

Personal Plans

PPO Medical Plan Booklet



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1. Your booklet

A. Introduction

Thank You for choosing this Plan from GuideStone Financial Resources of the Southern Baptist Convention (GuideStone). This is your booklet for Personal PPO Plans (Plan). GuideStone sponsors the Plan and offers it to eligible employees, students, volunteers and retirees.

Some words and phrases in this booklet, such as “Plan,” have special meanings. We call these words and phrases “defined terms.” Usually, these defined terms are capitalized. **Definitions** at the end of this booklet give the meanings of these defined terms.

Other organizations help the Plan serve You:

- **Highmark Blue Cross Blue Shield® (Highmark)**, the Claims Administrator for the medical Plan, administers payment of Claims, but has no liability for the funding of the benefit Plan.
- **Medco Health Solutions, Inc. (Medco Health)** and its affiliates, is the Claims Administrator for Outpatient retail pharmacy and home delivery prescription drugs.

This booklet tells You about Plan benefits beginning January 1, 2009. Claims for medical Services or supplies You received before January 1, 2009, will be paid under the terms of the plan in effect when the Claims were Incurred. Usually, a Claim is Incurred when a Covered Service and Supply is received by a Covered Person.

B. Important phone numbers

GuideStone Customer Relations: **1-888-98GUIDE (984-8433)**

Highmark Blue Cross Blue Shield (Highmark): **1-866-472-0924**

Blues On Callsm: **1-866-472-0924**

Blue Cross Blue Shield Provider Network: **1-800-810-BLUE (2583)**

BlueCard Worldwide® (International Claims): **1-800-810-2583 with AT&T access code or collect 804-673-1177**

Highmark Maternity Education and Support Program (**Baby BluePrints®**): **1-866-918-5267**

Medco Health Solutions, Inc. (Medco Health): **1800-555-3432**

Medco Health Solutions, Inc. (International Claims): **1-800-497-4641 with AT&T access code or collect 614-421-8292**

C. Important Web sites

www.GuideStone.org

www.bcbs.com

www.highmarkbcbs.com

www.medco.com

D. Pre-existing condition exclusion limitation

This Plan contains an exclusion for certain pre-existing conditions. See **Plan exclusions** for more information about this exclusion and whether it applies to You.

E. Your guide to good care

For more than 60 years, Highmark has helped make health care affordable for all kinds of people, from all walks of life. Highmark works with Blue Cross Blue Shield Plans throughout the country to ensure coverage includes Preferred Provider Organizations (PPO) in many areas.

1. Your Blue Cross Blue Shield PPO gives You freedom of choice. The PPO program does not require that You select a Primary Care Physician to receive a Covered Service and Supply. Instead, the program gives You access to a vast network of Physicians, Hospitals, and Professional Other Providers throughout the country. Your provider Network is your key to receiving the higher level of benefits. The Network includes: Primary Care Physicians; a wide range of Specialist Physicians; Hospitals; and other Provider

organizations. Remember if You want to enjoy the highest level of coverage, it is your responsibility to ensure that You receive Network Services. You may want to double-check any Provider to make sure the Physician or facility is in the PPO Network. You can call Highmark customer service at **1-866-472-0924**, Blue Cross Provider Network at **1-800-810-BLUE (2583)** or go to the Blue Cross Blue Shield Web site at www.bcbs.com.

2. Your PPO also covers care away from home. If You are traveling and a Sickness or Injury occurs, You can call **1-800-810-BLUE (2583)** or go to www.bcbs.com to obtain the name of a PPO Provider in the area. If the Sickness or Injury is a true emergency, You should seek treatment from the nearest Hospital emergency room. If the treatment results in an admission, You have certain responsibilities under Healthcare Management Services (HMS). See **Healthcare Management Services** for additional information.

If the Sickness or Injury is not an emergency and You receive care from an Out-of-Network Provider, benefits for Eligible Expenses will be provided at the lower Out-of-Network level.

3. The BlueCard worldwide program assists with medical problems You may Incur while living or traveling outside the United States. Services include:

- Making referrals and appointments for You with nearby Physicians and Hospitals.
- Verbal translation from a multilingual service representative.
- Providing assistance if special help is needed.
- Making arrangements for medical evacuation Services.
- Processing Inpatient Hospital Claims.

For Outpatient or professional Services received abroad, You should pay the Provider, then complete an international Claim form and send it to the BlueCard Worldwide Service Center. Claim forms can be obtained by calling **1-800-810-BLUE** or the member service telephone number on your Medical Identification Card (Medical ID Card). Claim forms can also be downloaded from www.bcbs.com.

4. Your BlueCard Program provides specific provisions through the Blue Cross Blue Shield Association. When a participant obtains Covered Services through BlueCard outside the geographic area serviced by Highmark Blue Cross Blue Shield, the amount You pay for Covered Services is calculated on the lower of:

- The billed charges for a patient's Covered Service, or
- The negotiated prices that the on-site Blue Cross and/or Blue Shield Plan ("Host Blue") passes on to Highmark. However, the amount You pay is still based on Plan provisions.

2. Benefit summary

Your Plan offers two levels of benefits. If You receive Services from a Provider who is in the PPO Network, You will receive the highest level of benefits. If You receive Services from a Provider who is not in the PPO Network, You will receive the lower level of benefits. In either case, You coordinate your own care. There is no requirement to select a Primary Care Physician (PCP) to coordinate your care. See the schedule of benefits for your chosen Plan.

3. Who is eligible

A. Participant Coverage - coverage for employees, volunteers, students and retirees

You are eligible for Participant Coverage under the Plan if You are not covered under any other health benefit plan offered by your employer and You are in one of these Covered Classes:

- You are an active full-time employee earning wages from a church or ministry organization working at least 20 hours per week.
- You are a student of a seminary or Bible college eligible to utilize products and Services made available by or through GuideStone Financial Resources of the Southern Baptist Convention.
- You are a volunteer assigned by the North American Mission Board to serve in the Mission Service Corps.
- You are a volunteer assigned by the International Mission Board to serve in the International Service Corps.
- You are a chaplain credentialed and endorsed by the North American Mission Board. You must not be eligible for other medical coverage.
- You are a full-time vocational evangelist who meets GuideStone's criteria.
- You are a retired participant who meets GuideStone's criteria.

GuideStone decides if You are in a Covered Class. It follows its own rules in deciding this, but it cannot discriminate among persons in similar situations. If You have any questions about your eligibility, check with GuideStone.

If You work for, volunteer at, or study at more than one church or ministry organization, the Plan will cover You as a participant through only one institution. This means that You can't have double Participant Coverage under this Plan.

