - b. The hospital may be requested to evaluate the medical records and respond to the reviewer if there is a delay in which care is not provided when ordered or otherwise requested by a Health Care Provider in a timely fashion or other delay.
 - c. During and after discharge, the reviewer may review the medical records to:
 - 1) Verify that the services are covered under the Evidence of Coverage;
 - 2) Ensure that the Health Care Provider is substantially following the Plan of Treatment.
7. **Notice and Appeals**
 - a. Written notice of any Adverse Decision is sent to the Health Care Providers and Member.
 - b. The Member or the Health Care Providers have the right to appeal Adverse Decisions in writing to CareFirst.
 - 1) If the attending Health Care Provider believes the Adverse Decision warrants immediate reconsideration, the reviewer will afford the Health Care Provider the opportunity to seek a reconsideration of the Adverse Decision by telephone within 24 hours of the Health Care Provider's request.
 - 2) For instructions on how to appeal an Adverse Decision, refer to the Claims Procedures of this Evidence of Coverage.

INTER-PLAN ARRANGEMENTS DISCLOSURE

Out-of-Area Services

Overview

CareFirst BlueCross BlueShield has a variety of relationships with other Blue Cross and/or Blue Shield Licensees referred to generally as “Inter-Plan Programs.” These Inter-Plan Arrangements work based on rules and procedures issued by the Blue Cross Blue Shield Association (“Association”). Whenever Members access healthcare services outside the geographic area CareFirst serves, the claim for those services may be processed through one of these Inter-Plan. The Inter-Plan Programs are described generally below.

When a Member receives care outside of CareFirst’s service area, it will be received from one of two kinds of providers. Most providers (“participating providers”) contract with the local Blue Cross and/or Blue Shield Licensee in that geographic area (“Host Blue”). Some providers (“nonparticipating providers”) do not contract with the Host Blue. CareFirst explains below how CareFirst pays both kinds of providers.

Some CareFirst products limit in-network benefits to certain services and/or cover only limited healthcare services received outside of CareFirst’s service area, e.g., Emergency Services. If applicable, any difference between benefits for care received in CareFirst’s service area and care received outside the geographic area CareFirst serves is stated in the Definitions.

Inter-Plan Arrangements Eligibility – Claim Types

All claim types are eligible to be processed through Inter-Plan Arrangements, as described above, except for all Dental Care Benefits, and those Prescription Drug Benefits or Vision Care Benefits that may be administered by a third party contracted by CareFirst to provide the specific service or services.

A. BlueCard® Program

Under the BlueCard® Program, when a Member receives Covered Services within the geographic area served by a Host Blue, CareFirst will remain responsible for doing what we agreed to in the contract. However, the Host Blue is responsible for contracting with and generally handling all interactions with its participating providers.

When a Member receives Covered Services outside CareFirst’s service area and the claim is processed through the BlueCard Program, the amount a Member pays for Covered Services is calculated based on the lower of:

- The billed charges for Covered Services; or
- The negotiated price that the Host Blue makes available to CareFirst.

Often, this “negotiated price” will be a simple discount that reflects an actual price that the Host Blue pays to the healthcare provider. Sometimes, it is an estimated price that takes into account special arrangements with the healthcare provider or provider group that may include types of settlements, incentive payments and/or other credits or charges. Occasionally, it may be an average price, based on a discount that results in expected average savings for similar types of healthcare providers after taking into account the same types of transactions as with an estimated price.

Estimated pricing and average pricing also take into account adjustments to correct for over- or underestimation of past pricing of claims, as noted above. However, such adjustments will not affect the price CareFirst has used for a claim because they will not be applied after a claim has already been paid.

B. Negotiated (non-BlueCard Program) Arrangements

With respect to one or more Host Blues, instead of using the BlueCard Program, CareFirst may process claims for Covered Services through Negotiated Arrangements for National Accounts.

The amount a Member pays for Covered Services under this arrangement will be calculated based on the lower of either billed charges for Covered Services or negotiated price (refer to the description of negotiated price under Section A, BlueCard Program) made available to CareFirst by the Host Blue.

If reference-based benefits, which are service-specific benefit dollar limits for specific procedures, based on a Host Blue's local market rates, are made available to a Member, the Member will be responsible for the amount that the healthcare provider bills above the specific reference benefit limit for the given procedure. For a participating provider, that amount will be the difference between the negotiated price and the reference benefit limit. For a nonparticipating provider, that amount will be the difference between the provider's billed charge and the reference benefit limit. Where a reference benefit limit is greater than either a negotiated price or a provider's billed charge, a Member will incur no liability, other than any related Member cost sharing.

C. Special Cases: Value-Based Programs

BlueCard® Program

If a Member receives Covered Services under a Value-Based Program inside a Host Blue's service area, the Member will not be responsible for paying any of the Provider Incentives, risk-sharing, and/or Care Coordinator Fees that are a part of such an arrangement, except when a Host Blue passes these fees to CareFirst through average pricing or fee schedule adjustments. Additional information is available upon request.

Value-Based Programs: Negotiated (non-BlueCard Program) Arrangements

If CareFirst has entered into a Negotiated Arrangement with a Host Blue to provide Value-Based Programs to the Group on your behalf, CareFirst will follow the same procedures for Value-Based Programs administration and Care Coordinator Fees as noted above for the BlueCard Program.

D. Inter-Plan Programs: Federal/State Taxes/Surcharges/Fees

Federal or state laws or regulations may require a surcharge, tax or other fee that applies to self-funded accounts. If applicable, CareFirst will include any such surcharge, tax or other fee as part of the claim charge passed on to you.

E. Nonparticipating Providers Outside CareFirst's Service Area

1. Member Liability Calculation

When Covered Services are provided outside of CareFirst's service area by nonparticipating providers, the amount a Member pays for such services will normally be based on either the Host Blue's nonparticipating provider local payment or the pricing arrangements required by applicable state law. In these situations, a Member may be responsible for the difference between the amount that the nonparticipating provider bills and the payment CareFirst will make for the Covered Services as set forth in this paragraph. Federal or state law, as applicable, will govern payments for out-of-network emergency services.

2. Exceptions

In certain situations, CareFirst may use other payment methods, such as billed charges for Covered Services, the payment CareFirst would make if the healthcare services had been obtained within CareFirst's service area, or a special negotiated payment to determine the amount CareFirst will pay for services provided by nonparticipating providers. In these situations, the Member may be liable for the difference between the amount that the nonparticipating provider bills and the payment CareFirst will make for the Covered Services as set forth in this paragraph.

F. Blue Cross Blue Shield Global Core® Program

If a Member is outside the United States, the Commonwealth of Puerto Rico, and the U.S. Virgin Islands (hereinafter "BlueCard service area"), the Member may be able to take advantage of the Global Core Program when accessing Covered Services. Blue Cross Blue Shield Global Core is unlike the BlueCard Program available in the BlueCard service area in certain ways. For instance, although Blue Cross Blue Shield Global Core assists Members with accessing a network of inpatient, outpatient and professional providers, the network is not served by a Host Blue. As such, when Members receive care from providers outside the BlueCard service area, Members will typically have to pay the providers and submit the claims themselves to obtain reimbursement for these services.

If a Member needs medical assistance services (including locating a doctor or hospital) outside the BlueCard service area, the Member should call the service center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week. An assistance coordinator, working with a medical professional, can arrange a physician appointment or hospitalization, if necessary.

• Inpatient Services

In most cases, if a Member contacts the Blue Cross Blue Shield Global Core Service Center for assistance, hospitals will not require the Member to pay for covered inpatient services, except for cost-share amounts. In such cases, the hospital will submit Member claims to the service center to begin claims processing. However, if the Member paid in full at the time of service, the Member must submit a claim to receive reimbursement for Covered Services. **Members must contact CareFirst to obtain precertification for non-emergency inpatient services.**

• Outpatient Services

Physicians, urgent care centers and other outpatient providers located outside the BlueCard service area will typically require Members to pay in full at the time of service. Members must submit a claim to obtain reimbursement for Covered Services.

• Submitting a Blue Cross Blue Shield Global Core Claim

When Members pay for Covered Services outside the BlueCard service area, the Member must submit a claim to obtain reimbursement. For institutional and professional claims, Members should complete a Blue Cross Blue Shield Global Core claim form and send the claim form with the provider's itemized bill(s) to the service center (the address is on the form) to initiate claims processing. Following the instructions on the claim form will help ensure timely processing of the claim. The claim form is available from CareFirst, the service center or online at www.bcbsglobalcore.com. If Members need assistance with their claim submission, they should call the service center at 1.800.810.BLUE (2583) or call collect at 1.804.673.1177, 24 hours a day, seven days a week.

INTER-PLAN PROGRAMS ANCILLARY SERVICES

A. Definitions

Ancillary Services means, with respect to Inter-Plan Programs, the following Covered Services:

1. Independent clinical laboratory tests (performed at non-hospital-based laboratories); and
2. Medical Devices and Supplies.

Remote Provider means, with respect to Ancillary Services an Ancillary Services provider located outside the geographic area a Blue Cross and/or Blue Shield plan serves, with which a Blue Cross and/or Blue Shield plan may contract under its Blue Cross and Blue Shield Association license agreement for Ancillary Services rendered in its service area and which are considered local providers.

B. Member Payment

Member payment for Ancillary Services is determined by the relationship between the provider and the Local Plan (which may be CareFirst).

If an Ancillary Services Remote Provider contract is in place with the Local Plan, the Remote Provider is a Contracted Health Care Provider or a Health Care Provider who contracts with the local Blue Cross and/or Blue Shield Licensee in that geographic area as stated in the Inter-Plan Arrangements Disclosure.

If an Ancillary Services Remote Provider contract is not in place with the Local Plan, the Remote Provider is a Non-Contracted Health Care Provider/Non-Participating Health Care Provider.

The Member is responsible for the Member payment as stated in the How the Plan Works section or Inter-Plan Arrangements Disclosure section of this Evidence of Coverage.

C. Determining the Local Plan

For Ancillary Services, the Local Plan is determined as follows:

Out-of-Network Covered Ancillary Service	The Local Plan is the Blue Cross/Blue Shield plan in whose service area/state where the:	
Independent clinical laboratory tests	Specimen was drawn, if the referring provider is located in the same service area.	Referring provider is located, if the provider is not located in the same service area where the specimen was drawn.
Medical Devices and Supplies	Medical Devices and/or Supplies were: <ul style="list-style-type: none">• Shipped to; or• Purchased at a retail store.	

DESCRIPTION OF COVERED SERVICES

The services described herein are eligible for coverage under this Evidence of Coverage. CareFirst will provide the benefits described in the Schedule of Benefits for Medically Necessary Covered Services Incurred by a Member, including any extension of benefits for which the Member is eligible. It is important to refer to the Schedule of Benefits to determine the percentage of the Allowed Benefit that CareFirst will pay and any specific limits on the number of services that will be covered. The Schedule of Benefits also lists other features that affect Member coverage, including, if applicable, the Deductible, Out-of-Pocket Maximum, and specific benefit limitations.

PREVENTIVE AND WELLNESS SERVICES

A. Covered Services:

1. Evidence-based items or services that have in effect a rating of “A” or “B” in the current recommendations of the United States Preventive Services Task Force (USPSTF).
 - a. With respect to women, such additional preventive care and screenings as provided for in comprehensive guidelines supported by the Health Resources and Services Administration. The current recommendations of the United States Preventive Service Task Force regarding breast cancer screening, mammography, and prevention shall be considered the most current other than those issued in or around November 2009.
 - b. Immunizations that have in effect a recommendation from the Advisory Committee on Immunization Practices (ACIP) of the Centers for Disease Control and Prevention with respect to the individual involved.
 - c. With respect to infants, children, and adolescents, evidence-informed preventive care and screenings provided for in the comprehensive guidelines supported by the Health Resources and Services Administration.
2. If a recommendation or guideline for a recommended preventive service does not specify the frequency, method, treatment, or setting for the provision of that service, CareFirst will use reasonable medical management techniques to determine any coverage limitations for which a recommended preventive service will be available without cost-sharing requirements to the extent not specified in a recommendation or guideline.
3. CareFirst shall update new recommendations to the preventive benefits listed above at the schedule established by the Secretary of Health and Human Services.

**AMBULANCE SERVICES
(EMERGENCY AND NON-EMERGENCY)**

A. Covered Services

Medically Necessary, emergency and non-emergency air transportation, surface, and ground ambulance services to the nearest facility where appropriate medical care is available, as determined by CareFirst.

APPLIED BEHAVIOR ANALYSIS SERVICES

Benefits are available for Applied Behavior Analysis services, as such services are defined in this Evidence of Coverage.

CONTROLLED CLINICAL TRIAL PATIENT COST COVERAGE

Controlled Clinical Trial Patient Cost benefits are available as follows:

A. Definitions

Controlled Clinical Trial means a treatment that is:

1. Approved by an institutional review board;
2. Conducted for the primary purpose of determining whether or not a particular treatment is safe and efficacious; and
3. Is approved by:
 - a. The National Institutes of Health (NIH) or a Cooperative Group.
 - b. The Centers for Disease Control and Prevention.
 - c. The Agency for Health Care Research and Quality.
 - d. The Centers for Medicare & Medicaid Services.
 - e. Cooperative group or center of any of the entities described in clauses 3.a) through 3.d) above or the Department of Defense or the Department of Veterans Affairs.
 - f. A qualified non-governmental research entity identified in the guidelines issued by the NIH for center support grants.
 - g. The Department of Veterans Affairs, the Department of Defense or the Department of Energy, if the study or investigation has been reviewed and approved through a system of peer review that has been determined:
 - 1) To be comparable to the system of peer review of studies and investigations used by the NIH, and
 - 2) Assures unbiased review of the highest scientific standards by qualified individuals who have no interest in the outcome of the review.
 - h. The FDA in the form of an investigational new drug application.
 - i. An institutional review board of an institution in a state that has a Multiple Project Assurance Contract approved by the Office of Protection from Research Risks of the NIH.

Cooperative Group means a formal network of facilities that collaborate on research projects and have an established NIH-approved peer review program operating within the group. Cooperative Group includes the National Cancer Institute Clinical Cooperative Group; the National Cancer Institute Community Clinical Oncology Program; the AIDS Clinical Trials Group; and the Community Programs For Clinical Research in AIDS.

Multiple Project Assurance Contract means a contract between an institution and the federal Department of Health and Human Services that defines the relationship of the institution to the United States Department of Health and Human Services and sets out the responsibilities of the institution and the procedures that will be used by the institution to protect human subjects.

NIH means the National Institutes of Health.

Patient Cost means the cost of a Medically Necessary health care service that is incurred as a result of the treatment being provided to the Member for purposes of the clinical trial. Patient Cost does not include the cost of an Investigational drug or device, the cost of non-health care services that a Member may be required to receive as a result of the treatment being provided for purposes of the clinical trial, costs associated with managing the research associated with the clinical trial, or costs that would not be covered under this Evidence of Coverage for non-Investigational treatments.

B. Covered Services

1. Benefits will be provided to a Member in a Controlled Clinical Trial if the Member's participation in the Controlled Clinical Trial is the result of:
 - a. Treatment provided for a life-threatening condition; or,
 - b. Prevention, early detection, and treatment studies on cancer.
2. Coverage will be provided only if:
 - a. The treatment is being provided or the studies are being conducted in a Phase I, Phase II, Phase III, or Phase IV Controlled Clinical Trial for cancer; or,
 - b. The treatment is being provided in a Phase I, Phase II, Phase III, or Phase IV Controlled Clinical Trial for any other life-threatening condition;
 - c. The facility and personnel providing the treatment are capable of doing so by virtue of their experience, training, and volume of patients treated to maintain expertise;
 - d. There is no clearly superior, non-Experimental/Investigational treatment alternative; and,
 - e. The available clinical or pre-clinical data provide a reasonable expectation that the treatment will be at least as effective as the non-Experimental/Investigational alternative.
3. Coverage is provided for the Patient Cost incurred for drugs and devices that have been approved for sale by the FDA whether or not the FDA has approved the drug or device for use in treating the Member's particular condition, to the extent that the drugs or devices are not paid for by the manufacturer, distributor, or provider of that drug or device.

DIABETES-RELATED SERVICES

A. Covered Services:

1. Coverage will be provided for all Medically Necessary and medically appropriate diabetes equipment when deemed by the treating physician or other appropriately licensed Health Care Provider to be necessary for the treatment of diabetes (Types I and II), elevated or impaired blood glucose levels induced by pregnancy or consistent with the American Diabetes Association's standard, elevated or impaired blood glucose levels induced by prediabetes.
2. Coverage will be provided for all Medically Necessary and medically appropriate Diabetes Supplies when deemed by the treating physician or other appropriately licensed Health Care Provider to be necessary for the treatment of diabetes (Types I and II), elevated or impaired blood glucose levels induced by pregnancy or consistent with the American Diabetes Association's standard, elevated or impaired blood glucose levels induced by prediabetes.
 - a. Diabetes Supplies include coverage for testing strips for glucose monitoring equipment, lancets, alcohol wipes, syringes, and needles.
3. Coverage will be provided for all Medically Necessary and medically appropriate diabetes outpatient self-management training and educational services, including medical nutrition therapy, as follows:
 - a. When deemed by the treating physician or other appropriately licensed Health Care Provider to be necessary for the treatment of diabetes (Types I and II), or elevated blood glucose levels induced by pregnancy.
 - b. If deemed necessary, diabetes outpatient self-management training and educational services, including medical nutrition therapy, shall be provided through an in-person program supervised by an appropriately licensed, registered, or certified Health Care Provider whose scope of practice includes diabetes education or management.

EMERGENCY SERVICES AND URGENT CARE

A. Covered Services

1. With respect to an Emergency Medical Condition, Emergency Services evaluation, examination, and treatment to stabilize the Member at an Emergency Facility.
 - a. Emergency Services includes post-stabilization services provided by Non-Participating Health Care Providers, as part of outpatient observation or an inpatient stay related to the Member's Emergency Medical Condition, unless:
 - 1) The attending emergency physician or Treating Health Care Provider determines that the Member is able to travel using non-medical transportation (non-ambulance) or non-emergency medical transportation (non-emergency ambulance) to an available In-Network Health Care Provider or Out-of-Network Participating Health Care Provider facility located within a reasonable travel distance, taking into consideration the Member's medical condition; and
 - 2) The Health Care Provider providing the post-stabilization services to the Member satisfies the Notice and Consent Requirements, stated in the How the Plan Works section of this Evidence of Coverage, and the Notice and Consent satisfies the following additional criteria:
 - a) If the post-stabilization services are being provided by a Non-Participating Health Care Provider in an In-Network Health Care facility or Out-of-Network Participating facility, the written notice must include:
 - (1) A list of In-Network Health Care Providers or Out-of-Network Participating Providers at the Emergency Facility who are able to provide the post-stabilization services needed by the Member; and
 - (2) Notification that the Member may be referred, at the Member's option, to an In-Network Health Care Provider or Out-of-Network Participating Provider;
 - b) If the post-stabilization services are being provided at a Non-Participating Emergency Facility, the written notice must include the good faith estimated amount that the Member may be charged for the services provided by the Non-Participating Health Care Provider; and
 - c) The Treating Health Care Provider or attending emergency physician has determined that the Member, or the Member's Authorized Representative are in a condition to receive the notice and provide informed consent to the receive the services from the Non-Participating Health Care Provider.
2. Urgent Care services.
3. Follow-up care after emergency surgery.
4. Ambulance Services, as stated in this Description of Covered Services.

