

# LOUISIANA EHB BENCHMARK PLAN

#### **SUMMARY INFORMATION**

Plan Type	Plan from largest small group product, Preferred Provider Organization
Issuer Name	Blue Cross and Blue Shield of Louisiana
Product Name	GroupCare PPO
Plan Name	GroupCare PPO
Supplemented Categories (Supplementary Plan Type)	<ul><li>Pediatric Oral (FEDVIP)</li><li>Pediatric Vision (FEDVIP)</li></ul>
Habilitative Services Included Benchmark (Yes/No)	Yes



### **BENEFITS AND LIMITS**

Bene	fit Info	ormation						General Information		
Α	В	С	D	E	F	G	Н	I	J	К
Benefit	EHB	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
Primary Care Visit	Yes	,	Covered	No						No
to Treat an Injury		visit to treat an injury								
or Illness	.,	or illness	6 1							
Specialist Visit	Yes	Specialist visit	Covered	No						No
Other Practitioner	Yes	Other practitioner office visit	Covered	No						No
Office Visit		office visit								
(Nurse, Physician										
Assistant)										
Outpatient	Yes	Outpatient Facility	Covered	No						No
Facility Fee (e.g.,		Fee is covered	0010.00							
Ambulatory										
Surgery Center)										
Outpatient	Yes	Outpatient Surgery	Covered	No				Exclusions include:	Surgical services Include:	No
Surgery		Physician/Surgical						a. rhinoplasty;	1. The Allowable Charge for Inpatient and Outpatient	
Physician/		Services						b. blepharoplasty services identified by CPT codes	Surgery includes all pre-operative and postoperative	
Surgical Services								15820, 15821, 15822, 15823; brow ptosis identified by		
									Multiple Surgical Procedures - When Medically	
								•	Necessary multiple procedures (concurrent,	
									successive, or other multiple surgical procedures) are	
									performed at the same surgical setting	
									3. Assistant Surgeon	
									4. General anesthesia services are covered when	
									requested by the operating Physician and performed	
								•	by a certified registered nurse anesthetist (CRNA) or Physician, other than the operating Physician or the	
									assistant surgeon, for covered surgical services.	
									Outpatient Medical and Surgical Services include:	
									Home, office, and other Outpatient visits for	
								result of penile prosthesis;	examination, diagnosis, and treatment of an illness or	
								g. diastasis recti;	injury. Benefits for Outpatient medical services do not	
								•	include separate payments for routine pre-operative	
								· ·	and post-operative medical visits for Surgery or	
								function, sexual dysfunctions or inadequacies.	Pregnancy Care.	
								j. Surgical and medical treatment for snoring in the	2. Services of an Ambulatory Surgical Center	
								absence of obstructive sleep apnea, including laser	<ol><li>Consultation (as defined in this Benefit Plan).</li></ol>	
								assisted uvulopalatoplasty (LAUP).		
								k. Reversal of a voluntary sterilization procedure.		
Hospice Services	Yes		Covered	No						No
Non-Emergency		Non-Emergency Care	Covered	No						No
Care When		when traveling								
Traveling Outside		outside the U.S.								
the U.S.										
Routine Dental			Not Covered							
Services (Adult)							]			



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A	В	С	D	Е	F	G	н	I	J	К		
Benefit	ЕНВ	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional		
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay		<b>F</b> 1 111 1	Limitations or		
		the Benefit name)	Covered?	Service?		Description	,			Restrictions?		
Infertility			Not Covered									
Treatment												
Long-Term/			Not Covered									
Custodial Nursing												
Home Care												
Private-Duty	Yes	Private-Duty Nursing	Covered	Yes	5000	Dollars per		Inpatient Private Duty Nursing Services are not	Coverage is available to a Member for Private Duty	No		
Nursing						benefit period		covered.	Nursing Services as shown in the Schedule of Benefits,			
									when performed on an Outpatient basis and when the			
									nurse is not related to the Member by blood,			
									marriage, or adoption.			
Routine Eye Exam			Not Covered						0,7			
(Adult)												
Urgent Care	Yes	Urgent Care Centers	Covered	No					Services for Urgent Care Centers are covered.	No		
Centers or		or Facilities		-								
Facilities												
Home Health	Yes	Home Health Care	Covered	No					As shown on the Schedule of Benefits	No		
Care Services				_								
Emergency Room	Yes	Emergency Room	Covered	No					Emergency Room Services - Network benefits- The	No		
Services		Services							member must pay an Emergency Room Copayment as			
									shown in the Schedule of Benefits, for each visit to an			
									Emergency Room for treatment. The ER copayment is			
									waived if the visit results in an Inpatient Admission.			
Emergency	Yes	Emergency	Covered	No				No benefits are available if transportation is provided	Emergency Transportation/ Ambulance Includes:	No		
Transportation/		Transportation/							To or from the nearest Hospital (when medically			
Ambulance		Ambulance						hospital transports members between parts of its own	necessary); Benefits for air ambulance services are			
								campus.	available only if this type of ambulance service is			
									requested by policing or medical authorities at the			
									site in an emergency situation or if the member is in a			
									location that cannot be reached for a ground			
									ambulance.			
Inpatient Hospital	Yes	Inpatient Hospital	Covered	No					Inpatient Bed, Board and General Nursing Services	No		
Services (e.g.,		Services							include:			
Hospital Stay)									Hospital room and board and general nursing			
									services.			
									2. In a Special Care Unit for a critically ill Member			
									requiring an intensive level of care.			
									3. In a Skilled Nursing Facility or Unit or while			
									receiving skilled nursing services in a Hospital, for the			
									maximum number of days per Benefit Period shown			
									in the Schedule of Benefits.			
									4. In a Residential Treatment Center for Members			
									with Mental Disorders and Alcohol and/or Drug Abuse	:		
									Benefits.			
									B. Other Hospital Services (Inpatient and Outpatient)			
									1. Use of operating, delivery, recovery and treatment			
									rooms and equipment.			
									2. Drugs and medicines including take-home			
									Prescription Drugs.			
									3. Blood transfusions, including the cost of whole			
							l		blood, blood plasma and expanders, processing	1		



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A Benefit	B EHB	C Benefit Description (may be the same as the Benefit name)	D Is the Benefit Covered?	E Quantitative Limit on Service?	F Limit Quantity	G Limit Unit and/or Description	H Minimum Stay	l Exclusions	J Explanations	K Additional Limitations or Restrictions?
									charges, administrative charges, equipment and supplies.  4. Anesthesia, anesthesia supplies and anesthesia services rendered by a Hospital employee.  5. Medical and surgical supplies, casts, and splints.  6. Diagnostic Services rendered by a Hospital employee.  7. Physical Therapy provided by a Hospital employee.  8. Psychological testing when ordered by the attending Physician and performed by an employee of the hospital.	
Inpatient Physician and Surgical Services	Yes	Inpatient Physician and Surgical Services	Covered	No					Surgical services Include:  1. The Allowable Charge for Inpatient and Outpatient Surgery includes all pre-operative and postoperative medical visits.  2. Multiple Surgical Procedures - When Medically Necessary multiple procedures (concurrent, successive, or other multiple surgical procedures) are performed at the same surgical setting  3. Assistant Surgeon  4. General anesthesia services are covered when requested by the operating Physician and performed by a certified registered nurse anesthetist (CRNA) or Physician, other than the operating Physician or the assistant surgeon, for covered surgical services. Inpatient Medical Services - Subject to provisions in the sections pertaining to Surgery and Pregnancy Care in this Benefit Plan, Inpatient Medical Services include: 1. Inpatient medical care visits; 2. Concurrent Care; 3. Consultation (as defined in this Benefit Plan).	
Bariatric Surgery			Not Covered							
Cosmetic Surgery			Not Covered						Unless required for a Congenital Anomaly.	
Skilled Nursing Facility		Skill Nursing Facility	Covered	No						No
Prenatal and Postnatal Care	Yes	Prenatal and Postnatal Care	Covered	No				not limited to, in vitro fertilization, uterine embryo lavage, embryo transfer, artificial insemination, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, low tubal ovum transfer, and drug or hormonal therapy administered as part of the treatment. Even if fertile, these procedures are not available for Benefits. 21. Services, supplies or treatment related to artificial means of Pregnancy including, but not limited to, in vitro fertilization, uterine embryo lavage, embryo transfer, artificial insemination, gamete intrafallopian tube transfer, zygote intrafallopian tube transfer, low tubal ovum	Pregnancy Care Benefits are as follows:  1. Surgical and Medical Services a. Initial office visit and visits during the term of the pregnancy. b. Diagnostic Services. c. Delivery, including necessary pre-natal and post-natal care. d. Medically Necessary abortion required in order to save the life of the mother. 2. Facility Services Hospital services required in connection with pregnancy and Medically Necessary abortions as described above. The Hospital (nursery) charge for a well newborn is included in the mother's Benefits for the covered portion of her Admission for Pregnancy Care. 3. Benefits	No