B. Dependents Coverage

If You have Participant Coverage under the Plan, your dependents may be eligible for Dependents Coverage. To get Dependents Coverage, one of these must be true:

- You have Participant Coverage under this Plan or the Health Limited Plan.
- You had Participant Coverage under this Plan, but are now covered under one of GuideStone's plans for Medicare-eligible employees, retirees, and dependents.

Your Eligible Dependents are:

- Your Spouse.
- Your unmarried Child under age 25.
 - Dependent on You for support and maintenance.
- Your unmarried Child who is covered under the Plan and is incapacitated. All of these rules must be met:
 - Your Child must have a Developmental Disability or have a Physical Handicap and be incapable of earning a living.
 - Your Child must have been incapacitated when his or her Plan coverage would have ended because of age.
 - You must send GuideStone proof of incapacitation at least 31 days before your Child's Plan coverage is scheduled to end.
 - You must send additional proof whenever asked to show that your Child is still incapacitated under this provision.

Your Child means:

- Your natural (biological) Child.
- Your legally adopted Child or a Child placed in your home for adoption.
- A Child living with You and dependent on You for support and maintenance. This may be:
 - Your stepchild.
 - Your foster Child.

- Your grandchild.
- A Child for whom You must provide health care by court order or order of a state agency authorized to issue National Medical Support Notices under federal law.
- A Child for whom You are legal guardian or managing conservator.

C. If two Covered Participants want to cover the same dependent Child

Your Child can't be covered under the Plan as a dependent of two Covered Participants covered by the same institution. If You and your Spouse both have Participant Coverage under the Plan at the same institution, You have to decide which of You will carry the Child as a Dependent under his or her coverage. You have to tell GuideStone what You decide.

D. Exceptions – dependents not eligible

There are three exceptions to the rules for dependent eligibility. Your Spouse or Child is not an Eligible Dependent under this Plan if he or she:

- Is on active duty in the armed forces of any country.
- Already has Participant Coverage under this Plan through the same church or ministry organization. (No one can have both Participant Coverage and Dependents Coverage under the Plan through the same institution.)
- Is eligible for Medicare and Medicare pays benefits before this Plan does. See **What happens if You are covered under Medicare or another government plan**.

When coverage begins tells You how to enroll your Eligible Dependents.

E. Special rule if You are eligible for Medicare

You can't participate in this Plan if both of these things are true:

- You are eligible for Medicare.
- Medicare pays benefits first. **What happens if You are covered under Medicare or another government plan** tells You when Medicare pays benefits before a medical Plan.

This special rule applies separately to You and your Eligible Dependents. So, even if You aren't covered under this Plan because of this special Medicare rule, your Eligible Dependents can still be covered under this Plan. The reverse is also true.

If this special rule applies, You can switch to a special health plan offered to participants and dependents who are eligible for Medicare. Check with GuideStone at **1-888-984-8433** for more information at least 31 days before You become eligible for Medicare benefits. **Do not wait. If this rule applies, your coverage will end the first day of the month in which You first become eligible for Medicare.**

4. When coverage begins

A. Enrolling yourself

You must show that You are in good health. Request an Evidence of Good Health Application from GuideStone. Fill it out and send it to GuideStone. The Evidence of Good Health Application is then reviewed and additional information and/or a health assessment may be requested.

You will be covered on the first day that You meet all of these conditions:

- You are eligible for Participant Coverage.

- Your Evidence of Good Health Application has been approved.
- You pay any required contributions.

The Plan may refer to You as a Covered Participant once You have Participant Coverage. It may also refer to a Covered Participant as a Covered Person.

B. Enrolling your dependents

You must show that your Eligible Dependents are in good health. Request an Evidence of Good Health Application from GuideStone. Fill it out and send it to GuideStone. The Evidence of Good Health Application for each Eligible Dependent will be reviewed and additional information and/or a health assessment for your Eligible Dependent may be requested.

Your Eligible Dependent will be covered on the first day that all of these conditions are met:

- You are enrolled for Participant Coverage.
- You are in a Covered Class for Dependents Coverage.
- Your Eligible Dependent's Evidence of Good Health Application has been approved.
- You pay any required contributions.

The Plan may refer to anyone with Dependents Coverage as a Covered Dependent or as a Covered Person.

C. Special enrollment requirement

Newborn or newly adopted children. You can enroll a newborn or adopted Child or a Child placed with You for adoption without giving evidence that the Child is in good health. To do so, You must do all of these things:

- Have Participant Coverage under the Plan, the Health Limited Plan or under one of GuideStone's plans for Medicare-eligible employees and dependents.
- Contact GuideStone to enroll the Child within 60 days after the birth, adoption or placement with You for adoption.
- Pay any required contributions.

If You do all of these things at the right time, the Plan will cover your Child from the date of the birth, adoption or placement in the home for adoption. If You do not do all of these things at the right time, You may have to provide evidence of good health for your Child.

D. Exceptions to evidence of good health requirement

In special cases, You do not have to show that You are in good health. These are the rules for this exception.

(1) **Southern Baptist seminary and Bible college Students.** You enroll yourself and Eligible Dependents, if any, in this Plan within 31 days of your first matriculation in a Southern Baptist seminary or Bible college or lose coverage under your parents medical plan and:

- You give GuideStone a signed enrollment form.
- You pay any required contributions.

Even though You do not have to show You or your Eligible Dependents are in good health, Pre-existing Sickness and Injury limitations and all other Plan terms and conditions will apply.

(2) **Southern Baptist seminary and Bible college students.** If You recently attended a Southern Baptist seminary or Bible college, or graduated from one, You do not have to show that You are in good health to enroll in this Plan. But You must meet all of these rules:

- You must become an active employee earning wages from a Southern Baptist employer, or related organization, working at least 20 hours per week.

- This employment or service puts You in a Covered Class for this Plan.
- This employment or service begins within 12 months after You stop full-time attendance at or graduate from the seminary or Bible college.
- You apply for coverage within 31 days after You begin this employment or service.
- Neither You nor any other Eligible Dependent for whom You are seeking coverage has previously been denied coverage in a GuideStone medical plan under the Personal Security Program or Personal Plans for failure to satisfy evidence of good health requirements.

Even though You do not have to show You are in good health, Pre-existing Sickness and Injury limitations and all other Plan terms and conditions will apply.