B. Limitations

1. Follow-up care after emergency surgery is limited to Covered Services provided by the Health Care Provider who performed the surgical procedure and in consultation with the Member's PCP. The Member will be responsible for the same copayment for each follow-up visit as would be required for a visit to an In-Network Health Care Provider for specialty care.

GENDER REASSIGNMENT/AFFIRMATION SERVICES

A. Covered Services

1. Benefits are available in accordance with recognized professional standard of medical care for transgender individuals requiring treatment for gender dysphoria/gender incongruence, as enumerated in the most recent edition of the World Professional Association for Transgender Health Standards of Care (“WPATH Standards”), including but not limited to:

- a. For Members eighteen (18) years of age and older:

- 1) Medically Necessary gender reassignment surgical services are available when gender incongruence is indicated by all of the following:
 - (a) The Member has marked and sustained gender incongruence as assessed and documented by a clinician experienced in the care of Transgender and Gender Divers (TGD) people;
 - (b) The gender dysphoria/incongruence is not a symptom of or caused by a reversible condition or mental disorder;
 - (c) The Member is able to grant informed consent, understands the risks of adverse events, potential complications, procedure options, benefits, irreversibility and reproductive impact of the Covered Services;
 - (d) The Member suffers from no physical or mental illness that will interfere with the adherence to short- and long-term post-operative treatment;
 - (e) The Member has undergone a minimum of six (6) months of gender-affirming hormone treatment (GAHT) (unless GAHT is medically contraindicated, not necessary, or not desired) (longer periods of GAHT may be clinically required as a pre-requisite for certain surgical procedures);
 - (f) Social transition (e.g., name change, pronoun change, communication of affirmed gender identity to others) has taken place or judged by a clinician to be unnecessary (e.g., nonbinary gender identity); and
 - (g) It is clinically determined that at least one (1) gender affirming surgical procedure is necessary.

- b. For Members older than thirteen (13) and younger eighteen (18) years of age:

- 1) Medically Necessary gender reassignment surgical services are available when gender incongruence is indicated by all of the following:
 - (a) The Member has marked and sustained gender incongruence as assessed and documented by a clinician experienced in the care of TGD adolescents;

- (b) The gender dysphoria/incongruence is not a symptom of or caused by a reversible condition or mental disorder;
- (c) The Member is determined to have the necessary emotional and cognitive maturity to grant informed consent for treatment;
- (d) There are no mental health concerns that may interfere with the Member's diagnostic clarity or capacity to assent;
- (e) The Member's legal guardians are able to grant informed consent, understand the risks of adverse events, potential complications, procedure options, benefits, irreversibility of the Covered Services, unless involvement of the Member's legal guardians is harmful to the Member or not possible;
- (f) The Member suffers from no physical or mental illness that will interfere with the adherence to short- and long-term post-operative treatment;
- (g) Social transition (e.g., name change, pronoun change, communication of affirmed gender identity to others) has taken place or judged by a clinician to be unnecessary (e.g., nonbinary gender identity);
- (h) It is clinically determined that chest (top) surgery is required due to persistent chest dysphoria.
- (i) For other gender-affirming surgical procedures:
 - (1) A multi-disciplinary clinical team experienced in TGD adolescents has judged the procedure appropriate and necessary to address the gender incongruence; and
 - (2) The Member has undergone a minimum of twelve (12) months of gender-affirming hormone treatment (GAHT) (longer periods of GAHT may be clinically required as a pre-requisite for certain surgical procedures).
- (j) The Member has obtained one (1) letter from a board-certified mental/behavioral Health Care Provider who is trained and experience in the treatment of TGD people, documenting:
 - (1) The Member's capacity to understand the benefits and potential complications of gender reassignment surgery and their ability to provide informed consent; and
 - (2) The absence of mental conditions that would interfere with (i) the Member's ability to provide informed consent or (ii) post-operative treatment compliance.

2. Benefits are available for GAHT (gender affirming hormone therapy) as stated in the Prescription Drugs subsection of this Evidence of Coverage.
3. Benefits otherwise available under this Evidence of Coverage, as appropriate to the Member's anatomy, including but not limited to, gender-specific cancer screenings, preventive services, diagnostic services, and medical care and consultations.

B. Limitations

1. Benefits are not available for Cosmetic surgery.
2. Benefits are not available for reversal of gender reassignment surgery.

GENERAL ANESTHESIA FOR DENTAL CARE

A. Covered Services

1. Benefits for general anesthesia and associated hospital or ambulatory facility charges in conjunction with dental care will be provided to a Member under the following circumstances:
 - a. If the Member is:
 - 1) Seven (7) years of age or younger, or developmentally disabled;
 - 2) An individual for whom a successful result cannot be expected from dental care provided under local anesthesia because of a physical, intellectual, or other medically compromising condition of the Member; and
 - 3) An individual for whom a superior result can be expected from dental care provided under general anesthesia.
 - b. Or, if the Member is:
 - 1) Seventeen years of age or younger;
 - 2) An extremely uncooperative, fearful, or uncommunicative individual;
 - 3) An individual with dental needs of such magnitude that treatment should not be delayed or deferred; and
 - 4) An individual for whom lack of treatment can be expected to result in severe oral pain, significant infection, loss of multiple teeth, or other serious oral or dental morbidity.
 - c. Or, if the Member has a medical condition that requires admission to a hospital or ambulatory surgical facility and general anesthesia for dental care.
 - d. Benefits for general anesthesia and associated hospital or ambulatory facility charges are restricted to dental care that is provided by:
 - 1) A fully accredited specialist in pediatric dentistry;
 - 2) A fully accredited specialist in oral and maxillofacial surgery; and
 - 3) A dentist who has been granted hospital privileges.
 - e. This provision does not provide benefits for general anesthesia and associated hospital or ambulatory facility charges for dental care rendered for temporomandibular joint disorders.
 - f. This provision does not provide benefits for the dental care for which the general anesthesia is provided.

HOME HEALTH CARE

A. Covered Services

1. Home Health Care, as defined in this Evidence of Coverage.
2. Home Visits Following Childbirth, including any services required by the attending Health Care Provider:
 - a. For a Member and newborn Dependent child(ren) who remain in the hospital for at least forty-eight (48) hours after an uncomplicated vaginal delivery, or ninety-six (96) hours after an uncomplicated cesarean section:
 - 1) One (1) home visit following childbirth, if prescribed by the attending Health Care Provider.
 - b. For a Member and her newborn Dependent child(ren) who, in consultation with the Member's attending Health Care Provider, requests a shorter hospital stay (less than forty-eight (48) hours following an uncomplicated vaginal delivery or ninety-six (96) hours following an uncomplicated cesarean section):
 - 1) One (1) home visit following childbirth scheduled to occur within twenty-four (24) hours after discharge; and
 - 2) One (1) additional home visit following childbirth if prescribed by the attending Health Care Provider.
 - c. An attending Health Care Provider may be an obstetrician, pediatrician, other physician, certified nurse-midwife, or pediatric nurse Health Care Provider, attending the Member or newborn Dependent child(ren).
 - d. Home visits following childbirth must be rendered, as follows:
 - 1) In accordance with generally accepted standards of nursing practice for home care of a mother and newborn children;
 - 2) By a registered nurse with at least one year of experience in maternal and child health nursing or in community health nursing with an emphasis on maternal and child health.
3. Home Visits Following a Mastectomy
 - a. For a Member who receives less than forty-eight (48) hours of inpatient hospitalization following a mastectomy or who undergoes a mastectomy on an outpatient basis, benefits will be provided for:
 - 1) One (1) home visit scheduled to occur within twenty-four (24) hours after discharge from the hospital or outpatient health care facility; and
 - 2) One (1) additional home visit if prescribed by the Member's attending physician.

4. Home Visits Following the Surgical Removal of a Testicle
 - a. For a Member who receives less than forty-eight (48) hours of inpatient hospitalization following the surgical removal of a testicle, or who undergoes the surgical removal of a testicle on an outpatient basis:
 - 1) One (1) home visit following the surgical removal of a testicle scheduled to occur within twenty-four (24) hours after discharge; and
 - 2) One (1) additional home visit following the surgical removal of a testicle if prescribed by the attending physician.

B. Limitations

1. The Home Health Care Visits must be a substitute for hospital care or for care in a Skilled Nursing Facility (i.e., if Home Health Care visits were not provided, the Member would have to be admitted to a hospital or Skilled Nursing Facility).
2. The Member must be confined to “home” due to a medical condition. “Home” cannot be an institution, convalescent home or any facility which is primarily engaged in rendering medical or Rehabilitative Services to the sick, disabled or injured persons.
3. Services of a home health aide, medical social worker or registered dietician must be performed under the supervision of a licensed professional nurse (RN or LPN).
4. The Member must require and continue to require Skilled Nursing Care or Rehabilitative Services in order to qualify for home health aide services or other types of Home Health Care.

HOSPICE CARE

A. Definitions

Caregiver means a person who is not a Health Care Provider who lives with or is the primary caregiver of the Member in the home. The Caregiver can be a relative by blood, marriage or adoption or a friend of the Member, but cannot be a person who normally charges for giving services. However, at CareFirst's discretion, a Caregiver may be an employee of a hospice care hospital/agency.

Hospice Care Program means a coordinated, interdisciplinary program of hospice care services for meeting the special physical, psychological, spiritual, and social needs of terminally ill individuals and their families, by providing palliative and supportive medical, nursing, and other health services through home or inpatient care during the illness and bereavement.

Respite Care means short-term care for a Member that provides relief to the Caregiver.

B. Covered Services

Hospice Care Program benefits are available for a terminally ill Member (medical prognosis by a physician that the Member's life expectancy is six (6) months or less) when the Member is under the care of a Health Care Provider, as follows:

1. Inpatient and outpatient hospice facility services.
2. Part-time nursing care by or supervised by a registered graduate nurse.
3. Counseling.
4. Medical Supplies.
5. Durable Medical Equipment.
6. Prescription Drugs required to maintain the comfort and manage the pain of the Member.
7. Medical care by the attending physician.
8. Respite Care.
9. Other Medically Necessary health care services at CareFirst's discretion.

Additionally, hospice care benefits are available for a Member's family and/or Caregiver, as follows:

1. Periodic family counseling before the Member's death.
2. Bereavement counseling.

INFERTILITY SERVICES

A. Definitions

Infertility means a disease, condition, or status characterized by any of the following:

1. The inability to achieve a successful pregnancy based on a patient's medical, sexual history, reproductive history, physical findings, diagnostic testing, or any combination of those factors.
2. Requires medical intervention, including, but not limited to, the use of donor gametes or donor embryos, to achieve a successful pregnancy either as an individual Member or with a partner-Member.
3. The inability to achieve a successful pregnancy by Members having regular, unprotected intercourse and without any known cause for either partner which might be suggestive of impaired reproductive ability (i.e., unexplained infertility).

B. Covered Services

1. Benefits are available for the testing and diagnosis of Infertility.

**INPATIENT/OUTPATIENT
HEALTH CARE PROVIDER SERVICES
(ambulatory services; hospitalization; laboratory services)**

A. Covered Services

1. Inpatient medical care and consultations.
2. Outpatient medical care and consultations, including:
 - a. Telemedicine Services, as stated in this Description of Covered Services.
 - b. Virtual Connect Program services, as stated in this Description of Covered Services.
3. Support services including room and board in a semi-private room (or in a private room when Medically Necessary), and medical and nursing services provided to hospital patients in the course of care including services such as laboratory, radiology, pharmacy, Occupational Therapy, Physical Therapy, Speech Therapy, blood products (both derivatives and components) and whole blood, if not donated or replaced. See the Schedule of Benefits to determine if benefits are available for a private room and board for non-isolation purposes.
 - a. Inpatient hospital services in connection with a vaginal hysterectomy are available for a minimum of:
 - 1) Not less than twenty-three (23) hours for a laparoscopy-assisted vaginal hysterectomy;
 - 2) Not less than forty-eight (48) hours for a vaginal hysterectomy.

If the attending provider in consultation with the Member determines that a shorter period of hospital stay is appropriate, the Member may stay less than the minimum hospital stay prescribed above.
 - b. Inpatient hospital services for a minimum of forty-eight (48) hours following a mastectomy as a result of breast cancer.

A Member may request a shorter length of stay if the Member decides, in consultation with the attending physician, that less time is needed for recovery.
4. Inpatient and outpatient surgery, as follows:
 - a. Medically Necessary surgical procedures, as determined by CareFirst.
 - b. Reconstructive Surgery. Benefits for reconstructive surgery are limited to surgical procedures that are Medically Necessary, as determined by CareFirst and operative procedures performed on structures of the body to improve or restore bodily function or to correct a deformity resulting from disease, trauma or previous therapeutic intervention.
 - c. Oral surgery, limited to:
 - 1) Surgery involving a bone, joint or soft tissue of the face, neck or head to treat a condition caused by disease, or congenital deformity not solely involving teeth.

- 2) Surgery involving a bone, joint or soft tissue of the face, neck or head to treat a condition caused by accidental injury and trauma, as follows:
 - a) In the event there are alternative procedures that meet generally accepted standards of professional care for a Member's condition, benefits will be based upon the lowest cost alternative.
 - b) Coverage will be provided to repair or replace Sound Natural Teeth that have been damaged or lost due to injury if the injury did not arise while or as a result of biting or chewing.
 - c) Benefits are limited to restoration of the tooth or teeth or the initial placement of a bridge or denture to replace the tooth or teeth injured or lost as a direct and sole result of the accidental bodily injury.
5. Inpatient surgical assistant if the surgery requires surgical assistance as determined by CareFirst.
6. Outpatient surgical assistant if the surgery requires surgical assistance as determined by CareFirst.
7. Inpatient anesthesia services by a Health Care Provider other than the operating surgeon.
8. Outpatient anesthesia services by a Health Care Provider other than the operating surgeon.
9. Inpatient chemotherapy.
10. Outpatient chemotherapy.
11. Outpatient Infusion Therapy.
12. Infusion Therapy in the home.
13. Inpatient inhalation therapy.
14. Outpatient inhalation therapy.
15. Inpatient radiation therapy.
16. Outpatient radiation therapy.
17. Inpatient renal dialysis.
18. Outpatient renal dialysis.
19. Inpatient diagnostic services, including:
 - a. Laboratory tests.
 - b. X-ray and radiology services.
 - c. Diagnostic specialty imaging and other diagnostic services.

20. Outpatient diagnostic services, including:
 - a. Laboratory tests.
 - b. X-ray and radiology services.
 - c. Diagnostic specialty imaging and other diagnostic services.
 - d. Electro-diagnostic tests used to diagnose sleep disorders, including obstructive sleep apnea. These tests may also be used to help adjust a treatment plan for a sleep disorder that has been previously diagnosed.
21. Administration of injectable Prescription Drugs by a Health Care Provider.
22. Acupuncture.
23. Allergen immunotherapy (allergy injections).
24. Allergy testing.
25. Contraceptive exam, insertion and removal: benefits are available for the insertion or removal, and any Medically Necessary examination associated with the use of a contraceptive device/Prescription Drug, approved by the FDA for use as a contraceptive, and prescribed by a Health Care Provider.
26. Inpatient or outpatient benefits for cleft lip or cleft palate or both, as follows:
 - a. Oral surgery.
 - b. Orthodontics.
 - c. Otologic, audiological and speech/language treatment.
27. Female elective sterilization.
28. Male elective sterilization.
29. Skilled Nursing Facility services.
30. Spinal manipulation, limited to Medically Necessary spinal manipulation, evaluation and treatment for the musculoskeletal conditions of the spine when provided by a qualified chiropractor or doctor of osteopathy (D.O.). Benefits will not be provided for spinal manipulation services other than for musculoskeletal conditions of the spine.
31. Surgical removal of impacted teeth.
32. Treatment of temporomandibular joint (TMJ) dysfunction: Medically Necessary conservative treatment and surgery, as determined by CareFirst.

- 33. Family planning services, including contraceptive counseling.
 - a. Contraceptive counseling benefits include instruction on Fertility Awareness–Based Methods rendered by a licensed health care provider.

- 34. Convenience Care services.

Convenience Care does not include services for ailments which a prudent layperson who possesses an average knowledge of health and medicine would understand to be of a seriousness or urgency that require services beyond those reasonably offered at a Retail Health Clinic.

MASTECTOMY-RELATED SERVICES

A. Covered Benefits

1. Coverage for reconstructive breast surgery, including coverage for all stages of reconstructive breast surgery performed on a non-diseased breast to establish symmetry with the diseased breast when reconstructive breast surgery is performed on the diseased breast including augmentation mammoplasty, reduction mammoplasty, and mastopexy;
2. Breast prostheses prescribed by a physician for a Member who has undergone a mastectomy and has not had breast reconstruction;
3. Physical complications from all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the Member;
4. Home Health Care services, as stated in the “Home Health Care” services subsection of this Description of Covered Services.

MATERNITY SERVICES AND NEWBORN CARE

A. Covered Services

1. Maternity services:

a. Preventive prenatal services, as follows:

- 1) Outpatient obstetrical care of an uncomplicated pregnancy, including pre-natal evaluation and management office visits, one (1) post-partum office visit, and breastfeeding support, supplies and consultation as provided in the comprehensive guidelines for women's preventive health supported by the Health Resources and Services Administration; and
- 2) Prenatal laboratory diagnostic tests and services related to the outpatient care of an uncomplicated pregnancy, including those identified in the current recommendations of the United States Preventive Services Task Force that have in effect a rating of "A" or "B" or provided in the comprehensive guidelines for women's preventive health supported by the Health Resources and Services Administration.

b. Other outpatient obstetrical care and professional services for all prenatal, delivery and post-partum complications. including, but not limited to, prenatal and post-partum office visits not specifically identified above, and Ancillary Services provided during those visits. These benefits include Medically Necessary laboratory diagnostic tests and services not identified above, but are not limited to, ultrasound services, fetal stress and non-stress tests, and amniocentesis.

c. Professional services rendered during a covered hospitalization for an uncomplicated delivery of the child(ren) or for pregnancy-related complications or complications during delivery, including delivery via caesarian section, if the Member delivers during that episode of care, and all Ancillary Services provided during such an event.

2. Newborn care services, as follows:

- a. Medically Necessary services for the normal newborn (an infant born at approximately forty (40) weeks gestation who has no congenital or comorbid conditions including but not limited to neonatal jaundice) including the admission history and physical, and discharge examination;
- b. Medically Necessary inpatient/outpatient Health Care Provider services for a newborn with congenital or comorbid conditions;
- c. Circumcision.