Bene	fit Info	ormation						General Information		
A Benefit	B EHB	C Benefit Description (may be the same as the Benefit name)	D Is the Benefit Covered?	E Quantitative Limit on Service?	F Limit Quantity	G Limit Unit and/or Description	H Minimum Stay	l Exclusions	J Explanations	K Additional Limitations or Restrictions?
								other than to save a life of the mother:	shown in the Schedule of Benefits, applies to each pregnancy for Covered Services rendered by Network Providers.  An Authorization is required for a Hospital stay in connection with childbirth for the covered mother or covered well newborn child only if the mother's length of stay exceeds forty-eight (48) hours following a vaginal delivery or ninety-six (96) hours following a cesarean section. An authorization is required if a newborn's stay exceeds that of the mother.	
Delivery and All Inpatient Services for Maternity Care		Delivery and All Inpatient Services for Maternity Care	Covered	No			48		Pregnancy Care Benefits are as follows:  1. Surgical and Medical Services a. Initial office visit and visits during the term of the pregnancy. b. Diagnostic Services. c. Delivery, including necessary pre-natal and postnatal care. d. Medically Necessary abortion required in order to save the life of the mother. 2. Facility Services Hospital services required in connection with pregnancy and Medically Necessary abortions as described above. The Hospital (nursery) charge for a well newborn is included in the mother's Benefits for the covered portion of her Admission for Pregnancy Care. 3. Benefits a. Network Benefits: A Pregnancy Care Copayment, if shown in the Schedule of Benefits, applies to each pregnancy for Covered Services rendered by Network Providers. An Authorization is required for a Hospital stay in connection with childbirth for the covered mother or covered well newborn child only if the mother's length of stay exceeds forty-eight (48) hours following a vaginal delivery or ninety-six (96) hours following a cesarean section. An Authorization is required if a newborn's stay exceeds that of the mother.	
Mental/ Behavioral Health Outpatient Services	Yes	Mental/ Behavioral Health Outpatient Services	Covered	No				marriage counseling, divorce counseling, parental counseling and job counseling.	Benefits for the treatment of Mental Health are available subject to any limitations shown in the Schedule of Benefits. Treatment must be rendered by a Doctor of Medicine, Doctor of Osteopathy, or an Allied Health Professional.	No



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		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
Mental/	Yes	Mental/Behavioral	Covered	No				Coverage for treatment of Mental Disorders does NOT		No
Behavioral Health		Health Inpatient						9	available subject to any limitations shown in the	
Inpatient Services		Services						5.	Schedule of Benefits. Treatment must be rendered by	
									a Doctor of Medicine, Doctor of Osteopathy, or an	
								11 0 0	Allied Health Professional.	
								re-training for a vocation, except as specifically		
								provided in this Benefit Plan for diagnosis, testing, or treatment for remedial reading and learning		
								disabilities, including dyslexia.		
Substance Abuse	Voc	Substance Abuse	Covered	No				disabilities, including dyslexia.	Coverage for treatment of Substance Abuse is	No
Disorder		Disorder Outpatient	Covered	INO					available only if shown as Covered Services in the	INO
Outpatient		Services							Schedule of Benefits. Treatment must be rendered by	
Services		JCI VICCS							a Doctor of Medicine, Doctor of Osteopathy, or an	
									Allied Health Professional. Covered Services will be	
									only those, which are for treatment for abuse of	
									alcohol, drugs or other chemicals, and the resultant	
									physiological and/or psychological dependency, which	
									develops with continued use.	
Substance Abuse	Yes	Substance Abuse	Covered	No					Coverage for treatment of Substance Abuse is	No
Disorder		Disorder Inpatient							available only if shown as Covered Services in the	
Inpatient Services		Services							Schedule of Benefits. Treatment must be rendered by	
									a Doctor of Medicine, Doctor of Osteopathy, or an	
									Allied Health Professional. Covered Services will be	
									only those, which are for treatment for abuse of	
									alcohol, drugs or other chemicals, and the resultant	
									physiological and/or psychological dependency, which	1
									develops with continued use.	
Generic Drugs	Yes	Generic Drugs	Covered	No				,	Applicable prescription drug deductible applies;	No
								· · · · · · · · · · · · · · · · · · ·	Generic drugs are primarily on Tier 1, but may also be	
								illness or injury.	on Tier 3. Injectable generic drugs are on Tier 5.	
								•	In addition, quantity per dispensing (QPD)	
								•	limits/allowances are placed on certain medications	
								enhancing drugs including but not limited to medications used for cosmetic purposes (e.g., Botox®,	and are based on the manufacturer's recommended dosage and duration of therapy, common usage for	
									episodic or intermittent treatment, FDA-approved	
								Propecia®, Rogaine®), effects of aging on the skin,	recommendations and/or clinical studies, and/or as	
									determined by Blue Cross and Blue Shield of Louisiana	
								or medications used to enhance athletic performance;	acterimical by blue cross and blue sine a of Edulsiana	
								b. any medication not proven effective in general		
								medical practice; c. Investigational drugs and drugs		
								used other than for the FDA approved indication,		
								except drugs that are not FDA approved for a		
								particular indication but that are recognized for		
								treatment of the covered indication in a standard		
								reference compendia or as shown in the results of		
								controlled clinical studies published in at least two		
								peer reviewed national professional medical journals		
								and all Medically Necessary services associated with		
								the administration of the drug; d. fertility drugs; e.		
								minerals and vitamins, except for vitamins requiring a		



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		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
								prescription for dispensation; f. nutritional or dietary		
								supplements, or herbal supplements and treatments;		
								g. drugs that can be lawfully obtained without a		
								Physician's order, including over-the-counter ("OTC")		
								drugs, or Prescription Drugs for which there is an OTC equivalent available; h. contraceptive drugs; i. drugs		
								for non-covered orthodontic care, dental implants,		
								and periodontal disease (e.g., Periostat®); j.		
								Prescription Drugs, equipment or substances to treat		
								sexual or erectile dysfunction (e.g., Viagra®, Cialis®,		
								Levitra®); k. Prescription Drugs for and/or treatment		
				1				of idiopathic short stature.		
Preferred Brand	Yes	Preferred Brand	Covered	No				·	Applicable prescription drug deductible applies;	No
Drugs		Drugs		1				are not Medically Necessary for the treatment of	Preferred Brand drugs (oral) are on Tier 2, Preferred	
								illness or injury.	Brand drugs (injectable) are included on Tier 5; Select	
								The following are also excluded unless shown as	Preferred Brand Drugs (oral or injectable) may be on	
								covered in the Schedule of Benefits: a. lifestyle-	Tier 1. In addition, quantity per dispensing (QPD)	
								enhancing drugs including but not limited to	limits/allowances are placed on certain medications	
								, , , , ,	and are based on the manufacturer's recommended	
								, , , , , , , , , , , , , , , , , , , ,	dosage and duration of therapy, common usage for	
								Propecia®, Rogaine®), effects of aging on the skin,	episodic or intermittent treatment, FDA-approved	
									recommendations and/or clinical studies, and/or as	
								or medications used to enhance athletic performance;	determined by Blue Cross and Blue Shield of Louisiana	1
								b. any medication not proven effective in general		
								medical practice; c. Investigational drugs and drugs used other than for the FDA approved indication,		
								except drugs that are not FDA approved indication,		
								particular indication but that are recognized for		
								treatment of the covered indication in a standard		
								reference compendia or as shown in the results of		
								controlled clinical studies published in at least two		
								peer reviewed national professional medical journals		
								and all Medically Necessary services associated with		
								the administration of the drug; d. fertility drugs; e.		
								minerals and vitamins, except for vitamins requiring a		
								prescription for dispensation; f. nutritional or dietary		
								supplements, or herbal supplements and treatments;		
								g. drugs that can be lawfully obtained without a		
								Physician's order, including over-the-counter ("OTC") drugs, or Prescription Drugs for which there is an OTC		
				1				equivalent available; h. contraceptive drugs; i. drugs		
				1				for non-covered orthodontic care, dental implants,		
				1				and periodontal disease (e.g., Periostat®); j.		
				1				Prescription Drugs, equipment or substances to treat		
								sexual or erectile dysfunction (e.g., Viagra®, Cialis®,		
				1				Levitra®); k. Prescription Drugs for and/or treatment		
				<u> </u>				of idiopathic short stature.		
Non-Preferred	Yes	Non-Preferred Brand	Covered	No				Exclusions are: Prescription Drugs that We determine	Applicable prescription drug deductible applies; Non-	No
Brand Drugs		drugs		1				are not Medically Necessary for the treatment of	Preferred Brand Drugs (oral) are included on Tier 3	
								illness or injury.	and Tier 4; Non-Preferred Brand Drugs (injectable) are	2