(3) **10-year GuideStone medical plan participants.** If You had 10 years of coverage under a GuideStone-sponsored medical plan and later re-enroll in the Plan, You may not have to show that You are in good health. But You must meet all of these rules:

- You were covered under a medical plan sponsored by GuideStone for at least 10 years before losing coverage.
- Your coverage ended because your Southern Baptist employment or position within a Covered Class ended.
- Your break in coverage is not more than 12 months.
- You re-enroll in this Plan within 31 days after You begin your new Southern Baptist employment or other position in one of the Covered Classes.

If You meet all these rules, You and your Eligible Dependents who were covered before do not need to show evidence of good health. But all of these rules will apply:

- You will need to provide evidence of good health for any Eligible Dependents who were not covered before.
- There may be limitations for covering any Pre-existing Sickness or Injury.

E. Transfer from another GuideStone plan

You or your Eligible Dependents may transfer from any medical plan offered by or through GuideStone if any of the following apply:

- You choose among medical plan options during an annual enrollment period or a qualifying event occurs. A qualifying event is marriage, birth of a newborn, adoption or placement of a Child in your home for adoption.

If You wish to transfer from the Health Limited Plan, evidence of good health will be required.

F. Making enrollment changes

Report all enrollment changes promptly. If You do not, coverage for You and your Eligible Dependents may be delayed, and You will need to provide evidence of good health in order to enroll yourself or them.

You can drop a dependent from your coverage at any time. A change in coverage could make your contributions to the Plan higher or lower. If You do not report a change promptly, You may pay higher contributions than necessary. The Plan does not refund these excess payments.

GuideStone has the forms You need to enroll and to make any changes in coverage. Call **1-888-984-8433**.

5. When coverage ends

A. End of Participant Coverage

Your Participant Coverage will end if any one of these things happens:

- You are no longer a member of a Covered Class.
- GuideStone stops offering the Plan.
- Required contributions are not paid when due. Your Participant Coverage will not end just because You do not pay contributions for Dependents Coverage.
- You are eligible for Medicare and Medicare pays benefits before this Plan. See **What happens if You are covered under Medicare or another government plan.**

GuideStone may offer You Continuation Coverage after your coverage would otherwise end. So if You stop active work, service or study, call GuideStone at once. GuideStone can tell You if You can continue Plan coverage.

B. End of Dependents Coverage

Your dependents will lose coverage if any one of these things happens:

- You lose your Participant Coverage for any reason.
- Your Spouse or Child is no longer an Eligible Dependent.
- GuideStone stops offering the Plan.
- Required contributions are not paid when due.
- Your Spouse or Child is eligible for Medicare and Medicare pays benefits before this Plan. See **What happens if You are covered under Medicare or another government plan.**

C. Continued coverage for Covered Dependents after your death

If You die while covered under the Plan, your Covered Dependents may continue their Plan coverage. This continued coverage will end if any one of these things happens:

- Your dependent is no longer an Eligible Dependent.
- Your dependent becomes eligible for benefits under any other group medical plan.
- The Plan stops offering Dependents Coverage.
- GuideStone stops offering the Plan.
- Required contributions are not paid when due.
- Your Spouse or Child becomes covered under Medicare and Medicare pays benefits before this Plan. See **What happens if You are covered under Medicare or another government plan.**

D. Additional Continuation Coverage for You and your Covered Dependents

If your coverage ends because You are no longer a member of a Covered Class, You and your Covered Dependents may continue Plan coverage under certain conditions. Here is a description of the Continuation Coverage that may be available:

For You. You may continue Participant Coverage if:

- Your membership in a Covered Class ends for any reason except if You retire or become eligible for Medicare and Medicare pays benefits before your medical coverage.

For your Eligible Dependents. Your Eligible Dependents may continue Dependents Coverage under the Plan if any of these are true:

- Your membership in a Covered Class ends for any reason other than retirement.
- You continue your Participant Coverage under this Plan.

Request for Continuation Coverage. If You want Continuation Coverage, You must contact GuideStone for information within 31 days after Plan coverage would otherwise end.

Adding Eligible Dependents to your Continuation Coverage. You may add a newborn or an adopted Child within 60 days after birth, adoption or placement in your home for adoption. Also, if You get married, You may add your new Spouse and any new Eligible Dependents to your Continuation Coverage within 60 days after your marriage if the Eligible Dependent's Evidence of Good Health Application is approved.

You must act promptly or You or your dependents will not be eligible for Continuation Coverage.

Charges for Continuation Coverage. The monthly charge for Continuation Coverage under this provision will be at least 100% of the full cost of each Covered Person's Plan coverage. **You must pay all monthly charges to GuideStone. You must pay these contributions when due, or your Continuation Coverage will end.**

Length of Continuation Coverage. Continuation Coverage may continue:

- For up to 18 months for You and your Eligible Dependents if the loss of Plan coverage is because You either lost your job or You work fewer than the hours required for active full-time employment.
- For up to 36 months for your Eligible Dependents if the loss of Plan coverage is for any other reason.
- **Early termination of Continuation Coverage.** Continuation Coverage will end sooner than the 18 or 36 months if:
- Contributions are not paid when due.
- The Covered Person becomes covered under other group medical coverage, either as an employee or dependent.
- The Covered Person becomes eligible for Medicare.
- GuideStone stops offering the Plan.

E. Military leave

If You have to leave your employment because You are serving in the military, You have special rights under the federal Uniformed Services Employment and Reemployment Rights Act (USERRA). These rights apply only if You are an employee. They do not apply to students or volunteers.

Under this law:

- You can continue Plan coverage (for both You and your Covered Dependents) for up to 24 months after your military leave begins.
- If your leave lasts more than 31 days, You must pay up to 100% of the full cost of Continuation Coverage.
- If your leave is 31 days or less, You only have to pay the same amount as You would pay for your regular Plan coverage if You were not on military leave; and
- If You were covered under the Plan when your military leave begins, You may get covered under the Plan immediately (with no Pre-existing Sickness or Injury exclusions or similar limitations) when You return to your prior employment.

Your employer is responsible for compliance with USERRA, but the Plan will work with You and your employer to make sure your coverage is available if all of the USERRA conditions are met and You properly elect and pay for your coverage. Contact your employer, the Department of Labor or the Department of Defense if You have any questions about your rights under USERRA.

F. How to obtain a certificate of creditable coverage

Certificates of creditable coverage are written documents provided by this Plan to show the type of coverage a person had (e.g., employee only, employee plus Spouse, etc.) and how long the coverage lasted. Under federal law, most group health plans must provide these certificates automatically when a person's coverage terminates. However, if a plan does not give You a certificate, You have the right to request one. Certificates apply both to plan participants and to dependents.