3. Inpatient hospital services in connection with childbirth, for the mother or newborn child(ren), including routine nursery care of the newborn child(ren), are available for:
 - a. A minimum of:
 - 1) Forty-eight (48) hours following an uncomplicated vaginal delivery;
or
 - 2) Ninety-six (96) hours following an uncomplicated cesarean section.
 - b. Up to four (4) additional days of routine nursery care of the newborn child(ren) when the Member is required to remain in the hospital for Medically Necessary reasons.
4. Elective abortions.
5. Coverage is available for victims of rape or incest.
6. Birthing classes.
7. Birthing centers.
8. Benefits are available for universal hearing screening of newborns provided by a hospital before discharge or in an office or other outpatient setting.
9. Benefits are available for comprehensive lactation support and counseling, by a Health Care Provider during the pregnancy and/or in the post-partum period, and breastfeeding supplies and equipment.
- B. Maternity services are available to all female Members.
- C. Newborn care services and inpatient hospital services for newborn child(ren), including routine nursery care of the newborn child, are not available for the newborn child of a Dependent child (i.e., a grandchild), unless grandchildren are eligible for Dependent coverage, as determined by the Group.

MEDICAL DEVICES AND SUPPLIES

A. Definitions

Durable Medical Equipment means equipment which:

1. Is primarily and customarily used to serve a medical purpose;
2. Is not useful to a person in the absence of illness or injury;
3. Is ordered or prescribed by a physician or other qualified practitioner;
4. Is consistent with the diagnosis;
5. Is appropriate for use in the home;
6. Is reusable; and
7. Can withstand repeated use.

Hearing Aid means a device that is of a design and circuitry to optimize audibility and listening skills in the environment commonly experienced by children and is non-disposable.

Medical Device means:

1. Durable Medical Equipment.
2. Hearing Aids.
3. Medical Supplies.
4. Orthotic Devices.
5. Prosthetic Devices.

Medical Supplies means items that:

1. Are primarily and customarily used to serve a medical purpose;
2. Are not useful to a person in the absence of illness or injury;
3. Are ordered or prescribed by a physician or other qualified practitioner;
4. Are consistent with the diagnosis;
5. Are appropriate for use in the home;
6. Cannot withstand repeated use; and
7. Are usually disposable in nature.

Orthotic Device means orthoses and braces which:

1. Are primarily and customarily used to serve a therapeutic medical purpose;
2. Are prescribed by a Health Care Provider;

3. Are corrective appliances that are applied externally to the body, to limit or encourage its activity, to aid in correcting or preventing deformity, or to provide mechanical support;
4. May be purely passive support or may make use of spring devices;
5. Include devices necessary for post-operative healing.

Prosthetic Device means a device which:

1. Is primarily intended to replace all or part of an organ or body part that has been lost due to disease or injury; or
2. Is primarily intended to replace all or part of an organ or body part that was absent from birth; or
3. Is intended to anatomically replace all or part of a bodily function which is permanently inoperative or malfunctioning; and
4. Is prescribed by a Health Care Provider; and
5. Is removable and attached externally to the body.

B. Covered Services

1. **Durable Medical Equipment**

Rental, or, (at CareFirst's option), purchase and replacements or repairs of Medically Necessary Durable Medical Equipment prescribed by a Health Care Provider for therapeutic use for a Member's medical condition.

Durable Medical Equipment or supplies associated or used in conjunction with Medically Necessary medical foods and nutritional substances.

CareFirst's payment for rental will not exceed the total cost of purchase. CareFirst's payment is limited to the least expensive Medically Necessary Durable Medical Equipment, adequate to meet the Member's medical needs. CareFirst's payment for Durable Medical Equipment includes related charges for handling, delivery, mailing and shipping, and taxes.

2. **Hair Prosthesis**

Benefits are available for a hair prosthesis when prescribed by a treating oncologist and the hair loss is a result of chemotherapy or radiation treatment for cancer.

3. **Hearing Aids**

Covered Services for a minor Dependent child, as follows:

- a. One Hearing Aid, prescribed, fitted and dispensed by a licensed audiologist for each hearing-impaired ear;
- b. Non-routine services related to the dispensing of a covered Hearing Aid, such as assessment, fitting, orientation, conformity and evaluation.

4. **Medical foods and nutritional substances**

Benefits are available for Medically Necessary foods and nutritional therapy for the treatment of disorders when ordered and supervised by a Health Care Provider qualified to provide the diagnosis and treatment in the field of the disorder/disease, as determined by CareFirst.

- 5. **Medical Supplies**
Benefits are available for Medical Supplies as such supplies are defined above.
- 6. **Orthotic Devices**
Benefits include:
 - a. Medically Necessary Orthotic Devices.
 - 1) Cranial Orthoses are Medically Necessary for:
 - a) Post-operative treatment following craniosynostosis surgery; and
 - b) For Members eighteen (18) months of age or younger with non-synostotic (i.e., positional) plagiocephaly or brachycephaly if:
 - (1) The deformity is moderate to severe as determined by anthropometric assessment;
 - (2) No underlying neuromuscular conditions are known or untreated; and
 - (3) The caregiver accepts a wearing program of 23 hours per day.
 - b. Supplies and accessories necessary for effective functioning of a covered Orthotic Device.
 - c. Repairs or adjustments to Medically Necessary Orthotic Devices that are required due to bone growth or change in medical condition, reasonable weight loss or reasonable weight gain, and normal wear and tear during normal usage of the device.
 - d. Replacement of covered Orthotic Devices when repairs or adjustments fail and/or are not possible.
 - e. Repair of covered Orthotic Devices.
 - f. Orthotic Device benefits are limited, as follows:
 - 1) Benefits for the repair, maintenance or replacement of a covered Orthotic Device require authorization or approval by CareFirst.
 - 2) Coverage of maintenance costs is limited to routine servicing such as testing, cleaning, regulating and checking of equipment.
 - 3) Coverage of repair costs is limited to adjustment required by normal wear or by a change in the Member's condition and repairs necessary to make the Orthotic Device serviceable. Repair will not be authorized if the repair costs exceed the market value of the Orthotic Device.

- 4) Replacement coverage is limited to once every two (2) benefit years due to irreparable damage and/or normal wear or a significant change in medical condition. Replacement costs necessitated as a result of malicious damage, culpable neglect, or wrongful disposition of the Orthotic Device on the part of the Member or of a family member are not covered.

7. **Prosthetic Devices**

Benefits include:

- a. Medically Necessary Prosthetic Devices.
- b. Supplies and accessories necessary for effective functioning of a covered Prosthetic Device.
- c. Repairs or adjustments to Medically Necessary Prosthetic Devices that are required due to bone growth or change in medical condition, reasonable weight loss or reasonable weight gain, and normal wear and tear during normal usage of the device.
- d. Replacement of covered Prosthetic Devices when repairs or adjustments fail and/or are not possible.
- e. Repair of covered Prosthetic Devices.
- f. Prosthetic Device benefits are limited, as follows:
 - 1) Benefits for the repair, maintenance or replacement of a covered Prosthetic Device require authorization or approval by CareFirst.
 - 2) Coverage of maintenance costs is limited to routine servicing such as testing, cleaning, regulating and checking of equipment.
 - 3) Coverage of repair costs is limited to adjustment required by normal wear or by a change in the Member's condition and repairs necessary to make the Prosthetic Device serviceable. Repair will not be authorized if the repair costs exceed the market value of the Prosthetic Device.
 - 4) Replacement coverage is limited to once every two (2) benefit years due to irreparable damage and/or normal wear or a significant change in medical condition. Replacement costs necessitated as a result of malicious damage, culpable neglect, or wrongful disposition of the Prosthetic Device on the part of the Member or of a family member are not covered.

MENTAL HEALTH AND SUBSTANCE USE DISORDER SERVICES, INCLUDING BEHAVIORAL HEALTH TREATMENT

A. Covered Services

1. Inpatient services

Benefits are provided when the Member is admitted as an inpatient to a hospital or other health care facility for the treatment of mental illness, emotional or behavioral disorders, or substance use disorders, as follows:

- a. Hospital or inpatient facility benefits, as described in the “Inpatient/Outpatient Health Care Provider Services” section of this Description of Covered Services.

2. Residential Crisis Services

Benefits are provided Medically Necessary Residential Crisis Services.

3. Outpatient services

Benefits are available for outpatient treatment of mental illness, emotional or behavioral disorders, or substance use disorder, including:

- a. Outpatient services for the diagnosis, care, and treatment of mental health and substance use disorders, including behavioral health treatment.
- b. Partial Hospitalization services.
- c. Psychological and neuropsychological testing for diagnostic purposes.
- d. Methadone maintenance treatment.
- e. Visits with a Health Care Provider for prescription, use, and review of medication that include no more than minimal psychotherapy.

4. Applied Behavior Analysis services

Benefits are available for Applied Behavior Analysis services, as such services are defined in this Evidence of Coverage.

ORGAN AND TISSUE TRANSPLANTS

A. Definitions

Donor Services consist of services covered under the Evidence of Coverage which are related to the transplant surgery, including evaluating and preparing the actual donor, regardless of whether the transplant is attempted or completed, and recovery services after the donor procedure, which are directly related to donating the organ or tissue.

Related Services means services or supplies for, or related to organ/tissue transplant procedures, including, but not limited to: diagnostic services, inpatient/outpatient Health Care Provider services, Prescription Drugs, surgical services, Occupational Therapy, Physical Therapy, and Speech Therapy.

B. Recipient/Donor Services

If a Member under this Evidence of Coverage is:	Services are available as follows:
The organ transplant recipient	Benefits are available for both the Member recipient and the non-Member donor. Donor Services benefits are available under this Evidence of Coverage only to the extent that benefits are not available from another source, such as other group health plan coverage or health insurance plan.
The organ transplant donor	No transplant benefits are available for non-Member recipients. No Donor Services benefits are available under this Evidence of Coverage for the Member-donor, unless the organ transplant recipient is also a Member.

C. Covered Services

1. Medically Necessary, non-Experimental/Investigational solid organ transplant procedures and bone marrow or other non-solid organ transplant procedures, and Related Services.

Benefits will be provided for high dose chemotherapy/bone marrow or stem cell transplant treatment that is not Experimental/ Investigational as determined by CareFirst.
2. Donor Services, limited to the extent stated above.
3. Clinical evaluation at the organ transplant hospital just prior to the scheduled organ transplant.
4. Immunosuppressant maintenance drugs when prescribed for a covered transplant, as stated in the Prescription Drugs section of this Description of Covered Services.

5. Organ transplant procurement benefits for the recipient, as follows:
 - a. Health services and supplies used by the surgical team to remove the donor organ.
 - b. Travel of a hospital surgical team to and from a hospital (other than the organ transplant hospital) where the organ is to be removed from the donor.
 - c. Transport and storage of the organ, at the organ transplant hospital, in accordance with approved practices.
6. Benefits for travel and lodging are available as stated in the “Travel Costs Related To Covered Services” section of the Description of Covered Services of this Evidence of Coverage.

D. Additional requirements

The organ transplant hospital must:

1. Have fair and practical rules for choosing recipients and a written contract with someone that has the legal right to procure donor organs;
2. Conform to all laws that apply to organ transplants; and
3. Be approved by CareFirst.

At least thirty (30) days before the start of a planned organ transplant the recipient's physician must give CareFirst written notice including:

1. Proof of Medical Necessity;
2. Diagnosis;
3. Type of surgery; and
4. Prescribed treatment.

OUTPATIENT PRIVATE DUTY NURSING

Benefits are available for Medically Necessary outpatient Private Duty Nursing, as determined by CareFirst.

Benefits are not provided for Private Duty Nursing rendered in a hospital.

PRESCRIPTION DRUGS

A. Covered Services

1. Prescription Drugs dispensed in the office/place of service of a Health Care Provider.
 - a. Benefits are available for injectable Prescription Drug contraceptives and contraceptive devices approved by the FDA for use as a contraceptive, prescribed by a Health Care Provider, and dispensed in the office/place of service of a Health Care Provider.
 - b. Injectable Prescription Drugs that require administration by a Health Care Provider.
 - c. Allergenic extracts (allergy sera).
 - d. Immunosuppressant maintenance drugs when prescribed for a covered transplant.
2. Pharmacy-dispensed Prescription Drugs:
 - a. Benefits are not available through CareFirst for Pharmacy-dispensed Prescription Drugs.
3. All other Medically Necessary Prescription Drugs.

REHABILITATIVE SERVICES

A. Covered Services

1. **Inpatient Rehabilitative Services**

Benefits are available for inpatient Rehabilitative Services.

2. **Outpatient Rehabilitative Services**

Benefits are available for the following outpatient Rehabilitative Services:

a. Occupational Therapy.

b. Physical Therapy.

c. Speech Therapy.

3. **Cardiac Rehabilitation**

Benefits for Cardiac Rehabilitation are provided to a Member who has been diagnosed with significant cardiac disease, as defined by CareFirst, or, who, immediately preceding referral for Cardiac Rehabilitation, suffered a myocardial infarction or has undergone invasive cardiac treatment, as defined by CareFirst. All services must be Medically Necessary as determined by CareFirst in order to be covered. Services must be provided at a place of service equipped and approved to provide Cardiac Rehabilitation.

Benefits will not be provided for maintenance programs.

4. **Pulmonary Rehabilitation**

Benefits are provided to Members who have been diagnosed with significant pulmonary disease, as defined by CareFirst, or, who have undergone certain surgical procedures of the lung, as defined by CareFirst. Coverage is provided for all Medically Necessary services, as determined by CareFirst. Services must be provided at a place of service equipped and approved to provide pulmonary rehabilitation.

Benefits will not be provided for maintenance programs.

5. **Visual Therapy**

Benefits are available for outpatient visual therapy.

SURGICAL TREATMENT OF MORBID OBESITY

A. Covered Services

Benefits are available for the Medically Necessary, non-Experimental/non-Investigational medical and surgical treatment of morbid obesity, as determined by CareFirst.

TRAVEL COSTS RELATED TO COVERED SERVICES

- A. Benefits for the travel costs related to Covered Services are available, as follows:
1. Travel benefits are available when:
 - a. A treatment option is not available to the Member within fifty (50) miles from the Member's home.
 - b. Travel is associated with or related to the following Covered Services:
 1. Organ and tissue transplants.
 - c. Covered Services must be provided by a licensed practitioner, in a state where the services can be lawfully provided.
 - d. Treatment location is required to be the nearest available In-Network Health Care Provider (where available). Member is responsible for determining whether the provider is an In-Network Health Care Provider.
 2. Reasonable and necessary costs of lodging and transportation for the recipient Member and travel companion to and from the member's home and place of treatment and which is not reimbursed or paid by another party.
 - a. Covered transportation costs are limited to ground and/or air travel reimbursement from member's home to and from place of treatment:
 1. Ground transportation includes personal vehicle (mileage), parking and tolls, taxis, ride share services, metro, bus, train, and shuttle services.
 2. Air transportation via commercial flight limited to coach class only and including reasonable baggage and seating selection fees.
 3. Train and bus ticket fares limited to coach class.
 - b. Covered lodging benefits are limited to lodging costs when traveling to receive treatment and include hotel, short-term rentals, or corporate apartment rentals.
 3. Benefits under this section are available to the Member-patient and one (1) companion.

VIRTUAL CONNECT PROGRAM AND TELEMEDICINE SERVICES

A. Covered Services

1. Virtual Connect Program

- a. Benefits are available for virtual care services (video visits) and in-person services provided by Designated Virtual Care Providers. Virtual care services (video visits) provided by Designated Virtual Care Providers are available through the CareFirst-designated (1) electronic application, or (2) online portal.
- b. Additional benefits are available for virtual care services (video visits) provided by Select Virtual Care Providers.

2. Telemedicine Services

- a. Benefits are available the use of electronic technology or media, including interactive audio, or video, for the purpose of diagnosing or treating a Member, providing Medically Necessary Remote Patient Monitoring Services, or consulting with other health care providers regarding a patient's diagnosis or treatment, regardless of the Originating Site and whether the Member is accompanied by a health care provider at the time such services are provided.
- b. Benefits for Telemedicine Services shall be provided by a Health Care Provider to deliver health care services within the scope of the Health Care Provider's practice.
- c. Telemedicine Services do not include audio-only telephone, electronic mail message, facsimile transmission, or online questionnaire between a Health Care Provider and a Member.

EXCLUSIONS

This section lists services or conditions for which benefits are not available under this Evidence of Coverage.

CareFirst will not provide a benefit for:

- Any service, supply or item that is not Medically Necessary. Although a service may be listed as covered, benefits will be provided only if the service is Medically Necessary as determined by CareFirst.
- Services that are not described as Covered Services or that do not meet all other conditions and criteria for coverage, as determined by CareFirst. Provision of services, even if Medically Necessary, by an In-Network Health Care Provider does not, by itself, entitle a Member to benefits if the services are excluded or do not otherwise meet the conditions and criteria for coverage.
- Services that are Experimental/Investigational or not in accordance with accepted medical or psychiatric practices and standards in effect at the time the service in question is rendered, as determined by CareFirst.
- Services or supplies received at no charge to a Member in any federal hospital, or through any federal, state or local governmental agency or department, or not the legal obligation of the Member, or where the charge is made only to insured persons.

This exclusion does not apply to:

1. Medicaid;
 2. Benefits provided in any state, county, or municipal hospital in or out of the state of Maryland;
 3. Care received in a Veteran's hospital unless the care is rendered for a condition that is a result of a Member's military service.
- Routine, palliative, or cosmetic foot care (except for conditions determined by CareFirst to be Medically Necessary), including: flat foot conditions, supportive devices for the foot, treatment of subluxations of the foot, care of corns, bunions (except capsular or bone surgery), calluses, toe nails, fallen arches, weak feet, chronic foot strain, and symptomatic complaints of the feet.
 - Routine dental care such as services, supplies, or charges directly related to the care, restoration, removal or replacement of teeth, the treatment of disease of the teeth, gums or structures directly supporting or attached to the teeth. These services may be covered under a separate rider purchased by the Group and attached to the Evidence of Coverage.
 - Cosmetic services (except for Mastectomy—Related Services and services for cleft lip or cleft palate or both).
 - Treatment rendered by a Health Care Provider who is the Member's parent, child, grandparent, grandchild, sister, brother, great grandparent, great grandchild, aunt, uncle, niece, or nephew or resides in the Member's home.
 - All non-prescription drugs, medications, and biologicals routinely obtained and self-administered by the Member, unless stated in the Description of Covered Services.
 - All Over-the-Counter items and supplies, routinely obtained and self-administered by the Member including, but not limited to: non-prescription eye wear; cosmetics or health and beauty aids; food and nutritional items; support devices; non-medical items; first aid and

miscellaneous medical supplies (whether disposable or durable); personal hygiene supplies; incontinence supplies; and Over-the-Counter solutions, except for Over-the-Counter medication or supply dispensed under a written prescription by a health care provider that is identified in the current recommendations of the United States Preventive Services Task Force that have in effect a rating of “A” or “B”.

- Lifestyle improvements, including, but not limited to health education classes and self-help programs, except as stated in the Description of Covered Services.
- Fees or charges relating to fitness programs, weight loss or weight control programs, physical conditioning, exercise programs, use of passive or patient-activated exercise equipment other than Medically Necessary and approved pulmonary and/or cardiac rehabilitation programs.
- Treatment for weight reduction and obesity, except for the surgical treatment of Morbid Obesity (see Description of Covered Services) and Covered Services provided under the Disease Management Program, as stated in the Addendum attached to this Evidence of Coverage.

This exclusion does not apply to the treatment of childhood obesity, as required by the Patient Protection and Affordable Care Act.