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		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
								The following are also excluded unless shown as	included on Tier 5. In addition, quantity per	
								covered in the Schedule of Benefits: a. lifestyle-	dispensing (QPD) limits/allowances are placed on	
								enhancing drugs including but not limited to	certain medications and are based on the	
								1 1 1 2	manufacturer's recommended dosage and duration of	
								Renova®, Tri-Luma®), hair loss or restoration (e.g.,	therapy, common usage for episodic or intermittent	
								Propecia®, Rogaine®), effects of aging on the skin,	treatment, FDA-approved recommendations and/or	
								, , , ,	clinical studies, and/or as determined by Blue Cross	
								or medications used to enhance athletic performance; b. any medication not proven effective in general	and blue silield of Louisiana	
								medical practice; c. Investigational drugs and drugs		
								used other than for the FDA approved indication,		
								except drugs that are not FDA approved indication,		
								particular indication but that are recognized for		
								treatment of the covered indication in a standard		
								reference compendia or as shown in the results of		
								controlled clinical studies published in at least two		
								peer reviewed national professional medical journals		
								and all Medically Necessary services associated with		
								the administration of the drug; d. fertility drugs; e.		
								minerals and vitamins, except for vitamins requiring a		
								prescription for dispensation; f. nutritional or dietary		
								supplements, or herbal supplements and treatments;		
								g. drugs that can be lawfully obtained without a		
								Physician's order, including over-the-counter ("OTC")		
								drugs, or Prescription Drugs for which there is an OTC		
								equivalent available; h. contraceptive drugs; i. drugs for non-covered orthodontic care, dental implants,		
								and periodontal disease (e.g., Periostat®); j.		
								Prescription Drugs, equipment or substances to treat		
								sexual or erectile dysfunction (e.g., Viagra®, Cialis®,		
								Levitra®); k. Prescription Drugs for and/or treatment		
								of idiopathic short stature.		
Specialty Drugs	Yes	Specialty drugs	Covered	No				Exclusions are: Prescription Drugs that We determine	Applicable prescription drug deductible applies;	No
								are not Medically Necessary for the treatment of	Specialty drugs can appear on all Tiers depending on	
								illness or injury.	drug status: Generic Drug (Tier 1, Tier 3), Brand-Name	
								The following are also excluded unless shown as	Drug (Tier 2, Tier 3, Tier 4), Injectable drugs (Tier 5). In	
								covered in the Schedule of Benefits: a. lifestyle-	addition, quantity per dispensing (QPD)	
								enhancing drugs including but not limited to	limits/allowances are placed on certain medications	
								1	and are based on the manufacturer's recommended	
								Renova®, Tri-Luma®), hair loss or restoration (e.g.,	dosage and duration of therapy, common usage for	
								Propecia®, Rogaine®), effects of aging on the skin,	episodic or intermittent treatment, FDA-approved	
								medications for weight loss (e.g., Meridia®, Xenical®), or medications used to enhance athletic performance;	recommendations and/or clinical studies, and/or as	
								b. any medication not proven effective in general	determined by blue Cross and blue Silield of Louisidild	
								medical practice; c. Investigational drugs and drugs		
								used other than for the FDA approved indication,		
								except drugs that are not FDA approved for a		
								particular indication but that are recognized for		
								treatment of the covered indication in a standard		
								reference compendia or as shown in the results of		



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		the Benefit name)	Covered?	Service?		Description				Restrictions?
								controlled clinical studies published in at least two		
								peer reviewed national professional medical journals		
								and all Medically Necessary services associated with the administration of the drug; d. fertility drugs; e.		
								minerals and vitamins, except for vitamins requiring a		
								prescription for dispensation; f. nutritional or dietary		
								supplements, or herbal supplements and treatments;		
								g. drugs that can be lawfully obtained without a		
								Physician's order, including over-the-counter ("OTC")		
								drugs, or Prescription Drugs for which there is an OTC		
								equivalent available; h. contraceptive drugs; i. drugs		
								for non-covered orthodontic care, dental implants,		
								and periodontal disease (e.g., Periostat®); j.		
								Prescription Drugs, equipment or substances to treat sexual or erectile dysfunction (e.g., Viagra®, Cialis®,		
								Levitra®); k. Prescription Drugs for and/or treatment		
								of idiopathic short stature.		
Outpatient	Yes	Outpatient	Covered	No				Other exclusions: Visual therapy; lifestyle/habit	Rehabilitative Care Benefits will be available for	No
Rehabilitation		Rehabilitation							Services provided on an Inpatient or Outpatient basis,	
Services		Services						therapy; primarily to enhance athletic abilities; and/or	including services for Occupational Therapy, Physical	
								Inpatient pain rehabilitation and pain control	Therapy, Speech/ Language Pathology Therapy,	
								programs.	and/or Chiropractic Services. The Member must be	
									able to tolerate a minimum of three (3) hours of	
									active therapy per day. An Inpatient rehabilitation	
									Admission must be Authorized prior to the Admission and must begin within seventy-two (72) hours	
									following the discharge from an Inpatient Hospital	
									Admission for the same or similar condition. Day	
									Rehabilitation Programs for Rehabilitative Care may	
									be Authorized in place of Inpatient stays for	
									rehabilitation. Day Rehabilitation Programs must be	
									Authorized prior to beginning the program and must	
									begin within seventy-two (72) hours following	
									discharge from an Inpatient Admission for the same	
Habilitation	Yes	Habilitation Services	Covered	No				Other exclusions:	or similar condition. Rehabilitative Care Benefits will be available for	No
Services	162	riabilitation Services	Covered	INU					Services provided on an Inpatient or Outpatient basis,	INU
Jei Vices									including services for Occupational Therapy, Physical	
									Therapy, Speech/ Language Pathology Therapy,	
								and pain control programs.	and/or Chiropractic Services. The Member must be	
									able to tolerate a minimum of three (3) hours of	
									active therapy per day. An Inpatient rehabilitation	
									Admission must be Authorized prior to the Admission	
									and must begin within seventy-two (72) hours	
									following the discharge from an Inpatient Hospital	
									Admission for the same or similar condition. Day	
									Rehabilitation Programs for Rehabilitative Care may	
									be Authorized in place of Inpatient stays for rehabilitation. Day Rehabilitation Programs must be	
									Authorized prior to beginning the program and must	
L				l			ı	l .	Authorized brior to negimining the brokram and must	



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									begin within seventy-two (72) hours following discharge from an Inpatient Admission for the same or similar condition.	
Chiropractic Care	Yes	Chiropractic Care	Covered	No						No
Durable Medical Equipment	Yes	Durable Medical Equipment	Covered	No				hair implants; Personal comfort, personal hygiene and convenience items including, but not limited to, air conditioners, humidifiers, personal fitness equipment, or alterations to a Member's home or vehicle.	and non-limb). Repair or adjustment of purchased Durable Medical Equipment or for replacement of components is covered; Medical equipment and supplies. Limitations in connection with Durable Medical Equipment.  (1) There is no coverage during rental of Durable Medical Equipment for repair, adjustment, or replacement of components and accessories necessary for the effective functioning and maintenance of covered equipment as this is the responsibility of the Durable Medical Equipment supplier.  (2) There is no coverage for equipment where a commonly available supply or appliance can substitute to effectively serve the same purpose.  (3) There is no coverage for the repair or replacement of equipment lost or damaged due to neglect or misuse.  (4) Reasonable quantity limits on Durable Medical Equipment items and supplies will be determined by Us.  2. Orthotic Devices, Prosthetic Appliances and Devices (non-limb) and Prosthetic Appliances and Devices and Prosthetic Services of the Limb Limitations:  a. There is no coverage for fitting, or adjustments as this is, included in the Allowable Charge  b. Repair or replacement is covered only within a reasonable time period from the date of purchase subject to the expected lifetime of the device. We will determine this time period.  c. Benefits based on the Allowable Charge for standard devices will be provided toward any deluxe device when the Member selects a deluxe device solely for his comfort or convenience.  d. Benefits for deluxe devices based on the Allowable Charge for deluxe devices based on the Allowable Charge for standard device device will only be provided when documented to be Medically Necessary.  e. No Orthotics Benefits are available for supportive	
									devices for the foot, except when used in the	
Hearing Aids	Yes	Hearing Aids	Covered	Yes		Hearing aid, per ear, in a thirty-six (36) month period		fitting of hearing aids	treatment of diabetic foot disease. Benefits are available for hearing aids for covered Members age seventeen (17) and under. This Benefit is limited to one (1) hearing aid, per ear, in a thirty-six (36) month period. We will pay up to our Allowable	No