This Plan will automatically give You a certificate after You lose coverage under the Plan. One will also be provided for your dependents when we have reason to know that your dependents are no longer covered.

In addition, the Plan will provide a certificate for You (or your dependents) upon request if You make the request within two years (24 months) after your coverage terminates. Contact GuideStone Customer Relations at **1-888-984-8433** to request a certificate of creditable coverage.

6. Medical benefits

See the schedule of benefits for your Plan.

7. Covered Services and Supplies

A. Overview

The Plan generally pays Eligible Expenses for Covered Services and Supplies.

The Plan does not cover any Service or supply not considered Medically Necessary and Appropriate. The fact that a Physician recommends or approves a Service or supply does not mean that it is Medically Necessary and Appropriate under the Plan's guidelines.

You must get Pre-authorization from Healthcare Management Services (HMS) to receive the maximum benefits under the Plan. See **Healthcare Management Services** for more details.

Covered Services and Supplies will also include HMS by the Claims Administrator, to utilize a more cost effective Generally Accepted form of Medically Necessary and Appropriate care, when compared to use of covered expenses contained in this Plan.

B. Covered Services and Supplies

Here is the list of Covered Services and Supplies. "You" in the following description of Services and supplies means You and your Covered Dependents.

Allergy treatment. Allergy treatment when prescribed by a Physician.

Ambulance. A facility licensed by the state which, for compensation from its patients, provides local transportation by means of a specially designed and equipped vehicle used only for transporting the Sick and Injured.

Ambulatory Surgical Facility. Treatment or Service provided at an Ambulatory Surgical Facility.

Anesthetics. Anesthetics and their administration.

Artificial limbs and body parts. Purchase and replacement of artificial limbs, larynx and eyes.

Autism therapy, limitations:

Applied behavior analysis Benefit Period limit of \$35,000 for dependent child through age sixteen (16) years of age.

Applied behavior analysis lifetime limit of \$150,000 for dependent child through age sixteen (16) years of age.

Limit of fifty (50) Speech Therapy visits per Benefit Period for dependent child under six (6) years of age.

Limit of fifty (50) Occupational Therapy visits per Benefit Period for dependent child through age sixteen (16) years of age.

Limit of fifty (50) Physical Therapy visits (combined) per Benefit Period for dependent child through age sixteen (16) years of age.

Birthing Facility. Treatment or Service provided at a Birthing Facility.

Blood. Blood and blood plasma not replaced for You or by You.

Cardiac rehabilitation. Cardiac rehabilitation Services only if provided both:

- Under a Physician's supervision.
- In connection with a myocardial infarction, coronary occlusion or coronary bypass surgery.

Chemotherapy. The treatment of malignant disease by chemical or biological antineoplastic agents, including materials and technician Services.

Chiropractic treatment. Charges related to the adjustment and manipulation of the spinal column and associated nervous system, x-ray lab and modalities, whether provided by a licensed Chiropractor or other Physician. The Plan covers 20 Visits in a Benefit Period.

Contact lenses. The first pair of contact lenses or glasses prescribed after cataract Surgery.

Cosmetic procedures and Services. Cosmetic procedures and Services, but only to:

- Correct the result of an accidental Injury.
- Treat congenital birth defects.
- Treat any condition that impairs bodily functions.
- Reconstruct a breast after a mastectomy performed for the treatment of a Sickness.

Dental Services. Services and supplies for any of these:

- Excision of teeth that are not completely erupted.
- Surgical extraction of erupted or non-erupted teeth.
- Excision of a tooth root without removing the entire tooth, but not including root canal therapy.
- Other incision or excision procedures on the gums and tissues of the mouth when not performed in connection with tooth repair or removal. This does not include cleaning, root scaling, planing or other scraping procedures.
- Treatment or removal of a malignant tumor.
- Outpatient facility charges and Anesthesia, provided the dental Service is covered under the Plan and is Medically Necessary and Appropriate.
- Accidental Injury to your jaws, sound natural teeth, mouth or face. The Plan covers only those expenses Incurred within 12 months of the Accident. It is not considered an accidental Injury if You chew or bite an object or substance that You place in your own mouth. It does not matter whether You knew at the time that the object or substance could cause an Injury if chewed or bitten.

Diagnostic Services. Procedures ordered by a Professional Provider because of specific symptoms to determine a definite condition or disease.

Dialysis treatments. The treatment of acute renal failure or chronic irreversible renal insufficiency for removal of waste materials for the body through hemodialysis or peritoneal dialysis. Dialysis treatment includes home dialysis.

Drug Abuse. See Mental Illness and Alcohol or Drug Abuse treatment.

Durable Medical Equipment. The rental or, at the option of the Claims Administrator, the purchase, adjustment, repairs and replacement of Durable Medical Equipment for therapeutic use when prescribed by a Professional Provider. Rental costs cannot exceed the total cost of purchase.

Evacuation – This service is provided to You and your Covered Dependents when outside of the United States.

The BlueCard Worldwide medical assistance partner may determine that the current facility does not have the resources to provide the appropriate level of care. In these instances, the medical assistance partner will contact the member's Blue Cross and Blue Shield Plan and recommend that the member be moved to a facility that can provide the level of care necessary. The medical assistance partner will contact the BCBS Plan and arrange for transportation to the recommended facility .

Health Care Extender. Covered Services and Supplies will include charges by a Health Care Extender.

Hearing exams. Treatment from an Audiologist if You suffer from a hearing loss or impairment. This includes examinations to decide if You need a hearing aid or a hearing aid adjustment. The Plan does not cover:

- Hearing aids, hearing aid batteries, or tests to evaluate hearing aids.
- Hearing examinations required as a condition of employment.
- Any Services or supplies that a school system legally must provide.
- Special education needed because of hearing loss or impairment. This includes sign language lessons.

Home health care Services and supplies. Covered Services and Supplies will include charges by a Home Health Care Agency for:

- Part-time or intermittent home nursing care by or under the supervision of a licensed Registered Nurse (R.N.); and
- Part-time or intermittent home care by a home health aide; and
- Physical, Occupational, Speech, or Respiratory Therapy; and
- Intermittent Services of a registered dietician or social worker; and
- Part-time or intermittent home care by any other individual of the home health care team; and
- Drugs and medicines which require a Physician's prescription, as well as other supplies prescribed by the attending Physician; and
- Laboratory Services, but only to the extent that such Services and supplies are provided under the terms of a home health care plan. These Covered Services and Supplies are subject to all provisions of the Plan that would apply to any other medical treatment or Service.