- Routine vision examinations, including but not limited to external examination of the eye and adnexa, ophthalmoscopic examination, determination of refractive status, binocular balancing testing, tonometry test for glaucoma, gross visual field testing, and color vision testing.
- Routine eyeglasses or contact lenses and the vision examination for prescribing or fitting eyeglasses or contact lenses.
- Medical or surgical treatment of myopia or hyperopia. Coverage is not provided for radial keratotomy and any other forms of refractive keratoplasty, or any complications.
- Services furnished as a result of a referral prohibited by law.
- Any recreational activity intended as a rehabilitative service. This includes, but is not limited to: sports, games, horseback riding, and athletic training, even though such services may have therapeutic value or be provided by a Health Care Provider.
- Non-medical Health Care Provider services, including, but not limited to:
 1. Telephone consultations between Health Care Providers, charges for failure to keep a scheduled visit, completion of forms, copying charges or other administrative services provided by the Health Care Provider or his/her staff.

This exclusion does not apply to covered Telemedicine Services, as stated in this Evidence of Coverage.

2. Administrative fees charges by a Health Care Provider to a Member to retain the Health Care Provider’s medical practices services, e.g., “concierge fees” or boutique medical practice membership fees. Benefits under this Evidence of Coverage are limited to Covered Services rendered to a Member by a Health Care Provider.
- Educational therapies intended to improve academic performance.
 - Vocational rehabilitation and employment counseling.
 - Services related to an excluded service (even if those services or supplies would otherwise be Covered Services) except General Anesthesia for Dental Care.

- Separate billings for health care services or supplies furnished by an employee of a Health Care Provider which are normally included in the Health Care Provider's charges and billed for by them.
- Services that are non-medical in nature, including, but not limited to personal hygiene, Cosmetic and Convenience Items, including, but not limited to, air conditioners, humidifiers, exercise equipment, elevators or ramps.
- Personal comfort items, even when used by a member in an inpatient hospital setting, such as telephones, televisions, guest trays, or laundry charges.
- Custodial, personal, or domiciliary care that is provided to meet the activities of daily living; e.g., bathing, toileting, and eating (care which may be provided by persons without professional medical skills or training).
- Self-care or self-help training designed to enable a member to cope with a health problem or to modify behavior for improvement of general health unless otherwise stated.
- Services intended to increase the intelligence quotient (IQ) of Members with an intellectual disability or to provide cure for primary developmental disabilities, if such services do not fall within generally accepted standards of medical care.
- Services for the purpose of controlling or overcoming delinquent, criminal, or socially unacceptable behavior unless deemed Medically Necessary by CareFirst.
- Milieu care or in-vivo therapy: care given to change or control the environment, supervision to overcome or control socially unacceptable behavior, or supervised exposure of a phobic individual to the situation or environment to which an abnormal aversion is related.
- Services related to human reproduction other than specifically described in this Evidence of Coverage including, but not limited to maternity services for surrogate motherhood or surrogate uterine insemination, unless the surrogate mother is a Member.
- Blood products and whole blood when donated or replaced.
- Oral surgery, dentistry or dental processes unless otherwise stated, including removal or replacement of teeth, crowns, bridges, implants, orthodontics (except for orthodontic Covered Services for cleft lip or cleft palate), the operation or treatment for the fitting or wearing of dentures, periodontal therapy, direct or indirect restorations (fillings) root canal therapy, treatment of dental cysts and abscesses.
- Premarital exams.
- Services performed or prescribed by or under the direction of a person who is not a Health Care Provider.
- Services performed or prescribed by or under the direction of a person who is acting beyond his/her scope of practice.
- Services provided through a dental or medical department of an employer; a mutual benefit association, a labor union, a trust, or a similar entity.
- Services rendered or available under any Workers' Compensation or occupational disease, or employer's liability law, or any other similar law, even if a Member fails to claim benefits. Exclusions to these laws exist for partnerships, sole proprietorships and officers of closed corporations. If a Member is exempt from the above laws, the benefits of this Evidence of Coverage will be provided for Covered Services.

- Services provided or available through an agent of a school system in response to the requirements of the Individuals With Disabilities Education Act and Amendments, or any similar state or federal legislation mandating direct services to disabled students within the educational system, even when such services are of the nature that they are Covered Services when provided outside the educational domain.
- Any illness or injury caused by war (a conflict between nation states), declared or undeclared, including armed aggression.
- Exams and related services, and completion of forms, required solely for: employment, pre-employment screening, insurance, foreign travel, travel requirements, school, camp admissions/scouting programs, participation in sports activities (sports physicals), pre-adoption, adoption, pre-foster parenting, foster parenting, admission to old age home, driving license including commercial driving license, handicapped tag documentation, immigration and naturalization, marriage, prison, disability examination, FMLA verification, Workers' Compensation, attorney forms, or attendance for issue of medical certificates. This includes at-home COVID 19 testing.
- Immunizations solely for foreign travel.
- Charges used to satisfy a Member's dental care or vision care benefits deductible, if applicable, or balances from any such programs.
- Financial and/or legal services.
- Services solely required or sought on the basis of a court order or as a condition of parole or probation unless authorized or approved by CareFirst.
- Work Hardening Programs. Work Hardening Programs are highly specialized rehabilitation programs designed to simulate workplace activities and surroundings in a monitored environment with the goal of conditioning the participant for a return to work.
- At-home COVID-19 tests.
- Gene and cell therapy.

The following exclusions are specific to the corresponding services listed in the Description of Covered Services.

CareFirst will not provide a benefit for:

Ambulance (Emergency and Non-Emergency) Services

- Except Medically Necessary, ambulance services, travel whether or not recommended by a Health Care Provider. Additional limited travel benefits related to an organ transplant may be covered, if stated in the Description of Covered Services.

Emergency Services and Urgent Care

- Except for covered ambulance services, travel, including travel required to return to the Service Area, whether or not recommended by a Health Care Provider. Additional limited travel benefits related to an organ transplant may be covered, if stated in the Description of Covered Services.

Gender Reassignment/Affirmation Services

- Cosmetic surgery.
- Reversal of gender reassignment surgery.

General Anesthesia for Dental Care

- Dental care for which general anesthesia is provided.

Home Health Care

- Rental or purchase of renal dialysis equipment and supplies.
- "Meals-on-Wheels" type food plans.
- Domestic or housekeeping services.
- Care that, after training by skilled personnel, can be rendered by a non-Health Care Provider, such as one of the Member's family or a friend (changing dressings for a wound is an example of such care).

Hospice care

- Any services other than palliative treatment.
- Rental or purchase of renal dialysis equipment and supplies.
- Domestic or housekeeping services.
- "Meals on Wheels" or similar food arrangements.

Infertility Services

- No benefits are available for assisted reproductive technology services.
- No benefits are available for the treatment of Infertility.

Inpatient/outpatient Health Care Provider services

- Medical care for inpatient stays that are primarily for observation, except for post-stabilization Covered Services, as stated in the Emergency Services section of the Description of Covered Services.
- Medical care for inpatient stays that are primarily for diagnostic services (except for sleep studies Covered Services, as stated in the Description of Covered Services).
- Medical care for inpatient stays that are primarily for Rehabilitative Services, except as stated in the Description of Covered Services.
- A private room, when the hospital has semi-private rooms (CareFirst will base payment on the average semi-private room rate).
- Prescription Drugs benefits for orally administered chemotherapy.
- Inpatient Private Duty Nursing.
- Procedures to reverse sterilization.
- Hearing care, except as stated in the Description of Covered Services.
- Screening examination to diagnose hearing loss, except for universal hearing screening for newborn benefits as stated in the Description of Covered Services.
- Audiometric testing.

Maternity Services and Newborn Care

- Newborn care services and inpatient hospital services for newborn child(ren), including routine nursery care of the newborn child, are not available for the newborn child of a Dependent child (i.e., a grandchild), unless grandchildren are eligible for Dependent coverage, as determined by the Group.

Medical Devices and Supplies

- Cranial molding orthoses for positional/deformational/non-synostotic plagiocephaly or brachycephaly, except as stated in the Description of Covered Services.
- Durable Medical Equipment, except as stated in the Description of Covered Services.
- Durable Medical Equipment or supplies associated or used in conjunction with non-covered items or services.
- Medical Supplies, except as stated in the Description of Covered Services, or any riders attached to this Evidence of Coverage.
- Orthotic Devices, except as stated in the Description of Covered Services.
- Prosthetic Devices, except as stated in the Description of Covered Services.
- Food and formula consumed as sole source or supplemental nutrition, except as stated in the Description of Covered Services.
- Tinnitus maskers, purchase, examination, or fitting of Hearing Aids, except as stated in the Description of Covered Services.

Mental health and substance use disorder services, including behavioral health treatment

- Marital counseling.
- Wilderness programs.
- Boarding schools.

Organ and tissue transplants

- Any and all services for or related to any organ transplants except those deemed Medically Necessary and non-Experimental/Investigational by CareFirst.
- Any organ transplant or procurement done outside the continental United States.
- An organ transplant relating to a condition arising from and in the course of employment.
- Organ and tissue transplant Covered Services if there are research funds to pay for the Covered Services.
- Expenses Incurred for the location of a suitable donor; e.g., search of a population or mass screening.

Prescription Drugs

- Outpatient Prescription Drugs, except as stated in the Description of Covered Services.
- Pharmacy-dispensed Prescription Drugs.
- Routine immunizations and boosters (except as stated in the Description of Covered Services, Preventive and Wellness Services).

Rehabilitative Services

- Services delivered through early intervention and school services.
- Habilitative Services.

Travel costs related to Covered Services

- Meals.
- Tobacco, alcohol, drugs, phone charges, recreation expenses, or other personal expenses.
- Transportation of any form in any class except economy or coach class.
- Limousine or private car services.
- Expenses reimbursed by another source.
- Rental cars.

Virtual Connect Program and Telemedicine Services

- Virtual care services and Telemedicine Services, except as stated in the Description of Covered Services.

ELIGIBILITY SCHEDULE

ELIGIBLE FOR COVERAGE		
The following persons meeting the eligibility requirements established by the Group are eligible for benefits under this Evidence of Coverage:		
Subscriber	A person eligible under guidelines defined by the Group.	
Spouse	Coverage for a spouse, including a Medicare-eligible spouse, is available if (s)he is ineligible for other employer-sponsored coverage.	
Domestic Partner	Coverage for Domestic Partners is not available.	
Dependent children	Coverage for Dependent children, excluding children of a Domestic Partner, is available.	Limiting Age Up to age 26
Unmarried, incapacitated Dependent children	<p>A Dependent child covered under this Evidence of Coverage will be eligible for coverage past the Limiting Age if:</p> <ol style="list-style-type: none"> 1. The Dependent child is chiefly dependent for support upon the Subscriber or the Subscriber's Dependent spouse; and 2. At the time of reaching the Limiting Age, is incapable of self-support because of mental or physical incapacity that started before the Dependent child attained the Limiting Age. 3. The Subscriber provides the Group (or CareFirst if the Group so elects) with proof of the Dependent child's mental or physical incapacity within thirty (30) days after the Dependent child's coverage would otherwise terminate. The Group has the right to determine whether the child is and continues to qualify as mentally or physically incapacitated. 	Limiting Age Not applicable
Individuals covered under prior continuation provision	Coverage for a person whose coverage was being continued under a continuation provision of the Group's prior health insurance plan is available.	
	Coverage for a person whose coverage was being continued under a continuation provision of the Subscriber's prior health insurance plan is available.	

EFFECTIVE DATES OF COVERAGE	
Open Enrollment	Coverage is effective on the Group's Contract Date.
Newly eligible Subscriber	<p>A newly eligible Subscriber must apply for coverage under this Evidence of Coverage during the enrollment period defined by the Group and is effective on the date defined by the Group.</p> <p>A Subscriber who is not enrolled when the Group receives a QMSO is eligible for coverage effective on the date specified in the MCSO.</p>
Dependents of a newly eligible Subscriber	Dependents of a newly eligible Subscriber must apply for coverage under this Evidence of Coverage during the enrollment period defined by the Group and is effective on the date defined by the Group.
Newly eligible Dependents of a Subscriber	<ol style="list-style-type: none"> 1. For a newborn Dependent, newly adopted Dependent child, newly eligible Dependent child, a minor Dependent child for whom Guardianship is granted by Court or Testamentary Appointment, coverage is effective as follows: <ol style="list-style-type: none"> a. If the Subscriber's Type of Coverage is "Family" Type of Coverage on the Dependent child's First Eligibility Date, the Dependent child will be covered automatically effective as of the child's First Eligibility Date, stated below. b. If the Subscriber's Type of Coverage is "Individual" Type of Coverage as of the Dependent child's First Eligibility Date stated below, the Dependent child will be covered automatically <u>only</u> for the first thirty-one (31) days following the Dependent child's First Eligibility Date. However, if the Subscriber wishes to continue the child's coverage beyond the automatic thirty-one (31) day period, the Subscriber must enroll the Dependent child within thirty-one (31) days of the child's First Eligibility Date. c. If the Subscriber's Type of Coverage is "Individual and Adult" or "Individual and child" Type of Coverage as of the Dependent child's First Eligibility Date stated below, the Dependent child will be covered automatically as of the Dependent child's First Eligibility Date. However, if the addition of the Dependent child results in a change in the Subscriber's Type of Coverage (e.g., from "Individual and Adult" or "Individual and Child" coverage to "Family" coverage), the Dependent child's automatic coverage will end on the thirty-first (31st) day following the child's First Eligibility Date. If the Subscriber wishes to continue coverage beyond the automatic thirty-one (31) day period, the Subscriber must enroll the Dependent child within thirty-one (31) days following the First Eligibility Date. d. "First Eligibility Date" means: <ol style="list-style-type: none"> 1) For a newborn Dependent child, the child's date of birth. 2) For a newly adopted Dependent child, the earlier of: <ol style="list-style-type: none"> a) A judicial decree of adoption; or b) Placement of the Dependent child in the Subscriber's home as the legally recognized proposed adoptive parent. 3) For newly eligible Dependent child, the date the Dependent child became a dependent of Subscriber or the Subscriber's Dependent spouse.

EFFECTIVE DATES OF COVERAGE	
	<p>4) For a minor Dependent child for whom guardianship has been granted by court or testamentary appointment the date of the appointment.</p> <p>2. All other newly eligible Dependents of a Subscriber must apply for coverage under this Evidence of Coverage as stated in the Special Enrollment Periods section of this Eligibility Schedule. Coverage for such newly eligible Dependents will be effective as stated in the Special Enrollment Periods section of this schedule.</p>
Individuals whose coverage was being continued under the Group's prior health insurance plan	Coverage is effective on the Group's Contract Date
Dependents of the individual being continued under the individual's prior health insurance plan	Coverage is effective as stated in "Dependents of a newly eligible Subscriber."

SPECIAL ENROLLMENT PERIODS			
Special Enrollment Event:		The employee must notify the Group, and the Group must notify CareFirst:	Effective Date of Coverage for Special Enrollment events:
Special enrollment for certain individuals who lose coverage (not applicable to retirees)		<p>Within thirty (30) days after the exhaustion of the other coverage described or termination of the other coverage as a result of the loss of eligibility for the other coverage described or following the termination of employer contributions toward that other coverage.</p> <p>However, in the case of loss of eligibility for coverage due to the operation of a lifetime limit on all benefits, the Group and CareFirst will allow the employee a period of at least thirty (30) days after a claim is denied due to the operation of a lifetime limit on all benefits.</p>	The first (1 st) of the month following acceptance of the enrollment by CareFirst.
Special enrollment for certain dependent beneficiaries	In the case of marriage:	Within thirty (30) days from date of marriage.	The date of marriage
	In the case of a newborn Dependent, newly adopted Dependent child, newly eligible Dependent child, a minor Dependent child for whom Guardianship is granted by Court or Testamentary Appointment	The enrollment period and notice window will be as stated in the Effective Dates of Coverage section of this schedule.	The effective date period will be as stated in the Effective Dates of Coverage section of this schedule.

SPECIAL ENROLLMENT PERIODS		
Special Enrollment Event:	The employee must notify the Group, and the Group must notify CareFirst:	Effective Date of Coverage for Special Enrollment events:
Special enrollment regarding Medicaid and CHIP termination or eligibility	<p>No later than sixty (60) days after the date the employee or dependent is terminated as a result of loss of eligibility for coverage under title XIX of the Social Security Act or under a State child health plan under title XXI of such Act,</p> <p>Or,</p> <p>No later than sixty (60) days after the date the employee or dependent is determined to be eligible for premium assistance, with respect to coverage under this Evidence of Coverage, under Medicaid or a State child health plan (including under any waiver or demonstration project conducted under or in relation to such a plan).</p>	<p>The date coverage terminated as a result of loss of eligibility for coverage under title XIX of the Social Security Act or under a State child health plan under title XXI of such Act; or the date eligible for premium assistance with respect to coverage under this Evidence of Coverage, under Medicaid or a State child health plan.</p>

TERMINATION OF COVERAGE		
If the Member is a:		Date of Termination of Coverage:
Subscriber no longer eligible	A Subscriber and his/her Dependents will remain covered until:	The date eligibility ceases as determined by the Group.
Dependent spouse no longer eligible	A Dependent spouse will remain covered until:	The date eligibility ceases as determined by the Group.
Dependent child	If the Subscriber enrolled the Dependent child within thirty-one (31) days of the child's First Eligibility Date, the Dependent child will remain covered until:	The birthday when the Dependent child reaches the Limiting Age for a Dependent child.
	If the Subscriber did <u>not</u> enroll the Dependent child within thirty-one (31) days of the child's First Eligibility Date, the Dependent child will remain covered until:	The Dependent child will remain covered until the end of the thirty-first (31 st) day following the Dependent child's First Eligibility Date, as such is stated in the Effective Dates of Coverage section of this schedule.
If the reason for termination is:		Date of Termination of Coverage:
Nonpayment by the Group	The Member will remain covered until:	The date stated in CareFirst's written notice of termination.
Fraud or intentional misrepresentation of material fact	The Member will remain covered until:	The date stated in CareFirst's and/or the Group's written notice of termination.
Changes to the Type of Coverage from Individual and Child, Individual and Adult, or Family Type of Coverage to Individual Type of Coverage (except in the case of a Dependent child enrolled pursuant to a court or administrative order or QMSO)	Dependents will remain covered until:	The date the Subscriber changes the Type of Coverage to Individual Type of Coverage.
Death of a Subscriber	Dependents will remain covered until:	The date determined by the Group.

SCHEDULE OF BENEFITS

CareFirst pays (on the Plan's behalf) only for Covered Services. Services that are not listed in the Description of Covered Services, or are listed in Exclusions, are not Covered Services.

The Member pays for services, supplies or care which is not covered. The Member pays any applicable Deductible, and Coinsurance or Copayment.

When determining the benefits a Member may receive, CareFirst considers all provisions of this Evidence of Coverage, its medical policies, and its operating procedures. Certain Utilization Management Requirements may apply. When these rules are not met, payments may be denied or reduced. See Utilization Management Requirements for these rules.