Ben	efit Info	ormation						General Information		
A Benefit	B EHB	C Benefit Description (may be the same as the Benefit name)	D Is the Benefit Covered?	E Quantitative Limit on Service?	F Limit Quantity	G Limit Unit and/or Description	H Minimum Stay	l Exclusions	J Explanations	K Additional Limitations or Restrictions?
Diagnostic Test	Yes	Diagnostic Test	Covered	No					Charge for this Benefit. We may increase Our Allowable Charge if the manufacturer's cost to the Provider exceeds the Allowable Charge. In no event will We pay more than one thousand, four hundred dollars (\$1,400.00) per hearing aid, per ear, in a thirty-six (36) month period. If the Member purchases a hearing aid that costs more than one-thousand, four hundred dollars (\$1,400.00), the Member is responsible for all amounts above one-thousand, four hundred dollars (\$1,400.00). This Benefit is not subject to Coinsurance or Deductible Amounts.	
(X-Ray and Lab Work)		(X-rays and lab work)								
Imaging (CT/PET Scans, MRIs)	Yes	Imaging (CT/PET scans, MRI)	Covered	No						No
Preventive Care/ Screening/ Immunization	Yes		Covered	Yes	1	Visit per benefit period			Prostate Cancer Screening – One (1) digital rectal exam per Benefit Period, for Members fifty (50) years of age or older, and as recommended by a Physician if the Member is over forty (40) years of age. One (1) prostate-specific antigen (PSA) test per Benefit Period, for Members fifty (50) years of age or older, and as recommended by a Physician if the Member is over forty (40) years of age. A second visit shall be permitted for follow-up treatment within sixty (60) days after the first visit if related to a condition diagnosed or treated during the visit and recommended by a Physician. Colorectal Cancer Screening Fecal occult blood test: One (1) every five (5) years for ages 50-75; additional screenings will be subject to Deductible Amounts and Coinsurance percentages shown in the Schedule of Benefits. Flexible sigmoidoscopy: One (1) every five (5) years for ages 50-75; additional screenings will be subject to Deductible Amounts and Coinsurance percentages shown in the Schedule of Benefits. Colonoscopy: One (1) every ten (10) years for ages 50-75; additional screenings will be subject to Deductible Amounts and Coinsurance percentages shown in the Schedule of Benefits. Abdominal Aortic Aneurysm Screening: One per Benefit Period for Men ages 65-75; Mammography Examination - One (1) every twelve (12) months; Osteoporosis Screening: One (1) per Benefit Period for Women age 60 and older; Routine Pap Smear - One (1) per Benefit Period for Children Ages 1-2; Developmental Screening: Ages 0-3; Hearing Screening: One per Benefit Period for Children Ages 0-21; Lead Screening: One per Benefit Period for Children Ages 0-21; Lead Screening: One per Benefit Period for Children Ages 0-21; Lead Screening: One per Benefit Period for Children Ages 0-21; Lead Screening: One per Benefit Period for Ages 0-21; Lead Screening: One per Benefit Period for Ages 0-21; Lead Screening: One per Benefit Period for Ages 0-21; Lead Screening: One per Benefit Period for Ages 0-21; Lead Screening: One per Benefit Period for Ages 0-21; Lead Scre	



Benef	fit Info	ormation						General Information		
Α	В	С	D	Е	F	G	Н	I	J	К
Benefit	ЕНВ	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay		·	Limitations or
		the Benefit name)	Covered?	Service?	,	Description	,			Restrictions?
						-			6; Tuberculosis Screening: One per Benefit Period for	
									Ages 0-21; Vision Screening: One per Benefit Period	
									for Ages 0-21	
									EXAMINATIONS AND TESTING: Routine Wellness	
									Physical Examination–Certain routine wellness	
									diagnostic tests ordered by Your Physician are	
									covered. Well Baby Care; Prostate Cancer Screening;	
									Colorectal Cancer Screening; IMMUNIZATION: All	
									state mandated immunizations including the	
									complete basic immunization series as defined by the	
									state health officer and required for school entry for	
									children up to age six (6). SCREENING AND	
									COUNSELING: Abdominal Aortic Aneurysm Screening;	
									Alcohol Misuse Screening and Counseling; Aspirin	
									Counseling; Blood Pressure Screening; Cholesterol	
									Screening; Depression Screening; Type 2 Diabetes	
									Screening; Diet Counseling; HIV Screening; Obesity	
									Screening and Counseling; Sexually Transmitted	
									Infection Counseling; Tobacco Use Screening; Syphilis	
									Screening; COVERED SERVICES FOR WOMEN:	
									Counseling for - BRCA genetic testing and breast	
									cancer chemoprevention; Routine	
									Gynecologist/Obstetrician Visits; Mammography	
									Examination - One (1) every twelve (12) months;	
									Osteoporosis Screening: One (1) per Benefit Period for	-
									Women age 60 and older; Routine Pap Smear - One	
									(1) per Benefit Period; Screenings – Chlamydia	
									Infection and Gonorrhea; COVERED SERVICES FOR	
									PREGNANT WOMEN: Anemia Screening; Bacteriuria	
									Screening; Breast Feeding Intervention; Folic Acid	
									Supplements; Hepatitis B Screening; Rh	
									Incompatibility Screening; COVERED SERVICES FOR	
									CHILDREN: Alcohol and Drug Use Assessments; Autism	
									Screening: Ages 1-2; Behavioral Assessments; Cervical	
									Dysplasia Screening; Congenital Hypothyroidism	
									Screening; Developmental Screening: Ages 0-3;	
									Dyslipidemia Screening; Hearing Screening: One per	
									Benefit Period for Children Ages 0-21; Height, Weight	
									and Body Mass Index Measurements; Hematocrit or	
									Hemoglobin Screening' Sickle Cell Screening for	
									Newborns; HIV Screening; Lead Screening: One per	
									Benefit Period for Ages 0-6; Obesity Screening and	
									Counseling; Oral Health Assessment; Phenylketonuria	
									(PKU) for Newborn; Sexually Transmitted Infection Counseling; Tuberculosis Screening: One per Benefit	
									Period for Ages 0-21; Vision Screening: One per	
									I	
Pouting Fact Com	Voc	Pouting Foot Core	Covered	No					Benefit Period for Ages 0-21;	No
Routine Foot Care	res	Routine Foot Care	Covered	No					Covered for persons who have been diagnosed with	No
				ı					diabetes; except cutting or removal of corns and	