Home health care Services must be rendered in accordance with a prescribed home health care plan. The home health care plan must be:

- Established prior to the initiation of the home health care Services; and
- Required as a result of a Sickness or Injury.

The general Plan exclusions and maximums listed in this booklet will apply to home health care. In addition, Covered Services and Supplies will not include charges for:

- Services or supplies not included in the home health care plan; or
- More than 120 Visits in a Benefit Period. For a home health aide, up to four hours of continuous Service will be counted as one Visit. A Visit by any other covered Provider equals one Visit regardless of the length of the Visit; or
- The Services of any person who normally lives in your or your dependent's home; or

- Custodial Care; or
- Transportation Services.

Hospice Care. Covered Services and Supplies will include charges for Hospice Care Services provided by a Hospice, Hospice Care team, Hospital, Home Health Care Agency, or Skilled Nursing Facility for:

- Any Sickness or Injury that, in the opinion of the attending Physician, the dying individual has no reasonable prospect of cure and is expected to live no longer than six months; and
- The family (You and your dependents) of any such individual; but only to the extent that such Hospice Care Services are provided under the terms of a Hospice Care program and are billed through the Hospice that manages that program.

Hospice Care consists of:

- Inpatient and Outpatient care, home care, nursing care, counseling, and other supportive Services and supplies provided to meet the physical, psychological, spiritual, and social needs of the dying individual; and
- Drugs and medicines (requiring a Physician's prescription) and other supplies prescribed for the dying individual by any Physician who is a part of the Hospice Care team; and
- Instructions for care of the patient, counseling, and other supportive Services for the family of the dying individual.

The general Plan exclusions listed in this booklet will apply to Hospice Care. In addition, Covered Services and Supplies will not include Hospice Care charges that:

- Exceed \$10,000 for any one episode of Hospice Care; or
- Are for Hospice Care Services not approved by the attending Physician; or
- Are for transportation Services; or
- Are for Custodial Care; or
- Are for Hospice Care Services provided at a time other than during an episode of Hospice Care.

Hospital expenses. Room and board in a semi-private Hospital room and all other supplies and non-professional Services a Hospital provides for medical care (but not more than the Hospital Room Maximum for each day of confinement in a private room). You must get Pre-authorization before You have a Hospital Inpatient Stay. See **Healthcare Management Services** for more details.

Infusion Therapy. Treatment performed by a Facility Provider.

Laboratory tests. Laboratory tests ordered by a Physician.

Maternity care. The Plan covers maternity care and treatment as it would any other Sickness. If the mother is either a Covered Participant or a Covered Dependent under the Plan, the Plan covers the Hospital Inpatient Stays for childbirth:

- **Normal vaginal delivery.** The Plan covers a Hospital Inpatient Stay of at least 48 hours following childbirth for both the mother and the newborn.
- **Caesarean section.** The Plan covers a Hospital Inpatient Stay of at least 96 hours following childbirth for both the mother and the newborn.

For either type of delivery, the mother and her attending Physician can both agree to a shorter stay. You do not need to ask for a Hospital Admission Review if your stay is within these limits. But You must obtain Pre-authorization for any stay past these limits. See **Healthcare Management Services** for more details.

Highmark provides a voluntary Maternity Education and Support Program, **Baby BluePrints®**, available at no cost to You during your pregnancy. For additional information about the program contact Highmark at **1-866-918-5267** or by accessing their web site at www.highmarkbcbs.com.

Medical supplies. Some medical supplies ordered by a Physician. Some examples are: surgical dressings, heart pacemakers, casts, splints, trusses, braces, crutches, insulin pumps and oxygen.

Mental Illness and Alcohol or Drug Abuse treatment. Outpatient and Inpatient treatment for Mental Illness and Alcohol or Drug Abuse. Before receiving Inpatient treatment You must obtain Pre-authorization. See **Healthcare Management Services** for more details.

Limits on Outpatient Visits:

- Benefit Period limit of 50 Outpatient therapy Visits.
- Lifetime limit of 150 Outpatient therapy Visits.

Limits on Inpatient treatment:

- Benefit Period limit of 30 days.
- Lifetime limit of 80 days.

These limits do not apply to:

- Visits a Physician or other licensed Professional Provider makes when You are hospitalized.
- Physician Visits in connection with convulsive therapy.
- Physician Visits to monitor any medications.

Newborn baby care. The Plan covers the care for a newborn who is an Eligible Dependent even if the newborn is not a Covered Dependent during the first 31 days of life. See special enrollment requirements in **When coverage begins**.

Nursing Services. The Plan covers the Services of a Licensed Practical Nurse or a graduate Registered Nurse, but only when such Services are provided during confinement in a Hospital or Skilled Nursing Facility, or when such Services are provided as a part of home health care or Hospice Care.

Occupational Therapy. Treatment by a Professional Occupational Therapist that is ordered by a Physician.

Physical Therapy. Treatment by a Professional Physical Therapist that is ordered by a Physician.

Physician Service. A Physician's Service for diagnosis, Medical Care, Surgery, and Physician Visits.

Physician Visit. A face-to-face meeting between a Physician or Physician's staff and a patient for the purpose of Medical Care or Service.

Prescription Drugs. Drugs and medicines prescribed by a Physician if they are dispensed and administered in a Physician's office, a Hospital or another medical care facility. Drugs and medicines prescribed for You under other circumstances may be covered under the **Outpatient Prescription Drug program**.

Radiation Therapy. The treatment with x-ray, gamma ray accelerated particles, mesons, neutrons, radium, or radioactive isotopes. The materials and Services of technicians are included. High dose levels of radiation requiring stem cell rescue **are not** covered except for some transplants.

Repatriation for medical coordination - This service is provided to You and your Covered Dependents when outside of the United States.

The medical assistance partner may determine that the needed treatment will be extensive and it is appropriate and cost-effective to have the member near family and friends. In these cases, the medical assistance partner will contact the member's Blue Cross and Blue Shield Plan and recommend that the member be repatriated. The partner will arrange for the transportation and alert the local hospital of the impending patient move and the level of care needed.

Repatriation of remains – This service is provided to You and your Covered Dependents when outside of the United States. BlueCard Worldwide arranges for repatriation of remains when a member passes away while out of the U.S. Arrangements include moving the body from the foreign country back to the selected funeral home in the United States. The laws and customs of the country will be taken into consideration.

Respiration Therapy. The introduction of dry or moist gases into the lungs for treatment purposes.