CareFirst has designed the below Schedule of Benefits to identify CareFirst's payment for Covered Services. Such payments typically depend on:

- Type of Health Care Provider (e.g., hospital/facility vs. professional practitioner);
- Covered Service(s); and
- Place of service (e.g., inpatient/outpatient, emergency room/department, hospital/facility, office).

Generally, services rendered in a hospital/facility place of service result in claims both from the hospital/facility and from professional practitioners rendering care in the hospital/facility setting.

Additionally, certain Covered Services may result in claims for multiple services. For example, claims for mastectomy-related services could include, at minimum, diagnostic services and surgery. Instead of repeating the CareFirst Payment for diagnostic services and surgery, the CareFirst payment for mastectomy-related services indicates "Benefits are available to the same extent as benefits provided for other illnesses."

Unless otherwise stated for a particular Covered Service during a Benefit Period, including, as applicable, Covered Services under any attached riders:

DEDUCTIBLE		
Type of Coverage	In-Network (Applicable to all in-network benefits, except as stated in the Schedule of Benefits)	Out-of-Network (Applicable to all out-of-network benefits, except as stated in the Schedule of Benefits)
Individual Only	\$5,000	\$10,000
Family	\$10,000	\$20,000
In-Network and Out-of-Network		
<p>The Deductible is calculated based on the Allowed Benefit of Covered Services.</p> <p>The in-network Deductible contributes towards the out-of-network Deductible. The out-of-network Deductible contributes towards the in-network Deductible.</p> <p>All cost-share payments made by the Member for the following Covered Services will contribute towards the in-network Deductible:</p> <ul style="list-style-type: none"> Emergency Services provided by Non-Participating Health Care Providers. Air ambulance services. Non-emergency Covered Services provided by Non-Participating Health Care Providers at In-Network Health Care facilities (including Ancillary Services and services for unforeseen urgent medical needs), except when the Non-Participating Health Care Provider has satisfied the Notice and Consent Requirements of 45 C.F.R. §149.420 (c) through (i), as stated in the “How the Plan Works” of this Evidence of Coverage. Other Covered Services provided by Non-Participating Health Care Providers, if the Member relied on information from CareFirst which incorrectly indicated that the Health Care Provider providing the Covered Services was an In-Network Health Care Provider or an Out-of-Network Participating Health Care Provider. 		
Individual Only Type of Coverage		
When the Type of Coverage is Individual Only, CareFirst will pay for all or part of remaining Covered Services when the Member reaches the Individual Only Deductible amount.		
Family Type of Coverage		
<p>The Family Deductible is calculated by combining the amounts contributed by all the family members covered under this Evidence of Coverage.</p> <p>An individual may <u>not</u> contribute more than the Individual Deductible stated above towards the Family Deductible.</p>		
The following amounts apply to the Deductible:		The following amounts may <u>not</u> be used to satisfy the Deductible:
<ul style="list-style-type: none"> 100% of the Allowed Benefit for Covered Services that are subject to the Deductible. Amounts paid by the Members for services provided under the Group’s third-party prescription drug coverage. 		<ul style="list-style-type: none"> Charges in excess of the Allowed Benefit. Charges for services which are not covered under the Evidence of Coverage or which exceed the maximum number of covered visits/days listed below. Charges for Covered Services not subject to the Deductible.

OUT-OF-POCKET MAXIMUM		
Type of Coverage	In-Network	Out-of-Network
Individual Only	\$8,300	\$12,700
Family	\$16,600	\$25,400
In-Network and Out-of-Network		
<p>In-network Out-of-Pocket Maximum amounts contribute towards the out-of-network Out-of-Pocket. Out-of-network Out-of-Pocket Maximum amounts contribute towards the in-network Out-of-Pocket.</p> <p>All cost-share payments made by the Member for the following Covered Services will contribute towards the in-network Out-of-Pocket Maximum:</p> <ul style="list-style-type: none"> Emergency Services provided by Non-Participating Health Care Providers. Air Ambulance Services provided by Non-Participating Health Providers. Non-emergency Covered Services provided by Out-of-Network Participating Health Care Providers or Non-Participating Health Care Providers at In-Network Health Care facilities (including Ancillary Services and services for unforeseen urgent medical needs), except when the Non-Participating Health Care Provider has satisfied the Notice and Consent Requirements of 45 C.F.R. §149.420 (c) through (i), as stated in the “How the Plan Works” of this Evidence of Coverage. Covered Services provided by a Non-Participating Health Care Provider, when the Member relied on a database, provider directory, or information provided by CareFirst regarding the Health Care Provider’s status (through a telephone call or electronic means) which incorrectly indicated that the Health Care Provider was an In-Network Health Care Provider for the Covered Service received. 		
Individual Only Type of Coverage		
When the Type of Coverage is Individual Only, CareFirst will pay for all or part of remaining Covered Services when the Member reaches the Individual Only Out-of-Pocket amount.		
Family Type of Coverage		
When the Type of Coverage is not Individual Only, CareFirst will pay for Covered Services for a family Member who reaches the Individual Only Out-of-Pocket Maximum stated above.		
An individual may <u>not</u> contribute more than the Individual Only Out-of-Pocket amount stated above towards the Family Out-of-Pocket Maximum amount.		
Eligible expenses for all covered Members are combined to satisfy the Out-of-Pocket Maximum for Family Type of Coverage.		
Once the Out-of-Pocket Maximum for the Family Type of Coverage has been met, this will satisfy the Out-of-Pocket Maximum for all covered family Members.		
Once the Out-of-Pocket Maximum is met, the Member’s cost-share for Covered Services (e.g., Coinsurance, Copays, and Inpatient Copay (if applicable)) will be waived for the remainder of the Benefit Period.		
The following amounts apply to the Out-of-Pocket Maximum:		The following amounts do <u>not</u> apply to the Out-of-Pocket Maximum:
<ul style="list-style-type: none"> Coinsurance (Member’s share). Deductible. Amounts paid by the Members for services provided under the Group’s third-party prescription drug coverage. 		<ul style="list-style-type: none"> Charges in excess of the Allowed Benefit.

LIFETIME MAXIMUM

The Lifetime Maximum for Essential Health Benefits Covered Services and for Covered Services that are **not** Essential Health Benefits is unlimited per Member.

This Lifetime Maximum creates no rights to benefits after a Member loses entitlement to coverage or is no longer covered under this Evidence of Coverage.

IMPORTANT NOTE REGARDING MEMBER'S COST-SHARE AND PAYMENT FOR CERTAIN COVERED SERVICES PROVIDED BY NON-PARTICIPATING HEALTH CARE PROVIDERS

Any Copayment, Coinsurance, and/or other cost-sharing requirement for services provided by Non-Participating Health Care Providers **will be the same** as the Copayment, Coinsurance, and/or other cost-sharing requirement stated in this Schedule of Benefits for services provided by In-Network Health Care Providers, for the following Covered Services:

- Emergency Services provided by Non-Participating Health Care Providers.
- Air ambulance services provided by Non-Participating Health Providers.
- Non-emergency Covered Services provided by Out-of-Network Participating Health Care Providers or Non-Participating Health Care Providers at In-Network Health Care facilities (including Ancillary Services and services for unforeseen urgent medical needs), except when the Non-Participating Health Care Provider has satisfied the Notice and Consent Requirements of 45 C.F.R. §149.420 (c) through (i), as stated in the "How the Plan Works" of this Evidence of Coverage.
- Covered Services provided by a Non-Participating Health Care Provider, when the Member relied on a database, provider directory, or information provided by CareFirst regarding the Health Care Provider's status (through a telephone call or electronic means) which incorrectly indicated that the Health Care Provider was an In-Network Health Care Provider for the Covered Service received.

Covered Services	CareFirst Payment	
	In-Network	Out-of-Network
Preventive and Wellness Services		
Primary purpose of the office visit is preventive and wellness services		
Infant, child, and adolescent preventive and wellness services		
Office visit	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Immunizations	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Diagnostic services (including preventive screenings)	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Adult preventive and wellness services		
Office visit	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Immunizations	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Diagnostic services (including preventive screenings)	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
<i>Breast Cancer Screening, Chlamydia Screening, HPV Screening, Routine Pap Smear, Prostate Cancer Screening and Osteoporosis Prevention</i>	No Deductible required 100% of Allowed Benefit	Paid same as In Network
Primary purpose of the office visit is not the delivery of preventive and wellness services		
Office visit and facility and, if not billed separately, preventive and wellness services	80% of Allowed Benefit	60% of Allowed Benefit
Subsequent treatment of a condition diagnosed during a preventive and wellness services office visit	Benefits are available to the same extent as benefits provided for other illnesses.	
Preventive and wellness Telemedicine Services	Benefits are available to the same extent as benefits provided for face-to-face preventive and wellness services, as stated above.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Ambulance Services (Emergency and Non-Emergency)	Limitations Ambulance services are limited, as follows: <ul style="list-style-type: none"> Licensed private ambulance firms or a municipal department or division authorized to provide such services pursuant to an existing law or ordinance. 	
Ambulance Services	80% of Allowed Benefit	80% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Applied Behavior Analysis services	Benefits are available to the same extent as benefits provided for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Controlled Clinical Trials Patient Costs	Limitations Hospital Pre-Certification and Review is required.	
	Benefits are available to the same extent as benefits provided for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Diabetes-Related Services		
Diabetes equipment	80% of Allowed Benefit	60% of Allowed Benefit
Diabetes Supplies (except for testing strips for glucose monitoring equipment, lancets, alcohol wipes, syringes, and needles)	80% of Allowed Benefit	60% of Allowed Benefit
Testing strips for glucose monitoring equipment, lancets, alcohol wipes, syringes, and needles	80% of Allowed Benefit	60% of Allowed Benefit
Diabetes self-management training	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Emergency Services and Urgent Care		
Emergency Services in a hospital emergency room/department		
Hospital emergency room/department and Ancillary Services routinely available to the emergency room/department to evaluate an Emergency Medical Condition	80% of Allowed Benefit	Out-of-Network benefits are available to the same extent as in-network benefits for Emergency Services in a hospital emergency room/department.
Outpatient professional practitioner(s) in hospital emergency room/department	80% of Allowed Benefit	Out-of-Network benefits are available to the same extent as in-network benefits for Emergency Services provided by outpatient professional practitioner(s) in a hospital emergency room/department.
Member admitted as inpatient	Benefits are available to the same extent as other Inpatient Health Care Provider services.	
Evaluation, examination, and treatment that is not rendered in a hospital emergency room/department		
Office	80% of Allowed Benefit	60% of Allowed Benefit
Urgent Care center	80% of Allowed Benefit	60% of Allowed Benefit
Dental services related to accidental injury or trauma	80% of Allowed Benefit	60% of Allowed Benefit
HIV Testing in a hospital emergency room	Benefits are available to the same extent as benefits for Emergency Services in a hospital emergency room/department. Benefits for HIV testing performed in a hospital emergency room are subject to the Deductible.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Gender Reassignment/Affirmation Services	Benefits are available to the same extent as benefits provided for other inpatient and outpatient services.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
General anesthesia for dental care	Benefits are available to the same extent as benefits provided for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Home Health Care	Limitations Hospital/home health agency: one hundred and twenty (120) days per Benefit Period.	
Hospital/Home Health Care agency	80% of Allowed Benefit	60% of Allowed Benefit
Home visits following childbirth	80% of Allowed Benefit	60% of Allowed Benefit
Home visits following mastectomy	80% of Allowed Benefit	60% of Allowed Benefit
Home visits following the surgical removal of a testicle	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Hospice care	Limitations Bereavement Counseling is limited to \$100 within 90 days of patient's death. Family Counseling is limited to \$500 during the patient's illness for all family members.	
Inpatient hospice facility services	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient hospice facility services	80% of Allowed Benefit	60% of Allowed Benefit
Respite care	80% of Allowed Benefit	60% of Allowed Benefit
Bereavement counseling	80% of Allowed Benefit	60% of Allowed Benefit
Family counseling	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Infertility services		
Testing & diagnosis of Infertility	Benefits are available to the same extent as benefits provided for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Inpatient Health Care Provider Services	Subject to the requirements of PPACA, the CareFirst payment for Members receiving inpatient benefits when the Group Contract renews will be the benefits in effect at the date of the inpatient admission.	
Inpatient hospital or health care facility	Limitations Hospital Pre-Certification and Review is required. No prior authorization required for maternity admissions.	
	80% of Allowed Benefit	60% of Allowed Benefit
Skilled Nursing Facility	Limitations Hospital Pre-Certification and Review is required.	
	80% of Allowed Benefit	60% of Allowed Benefit
Health care practitioner - Inpatient medical care/surgery (except radiology, pathology, anesthesiology, and surgical assistants)	80% of Allowed Benefit	60% of Allowed Benefit
Radiology, pathology, anesthesiology, surgical assistant	80% of Allowed Benefit	Paid same as In Network

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Inpatient/Outpatient Health Care Provider Services		
Contraceptive exam, insertion and removal	80% of Allowed Benefit	60% of Allowed Benefit
Fertility Awareness-Based Methods contraceptive counseling	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Cleft lip or cleft palate, or both		
Oral surgery	Benefits for cleft lip or cleft palate oral surgery are available to the same extent as benefits provided for surgical services for other illnesses.	
Orthodontics (office)	80% of Allowed Benefit	60% of Allowed Benefit
Otological, audiological and speech/language treatment	Rehabilitative Services visit limits and Utilization Management Requirements for Speech Therapy, if any, do not apply.	
	Benefits for cleft lip or cleft palate otological, audiological, and speech/language treatment are available to the same extent as benefits provided for outpatient Speech Therapy for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Mastectomy-Related Services	Benefits are available to the same extent as benefits provided for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Maternity services and newborn care	Limitations No prior authorization required for maternity admissions. Newborn care benefits include one (1) newborn discharge visit.	
Non-Preventive maternity and newborn care services	Benefits are available to the same extent as benefits provided for inpatient and outpatient medical care in a hospital, facility, or office.	
Preventive prenatal and preventive post-natal services	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Lactation support and counseling; Breastfeeding supplies and equipment	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Medical Devices and Supplies		
Durable Medical Equipment	80% of Allowed Benefit	60% of Allowed Benefit
Hair prosthesis	Limitation Benefits are limited to one (1) hair prosthesis per Benefit Period.	
	100% of the Allowed Benefit up to \$350	
Hearing Aids for a minor Dependent child	Limitations Benefits are limited to minor Dependent children.	
	100% of the Allowed Benefit every twenty-four (24) months for one Hearing Aid for each hearing-impaired ear up to \$1,500 per Hearing Aid	
Non-routine services related to the Hearing Aid dispensing	Benefits are available to the same extent as benefits provided for other illnesses.	
Medical foods and nutritional substances	80% of Allowed Benefit	60% of Allowed Benefit
Medical Supplies	80% of Allowed Benefit	60% of Allowed Benefit
Orthotic Devices	80% of Allowed Benefit	60% of Allowed Benefit
Prosthetic Devices	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Mental health and Substance Use Disorder Services, (including behavioral health treatment)	Subject to the requirements of PPACA, the CareFirst payment for Members receiving inpatient benefits when the Group Contract renews will be the benefits in effect at the date of the inpatient admission.	
Inpatient Health Care Provider Services	Limitations Hospital Pre-Certification and Review is required.	
Hospital/Facility	80% of Allowed Benefit	60% of Allowed Benefit
Inpatient facility practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Residential Crisis Services	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient Health Care Provider Services		
Hospital	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Methadone Maintenance treatment	Limitation Member payment for methadone maintenance will not be greater than 50% of its daily cost.	
	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient psychological and neuropsychological testing for diagnostic purposes	Benefits are available to the same extent as outpatient Health Care Provider services for mental health and substance use disorder services, stated above.	
Emergency Services	Benefits are available to the same extent as Emergency Services benefits for other illnesses.	
Prescription Drugs	Benefits are available to the same extent as Prescription Drug benefits for other illnesses.	
Telemedicine Services for mental health and substance use disorder services (including behavioral health treatment)	Benefits are available as stated in the “ Virtual Connect Program Services and Telemedicine Services ” table of this Schedule of Benefits.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Non-Preventive Outpatient Diagnostic Services		
Laboratory tests (including pre-admission tests)		
Hospital/Outpatient facility	80% of Allowed Benefit	Paid same as In Network
Outpatient professional practitioner	80% of Allowed Benefit	Paid same as In Network
Office/Freestanding facility	80% of Allowed Benefit	60% of Allowed Benefit
Independent laboratories	80% of Allowed Benefit	60% of Allowed Benefit
X-ray and radiology services (including pre-admission tests)		
Hospital/Outpatient facility	80% of Allowed Benefit	Paid same as In Network
Outpatient professional practitioner	80% of Allowed Benefit	Paid same as In Network
Office/Freestanding facility	80% of Allowed Benefit	60% of Allowed Benefit
Specialty imaging services (including pre-admission tests)		
Hospital/Outpatient facility	80% of Allowed Benefit	Paid same as In Network
Outpatient professional practitioner	80% of Allowed Benefit	Paid same as In Network
Office/Freestanding facility	80% of Allowed Benefit	60% of Allowed Benefit
Other diagnostic services (including pre-admission tests)		
Hospital/Outpatient facility	80% of Allowed Benefit	Paid same as In Network
Outpatient professional practitioner	80% of Allowed Benefit	Paid same as In Network
Office/Freestanding facility	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Organ and tissue transplants	Limitations Benefits are limited to the extent stated in the Organ and Tissue Transplant subsection of the Description of Covered Services. Hospital Pre-Certification and Review is not applicable to admissions for cornea and kidney transplants. Travel benefits are limited to transport by a common carrier, including airplane, ambulance services, or personal automobile directly to and from the organ transplant hospital where the organ transplant is performed.	
Organ and tissue transplants	Benefits are available to the same extent as benefits provided for other illnesses.	
Organ transplant procurement	Benefits are available to the same extent as benefits provided for other illnesses.	
Organ transplant travel and lodging	Benefits are available to the same extent as benefits provided for other illnesses. Benefits are available as stated in the "Travel costs related to Covered Services" table of this Schedule of Benefits	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Outpatient Health Care Provider Services		
Medical care and consultations (illness visits)		
Outpatient hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office/home	80% of Allowed Benefit	60% of Allowed Benefit
Urgent Care center	80% of Allowed Benefit	60% of Allowed Benefit
Convenience Care	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Outpatient Health Care Provider Services		
Outpatient Surgical Services		
Surgery		
Outpatient hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner in outpatient hospitals or facilities, except ambulatory surgical centers	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Ambulatory surgical facility services	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner in ambulatory surgical centers	80% of Allowed Benefit	60% of Allowed Benefit
Anesthesia	80% of Allowed Benefit	Paid same as In Network
Surgical assistant	80% of Allowed Benefit	Paid same as In Network
Female elective sterilization	No Deductible required 100% of Allowed Benefit	60% of Allowed Benefit
Male elective sterilization	Benefits are available to the same extent as benefits provided for outpatient medical care and surgery.	
Surgical removal of impacted teeth	Benefits are available to the same extent as benefits provided for other surgical services.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Outpatient Health Care Provider Services		
Acupuncture (All places of service)	80% of Allowed Benefit	60% of Allowed Benefit
Administration of injectable Prescription Drugs	80% of Allowed Benefit	60% of Allowed Benefit
Allergen immunotherapy (allergy injections)	80% of Allowed Benefit	60% of Allowed Benefit
Allergenic extracts (sera)	Benefits are available to the extent stated in the "Prescription Drugs" table of this Schedule of Benefits.	
Allergy testing	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Outpatient Health Care Provider Services		
Chemotherapy		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Chiropractic spinal manipulation (All places of service)	80% of Allowed Benefit	60% of Allowed Benefit
Infusion therapy		
Hospital/facility	Benefits are available to the same extent as outpatient facility benefits provided for other illnesses.	
Outpatient professional practitioner	Benefits are available to the same extent as outpatient professional practitioner benefits provided for other illnesses.	
Office and freestanding facility	Benefits are available to the same extent as office and freestanding facility benefits provided for other illnesses.	
Home	80% of Allowed Benefit	60% of Allowed Benefit
Inhalation therapy		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Radiation therapy		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Renal dialysis		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Outpatient Private Duty Nursing	Limitations No inpatient Private Duty Nursing benefits are available.	
Facility/agency	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Prescription Drugs	Limitations Benefits are not available through CareFirst for Pharmacy-dispensed Prescription Drugs. Benefits are limited to Prescription Drugs dispensed in the office/place of services of a Health Care Provider.	
Allergenic extracts (sera)	80% of Allowed Benefit	60% of Allowed Benefit
Injectable Prescription Drugs that require administration by a Health Care Provider	80% of Allowed Benefit	60% of Allowed Benefit
Prescription Drug contraceptives drugs and contraceptive devices	80% of Allowed Benefit	60% of Allowed Benefit
Other Prescription Drugs	Benefits are available to the same extent as benefits provided for other illnesses.	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Rehabilitative Services		
Inpatient Rehabilitative Services	Limitations Hospital Pre-Certification and Review is required.	
	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient Rehabilitative Services		
Occupational Therapy		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Physical Therapy		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Speech Therapy		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Rehabilitative Services		
Cardiac Rehabilitation		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Pulmonary Rehabilitation		
Hospital/facility	80% of Allowed Benefit	60% of Allowed Benefit
Outpatient professional practitioner	80% of Allowed Benefit	60% of Allowed Benefit
Office	80% of Allowed Benefit	60% of Allowed Benefit
Visual Therapy		
All places of service	80% of Allowed Benefit	60% of Allowed Benefit

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Surgical treatment of Morbid Obesity	Limitations Benefits are limited to surgical treatment of Morbid Obesity services provided to the extent stated in the Description of Covered Services.	
	Benefits are available to the same extent as surgical benefits provided for other illnesses.	