Bene	fit Info	ormation						General Information		
Α	В	С	D	Е	F	G	Н	I	J	К
Benefit	EHB	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
									calluses, nail trimming or debriding, or supportive	
A			Nat Carrage						devices of the foot.	
Acupuncture			Not Covered							
Weight Loss Programs			Not Covered							
Routine Eye Exam	Vec	Routine eye exam	Covered	Yes	1	Visit per year				No
for Children	163	Modeliic Cyc Cxaiii	Covered	103	-	visit per year				110
Eye Glasses for	Yes	Eyeglasses for	Covered	Yes	1	Pair of glasses				No
Children		children				(lenses and				
						frames) per				
						year				
Dental Check-Up	Yes	Dental Exams	Covered	Yes	1	Visit every 6			Limitations, including dollar limits, may apply, see EHB	No
for Children						months			benchmark plan documents.	
Rehabilitative	Yes	Rehabilitative Speech	Covered	No						No
Speech Therapy		Therapy								
Rehabilitative Occupational and	Yes	Rehabilitative Occupational and	Covered	No						No
Rehabilitative		Rehabilitative								
Physical Therapy		Physical Therapy								
Well Baby Visits		i nysicai merapy	Not Covered							
and Care										
Laboratory	Yes	Laboratory	Covered	No						No
Outpatient and		Outpatient and								
Professional		Professional Services								
Services										
X-rays and	Yes	X-rays and Diagnostic	Covered	No						No
Diagnostic		Imaging								
Imaging	V	Dania Dantal Cana	C	N					Lineitantiana in alculius della diserta accomunita se SUD	NI-
Basic Dental Care - Child	res	Basic Dental Care - Child	Covered	No					Limitations, including dollar limits, may apply, see EHB benchmark plan documents.	NO
Orthodontia -	Yes	Orthodontia - Child	Covered	No					Limitations, including dollar limits, may apply, see EHB	No
Child	163	Orthodontia Child	Covered	110					benchmark plan documents.	110
Major Dental	Yes	Major Dental Care -	Covered	No					Limitations, including dollar limits, may apply, see EHB	No
Care - Child		Child							benchmark plan documents.	
<b>Basic Dental Care</b>			Not Covered							
- Adult										
Orthodontia -			Not Covered							
Adult										
Major Dental			Not Covered							
Care – Adult			Not Co. 1							
Abortion for Which Public			Not Covered							
Funding is										
Prohibited										
Transplant	Yes	Organ, Tissue and	Covered	No				Exclusions are: any costs of donating an organ or	Organ, Tissue and Bone Marrow Transplant Benefits	No
	. 23	Bone Marrow						tissue for transplant when a Member is a donor; the	include: A. Acquisition Expenses. If a solid organ,	
		Transplant Benefits						transplant of any non-human organ or tissue; or bone		
		•							for a covered transplant, the donor's medical	
	1				]			and allogeneic) are not covered, except as provided in	expenses are covered as acquisition costs for the	



Benefit C End benefit Description (may be the same as the Benefit name)  Benefit is the Benefit name)  Benefit covered?	K Additional Limitations of Restrictions?
the Benefit name)  (may be the same as the Benefit Umit on Covered?    This Benefit name   Covered?   Covered?   Service?   Service?   Service?   Service?   Service?   Service?   Service?   Service   Servic	Limitations o
the Benefit name)  this Benefit Plan. If any organ, tissue or bone marrow is sold rather than donated to a Member, the purchase price of such organ, tissue or bone marrow is not covered.  this Benefit Plan. B. Organ, Tissue and Bone Marrow Transplant Benefits. 1. Benefits for so organ and bone marrow transplants are available on when services are rendered by a Blue Distinction Centers for Transplants (BOCT) or an HMO Louisian Inc. (HMOLA) Network facility, unless otherwise approved by Us in writing. 2. The Organ, Tissue and Bone Marrow Transplant Benefits are shown in the Schedule of Benefits and are not covered under the Non-Network Benefit Category. Benefits are provid for Network services. 3. Benefits for Organ, Tissue and Bone Marrow Transplants include coverage for immunosuppressive drugs prescribed for transplant procedure(s). C. Solid Human Organ Transplants for the: 1. Liver; 2. Heart; 3. Lung; 4. Kidney; 5. Pancre 6. Small bowel; and, 7. Other solid organ transplant procedures, which We determine have become standard, effective practice and have been determined to be effective procedures by peer revillerature as well as other resources used to evaluate new procedures. These soll organ transplants will considered on a case by case basis. D. Tissue Transplant procedures, These soll organ transplants of the control organ transplants organized to the effective procedures by peer revilled the procedures by peer revilled the procedures by the procedures by peer revilled the procedures by the procedure of the procedures by the procedures by the procedures by the procedure of the procedures by the procedures by the procedures by the procedures by the procedure of the procedures by the procedures	
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purchase price of such organ, tissue or bone marrow is not covered.  organ and bone marrow transplants are available owners. When services are rendered by a Blue Distinction (enters for Transplants (BDCT) or an HMO Louisian line. (HMOLA) Network facility, unless otherwise approved by Us in writing. 2. The Organ, Tissue and Bone Marrow Transplant Benefits are shown in the Schedule of Benefits and are not covered under the Non-Network Benefit category. Benefits are provid for Network services and for Dependent Out-of-Air services. 3. Benefits for Organ, Tissue and Bone Marrow Transplants include coverage for immunosuppressive drugs prescribed for transplan procedure(s). C. Solid Human Organ Transplants of the: 1. Liver; 2. Heart; 3. Lung; 4. Kidney; 5. Pancre 6. Small bowel; and, 7. Other solid organ transplant procedures, which We determine have become standard, effective practice and have been determined to be effective procedures by peer revillerature as well as other resources used to evalua new procedures. These solid organ transplants will considered on a case by case basis. D. Tissue Transplant Procedures (Autologous and Allogeneic) as specified below: Tissue transplants (other than bone marrow) are covered under regular Benefits as pecified below: Tissue transplants (other than bone marrow) are covered under regular Benefits and non require prior Authorization. However, if an inpatient Admission is required, it is subject to the Article on Care Management. These following itssue.	nd
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Article on Care Management. These following tissu	
	=
Autologous parathyroid transplants; 3. Corneal	
transplants; 4. Bone and cartilage grafting; 131HR	
01228 R01/12 40; 5. Skin grafting; 6. Autologous isl	at
cell transplants; and, 7. Other tissue transplant	
procedures which We determine have become	
standard, effective practice and have been	
determined to be effective procedures by peer revi	ew
literature as well as other resources used to evalua	
new procedures. These tissue transplants will be	
considered on a case by case basis. E. Bone Marrov	,
Transplants. 1. Allogeneic, autologous and syngene	
bone marrow transplants, including tandem	
transplants, mini transplants (transplants tite) and	
donor lymphocyte infusions are covered.	
Accidental Dental Yes Accidental Dental Covered No	No
Dialysis Not Covered	
Allergy Testing Not Covered	
Chemotherapy Not Covered Not Covered	
Radiation Not Covered Not Covered	



Bene	fit Info	ormation						General Information		
Α	В	С	D	E	F	G	Н	I	J	К
Benefit	ЕНВ	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
Diabetes	Yes	Diabetes Education	Covered	No						No
Education										
Prosthetic	Yes	Prosthetic Devices	Covered	No						No
Devices			Nat Carrage							
Infusion Therapy			Not Covered						N . W . 10 . H . D . W . M . W	
Treatment for			Not Covered						Nutritional Counseling includes Dietician Visits.	
Temporomandibu lar Joint Disorders										
Nutritional	Yes	Nutritional	Covered	Yes	250	Dollars por			Broast Reconstructive Surgical Convices includes the	No
Counseling	res	Counseling	Covered	res		Dollars per benefit period			Breast Reconstructive Surgical Services include: the Member will also receive Benefits for the following	INO
Counseling		Counselling				benent period			Covered Services:	
									a. reconstruction of the breast on which the	
									mastectomy has been performed;	
									b. surgery and reconstruction of the other breast to	
									produce a symmetrical appearance; and	
									c. prostheses and physical complications of all stages	
									of mastectomy, including lymphedemas. Includes	
									Breast Reconstructive Surgical Services, see EHB	
									benchmark plan documents for additional details.	
Reconstructive	Yes	Reconstructive	Covered	No						No
Surgery		Surgery								
								a. Non-healthcare services provided as part of the clinical trial; b. Costs for managing research data associated with the clinical trial; c. Investigational drugs or devices; and/or d. Services, treatment or supplies not otherwise covered under this Benefit Plan.	covered when incurred for treatment provided in a clinical trial for cancer, as described in this paragraph. Coverage will be subject to any applicable Copayment Deductible, and/or Coinsurance amounts shown in the Schedule of Benefits. 2. The following services are not covered: a. Non-healthcare services provided as part of the clinical trial; b. Costs for managing	
									research data associated with the clinical trial; c. Investigational drugs or devices; and/or d. Services, treatment or supplies not otherwise covered under this Benefit Plan. 3. Investigational treatments and associated protocol related patient care not excluded in this paragraph shall be covered if all of the following criteria are met: a. The treatment is being provided with a therapeutic or palliative intent for patients with cancer, or for the prevention or early detection of cancer. b. The treatment is being provided or the studies are being conducted in a Phase II, Phase III, or Phase IV clinical trial for cancer. c. The treatment is being provided in accordance with a clinical trial approved by one of the following entities: (1) One of the United States National Institutes of Health. (2) A cooperative group funded by one of the National Institutes of Health. (3) The FDA, in the form of an investigational new drug application. (4) The United States Department of	
									Veterans Affairs. (5) The United States Department of Defense. (6) A federally funded general clinical	