Skilled Nursing Facility. Covered Services and Supplies will include charges by a Skilled Nursing Facility for room, board and other Services required for treatment, provided the confinement:

- Is certified by a Physician as necessary for recovery from a Sickness or Injury; and
- Requires Skilled Nursing Services.

Covered Services and Supplies will not include:

- Charges for more than 120 days for all Skilled Nursing Facility confinements that result from the same or a related Sickness or Injury; or
- Charges incurred for a Skilled Nursing Facility confinement after the date the attending Physician stops treatment or withdraws certification.

Speech Therapy. Treatment by a qualified Speech-Language Pathologist that is ordered by a Physician. This Plan does not cover Speech Therapy related to developmental delay, education problems, training problems, or learning disorders except for treatment of Autism as defined in the **Benefit Summary**. See **Plan exclusions** for limits and details.

Sterilization procedures. Coverage of surgical procedures for any reproductive sterilization procedure, but will not cover expenses incurred for the reversal or attempted reversal of these procedures.

Surgical procedures. Physician Service for surgical procedures such as:

- The performance of generally accepted operative and cutting procedures including specialized instrumentations, endoscopic examinations and other procedures;
- The correction of fractures and dislocations; and
- Usual and related pre-operative and post-operative care.

Benefits will be payable for the Services of an assistant to a surgeon if such Services are determined by the Claims Administrator to be Medically Necessary and Appropriate. An assistant to a surgeon is considered to be Medically Necessary and Appropriate if the skill level of an M.D. or D.O. would be required to assist the primary surgeon.

For more information, You or your Physician should contact the Claims Administrator.

TMJ. Diagnostic Services and Surgery relating to the treatment of temporomandibular joint disorders. The Plan does not cover splinting or orthodontia treatment for TMJ.

Transplant Services. These are Covered Services and Supplies incurred in connection with the covered transplants listed below that are Medically Necessary and Appropriate and not considered Experimental or Investigational in nature. The following benefits will be payable for treatment or Service for transplant Services. These benefits will be payable instead of any other benefits described in this booklet, unless otherwise indicated below.

You or your Eligible Dependent will be eligible to receive the following human-to-human organ or bone marrow transplant procedures (including charges for organ or tissue procurement) when it is Medically Necessary and Appropriate (which is Generally Accepted treatment and not considered Experimental or Investigative in nature at the time the required predetermination of benefits for the

transplant is completed). The transplant procedures will be subject to all limitations and maximums described in this section.

- Heart
- Heart/lung (simultaneous)
- Lung
- Kidney/Pancreas (simultaneous)
- Liver
- Kidney
- Pancreas
- Bone marrow transplant or peripheral stem cell infusion when a positive response to standard medical treatment or chemotherapy has been documented.

Cornea and skin transplants are covered under the normal provisions listed in **Medical benefits**, and are not subject to any conditions set forth in this section.

Transplant Covered Services and Supplies will include all Services listed in **Covered Services and Supplies**, including, but not limited to, Services by a Home Health Care Agency, Skilled Nursing Facility, or Hospice. Covered Services and Supplies will include cryopreservation and storage of bone marrow or peripheral stem cells when the cryopreservation and storage is part of a protocol of high dose chemotherapy, which has been determined by the Claims Administrator to be Medically Necessary and Appropriate, not to exceed \$10,000 per approved transplant. Covered Services and Supplies will also include charges Incurred by the organ donor for a covered transplant if the charges are not covered by any other medical expense coverage.

For transplant Services provided by Blue Distinction Centers for Transplant (BQCT) Providers, benefits payable for treatment or Service received each Benefit Period will be 100% of Covered Services and Supplies.

If transplant related Services are provided, travel and lodging expenses for the patient and a travel companion will be covered if the treating facility is greater than 150 miles one way from the patient's home (excluding travel or lodging provided by a family member or friend). This would include Ambulance Services that would otherwise be excluded under the Ambulance benefit. Benefits payable cannot be used to satisfy any Deductible amount under the normal provisions provided in **Medical benefits**. Travel and lodging benefits will be payable at 100% without application of any Deductible amount, up to a maximum benefit of \$10,000 for each approved transplant for Services Incurred prior to the transplant and within 12 months after transplant has been performed.

The general Plan exclusions listed in this booklet will apply to transplant Services. In addition, benefits will not be payable for:

Cryopreservation and storage, except as described above; or

If the transplant is not a covered transplant under this Plan, all charges related to the transplant will be excluded from payment under this Plan, including, but not limited to, dose-intensive chemotherapy; or

Animal-to-human organ transplants; or

Implantation within the human body of artificial or mechanical devices designed to replace human organ(s).

Limitations specific to home health care, Skilled Nursing Facility confinement, and Hospice Care provisions will apply to transplant Services if those benefits are used in connection with a covered transplant.

For each transplant episode, Covered Services and Supplies will be limited to transplant evaluations from no more than two transplant Providers.

Wellness Benefit. A preventive health schedule which includes preventive Services for children and adults based on recommendations from the U. S. Preventive Services Task Force, the Centers for Disease Control and Prevention, the American College of Obstetricians and Gynecologists and the American Academy of Pediatrics. A summary of the preventive health schedule is listed as following:

Procedure	Frequency
<ul style="list-style-type: none">Well child Visits <p>This includes, at appropriate ages, height and weight measurement, developmental and behavioral assessment, and other care as determined by the doctor</p>	Contact Highmark member services
<ul style="list-style-type: none">Immunizations <p>Includes routine child immunizations and expanded age ranges for some immunizations</p>	Contact Highmark member services
<ul style="list-style-type: none">Physical Examination	Annually
<ul style="list-style-type: none">Pelvic and Breast Exam	Annually

- | | |
|----------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| • Pap Test | Every 1 – 3 years based on history |
| • Mammogram | Annually after age 39 |
| • Prostate Cancer Screening | Annually |
| • Urinalysis, venipuncture & CBC | Annually |
| • Lipid Panel | Annually |
| • Bone Density Screening | Every 2 years if You are high-risk for osteoporosis |
| • Colorectal Cancer Screening | Beginning at age 50 annual screening with fecal occult blood test, screening with flexible sigmoidoscopy or double contrast barium Enema every five years or colonoscopy every 10 years. |

The general summary above is not a complete list of the preventive health schedule provided under your Plan. To determine if a specific procedure is covered under the Wellness Benefit, call Highmark at **1-866-472-0924**. The Wellness Benefit applies only to charges Incurred when You have Services provided through a Preferred Provider Organization.

8. Healthcare Management Services

For your benefits to be paid under this Plan, at either the Network or Out-of-Network level, Services and supplies must be considered **Medically Necessary and Appropriate**.