Covered Service	CareFirst Payment
Travel costs related to Covered Services	Limitations Benefits are available to the extent stated in the Description of Covered Services and are limited to an annual maximum of \$10,000 per Member.
Transportation	No Deductible required 100% of transportation costs
Lodging	No Deductible required Up to \$50 per day per Member eligible for travel costs benefits as stated in the Description of Covered Services

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Treatment of temporomandibular joint (TMJ) dysfunction	Benefits are available to the same extent as benefits provided for other illnesses; \$5,000 lifetime maximum	

Covered Service	CareFirst Payment	
	In-Network	Out-of-Network
Virtual Connect Program Services and Telemedicine Services		
Virtual Connect Program Services		
Virtual Connect Program Visits – Primary Care	100% of Allowed Benefit	No benefit
Virtual Connect Program Visits - Mental health, behavioral health, and substance use	100% of Allowed Benefit	No benefit
Telemedicine Services		
Telemedicine Services for Preventive and Wellness Services	Benefits are available to the same extent as benefit provided in the “Preventive and Wellness Services” table of this Schedule of Benefits.	
Telemedicine Services for mental health and substance use disorder services (MHSA) (including behavioral health treatment)		
Telephonic consultations for MHSA disorders (audio-only)	Benefits are available to the same extent as benefits for face-to-face outpatient mental health and substance use disorder services office visits, as stated in the “Mental health and Substance Use Disorder Services” table of this Schedule of Benefits.	
Other Telemedicine Services for MHSA disorders	Benefits are available to the same extent as benefits for face-to-face outpatient mental health and substance use disorder services office visits, as stated in the “Mental health and Substance Use Disorder Services” table of this Schedule of Benefits.	
Telemedicine Services for medical care		
Telephonic consultations for medical care (audio-only)	80% of Allowed Benefit	60% of Allowed Benefit
Other Telemedicine Services for medical care	Benefits are available to the same extent as benefits outpatient medical care and consultations (illness visits) as stated in the “Medical Care and Consultations” table of this Schedule of Benefits.	

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ADDITIONAL COVERED SERVICES AND PROGRAMS ADDENDUM

TABLE OF CONTENTS

SECTION A	DEFINITIONS
SECTION B	DESCRIPTION OF COVERED SERVICES
	1. Care Support Programs
	2. Substance Use Disorder Program
	3. Health Promotion and Wellness Covered Services
	4. Disease Management Covered Services

This Addendum is issued by CareFirst to be attached to and become a part of the Evidence of Coverage. The effective date of coverage and termination date of coverage under this Addendum are the same as the effective date and termination date stated in the Group's Administrative Services Agreement for the benefits described herein.

SECTION A. DEFINITIONS

In addition to the definitions contained in the Evidence of Coverage, for purposes of this Addendum, the underlined terms, below, when capitalized, have the following meaning:

Care Support Programs are health care and wellness programs designed to promote the collaborative process of assessment, planning, and facilitation, and advocacy for options and services to meet a Qualified Individual's health needs through communication and available resources to promote quality cost-effective outcomes. Care Support Programs include but are not limited to; care coordination, case management, condition specific support, and enhanced monitoring.

Designated Provider means a provider or vendor contracted with CareFirst to provide services under CareFirst's Care Support Programs, and who has agreed to participate in Care Support Programs in cooperation with CareFirst for Members with complex chronic disease, high risk acute conditions or lifestyle behavior change.

Health Care Provider, for purposes of the Patient-Centered Medical Home Program, means a physician, health care professional or health care facility licensed or otherwise authorized by law to provide Covered Services described in this section.

Qualified Individual, for purposes of the Care Support Programs, means a Member with certain conditions or complex health care needs, as determined by CareFirst, requiring care support and coordination of health services. The Member agrees to participate and comply with any and all elements in any given Care Support Program.

Specialist, for purposes of this Addendum, means a licensed health care provider who is certified or trained in a specified field of medicine.

Substance Use Disorder means:

1. Alcohol Use Disorder means a disease that is characterized by a pattern of pathological use of alcohol with repeated attempts to control its use, and with negative consequences in at least one of the following areas of life: medical, legal, financial, or psycho-social; or
2. Drug Use Disorder means a disease that is characterized by a pattern of pathological use of a drug with repeated attempts to control the use, and with negative consequences in at least one of the following areas of life: medical, legal, financial, or psycho-social.

Substance Use Disorder Program means the CareFirst program for Members with a diagnosed Substance Use Disorder. The program includes ambulatory/outpatient detoxification, individual therapy, group therapy and medication assisted therapy.

SECTION B. DESCRIPTION OF COVERED SERVICES

Benefits are available for:

1. **Care Support Programs**
 - a. Benefits are available to Qualified Individuals to manage the care of certain complex chronic or high-risk acute diseases when provided by Designated Providers or through CareFirst.
 - b. Services provided under Care Support Programs (“Care Support Program Services”) include, but are not limited, to:
 - 1) Virtual services.
 - 2) Medical equipment and monitoring services.
 - 3) Home health care services.
 - 4) Care management services.
 - 5) Expert consultation services.
 - c. Medical, behavioral, or other Covered Services received as part of, or as a result of Care Support Program Services are subject to applicable contract limits, Deductibles, Copayments, and/or Coinsurance as stated in the Schedule of Benefits section of this Evidence of Coverage.
 - d. There is no Copayment and/or Coinsurance for Care Support Program Services.
 - e. The Qualified Individual is responsible for any fees associated with the Qualified Individual’s participation in a Care Support Program until the annual Deductible stated in this Evidence of Coverage has been met.
 - f. Exclusions and Limitations. Coverage will not be provided for the services listed in this amendment when rendered by non-Designated Providers.
2. **Substance Use Disorder Program**
 - a. Program benefits will be provided for outpatient treatment of Substance Use Disorder in accordance with the Substance Use Disorder Program if:

- 1) The Member qualifies for the Substance Use Disorder Program, as determined by CareFirst.
 - 2) The Member receives treatment from a Designated Provider, as determined by CareFirst.
 - 3) Treatment is rendered through an intensive outpatient program (IOP) or an outpatient program at a Designated Provider as determined by CareFirst.
- b. There is no Copayment and/or Coinsurance for Substance Use Disorder Program services.
 - c. The Member is responsible for any fees associated with the Member's participation in the Substance Use Program until the annual Deductible stated in this Evidence of Coverage has been met.

3. **Health Promotion and Wellness Covered Services**

- a. Health Assessments are available for all adult Members.
- b. Benefits are available for Biometric Screening of Members, as defined above.
- c. Lifestyle Coaching Session services are available as follows:
 - 1) With the Member's consent, an initial discussion with a lifestyle coach to establish defined goal(s) for wellness coaching, and to determine the frequency of future coaching sessions in order to best meet the goal(s) established.
 - 2) After the initial discussion, Coaching Sessions to track, support, and advance the Member's wellness/lifestyle goal(s).
- d. Other Wellness Program benefits are available, which may include tobacco cessation, well-being challenges, and financial well-being improvement programs.
- e. Weight Loss Services are available to clinically obese Members, as follows:
 - 1) A clinically obese Member is a Member whose Body Measurement Index (BMI) score is greater than thirty (30).
 - 2) A dedicated, CareFirst approved coach is assigned to the Member to assist the Member in the development of healthy eating habits, physical activity habits, and to address the emotional, social, and environmental aspects shown to be important for sustained weight loss.
 - 3) The Members receive one-on-one telephonic interventions with the coach and online educational resources, robust food, exercise trackers, recipes, peer-to-peer communication, and group community features for complete social support and accountability.
- f. The Member is responsible for any fees associated with the Member's participation in these programs until the annual Deductible stated in this Evidence of Coverage has been met.

4. **Disease Management Covered Services**

- a. Disease Management services, which may include a Disease Management Program to help the Member understand his/her disease and health status and physician treatment plans, individual and family education regarding the disease, treatment compliance and self-care techniques, and help to organize care for the disease, including arranging for needed services and supplies.
- b. Disease Management Coaching Session services are available as follows:
 - 1) With the Member's consent, an initial discussion with a coach to establish defined goal(s) for disease management coaching, and to determine the frequency of future coaching sessions in order to best meet the established goal(s) and manage the disease.
 - 2) After the initial discussion, Disease Management Coaching Sessions to track, support, and advance the Member's disease management goal(s).
- c. There is no Copayment and/or Coinsurance associated with services provided under this program.
- d. The Member is responsible for any fees associated with the Member's participation in these programs until the annual Deductible stated in this Evidence of Coverage has been met.

This Addendum is issued to be attached to the Evidence of Coverage.

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SMARTSHOPPER INCENTIVE PROGRAM RIDER

This Rider is issued by CareFirst to be attached to and become part of the Evidence of Coverage. A Member's effective date of coverage under this Rider and termination date of coverage under this Rider is the same as the Member's effective date and termination date under the Evidence of Coverage.

This Rider adds an incentive program to the Evidence of Coverage that rewards Members for: 1) shopping comparable health care services from health care providers; and 2) utilizing a cost-effective provider for common medical tests, services, or procedures.

Members receive incentives in the form of a cash reward.

TABLE OF CONTENTS

SECTION A – DEFINITIONS

SECTION B – INCENTIVE PROGRAM PARTICIPATION REQUIREMENTS

SECTION C – INCENTIVE INFORMATION

SECTION D – CONDITIONS AND LIMITATIONS

A. DEFINITIONS:

In addition to the definitions contained in the Evidence of Coverage to which this Rider is attached, the underlined terms below, when capitalized, have the following meanings:

Comparable Health Care Service means any (i) Physical Therapy and Occupational Therapy service, (ii) radiology and imaging service, (iii) laboratory service, (iv) infusion therapy service, and (v) other health care services identified by CareFirst.

Incentive means the amount of the cash reward provided to Eligible Members for satisfaction of the incentive requirements set forth in Section B of this Rider.

Personal Assistant Team ("PAT") means a representative from Sapphire Digital who provides Member support by means of live chat and phone lines to help Members find a cost-effective facility, schedule, appointments, validate procedure referrals with healthcare providers and obtain pre-authorizations, if applicable.

SmartShopper Program means a member savings and rewards program offered by Sapphire Digital. Through this program, members can shop for medical procedures, review comparisons between providers of that procedure and receive a reward for selecting cost-effective providers. The implementation and operation of this program involves four key elements:

1. Cost data.
2. Incentive program configuration.
3. Member shopping.
4. Incentive processing and payments.

B. INCENTIVE PROGRAM PARTICIPATION REQUIREMENTS

Members who successfully complete the following requirements (“Eligible Members”) will be provided an Incentive, as set forth in section C, and in the form of a cash reward.

Members with primary coverage under Medicaid or Medicare are not eligible to receive an Incentive under this Rider.

1. Member Must Require a Specific Treatment or Procedure

- a. A Member must require a specific treatment, procedure, or Comparable Health Care Service as specified by CareFirst.

Treatment/procedure categories include but are not limited to the following:

- 1) Physical Therapy.
- 2) Occupational Therapy.
- 3) Laboratory testing.
- 4) Radiology and imaging services.
- 5) Infusion therapy.

2. Member Utilization of SmartShopper Program

- a. A Member must utilize the SmartShopper Program by means of CareFirst’s integrated digital tool or by calling a designated toll-free number and speaking with a member of the Personal Assistant Team (“PAT”). If a Member uses the digital tool, the Member must consent to terms of use.
- b. A Member must select an in-network provider of choice from a list of eligible providers by the CareFirst digital tool or by the PAT. For eligible treatments, the lowest cost provider and/or the lowest cost location with identified savings are incentivized. Total cost information and benefit specific details, in addition to any applicable Incentive amounts are available to the Member.
- c. To be eligible for an Incentive, a Member must search for an incentivized treatment or procedure using CareFirst’s integrated digital tool or through a PAT within three-hundred and sixty-five (365) days.
- d. A Member will receive the Incentive, forty-five (45) to sixty (60) days after claim processing, if the following conditions are met:
 - 1) Provider/location of choice was eligible for an Incentive at the time of the Member’s selection through the SmartShopper Program; and
 - 2) Member was insured by a SmartShopper eligible CareFirst plan at the time the treatment or procedure was received.

C. INCENTIVE INFORMATION:

1. **Member Requires a Procedure or Treatment.**
Members who complete the participation requirements in Section B.1., are eligible to use the SmartShopper Program.
2. **Covered Members.**
 - a. A Subscriber and a Subscriber's Spouse, or, if applicable, the Subscriber's Domestic Partner, are eligible for Incentives under this Rider.
 - b. A Subscriber may earn an Incentive for a treatment/procedure administered to the Dependent Child.
3. **Select a Provider/Location for an Eligible Procedure/Treatment Using SmartShopper Program.**
Members who complete the participation requirements in Section B.2., will receive the Incentive in the form of a check equal to the applicable amount earned, which includes a cost-variation based on the geographical location.
4. **Incentivized Treatments/Procedures.**
Members who require Physical Therapy, Occupational Therapy, laboratory testing, radiology and imaging services, Infusion Therapy, or Comparable Health Care Service as specified by CareFirst are eligible for applicable Incentives.
5. **Cost Variation of Incentives.**
 - a. CareFirst may apply a cost-variation of at least twenty-five dollars (\$25.00) net of incentives among designated in-network providers and/or in-network locations within the geographical parameters of a Member's search when compared to the average cost of the treatment/procedure within the given jurisdiction.
 - b. A treatment/procedure may have up to a three-tiered incentive amount, reflective of the cost variation range of twenty-five dollars (\$25.00) to five-hundred dollars (\$500.00).
 - c. Tier and incentive amounts are determined by CareFirst based on cost data for a relevant risk pool.
6. **Maximum Annual Incentive.**
 - a. There is no limit to the Incentive amount(s) a Member may earn in the benefit period.
 - b. A Member will receive an Incentive for each service or category of Comparable Health Care Service resulting from comparison shopping.

D. CONDITIONS AND LIMITATIONS

1. Members are eligible to qualify for the SmartShopper Program if they require a specific procedure and/or testing, as identified by CareFirst.
2. Members agree to comply with any requirements concerning the use of CareFirst's digital SmartShopper Program.
3. A Member must select a provider and/or location in an applicable jurisdiction to be eligible for the Incentive.
4. Member's treatment and/or procedure must occur within three-hundred and sixty-five (365) days of the SmartShopper Program provider/location selection.
5. If the Member's Evidence of Coverage is compatible with a federally-qualified Health Savings Account:
 - a. The Member will need to acknowledge, prior to earning an Incentive, that they understand that the cash reward cannot be used to pay for qualified medical expenses or other cost-sharing responsibilities unless (i) the Member first satisfies his/her minimum deductible as established by the Internal Revenue Service or (ii) the Member provides a signed agreement stating that the Member and their employer are not funding the Health Savings Account ("HSA") and agrees not to fund the HSA during the Benefit Period; and
 - b. The cash reward may be used to pay for eligible dental and vision expenses that are a part of the Member's benefit plan.
6. CareFirst is not required to pay an Incentive to a member when SmartShopper Program savings are twenty-five dollars (\$25.00) or less.
7. Incentive amounts received by the Member are taxable income. The Member will receive an annual letter of the taxable event for total incentive amount(s) earned totaling five-hundred and ninety-nine dollars (\$599.00) or less in the tax year. If the Member's incentive amount(s) earned are greater than six-hundred dollars (\$600.00) in a tax year, the Member will receive Form 1099.

This Rider is issued to be attached to the Evidence of Coverage.

CLAIMS PROCEDURES

Internal claims and Appeals and External Review processes

The Plan's Claims Procedures were developed in accordance with section 503 of the Employee Retirement Income Security Act of 1974 (ERISA or the Act), 29 U.S.C. 1133, 1135, which sets forth minimum requirements for employee benefit plan procedures pertaining to Claims for Benefits by Members as required by 29 CFR 2560.503-1 (the DOL claims procedure regulation), and the Public Health Service Act (PHS Act) requirements with respect to internal claims and Appeals and External Review processes for Group Health Plans that are not grandfathered health plans under §2590.715–1251 as set forth in §2590.715-2719. Except as otherwise specifically provided, these requirements apply to every employee benefit plan described in section 4(a) and not exempted under section 4(b) of the Act. Notwithstanding this provision, nothing herein shall be construed to mean or imply that a non-ERISA Group Health Plan has deemed itself subject to ERISA.

- A. DEFINITIONS**
- B. CLAIMS PROCEDURES**
- C. CLAIMS PROCEDURES COMPLIANCE**
- D. CLAIM FOR BENEFITS**
- E. TIMING OF NOTIFICATION OF BENEFIT DETERMINATION (Internal claims and Appeal process)**
- F. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION**
- G. APPEAL OF ADVERSE BENEFIT DETERMINATIONS**
- H. TIMING OF NOTIFICATION OF DETERMINATION OF APPEAL**
- I. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION ON APPEAL**
- J. NOTICE**
- K. EXTERNAL REVIEW PROCESS**

A. DEFINITIONS

The following terms shall have the meaning ascribed to such terms whenever such terms are used in these Claims Procedures.