Bene	fit Info	ormation						General Information		
A Benefit	B EHB	C Benefit Description (may be the same as the Benefit name)	D Is the Benefit Covered?	E Quantitative Limit on Service?	F Limit Quantity	G Limit Unit and/or Description	H Minimum Stay	l Exclusions	J Explanations	K Additional Limitations or Restrictions?
Diabetes Care	Yes		Covered	No					research center. (7) The Coalition of National Cancer Cooperative Groups. d. The proposed protocol must have been reviewed and approved by a qualified institutional review board which operates in this state and which has a multiple project assurance contract approved by the office of protection from research risks. e. The facility and personnel providing the protocol must provide the treatment within their scope of practice, experience, and training and are capable of doing so by virtue of their experience, training, and volume of patients treated to maintain expertise. f. There must be no clearly superior, non-investigational approach. g. The available clinical or preclinical data provide a reasonable expectation that the treatment will be at least as efficacious as the non-investigational alternative. h. The patient has signed an institutional review board approved consent form.  Low Protein Food Products for Treatment of Inherited	t
Management		Management							Metabolic Diseases. Some exclusions and limitations apply to Inherited Metabolic Disorder - PKU, see EHB benchmark plan documents for additional details. Diabetes coverage includes: 1. Coverage is available for the equipment, supplies, and Outpatient self-treatment training and education, including medical nutrition therapy, for the treatment of insulindependent diabetes, insulin-using diabetes, gestational diabetes, and non-insulin using diabetes if prescribed by a Member's Physician.	
Inherited Metabolic Disorder - PKU	Yes	Inherited Metabolic Disorder - PKU	Covered	No						No
Dental Anesthesia	Yes	Dental Anesthesia	Covered	No						No
Prescription Drugs Other	Yes	Prescription Drugs Other	Covered	No						No
Congenital Anomaly, including Cleft Lip/Palate	Yes	Congenital Anomaly, including Cleft Lip/Palate	Covered	No					Cleft Lip and Cleft Palate Services include: 1. Oral and facial Surgery, surgical management, and follow-up care; 2. Prosthetic treatment, such as obturators, speech appliances, and feeding appliances; 3. Orthodontic treatment and management; 4. Preventive and restorative dentistry to ensure good health and adequate dental structures for orthodontic treatment or prosthetic management or therapy. 5. Speech-language evaluation and therapy; 6. Audiological assessments and amplification devices; 7. Otolaryngology treatment and management; 8. Psychological assessment and counseling; 9. Genetic assessment and counseling; 9. Genetic assessment and counseling for patient and parents.	



Bene	ormation		General Information								
Α	В	С	D	E	F	G	Н	1	J	K	
Benefit	EHB	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional	
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or	
		the Benefit name)	Covered?	Service?		Description				Restrictions?	
Attention Deficit	Yes	Attention Deficit	Covered	No					Includes Attention Deficit/ Hyperactivity Disorder, see	No	
Disorder		Disorder							EHB benchmark plan documents for additional details.		



### **OTHER BENEFITS**

Bene	fit Info	ormation						General Information		
Α	В	С	D	Е	F	G	н		J	К
Benefit	ЕНВ	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay		·	Limitations or
		the Benefit name)	Covered?	Service?		Description	,			Restrictions?
Interpreter	Yes	Interpreter Expenses	Covered	No		·		Services rendered by a family Member are not	Interpreter Expenses for the Hearing Impaired:	No
Expenses for the		for the Hearing						covered.	Services performed by a qualified	
<b>Hearing Impaired</b>		Impaired:							interpreter/transliterator are covered when the	
									Member needs such services in connection with	
									medical treatment or diagnostic Consultations	
									performed by a Physician or Allied Health	
									Professional, if the services are required because of	
									the Member's hearing impairment or his failure to	
									understand or otherwise communicate in spoken	
									language.	
Permanent	Yes	Permanent	Covered	No					Permanent Sterilization Procedures and	No
Sterilization		Sterilization							Contraceptive Devices: Benefits are available for	
Procedures and		Procedures and							surgical procedures and/or contraceptive devices that	
Contraceptive		Contraceptive							result in permanent sterilization, including tubal	
Devices		Devices							ligation, vasectomy, and hysteroscopic placement of	
									micro-inserts into the fallopian tubes. Benefits are	
									available for contraceptive intrauterine devices	
									(IUDs), including the insertion and removal of such	
									devices.	
Sleep Studies	Yes	Sleep Studies	Covered	No					Sleep Studies: Medically Necessary sleep studies and	No
									associated professional claims are eligible for	
									coverage when a sleep study is obtained in a facility	
									that is accredited by the Joint Commission or the	
									American Academy of Sleep Medicine (AASM).	
Oral Surgery	Yes	Oral Surgery Benefits	Covered	No					Oral Surgery Benefits Coverage is provided only for	No
Benefits									the following services or procedures: A. Excision of	
									tumors or cysts (excluding odontogenic cysts) of the	
									jaws, gums, cheeks, lips, tongue, roof and floor of	
									mouth; B. Dental Care and Treatment including	
									Surgery and dental appliances required to correct	
									Accidental Injuries of the jaws, cheeks, lips, tongue, roof or floor of mouth, and of sound natural teeth.	
									•	
									(For the purposes of this section, sound natural teeth include those, which are capped, crowned or	
									attached by way of a crown or cap to a bridge. Sound	
									natural teeth may have fillings or a root canal.); C.	
									Excision of exostoses or tori of the jaws and hard	
									palate; D. Incision and drainage of abscess and	
									treatment of cellulitis; E. Incision of accessory sinuses,	
									salivary glands, and salivary ducts; F. Anesthesia for	1
									the above services or procedures when rendered by	
									an oral surgeon; G. Anesthesia for the above services	
									or procedures when rendered by a dentist who holds	
									all required permits or training to administer such	
									anesthesia; H. Anesthesia when rendered in a	
									Hospital setting and for associated Hospital charges	
									when a Member's mental or physical condition	
L		i.							principal differences of physical condition	ı



Bene	fit Info	ormation						General Information		
Α	В	С	D	Е	F	G	Н	l l	J	K
Benefit	EHB	Benefit Description	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
									requires dental treatment to be rendered in a	
									Hospital setting. Anesthesia Benefits are not available	
									for treatment rendered for temporomandibular joint (TMJ) disorders;	
									I. Benefits are available for dental services not	
									otherwise covered by this Benefit Plan, when	
									specifically required for head and neck cancer	
									patients. Benefits are limited to preparation for or	
									follow-up to radiation therapy involving the mouth.	
Autism Spectrum			Covered	No				, ,	Autism Spectrum Disorders (ASD) ASD Benefits	No
Disorders		Disorders						and older.	include, but are not limited to the Medically	
									Necessary assessment, evaluations, or tests	
									performed for diagnosis, habilitative or rehabilitative	
									care, pharmacy care, psychiatric care, psychological	
									care, and therapeutic care. Members who have not	
									yet reached their seventeenth (17th) birthday are	
									eligible for Applied Behavior Analysis, when Company	
David 84	V	D 1.4	C	N					determines it is Medically Necessary.	NI-
Bone Mass Measurement		Bone Mass Measurement	Covered	No					Bone Mass Measurement Benefits are available for	No
Benefits		Benefits							scientifically proven Bone Mass Measurement tests for the diagnosis and treatment of osteoporosis if a	
bellelits		bellellts							Member:	
									is an estrogen deficient woman at clinical risk of	
									osteoporosis who is considering treatment;	
									<ol> <li>is an individual receiving long-term steroid therapy;</li> </ol>	:
									or	
									3. is an individual being monitored to assess the	
									response to or efficiency of approved osteoporosis	
									drug therapies	
Diabetes	Yes	Diabetes coverage	Covered	No					Diabetes coverage	No
coverage									1. Coverage is available for the equipment, supplies,	
									and Outpatient self-treatment training and education	·
									including medical nutrition therapy, for the treatment	t
									of insulin-dependent diabetes, insulin-using diabetes,	
									gestational diabetes, and non-insulin using diabetes if	
	.,			<u> </u>				lou .	prescribed by a Member's Physician.	
Inpatient	Yes	'	Covered	No					Rehabilitative Care Benefits will be available for	No
Rehabilitation Services -		Rehabilitation		1					Services provided on an Inpatient or Outpatient basis,	<u>'                                     </u>
Services - Rehabilitative		Services - Rehabilitative Care							including services for Occupational Therapy, Physical	
Care Benefits will		Benefits will be		1					Therapy, Speech/Language Pathology Therapy, and/or Chiropractic Services. The Member must be	
be available for		available for Services						and pain control programs.	able to tolerate a minimum of three (3) hours of	
Services provided		provided on an		1					active therapy per day.	
on an Inpatient or		Inpatient or							An Inpatient rehabilitation Admission must be	
Outpatient basis,		Outpatient basis,		1					Authorized prior to the Admission and must begin	
including services		including services for		1					within seventy-two (72) hours following the discharge	<u>.</u>
for Occupational		Occupational		1					from an Inpatient Hospital Admission for the same or	
Therapy, Physical		Therapy, Physical		1					similar condition. Day Rehabilitation Programs for	
Therapy, Speech/		Therapy, Speech/		1					Rehabilitative Care may be Authorized in place of	
Language		Language Pathology							Inpatient stays for rehabilitation. Day Rehabilitation	