Healthcare Management Services (HMS), a division of Highmark, is responsible for ensuring that quality care is delivered to You within the appropriate setting.

An HMS nurse will review your request for an Inpatient admission to ensure it is:

- Appropriate for the symptoms and diagnosis or treatment of your condition, Sickness, disease, or Injury;
- Provided for your diagnosis or the direct care and treatment of your condition, Sickness, disease, or Injury;
- Not primarily for the convenience of You, your Physician, Hospital, or other health care Provider;
- In accordance with standards of good medical practice;
- Being delivered in the appropriate setting; and
- The most appropriate Service that can safely be provided.

A. Hospital Admission Review

When You are admitted to any Hospital as an Inpatient, You are responsible for contacting HMS for Pre-authorization. Your call to HMS prior to your admission to a Hospital will help You know your financial responsibility. You should call seven to 10 days prior to your planned admission. For emergency admissions, call HMS within 48 hours of the admission. You can contact HMS through the toll-free member service number on the back of your Medical ID Card.

B. Healthcare management requirements

Eligible Expenses for Hospital Inpatient Stay Charges will be reduced by 20% unless a Hospital Admission Review is requested from the HMS administrator by You, a dependent, or a designated patient representative as soon as a Hospital Inpatient Stay is scheduled,

but no later than the first day of a Hospital Inpatient Stay for other than a Medical Emergency, and for a Medical Emergency within 48 hours of a Hospital Inpatient Stay.

If a Hospital Admission Review is not requested in a timely manner as specified above, the 20% reduction will be applied to all Hospital Inpatient Stay charges, but only to the charges incurred up to the date a Hospital Admission Review is obtained.

Benefits will be payable only for that part of the Hospital Inpatient Stay charges the HMS administrator determines to be Medically Necessary and Appropriate.

The 20% reduction is a penalty for failure to comply with any of the HMS requirements. The reduction will not count toward satisfaction of the **Out-of-Pocket Maximum** described in this Plan.

C. Prospective review (Pre-authorization)

Prospective review, also known as Pre-authorization, begins once a request for medical Services is received.

After receiving the request for Inpatient care, HMS:

- Gathers information needed to make a decision, including patient demographics, diagnosis, and plan of treatment;
- Confirms care is Medically Necessary and Appropriate;
- Reviews available information regarding the patient's eligibility for coverage and/or availability of benefits;
- Authorizes care or refers to a Physician advisor for determination; and
- Assigns an appropriate length of stay.

D. Concurrent Review

Concurrent Review may occur during the course of Inpatient hospitalization and is used to assess the Medical Necessity and Appropriateness of the length of stay and level of care.

HMS:

- Reviews the progress and ongoing treatment plan with the facility staff; and
- Decides, when necessary, to either: extend the care; discuss an alternative level of care; or refer to the Physician advisor for a decision.

E. Discharge planning

Discharge planning is a review of the case to identify the patient's discharge needs. The process begins prior to a planned admission or, in the case of an unplanned admission, at the time of admission, and extends throughout the patient's stay in the facility. Discharge planning facilitates continuity of care and is coordinated with input from the Physician and facility staff.

In planning for discharge, HMS assesses the patient's:

- Level of function pre- and post-admission
- Ability to perform self-care;
- Primary caregiver and support system;
- Living arrangements pre- and post-admission;
- Obstacles to care;
- Need for referral to case management or condition management;
- Availability of benefits or need for benefit adjustments; and
- Psychological needs.

F. Retrospective Review

Retrospective Review occurs when a Service or procedure has been rendered without the required Pre-authorization.

G. Case management Services

Should You or an Eligible Dependent experience a serious Injury or Sickness, the case management program may be able to provide assistance.

If accepted into the program, and with your permission, the program will:

- Work collaboratively with You, family members, and Providers to coordinate and implement a plan of care which meets the patient's needs;
- Identify community-based support and educational Services to assist with ongoing health care needs; and
- Assist in the coordination of benefits and alternative resources.

H. Authorized representatives

You have the right to designate an authorized representative to file or pursue a request for Pre-authorization or other Pre-service Claim on your behalf. Procedures adopted by Highmark will, in the case of an Urgent Care Claim review, permit a Physician or other professional health care Provider with knowledge of your medical condition to act as your authorized representative.

I. Request for reconsideration

You will receive written notice of any decision on a request for Pre-authorization or other Pre-service Claim, whether the decision is adverse or not, within a reasonable period of time appropriate to the medical circumstances involved. That period of time will not exceed 15 days from the date Highmark receives the Claim. However, this 15 day period of time may be extended one time by Highmark for an additional 15 days provided that Highmark determines that the additional time is necessary due to matters outside its control, and notifies You of the extension prior to the expiration of the initial 15 day Pre-service Claim determination period. If an extension of time is necessary because You failed to submit information necessary for Highmark to make a decision on your Pre-service Claim, the notice of extension that is sent to You will specifically describe the information that You must submit. In this event, You will have at least 45 days in which to submit the information before a decision is made on your Pre-service Claim.

Any time your request for Pre-authorization or other Pre-service Claim is approved, You will be notified in writing that the request has been approved. If your request for Pre-authorization or approval of any other Pre-service Claim has been denied, You will receive written notification of that denial which will include, among other items, the specific reason or reasons for the adverse benefit determination and a statement describing your right to file an appeal.

If the Pre-authorization or Pre-Service Claim is denied, You, the patient, attending Physician or other ordering Provider can request an appeal. The appeal is to be directed in writing to the Claims Administrator, not the Plan. No appeals to the Plan are permissible on a Pre-authorization or other Pre-service Claim. You, the patient, attending Physician or other ordering Provider may submit written comments, documents, records, and other information relating to the request for appeal. A determination will be made within 30 calendar days of request for the appeal. However, if the appeal cannot be processed due to incomplete information, a written explanation will be sent of the additional information that is required or an authorization for your or the patient's signature so information can be obtained from the attending Physician or other ordering Provider. This information must be sent to the Claims Administrator within 45 calendar days of the date of the written request for the information. Failure to comply with the request for additional information could result in declination of the appeal. A determination will be made and notification of the outcome will be provided within 30 days.