Adverse Benefit Determination means any of the following: a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit, including any such denial, reduction, termination, or failure to provide or make payment that is based on a determination of a Claimant's eligibility to participate in a Plan, and including, a denial, reduction, or termination of, or a failure to provide or make payment (in whole or in part) for, a benefit resulting from the application of any utilization review, as well as a failure to cover an item or service for which benefits are otherwise provided because it is determined to be Experimental/Investigational or not Medically Necessary or appropriate. An Adverse Benefit Determination also includes any Rescission of coverage (whether or not, in connection with the Rescission, there is an adverse effect on any particular benefit at that time).

Appeal (or Internal Appeal) means review by the Plan or the Plan's Designee of an Adverse Benefit Determination, as required in paragraph E. of this section.

Claim Involving Urgent Care is any claim for medical care or treatment with respect to which the application of the time periods for making non-urgent care determinations:

1. Could seriously jeopardize the life or health of the Claimant or the ability of the Claimant to regain maximum function, or,
2. In the opinion of a physician with knowledge of the Claimant's medical condition, would subject the Claimant to severe pain that cannot be adequately managed without the care or treatment that is the subject of the claim.

Whether a claim is a Claim Involving Urgent Care is to be determined by an individual acting on behalf of the Plan applying the judgment of a prudent layperson who possesses an average knowledge of health and medicine; however, any claim that a physician with knowledge of the Claimant's medical condition determines is a Claim Involving Urgent Care shall be treated as a Claim Involving Urgent Care for purposes of these Claims Procedures.

Claimant means an individual who makes a claim under this section. For purposes of this section, references to claimant include a claimant's authorized representative.

External Review means a review of an Adverse Benefit Determination (including a Final Internal Adverse Benefit Determination) conducted pursuant to the External Review process of paragraph K of this section.

Final External Review Decision, as used in paragraph K. of this section, means a determination by an Independent Review Organization at the conclusion of an External Review.

Final Internal Adverse Benefit Determination means an Adverse Benefit Determination that has been upheld by the Plan or the Plan's Designee at the completion of the Internal Appeals process applicable under paragraph E. of this section (or an Adverse Benefit Determination with respect to which the Internal Appeals process has been exhausted under the deemed exhaustion rules of paragraph E.3 of this section).

Group Health Plan means an employee welfare benefit Plan within the meaning of section 3(1) of the Act to the extent that such Plan provides "medical care" within the meaning of section 733(a) of the Act.

Health Care Professional means a physician or other Health Care Professional licensed, accredited, or certified to perform specified health services consistent with State law.

Independent Review Organization (or IRO) means an entity that conducts independent External Reviews of Adverse Benefit Determinations and Final Internal Adverse Benefit Determinations pursuant to paragraph K. of this section.

NAIC Uniform Model Act means the Uniform Health Carrier External Review Model Act promulgated by the National Association of Insurance Commissioners in place on July 23, 2010.

Notice or Notification means the delivery or furnishing of information to an individual in a manner appropriate with respect to material required to be furnished or made available to an individual.

Plan means that portion of the Group Health Plan established by the Group that provides for health care benefits for which CareFirst is the claims administrator under this Group Contract.

Plan Designee, for purposes of these Claims Procedures, means CareFirst.

Post-Service Claim means any claim for a benefit that is not a Pre-Service Claim.

Pre-Service Claim means any claim for a benefit with respect to which the terms of the Plan condition receipt of the benefit, in whole or in part, on approval of the benefit in advance of obtaining medical care.

Relevant. A document, record, or other information shall be considered Relevant to a Claimant's claim if such document, record, or other information:

1. Was relied upon in making the benefit determination;
2. Was submitted, considered, or generated in the course of making the benefit determination, without regard to whether such document, record, or other information was relied upon in making the benefit determination;
3. Demonstrates compliance with the administrative processes and safeguards required pursuant to these Claims Procedures in making the benefit determination;
or
4. Constitutes a statement of policy or guidance with respect to the Plan concerning the denied treatment option or benefit for the Claimant's diagnosis, without regard to whether such advice or statement was relied upon in making the benefit determination.

B. CLAIMS PROCEDURES

These procedures govern the filing of benefit claims, Notification of benefit determinations, and Appeal of Adverse Benefit Determinations (hereinafter collectively referred to as Claims Procedures) for Claimants.

These Claims Procedures do not preclude an authorized representative of a Claimant from acting on behalf of such Claimant in pursuing a benefit claim or Appeal of an Adverse Benefit Determination. Nevertheless, the Plan has established reasonable procedures for determining whether an individual has been authorized to act on behalf of a Claimant, provided that, in the case of a Claim Involving Urgent Care, a Health Care Professional, with knowledge of a Claimant's medical condition shall be permitted to act as the authorized representative of the Claimant.

These Claims Procedures contain administrative processes and safeguards designed to ensure and to verify that benefit claim determinations and Rescissions are made in accordance with governing Plan documents and, where appropriate, Plan provisions have been applied consistently with respect to similarly situated Claimants.

C. CLAIMS PROCEDURES COMPLIANCE

1. Failure to follow Pre-Service Claims Procedures. In the case of a failure by a Claimant or an authorized representative of a Claimant to follow the Plan's procedures for filing a Pre-Service Claim the Claimant or representative shall be notified of the failure and the proper procedures to be followed in filing a Claim for Benefits. This Notification shall be provided to the Claimant or authorized representative, as appropriate, as soon as possible, but not later than five (5) days (24 hours in the case of a failure to file a Claim Involving Urgent Care) following the failure. Notification may be oral, unless written Notification is requested by the Claimant or authorized representative.

The above shall apply only in the case of a failure that:

- a. Is a communication by a Claimant or an authorized representative of a Claimant that is received by the person or organizational unit designated by the Plan or Plan Designee that handles benefit matters; and

- b. Is a communication that names a specific Claimant; a specific medical condition or symptom; and a specific treatment, service, or product for which approval is requested.
- 2. Civil Action. A Claimant is not required to file more than the Appeals process described herein prior to bringing a civil action under ERISA.

D. CLAIM FOR BENEFITS

A Claim for Benefits is a request for a Plan benefit or benefits made by a Claimant in accordance with a Plan's reasonable procedure for filing benefit claims. A Claim for Benefits includes any Pre-Service Claims and any Post-Service Claims.

E. TIMING OF NOTIFICATION OF BENEFIT DETERMINATION (Internal claims and Appeal process)

- 1. In general. Except as provided in paragraph E.2, if a claim is wholly or partially denied, the Claimant shall be notified in accordance with paragraph F. herein, of the Adverse Benefit Determination within a reasonable period of time, but not later than ninety (90) days after receipt of the claim by the Plan or the Plan's Designee, unless it is determined that special circumstances require an extension of time for processing the claim. If it is determined that an extension of time for processing is required, written Notice of the extension shall be furnished to the Claimant prior to the termination of the initial ninety (90)-day period. In no event shall such extension exceed a period of ninety (90) days from the end of such initial period. The extension Notice shall indicate the special circumstances requiring an extension of time and the date by which the benefit determination will be rendered.
- 2. The Claimant shall be notified of the determination in accordance with the following, as appropriate.
 - a. Expedited Notification of benefit determinations involving urgent care. In the case of a Claim Involving Urgent Care, the Claimant shall be notified of the benefit determination (whether adverse or not) as soon as possible, taking into account the medical exigencies, but not later than seventy-two (72) hours after receipt of the claim unless the Claimant fails to provide sufficient information to determine whether, or to what extent, benefits are covered or payable under the Plan. In the case of such a failure, the Claimant shall be notified as soon as possible, but not later than twenty-four (24) hours after receipt of the claim, of the specific information necessary to complete the claim. The Claimant shall be afforded a reasonable amount of time, taking into account the circumstances, but not less than forty-eight (48) hours, to provide the specified information. Notification of any Adverse Benefit Determination pursuant to this paragraph shall be made in accordance with paragraph F. herein. The Claimant shall be notified of the benefit determination as soon as possible, but in no case later than forty-eight (48) hours after the earlier of:
 - 1) Receipt of the specified information, or
 - 2) The end of the period afforded the Claimant to provide the specified additional information.

- b. Concurrent care decisions. If an ongoing course of treatment has been approved to be provided over a period of time or number of treatments:
 - 1) Any reduction or termination of such course of treatment (other than by Plan amendment or termination) before the end of such period of time or number of treatments shall constitute an Adverse Benefit Determination. The Claimant shall be notified in accordance with paragraph F. herein, of the Adverse Benefit Determination at a time sufficiently in advance of the reduction or termination to allow the Claimant to Appeal and obtain a determination on review of that Adverse Benefit Determination before the benefit is reduced or terminated.
 - 2) Any request by a Claimant to extend the course of treatment beyond the period of time or number of treatments that is a Claim Involving Urgent Care shall be decided as soon as possible, taking into account the medical exigencies. The Claimant shall be notified of the benefit determination, whether adverse or not, within twenty-four (24) hours after receipt of the claim, provided that any such claim is made at least twenty-four (24) hours prior to the expiration of the prescribed period of time or number of treatments. Notification of any Adverse Benefit Determination concerning a request to extend the course of treatment, whether involving urgent care or not, shall be made in accordance with paragraph F. herein, and Appeal shall be governed by paragraphs H.2.a, H.2.b, or H.2.c, herein as appropriate.
 - 3) Continued coverage will be provided pending the outcome of an Appeal.
- c. Other claims. In the case of a claim that is not an urgent care claim or a concurrent care decision the Claimant shall be notified of the benefit determination in accordance with the below "Pre-Service Claims" or "Post-Service Claims," as appropriate.
 - 1) Pre-Service Claims. In the case of a Pre-Service Claim, the Claimant shall be notified of the benefit determination (whether adverse or not) within a reasonable period of time appropriate to the medical circumstances, but not later than fifteen (15) days after receipt of the claim. This period may be extended one time for up to 15 days, provided that the Plan or the Plan's Designee both determines that such an extension is necessary due to matters beyond its control and notifies the Claimant, prior to the expiration of the initial fifteen (15)-day period, of the circumstances requiring the extension of time and the date by which a decision is expected to be rendered. If such an extension is necessary due to a failure of the Claimant to submit the information necessary to decide the claim, the Notice of extension shall specifically describe the required information, and the Claimant shall be afforded at least forty-five (45) days from receipt of the Notice within which to provide the specified information. Notification of any Adverse Benefit Determination pursuant to this paragraph shall be made in accordance with paragraph F. herein.
 - 2) Post-Service Claims. In the case of a Post-Service Claim, the Claimant shall be notified, in accordance with paragraph F. herein, of the Adverse Benefit Determination within a reasonable period of time, but not later than thirty (30) days after receipt of the claim. This period may be extended one time for up to fifteen (15) days, provided

that the Plan or the Plan's Designee both determines that such an extension is necessary due to matters beyond its control and notifies the Claimant, prior to the expiration of the initial thirty (30)-day period, of the circumstances requiring the extension of time and the date by which a decision is expected to be rendered. If such an extension is necessary due to a failure of the Claimant to submit the information necessary to decide the claim, the Notice of extension shall specifically describe the required information, and the Claimant shall be afforded at least forty-five (45) days from receipt of the Notice within which to provide the specified information.

- d. Calculating time periods. For purposes of paragraph E. herein the period of time within which a benefit determination is required to be made shall begin at the time a claim is filed, without regard to whether all the information necessary to make a benefit determination accompanies the filing. In the event that a period of time is extended as permitted pursuant to paragraph E.2.c above due to a Claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination shall be tolled from the date on which the Notification of the extension is sent to the Claimant until the date on which the Claimant responds to the request for additional information.
3. Deemed exhaustion of internal claims and Appeals processes. If the Plan or the Plan's Designee fails to strictly adhere to all the requirements of this paragraph E. with respect to a claim, the Claimant is deemed to have exhausted the internal claims and Appeals process, except as provided in paragraph two below. Accordingly, the Claimant may initiate an External Review under paragraph K. of this section. The Claimant is also entitled to pursue any available remedies under section 502(a) of ERISA or under State law, as applicable, on the basis that the Plan or the Plan's Designee has failed to provide a reasonable internal claims and Appeals process that would yield a decision on the merits of the claim. If a Claimant chooses to pursue remedies under section 502(a) of ERISA under such circumstances, the claim or Appeal is deemed denied on review without the exercise of discretion by an appropriate fiduciary.

Notwithstanding paragraph 3 of this section, the internal claims and Appeals process of this paragraph will not be deemed exhausted based on de minimis violations that do not cause, and are not likely to cause, prejudice or harm to the Claimant so long as the Plan or the Plan's Designee demonstrates that the violation was for good cause or due to matters beyond the control of the Plan or the Plan's Designee and that the violation occurred in the context of an ongoing, good faith exchange of information between the Plan or the Plan's Designee and the Claimant. This exception is not available if the violation is part of a pattern or practice of violations by the Plan or the Plan's Designee. The Claimant may request a written explanation of the violation from the Plan or the Plan's Designee, and the Plan or the Plan's Designee must provide such explanation within 10 days, including a specific description of its bases, if any, for asserting that the violation should not cause the internal claims and Appeals process of this paragraph to be deemed exhausted. If an external reviewer or a court rejects the Claimant's request for immediate review under paragraph 3 of this section on the basis that the Plan or the Plan's Designee met the standards for the exception under this paragraph, the Claimant has the right to resubmit and pursue the internal Appeal of the claim. In such a case, within a reasonable time after the external reviewer or court rejects the claim for immediate review (not to exceed ten (10) days), the Plan or the Plan's Designee shall provide the Claimant with Notice of the opportunity to resubmit and pursue the internal Appeal of the claim. Time periods for re-filing the claim shall begin to run upon Claimant's receipt of such Notice.

F. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION

1. Except in the case of an Adverse Benefit Determination concerning a Claim Involving Urgent Care, the Plan or the Plan's Designee shall provide a Claimant with written or electronic Notification of any Adverse Benefit Determination. The Notification shall set forth, in a manner calculated to be understood by the Claimant:
 - a. The specific reason or reasons for the adverse determination;
 - b. Reference to the specific Plan provisions on which the determination is based;
 - c. A description of any additional material or information necessary for the Claimant to perfect the claim and an explanation of why such material or information is necessary;
 - d. A description of the Plan's review procedures and the time limits applicable to such procedures, including a statement of the Claimant's right to bring a civil action under section 502(a) of the Act following an Adverse Benefit Determination on review;
 - e. In the case of an Adverse Benefit Determination:
 - 1) If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such a rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination and that a copy of such rule, guideline, protocol, or other criterion will be provided free of charge to the Claimant upon request; or
 - 2) If the Adverse Benefit Determination is based on a Medical Necessity or Experimental/Investigational treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request.
 - f. In the case of an Adverse Benefit Determination by the Plan or the Plan's Designee concerning a Claim Involving Urgent Care, a description of the expedited review process applicable to such claims.
2. In the case of an Adverse Benefit Determination by the Plan or the Plan's Designee concerning a Claim Involving Urgent Care, the information described above may be provided to the Claimant orally within the time frame prescribed in paragraph E.2.a herein, provided that a written or electronic Notification in accordance with paragraph F.1 of this section is furnished to the Claimant not later than three (3) days after the oral Notification.

Notice will be provided in accordance with paragraph J., herein.

G. APPEAL OF ADVERSE BENEFIT DETERMINATIONS

1. To Appeal a denied claim, a written request and any supporting record of medical documentation must be submitted to the address on the reverse side of your membership card within one-hundred and eighty (180) days of the Adverse Benefit Determination.
2.
 - a. A Claimant has the opportunity to submit written comments, documents, records, and other information relating to the Claim for Benefits;
 - b. A Claimant shall be provided, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information Relevant to the Claimant's Claim for Benefits;
 - c. The Plan or the Plan's Designee shall take into account all comments, documents, records, and other information submitted by the Claimant relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.
3. In addition to the requirements of paragraphs G.2.a through c herein, the following apply:
 - a. The Plan or the Plan's Designee shall provide for a review that does not afford deference to the initial Adverse Benefit Determination and will be conducted by an appropriate named fiduciary of the Plan who is neither the individual who made the Adverse Benefit Determination that is the subject of the Appeal, nor the subordinate of such individual;
 - b. In deciding an Appeal of any Adverse Benefit Determination 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 or appropriate, the appropriate named fiduciary shall consult with a Health Care Professional who has appropriate training and experience in the field of medicine involved in the medical judgment;
 - c. Upon request, the Plan or the Plan's Designee will identify medical or vocational experts whose advice was obtained on behalf of the Plan in connection with a Claimant's Adverse Benefit Determination, without regard to whether the advice was relied upon in making the benefit determination;
 - d. Health Care Professionals engaged for purposes of a consultation under paragraph G.3.b herein shall be individuals who were neither consulted in connection with the Adverse Benefit Determination that is the subject of the Appeal, nor subordinates of any such individuals; and
 - e. In the case of a Claim Involving Urgent Care, a request for an expedited Appeal of an Adverse Benefit Determination may be submitted orally or in writing by the Claimant; and all necessary information, including the Plan's or the Plan Designee's determination on review, may be transmitted between the Plan or the Plan's Designee and the Claimant by telephone, facsimile, or other available similarly expeditious method.

4. Full and fair review. The Plan or the Plan's Designee shall allow a Claimant to review the claim file and to present evidence and testimony as part of the internal claims and Appeals process. Specifically, in addition to the requirements of paragraphs G.2.a through c herein, the following apply:
 - a. The Plan or the Plan's Designee shall provide the Claimant, free of charge, with any new or additional evidence considered, relied upon, or generated by the Plan or the Plan's Designee (or at the direction of the Plan or the Plan's Designee) in connection with the claim; such evidence will be provided as soon as possible and sufficiently in advance of the date on which the Notice of Final Internal Adverse Benefit Determination is required to be provided under paragraph H. herein, to give the Claimant a reasonable opportunity to respond prior to that date; and
 - b. Before the Plan or the Plan's Designee issues a Final Internal Adverse Benefit Determination based on a new or additional rationale, the Claimant shall be provided, free of charge, with the rationale; the rationale shall be provided as soon as possible and sufficiently in advance of the date on which the Notice of Final Internal Adverse Benefit Determination is required to be provided under paragraph H. herein, to give the Claimant a reasonable opportunity to respond prior to that date.
5. Avoiding conflicts of interest. In addition to the requirements of paragraphs B. and G. herein, regarding full and fair review, the Plan or the Plan's Designee shall ensure that all claims and Appeals are adjudicated in a manner designed to ensure the independence and impartiality of the persons involved in making the decision. Accordingly, decisions regarding hiring, compensation, termination, promotion, or other similar matters with respect to any individual (such as a claims adjudicator or medical expert) shall not be made based upon the likelihood that the individual will support the denial of benefits.