Bene	fit Info	ormation		General Information						
Α	В	С	D	E	F	G	Н	1	J	K
Benefit	EHB	<b>Benefit Description</b>	Is the	Quantitative	Limit	Limit Unit	Minimum	Exclusions	Explanations	Additional
		(may be the same as	Benefit	Limit on	Quantity	and/or	Stay			Limitations or
		the Benefit name)	Covered?	Service?		Description				Restrictions?
Pathology		Therapy, and/or							Programs must be Authorized prior to beginning the	
Therapy, and/or		Chiropractic Services							program and must begin within seventy-two (72)	
Chiropractic									hours following discharge from an Inpatient	
Services									Admission for the same or similar condition.	
Accidental Injury	Yes	Accidental Injury	Covered	Yes	350	Dollars per				No
						member each				
						benefit period				



## PRESCRIPTION DRUG EHB-BENCHMARK PLAN BENEFITS BY CATEGORY AND CLASS

CATEGORY	CLASS	SUBMISSION COUNT
ANALGESICS	NONSTEROIDAL ANTI-INFLAMMATORY DRUGS	20
ANALGESICS	OPIOID ANALGESICS, LONG-ACTING	11
ANALGESICS	OPIOID ANALGESICS, SHORT-ACTING	11
ANESTHETICS	LOCAL ANESTHETICS	3
ANTI-ADDICTION/SUBSTANCE ABUSE TREATMENT AGENTS	ALCOHOL DETERRENTS/ANTI-CRAVING	3
ANTI-ADDICTION/SUBSTANCE ABUSE TREATMENT AGENTS	OPIOID ANTAGONISTS	3
ANTI-ADDICTION/SUBSTANCE ABUSE TREATMENT AGENTS	SMOKING CESSATION AGENTS	1
ANTI-INFLAMMATORY AGENTS	GLUCOCORTICOIDS	1
ANTI-INFLAMMATORY AGENTS	NONSTEROIDAL ANTI-INFLAMMATORY DRUGS	20
ANTIBACTERIALS	AMINOGLYCOSIDES	7
ANTIBACTERIALS	ANTIBACTERIALS, OTHER	20
ANTIBACTERIALS	BETA-LACTAM, CEPHALOSPORINS	18
ANTIBACTERIALS	BETA-LACTAM, OTHER	5
ANTIBACTERIALS	BETA-LACTAM, PENICILLINS	12
ANTIBACTERIALS	MACROLIDES	5
ANTIBACTERIALS	QUINOLONES	8
ANTIBACTERIALS	SULFONAMIDES	4
ANTIBACTERIALS	TETRACYCLINES	4
ANTICONVULSANTS	ANTICONVULSANTS, OTHER	1
ANTICONVULSANTS	CALCIUM CHANNEL MODIFYING AGENTS	4
ANTICONVULSANTS	GAMMA-AMINOBUTYRIC ACID (GABA) AUGMENTING AGENTS	5
ANTICONVULSANTS	GLUTAMATE REDUCING AGENTS	3
ANTICONVULSANTS	SODIUM CHANNEL AGENTS	7
ANTIDEMENTIA AGENTS	ANTIDEMENTIA AGENTS, OTHER	1
ANTIDEMENTIA AGENTS	CHOLINESTERASE INHIBITORS	3
ANTIDEMENTIA AGENTS	N-METHYL-D-ASPARTATE (NMDA) RECEPTOR ANTAGONIST	1
ANTIDEPRESSANTS	ANTIDEPRESSANTS, OTHER	8
ANTIDEPRESSANTS	MONOAMINE OXIDASE INHIBITORS	4
ANTIDEPRESSANTS	SEROTONIN/NOREPINEPHRINE REUPTAKE INHIBITORS	9
ANTIDEPRESSANTS	TRICYCLICS	9
ANTIEMETICS	ANTIEMETICS, OTHER	10
ANTIEMETICS	EMETOGENIC THERAPY ADJUNCTS	8
ANTIFUNGALS	NO USP CLASS	26
ANTIGOUT AGENTS	NO USP CLASS	5
ANTIMIGRAINE AGENTS	ERGOT ALKALOIDS	2
ANTIMIGRAINE AGENTS	PROPHYLACTIC	3



CATEGORY	CLASS	SUBMISSION COUNT
ANTIMIGRAINE AGENTS	SEROTONIN (5-HT) 1B/1D RECEPTOR AGONISTS	7
ANTIMYASTHENIC AGENTS	PARASYMPATHOMIMETICS	3
ANTIMYCOBACTERIALS	ANTIMYCOBACTERIALS, OTHER	2
ANTIMYCOBACTERIALS	ANTITUBERCULARS	10
ANTINEOPLASTICS	ALKYLATING AGENTS	6
ANTINEOPLASTICS	ANTIANGIOGENIC AGENTS	2
ANTINEOPLASTICS	ANTIESTROGENS/MODIFIERS	3
ANTINEOPLASTICS	ANTIMETABOLITES	2
ANTINEOPLASTICS	ANTINEOPLASTICS, OTHER	2
ANTINEOPLASTICS	AROMATASE INHIBITORS, 3RD GENERATION	3
ANTINEOPLASTICS	ENZYME INHIBITORS	1
ANTINEOPLASTICS	MOLECULAR TARGET INHIBITORS	12
ANTINEOPLASTICS	MONOCLONAL ANTIBODIES	0
ANTINEOPLASTICS	RETINOIDS	2
ANTIPARASITICS	ANTHELMINTICS	4
ANTIPARASITICS	ANTIPROTOZOALS	12
ANTIPARASITICS	PEDICULICIDES/SCABICIDES	5
ANTIPARKINSON AGENTS	ANTICHOLINERGICS	3
ANTIPARKINSON AGENTS	ANTIPARKINSON AGENTS, OTHER	3
ANTIPARKINSON AGENTS	DOPAMINE AGONISTS	4
ANTIPARKINSON AGENTS	DOPAMINE PRECURSORS/L-AMINO ACID DECARBOXYLASE INHIBITORS	2
ANTIPARKINSON AGENTS	MONOAMINE OXIDASE B (MAO-B) INHIBITORS	2
ANTIPSYCHOTICS	1ST GENERATION/TYPICAL	10
ANTIPSYCHOTICS	2ND GENERATION/ATYPICAL	9
ANTIPSYCHOTICS	TREATMENT-RESISTANT	1
ANTISPASTICITY AGENTS	NO USP CLASS	3
ANTIVIRALS	ANTI-CYTOMEGALOVIRUS (CMV) AGENTS	3
ANTIVIRALS	ANTI-HIV AGENTS, NON-NUCLEOSIDE REVERSE TRANSCRIPTASE INHIBITORS	5
ANTIVIRALS	ANTI-HIV AGENTS, NUCLEOSIDE AND NUCLEOTIDE REVERSE TRANSCRIPTASE INHIBITORS	11
ANTIVIRALS	ANTI-HIV AGENTS, OTHER	3
ANTIVIRALS	ANTI-HIV AGENTS, PROTEASE INHIBITORS	9
ANTIVIRALS	ANTI-INFLUENZA AGENTS	4
ANTIVIRALS	ANTIHEPATITIS AGENTS	11
ANTIVIRALS	ANTIHERPETIC AGENTS	6
ANXIOLYTICS	ANXIOLYTICS, OTHER	4



CATEGORY	CLASS	SUBMISSION COUNT
ANXIOLYTICS	SSRIS/SNRIS (SELECTIVE SEROTONIN REUPTAKE INHIBITORS/SEROTONIN	5
	AND NOREPINEPHRINE REUPTAKE INHIBITORS)	
BIPOLAR AGENTS	BIPOLAR AGENTS, OTHER	6
BIPOLAR AGENTS	MOOD STABILIZERS	5
BLOOD GLUCOSE REGULATORS	ANTIDIABETIC AGENTS	21
BLOOD GLUCOSE REGULATORS	GLYCEMIC AGENTS	2
BLOOD GLUCOSE REGULATORS	INSULINS	10
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	ANTICOAGULANTS	7
BLOOD PRODUCTS/MODIFIERS VOLUME EXPANDERS	BLOOD FORMATION MODIFIERS	3
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	COAGULANTS	1
BLOOD PRODUCTS/MODIFIERS/VOLUME EXPANDERS	PLATELET MODIFYING AGENTS	7
CARDIOVASCULAR AGENTS	ALPHA-ADRENERGIC AGONISTS	6
CARDIOVASCULAR AGENTS	ALPHA-ADRENERGIC BLOCKING AGENTS	4
CARDIOVASCULAR AGENTS	ANGIOTENSIN II RECEPTOR ANTAGONISTS	8
CARDIOVASCULAR AGENTS	ANGIOTENSIN-CONVERTING ENZYME (ACE) INHIBITORS	10
CARDIOVASCULAR AGENTS	ANTIARRHYTHMICS	10
CARDIOVASCULAR AGENTS	BETA-ADRENERGIC BLOCKING AGENTS	13
CARDIOVASCULAR AGENTS	CALCIUM CHANNEL BLOCKING AGENTS	9
CARDIOVASCULAR AGENTS	CARDIOVASCULAR AGENTS, OTHER	4
CARDIOVASCULAR AGENTS	DIURETICS, CARBONIC ANHYDRASE INHIBITORS	2
CARDIOVASCULAR AGENTS	DIURETICS, LOOP	4
CARDIOVASCULAR AGENTS	DIURETICS, POTASSIUM-SPARING	4
CARDIOVASCULAR AGENTS	DIURETICS, THIAZIDE	6
CARDIOVASCULAR AGENTS	DYSLIPIDEMICS, FIBRIC ACID DERIVATIVES	2
CARDIOVASCULAR AGENTS	DYSLIPIDEMICS, HMG COA REDUCTASE INHIBITORS	7
CARDIOVASCULAR AGENTS	DYSLIPIDEMICS, OTHER	6
CARDIOVASCULAR AGENTS	VASODILATORS, DIRECT-ACTING ARTERIAL	3
CARDIOVASCULAR AGENTS	VASODILATORS, DIRECT-ACTING ARTERIAL/VENOUS	3
CENTRAL NERVOUS SYSTEM AGENTS	ATTENTION DEFICIT HYPERACTIVITY DISORDER AGENTS, AMPHETAMINES	4
CENTRAL NERVOUS SYSTEM AGENTS	ATTENTION DEFICIT HYPERACTIVITY DISORDER AGENTS, NON-	4
	AMPHETAMINES	
CENTRAL NERVOUS SYSTEM AGENTS	CENTRAL NERVOUS SYSTEM AGENTS, OTHER	4
CENTRAL NERVOUS SYSTEM AGENTS	FIBROMYALGIA AGENTS	3
CENTRAL NERVOUS SYSTEM AGENTS	MULTIPLE SCLEROSIS AGENTS	5
DENTAL AND ORAL AGENTS	NO USP CLASS	7
DERMATOLOGICAL AGENTS	NO USP CLASS	34
ENZYME REPLACEMENT/MODIFIERS	NO USP CLASS	6
GASTROINTESTINAL AGENTS	ANTISPASMODICS, GASTROINTESTINAL	6



CATEGORY	CLASS	SUBMISSION COUNT
GASTROINTESTINAL AGENTS	GASTROINTESTINAL AGENTS, OTHER	6
GASTROINTESTINAL AGENTS	HISTAMINE2 (H2) RECEPTOR ANTAGONISTS	4
GASTROINTESTINAL AGENTS	IRRITABLE BOWEL SYNDROME AGENTS	2
GASTROINTESTINAL AGENTS	LAXATIVES	3
GASTROINTESTINAL AGENTS	PROTECTANTS	2
GASTROINTESTINAL AGENTS	PROTON PUMP INHIBITORS	6
GENITOURINARY AGENTS	ANTISPASMODICS, URINARY	7
GENITOURINARY AGENTS	BENIGN PROSTATIC HYPERTROPHY AGENTS	8
GENITOURINARY AGENTS	GENITOURINARY AGENTS, OTHER	3
GENITOURINARY AGENTS	PHOSPHATE BINDERS	3
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (ADRENAL)	GLUCOCORTICOIDS/MINERALOCORTICOIDS	23
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (PITUITARY)	NO USP CLASS	3
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (PROSTAGLANDINS)	NO USP CLASS	1
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	ANABOLIC STEROIDS	2
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	ANDROGENS	4
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	ESTROGENS	6
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	PROGESTINS	4
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (SEX HORMONES/MODIFIERS)	SELECTIVE ESTROGEN RECEPTOR MODIFYING AGENTS	1
HORMONAL AGENTS, STIMULANT/REPLACEMENT/MODIFYING (THYROID)	NO USP CLASS	3
HORMONAL AGENTS, SUPPRESSANT (ADRENAL)	NO USP CLASS	1
HORMONAL AGENTS, SUPPRESSANT (PARATHYROID)	NO USP CLASS	1
HORMONAL AGENTS, SUPPRESSANT (PITUITARY)	NO USP CLASS	6
HORMONAL AGENTS, SUPPRESSANT (SEX HORMONES/MODIFIERS)	ANTIANDROGENS	5
HORMONAL AGENTS, SUPPRESSANT (THYROID)	ANTITHYROID AGENTS	2
IMMUNOLOGICAL AGENTS	IMMUNE SUPPRESSANTS	17
IMMUNOLOGICAL AGENTS	IMMUNIZING AGENTS, PASSIVE	1
IMMUNOLOGICAL AGENTS	IMMUNOMODULATORS	8
INFLAMMATORY BOWEL DISEASE AGENTS	AMINOSALICYLATES	3
INFLAMMATORY BOWEL DISEASE AGENTS	GLUCOCORTICOIDS	5
INFLAMMATORY BOWEL DISEASE AGENTS	SULFONAMIDES	1
METABOLIC BONE DISEASE AGENTS	NO USP CLASS	11



CATEGORY	CLASS	SUBMISSION COUNT
OPHTHALMIC AGENTS	OPHTHALMIC PROSTAGLANDIN AND PROSTAMIDE ANALOGS	3
OPHTHALMIC AGENTS	OPHTHALMIC AGENTS, OTHER	4
OPHTHALMIC AGENTS	OPHTHALMIC ANTI-ALLERGY AGENTS	10
OPHTHALMIC AGENTS	OPHTHALMIC ANTI-INFLAMMATORIES	11
OPHTHALMIC AGENTS	OPHTHALMIC ANTIGLAUCOMA AGENTS	14
OTIC AGENTS	NO USP CLASS	6
RESPIRATORY TRACT AGENTS	ANTI-INFLAMMATORIES, INHALED CORTICOSTEROIDS	6
RESPIRATORY TRACT AGENTS	ANTIHISTAMINES	11
RESPIRATORY TRACT AGENTS	ANTILEUKOTRIENES	3
RESPIRATORY TRACT AGENTS	BRONCHODILATORS, ANTICHOLINERGIC	2
RESPIRATORY TRACT AGENTS	BRONCHODILATORS, PHOSPHODIESTERASE INHIBITORS (XANTHINES)	3
RESPIRATORY TRACT AGENTS	BRONCHODILATORS, SYMPATHOMIMETIC	10
RESPIRATORY TRACT AGENTS	MAST CELL STABILIZERS	1
RESPIRATORY TRACT AGENTS	PULMONARY ANTIHYPERTENSIVES	5
RESPIRATORY TRACT AGENTS	RESPIRATORY TRACT AGENTS, OTHER	4
SKELETAL MUSCLE RELAXANTS	NO USP CLASS	6
SLEEP DISORDER AGENTS	GABA RECEPTOR MODULATORS	3
SLEEP DISORDER AGENTS	SLEEP DISORDERS, OTHER	4
THERAPEUTIC NUTRIENTS/MINERALS/ELECTROLYTES	ELECTROLYTE/MINERAL MODIFIERS	6
THERAPEUTIC NUTRIENTS/MINERALS/ELECTROLYTES	ELECTROLYTE/MINERAL REPLACEMENT	11