H. TIMING OF NOTIFICATION OF DETERMINATION OF APPEAL

1. In general. Except as provided below and in paragraph H.2, a Claimant shall be Notified in accordance with paragraph I. herein of the benefit determination on review within a reasonable period of time, but not later than sixty (60) days after receipt of the Claimant's request for review, unless it is determined that special circumstances require an extension of time for processing the claim. If it is determined that an extension of time for processing is required, written Notice of the extension shall be furnished to the Claimant prior to the termination of the initial sixty (60)-day period. In no event shall such extension exceed a period of sixty (60) days from the end of the initial period. The extension Notice shall indicate the special circumstances requiring an extension of time and the date by which the Plan or the Plan's Designee expects to render the determination on review.
2. The Plan or the Plan's Designee shall notify a Claimant of its benefit determination on review in accordance with the following, as appropriate.
 - a. Urgent care claims. In the case of a Claim Involving Urgent Care, the Claimant shall be Notified, in accordance with paragraph I. herein, of the benefit determination on review as soon as possible, taking into account the medical exigencies, but not later than seventy-two (72) hours after receipt of the Claimant's request for review of an Adverse Benefit Determination.

- b. Pre-service claims. In the case of a Pre-Service Claim, the Claimant shall be Notified, in accordance with paragraph I. herein, of the benefit determination on review within a reasonable period of time appropriate to the medical circumstances. Such Notification shall be provided not later than thirty (30) days after receipt of the Claimant's request for review of an Adverse Benefit Determination.
 - c. Post-service claims. In the case of a Post-Service Claim, except as provided below, the Claimant shall be Notified, in accordance with paragraph I. herein, of the benefit determination on review within a reasonable period of time. Such Notification shall be provided not later than sixty (60) days after receipt of the Claimant's request for review of an Adverse Benefit Determination.
- 3. Calculating time periods. For purposes of paragraph H. herein, the period of time within which a benefit determination on review shall be made begins at the time an Appeal is received by the Plan or the Plan's Designee, without regard to whether all the information necessary to make a benefit determination on review accompanies the filing. In the event that a period of time is extended as permitted pursuant to paragraph I.1 herein due to a Claimant's failure to submit information necessary to decide a claim, the period for making the benefit determination on review shall be tolled from the date on which the Notification of the extension is sent to the Claimant until the date on which the Claimant responds to the request for additional information.
 - 4. In the case of an Adverse Benefit Determination on review, upon request, the Plan or the Plan's Designee shall provide such access to, and copies of Relevant documents, records, and other information described in paragraphs I.3, I.4, and I.5 herein as is appropriate.

I. MANNER AND CONTENT OF NOTIFICATION OF BENEFIT DETERMINATION ON APPEAL

The Plan or the Plan's Designee shall provide a Claimant with written or electronic Notification of its benefit determination on review. In the case of an Adverse Benefit Determination, the Notification shall set forth, in a manner calculated to be understood by the Claimant:

- 1. The specific reason or reasons for the adverse determination;
- 2. Reference to the specific Plan provisions on which the benefit determination is based;
- 3. A statement that the Claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records, and other information Relevant to the Claimant's Claim For Benefits;
- 4. A statement describing any voluntary Appeal procedures offered by the Plan and the Claimant's right to obtain the information about such procedures, and a statement of the Claimant's right to bring an action under section 502(a) of the Act; and

5.
 - a. If an internal rule, guideline, protocol, or other similar criterion was relied upon in making the adverse determination, either the specific rule, guideline, protocol, or other similar criterion; or a statement that such 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 similar criterion will be provided free of charge to the Claimant upon request;
 - b. If the Adverse Benefit Determination is based on a Medical Necessity or Experimental/Investigational treatment or similar exclusion or limit, either an explanation of the scientific or clinical judgment for the determination, applying the terms of the Plan to the Claimant's medical circumstances, or a statement that such explanation will be provided free of charge upon request; and
 - c. Other information may be available regarding dispute resolutions through your local U.S. Department of Labor Office and or your State insurance regulatory agency.

Notice will be provided in accordance with paragraph J., herein.

J. NOTICE

1. Notice. The Plan or the Plan's Designee shall provide Notice to individuals, in a culturally and linguistically appropriate manner (as described in paragraph 2. of this section) in accordance with paragraphs F. and I. herein. Additionally:
 - a. The Plan or the Plan's Designee shall ensure that any notice of Adverse Benefit Determination or Final Internal Adverse Benefit Determination includes information sufficient to identify the claim involved (including the date of service, the Health Care Provider, the claim amount (if applicable), and a statement describing the availability, upon request, of the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning).
 - b. The Plan or the Plan's Designee shall provide to a Claimant, as soon as practicable, upon request, the diagnosis code and its corresponding meaning, and the treatment code and its corresponding meaning, associated with any Adverse Benefit Determination or Final Internal Adverse Benefit Determination. The Plan or the Plan's Designee shall not consider a request for such diagnosis and treatment information, in itself, to be a request for an internal Appeal under this paragraph or an External Review under paragraph K of this section.
 - c. The Plan or the Plan's Designee shall ensure that the reason or reasons for the Adverse Benefit Determination or Final Internal Adverse Benefit Determination includes the denial code and its corresponding meaning, as well as a description of the Plan's or the Plan Designee's standard, if any, that was used in denying the claim. In the case of a Notice of Final Internal Adverse Benefit Determination, this description must include a discussion of the decision.
 - d. The Plan or the Plan's Designee shall provide a description of available Internal Appeals and External Review processes, including information regarding how to initiate an Appeal.
 - e. The Plan or the Plan's Designee shall disclose the availability of, and contact information for, any applicable office of health insurance consumer assistance or ombudsman established under PHS Act section 2793 to assist individuals with the internal claims and Appeals and External Review processes.
2. Form and manner of Notice.
 - a. In general. For purposes of this section, a Group Health Plan is considered to provide Relevant Notices in a culturally and linguistically appropriate manner if the Plan or the Plan's Designee meets all the requirements of paragraph b. of this section with respect to the applicable non-English languages described in paragraph c. of this section.
 - b. Requirements
 - 1) The Plan or the Plan's Designee shall provide oral language services (such as a telephone customer assistance hotline) that include answering questions in any applicable non English language and providing assistance with filing claims and Appeals (including External Review) in any applicable non-English language;

- 2) The Plan or the Plan's Designee shall provide, upon request, a Notice in any applicable non-English language; and
 - 3) The Plan or the Plan's Designee shall include in the English versions of all Notices, a statement prominently displayed in any applicable non-English language clearly indicating how to access the language services provided by the Plan or the Plan's Designee.
- c. Applicable non-English language. With respect to an address in any United States county to which a Notice is sent, a non-English language is an applicable non-English language if ten percent or more of the population residing in the county is literate only in the same non-English language, as determined in guidance published by the Secretary.

K. EXTERNAL REVIEW PROCESS

1. When filing a request for an External Review, the Claimant will be required to authorize the release of any medical records of the Claimant that may be required to be reviewed for the purpose of reaching a decision on the External Review.
2. If a Claimant is in need of assistance, they may contact the appropriate agency as follows:

Maryland Office of the Attorney General
Health Education and Advocacy Unit
200 St. Paul Place, 16th Floor
Baltimore, MD 21202
(877) 261-8807

<http://www.oag.state.md.us/Consumer/HEAU.htm>
heau@oag.state.md.us

Additionally, the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) may also be a helpful resource to a Claimant in need of assistance.

EBSA may be contacted at: 1-866-444-EBSA (3272) or www.askebsa.dol.gov.

3. Scope
 - a. In general. Subject to the suspension provision in paragraph b. of this section and except to the extent provided otherwise by the Secretary in guidance, the External Review process established pursuant to this paragraph K. applies to any Adverse Benefit Determination or Final Internal Adverse Benefit Determination, except that a denial, reduction, termination, or a failure to provide payment for a benefit based on a determination that a Claimant fails to meet the requirements for eligibility under the terms of a Group Health Plan is not eligible for the External Review process under this paragraph K.
 - b. Suspension of general rule. Unless or until this suspension is revoked in guidance by the Secretary, with respect to claims for which External Review has not been initiated before September 20, 2011, the External Review process established pursuant to this paragraph K. applies only to:

- 1) An Adverse Benefit Determination (including a Final Internal Adverse Benefit Determination) by the Plan or the Plan's Designee that involves medical judgment (including, but not limited to, those based on the Plan's or the Plan Designee's requirements for Medical Necessity, appropriateness, health care setting, level of care, or effectiveness of a Covered Service; or its determination that a treatment is Experimental/ Investigational), as determined by the External Reviewer; and
 - 2) A Rescission of coverage (whether or not the Rescission has any effect on any particular benefit at that time).
4. Standard External Review for self-insured group health Plans

This section sets forth procedures for standard External Review for self-insured Group Health Plans. Standard External Review is External Review that is not considered expedited (as described in paragraph 5 of this section).

- a. Request for External Review. The Group Health Plan allows a Claimant to file a request for an External Review with the Plan or the Plan's Designee if the request is filed within four months after the date of receipt of a Notice of an Adverse Benefit Determination or Final Internal Adverse Benefit Determination. If there is no corresponding date four months after the date of receipt of such a Notice, then the request must be filed by the first day of the fifth month following the receipt of the Notice. For example, if the date of receipt of the Notice is October 30, because there is no February 30, the request must be filed by March 1. If the last filing date would fall on a Saturday, Sunday, or Federal holiday, the last filing date is extended to the next day that is not a Saturday, Sunday, or Federal holiday.
- b. Preliminary review. Within five business days following the date of receipt of the External Review request, the Group Health Plan or the Plan's Designee shall complete a preliminary review of the request to determine whether:
 - 1) The Claimant is or was covered under the Plan at the time the health care item or service was requested or, in the case of a retrospective review, was covered under the Plan at the time the health care item or service was provided;
 - 2) The Adverse Benefit Determination or the final Adverse Benefit Determination does not relate to the Claimant's failure to meet the requirements for eligibility under the terms of the Group Health Plan (e.g., worker classification or similar determination);
 - 3) The Claimant has exhausted the Plan's Internal Appeal process unless the Claimant is not required to exhaust the Internal Appeals process as described under paragraph E.3; and
 - 4) The Claimant has provided all the information and forms required to process an External Review.

Within one business day after completion of the preliminary review, the Plan or the Plan's Designee shall issue a Notification in writing to the Claimant. If the request is complete but not eligible for External Review, such Notification shall include the reasons for its ineligibility and contact information for the Employee Benefits Security Administration (toll-free number 866-444-EBSA (3272)). If the request is not complete, such Notification shall describe the

information or materials needed to make the request complete and the Plan or the Plan's Designee shall allow a Claimant to perfect the request for External Review within the four-month filing period or within the forty-eight (48)-hour period following the receipt of the Notification, whichever is later.

- c. Referral to Independent Review Organization. The Group Health Plan shall assign an Independent Review Organization (IRO) that is accredited by URAC or by a similar nationally-recognized accrediting organization to conduct the External Review. Moreover, the Plan or the Plan's Designee shall take action against bias and to ensure independence. Accordingly, the Plan or the Plan's Designee shall contract with at least three IROs for assignments under the Plan and rotate claims assignments among them (or incorporate other independent unbiased methods for selection of IROs, such as random selection). In addition, the IRO may not be eligible for any financial incentives based on the likelihood that the IRO will support the denial of benefits.

The contract between the Plan or the Plan's designee and an IRO, shall include the following:

- 1) The assigned IRO will utilize legal experts where appropriate to make coverage determinations under the Plan.
- 2) The assigned IRO will timely notify the Claimant in writing of the request's eligibility and acceptance for External Review. This Notice will include a statement that the Claimant may submit in writing to the assigned IRO within ten business days following the date of receipt of the Notice additional information that the IRO must consider when conducting the External Review. The IRO is not required to, but may, accept and consider additional information submitted after ten business days.
- 3) Within five business days after the date of assignment of the IRO, the Plan or the Plan's Designee shall provide to the assigned IRO the documents and any information considered in making the Adverse Benefit Determination or Final Internal Adverse Benefit Determination. Failure by the Plan or the Plan's Designee to timely provide the documents and information will not delay the conduct of the External Review. If the Plan or the Plan's Designee fails to timely provide the documents and information, the assigned IRO may terminate the External Review and make a decision to reverse the Adverse Benefit Determination or Final Internal Adverse Benefit Determination. Within one business day after making the decision, the IRO shall notify the Claimant and the Plan or the Plan's Designee.
- 4) Upon receipt of any information submitted by the Claimant, the assigned IRO shall within one business day forward the information to the Plan or the Plan's Designee. Upon receipt of any such information, the Plan or the Plan's Designee may reconsider its Adverse Benefit Determination or Final Internal Adverse Benefit Determination that is the subject of the External Review. Reconsideration by the Plan or the Plan's Designee shall not delay the External Review. The External Review may be terminated as a result of the reconsideration only if the Plan or the Plan's Designee decides, upon completion of its reconsideration, to reverse its Adverse Benefit Determination or Final Internal Adverse Benefit

Determination and provide coverage or payment. Within one business day after making such a decision, the Plan or the Plan's Designee shall provide written Notice of its decision to the Claimant and the assigned IRO. The assigned IRO shall terminate the External Review upon receipt of the Notice from the Plan or the Plan's Designee.

- 5) The IRO will review all of the information and documents timely received. In reaching a decision, the assigned IRO will review the claim de novo and not be bound by any decisions or conclusions reached during the Plan's or the Plan Designee's internal claims and Appeals process applicable under paragraph E. of this section. In addition to the documents and information provided, the assigned IRO, to the extent the information or documents are available and the IRO considers them appropriate, will consider the following in reaching a decision:
 - (a) The Claimant's medical records;
 - (b) The attending health care professional's recommendation;
 - (c) Reports from appropriate health care professionals and other documents submitted by the Plan or the Plan's Designee, Claimant, or the Claimant's treating provider;
 - (d) The terms of the Claimant's Plan to ensure that the IRO's decision is not contrary to the terms of the Plan, unless the terms are inconsistent with applicable law;
 - (e) Appropriate practice guidelines, which must include applicable evidence-based standards and may include any other practice guidelines developed by the Federal government, national or professional medical societies, boards, and associations;
 - (f) Any applicable clinical review criteria developed and used by the Plan or the Plan's Designee, unless the criteria are inconsistent with the terms of the Plan or with applicable law; and
 - (g) The opinion of the IRO's clinical reviewer or reviewers after considering the information described in this Notice to the extent the information or documents are available and the clinical reviewer or reviewers consider appropriate.
- 6) The assigned IRO shall provide written Notice of the final External Review decision within forty-five (45) days after the IRO receives the request for the External Review. The IRO shall deliver the Notice of final External Review decision to the Claimant and the Plan or the Plan's Designee.
- 7) The assigned IRO's decision Notice will contain:
 - (a) A general description of the reason for the request for External Review, including information sufficient to identify the claim (including the date or dates of service, the Health Care Provider, the claim amount (if applicable), the diagnosis code and its corresponding meaning, the

treatment code and its corresponding meaning, and the reason for the previous denial);

- (b) The date the IRO received the assignment to conduct the External Review and the date of the IRO decision;
- (c) References to the evidence or documentation, including the specific coverage provisions and evidence-based standards, considered in reaching its decision;
- (d) A discussion of the principal reason or reasons for its decision, including the rationale for its decision and any evidence-based standards that were relied on in making its decision;
- (e) A statement that the determination is binding except to the extent that other remedies may be available under state or federal law to either the Group Health Plan or to the Claimant;
- (f) A statement that judicial review may be available to the Claimant; and
- (g) Current contact information, including phone number, for any applicable office of health insurance consumer assistance or ombudsman established under PHS Act section 2793.

- 8) After a final External Review decision, the IRO shall maintain records of all claims and Notices associated with the External Review process for six years. An IRO shall make such records available for examination by the Claimant, Plan, or state or federal oversight agency upon request, except where such disclosure would violate state or federal privacy laws.

- d. Reversal of Plan's decision. Upon receipt of a Notice of a final External Review decision reversing the Adverse Benefit Determination or Final Internal Adverse Benefit Determination, the Plan or the Plan's Designee shall immediately provide coverage or payment (including immediately authorizing or immediately paying benefits) for the claim.

5. Expedited External Review for self-insured Group Health Plans

- a. Request for expedited External Review. The Group Health Plan shall allow a Claimant to make a request for an expedited External Review with the Plan or the Plan's Designee at the time the Claimant receives:
 - 1) An Adverse Benefit Determination if the Adverse Benefit Determination involves a medical condition of the Claimant for which the timeframe for completion of an expedited Internal Appeal under paragraph E.2.a would seriously jeopardize the life or health of the Claimant or would jeopardize the Claimant's ability to regain maximum function and the Claimant has filed a request for an expedited Internal Appeal;
 - 2) A Final Internal Adverse Benefit Determination, if the Claimant has a medical condition where the timeframe for completion of a standard External Review would seriously jeopardize the life or health of the

Claimant or would jeopardize the Claimant's ability to regain maximum function, or if the Final Internal Adverse Benefit Determination concerns an admission, availability of care, continued stay, or health care item or service for which the Claimant received Emergency Services, but has not been discharged from a facility.

- b. Preliminary review. Immediately upon receipt of the request for expedited External Review, the Plan or the Plan's Designee shall determine whether the request meets the reviewability requirements set forth in paragraph K.4.b above for standard External Review. The Plan or the Plan's Designee shall immediately send a Notice that meets the requirements set forth in paragraph K.4.b above for standard External Review to the Claimant of its eligibility determination.
- c. Referral to Independent Review Organization. Upon a determination that a request is eligible for External Review following the preliminary review, the Plan or the Plan's Designee will assign an IRO pursuant to the requirements set forth in paragraph K.4.c above for standard review. The Plan or the Plan's Designee shall provide or transmit all necessary documents and information considered in making the Adverse Benefit Determination or Final Internal Adverse Benefit Determination to the assigned IRO electronically or by telephone or facsimile or any other expeditious method.

The assigned IRO, to the extent the information or documents are available and the IRO considers them appropriate, shall consider the information or documents described above under the procedures for standard review. In reaching a decision, the assigned IRO shall review the claim de novo and is not bound by any decisions or conclusions reached during the Plan's or the Plan Designee's internal claims and Appeals process.

- d. Notice of final External Review decision. The Plan's or the Plan Designee's contract with the assigned IRO shall require the IRO to provide Notice of the final External Review decision, in accordance with the requirements set forth in paragraph K.4.c above, as expeditiously as the Claimant's medical condition or circumstances require, but in no event more than seventy-two (72) hours after the IRO receives the request for an expedited External Review. If the Notice is not in writing, within forty-eight (48) hours after the date of providing that Notice, the assigned IRO shall provide written confirmation of the decision to the Claimant and the Plan or the Plan's Designee.
6. An External Review decision is binding on the Plan or the Plan's Designee, as well as the Claimant, except to the extent other remedies are available under state or federal law, and except that the requirement that the decision be binding shall not preclude the Plan or the Plan's Designee from making payment on the claim or otherwise providing benefits at any time, including after a final External Review decision that denies the claim or otherwise fails to require such payment or benefits. For this purpose, the Plan or the Plan's Designee shall provide any benefits (including by making payment on the claim) pursuant to the final External Review decision without delay, regardless of whether the Plan or the Plan's Designee intends to seek judicial review of the External Review decision and unless or until there is a judicial decision otherwise.