You, the patient, attending Physician or other ordering Provider can request an expedited appeal if your appeal involves an Urgent Care Claim (see Claim in **Definitions**), by contacting a Healthcare Management Services representative at **1-800-547-3627**. A decision on your request will be made as soon as possible taking into account the medical exigencies involved. You will receive notice of the decision that has been made on your Urgent Care Claim no later than 72 hours following receipt of the Claim. This time frame may be shortened in those cases where your Urgent Care Claim request seeks to extend a previously approved course of treatment and that request is made at least 24 hours prior to the expiration of the previously approved course of treatment. In that situation, HMS will

notify You of its decision concerning your Urgent Care Claim to extend that course of treatment not later than 24 hours following receipt of your request. **You are not entitled to an expedited appeal if the Services have already been received.**

9. Member Services

Good health care is more than just Physician Visits. It's also the Service that supports your care. Whether it's for help with a Claim or a question about your benefits, You can call the toll-free member Service number on the back of your Medical ID Card or log onto the Highmark Web site, www.highmarkbcbs.com and connect to My BlueLink. A Highmark member service representative will help You with any coverage inquiry. Representatives are trained to answer your questions quickly, politely and accurately.

A. Blues On Callsm

From My BlueLink page at www.highmarkbcbs.com, click on "Blues On Call" or dial the 24-hour toll free number, **1-866-472-0924** to speak with a specially trained Registered Nurse. Your call will be kept strictly confidential.

Blues On Callsm addresses your total health care needs rather than focusing on one specific disease, condition or Sickness through interaction with both the patient and the Physician. Blues On Callsm promotes the philosophy of shared decision-making by helping You work with your Physicians in the task of choosing treatment options that take into account your values and preferences. Blues on Callsm provides You with health care support Services, including assistance in the self-management of certain health conditions. You have 24-hour access, seven days a week, to health information and personalized support for health decisions.

Support Services may include:

- Assessment of your functional and health status, including co-morbidities, risk factors, motivation and confidence in managing your health, and receptivity for change;
- Assessment of your knowledge of your particular condition and your understanding and adherence to the recommendations and instructions of your health care Provider;
- Education and training on health-related topics that can be helpful in improving your overall health status, such as appropriate diet and nutrition, smoking cessation and exercise; and
- Ongoing monitoring (coaching) to optimize your health status, ensuring adherence to the Physician's treatment plan, identifying and addressing barriers that prevent or hinder adherence to the Physician's treatment plan, and assessing the need for case management Services.

B. Highmark Web site

Visit the Highmark Web site at www.highmarkbcbs.com for a world of information, interactive tools and Services. As a Blue Cross Blue Shield PPO participant, You have access to health and wellness information, user-friendly Services related to your PPO health care coverage, and valuable tools for managing your own health and well-being on My BlueLink, your personal Web page. Simply go to the Web site and log onto My BlueLink.

Here You can:

- Customize the content of your pages, including health and wellness content and links to other sites.
- Access a variety of Services related to your Blue Cross Blue Shield PPO coverage, order a Medical ID Card or Claim form, investigate a Claim, or find a Physician.
- Access valuable health resources including Blues On Callsm. You can look up any medical topic in the Healthwise Knowledgebase[®], a comprehensive health information resource containing more than 28,000 pages of current medically accurate health information. You can also complete the personal wellness profile, which helps You identify your personal health risks and set goals to improve your wellness.
- Access "Healthy Living" page for fitness tools, calculators, personal wellness profile and more.

Highmark also keeps You informed through a quarterly newsletter, *Looking Healthward*. This newsletter contains new product updates as well as a wide variety of health and preventive care articles and “stay healthy” tips.

10. Plan exclusions

A. The Plan does not cover all medical expenses

This section tells You about many of the Services and supplies that the Plan does not cover. **Remember, just because a Physician recommends or approves a Service or supply does not mean that the Plan covers it.** If You have any questions about coverage, call or write to the Claims Administrator **before** You receive the Services or supplies.

B. Exclusions

The Plan does not cover charges for You or your Covered Dependents for any of these Services or supplies:

Abortion. Elective termination of pregnancy by any method.

Acupuncture and acupressure treatment. Acupuncture or acupressure treatment.

Barrier-free home modifications. Barrier-free home modifications such as, but not limited to; elevators, lifts and ramps, whether or not recommended by a Physician.

Blood. Blood or blood plasma that is replaced by or for the patient.

Breast implants. The insertion, removal, or revision of breast implants, unless provided post-mastectomy. Also, the treatment or Service for any Sickness or condition for which the insertion of breast implants or the fact of having breast implants within the body was a contributing factor, unless the Sickness or condition occurs post-mastectomy.

Comfort and convenience supplies and Services. Personal comfort and convenience supplies and Services. This includes:

- Those supplies and Services provided during a Hospital stay, such as:
 - Radio.
 - Television.
 - Telephone.
 - Guest meals.
- Those supplies and Services You receive at home, such as:
 - Air conditioners and air purification units.
 - Humidifiers.
 - Swimming pools and hot tubs.
 - Orthopedic mattresses.
 - Allergy-free pillows, blankets and mattress covers.
 - Stair lifts.

Contraceptives. Oral and non-oral contraceptives are not covered in the medical portion of the Plan, however, oral contraceptives are covered in the **Outpatient Prescription Drug program**.

Cosmetic procedures and Services. Procedures and Services mainly to change your appearance, unless the Surgery is expressly covered in **Covered Services and Supplies**.

Custodial Care. Services and supplies provided for Custodial Care.

Dental Services. Dental and oral Surgery, Services or x-ray exams involving one or more of these:

- One or more teeth.
- The tissue or structure around one or more teeth.
- The alveolar process.
- The gums.

This exclusion applies even if You have any of these Services because of a condition involving a part of the body other than the mouth.

This exclusion does not apply to dental Services listed specifically in **Covered Services and Supplies**.

Developmental delay. Education or training for developmental delay.

Educational problems, training problems, or learning disorders. Services that are provided in connection with educational or training problems or learning disorders except for covered expenses related to Autism as defined in the **Benefit Summary**.

Excess charges. Charges in excess of the Allowable Charge.

Experimental or Investigational. Services or supplies that are considered by the Claims Administrator to be Experimental or Investigational. The denial of any Claim on the basis of the exclusion of coverage for Experimental or Investigational treatment or Service may be appealed through the procedure described in the notice of that Claim decision.

Eye care. Any of these eye care Services or supplies:

- Routine eye exams of any type, including refractions.
- Eyeglasses or contact lenses except for the initial pair of glasses/contact lenses prescribed following cataract extraction.
- Radial keratotomy, laser or other eye Surgery to correct nearsightedness, farsightedness or blurring (astigmatism).

Foot care. Treatment or Service for foot care with respect to: corns, calluses, flat feet, fallen arches, trimming of toe nails, chronic foot strain, or symptomatic complaints of the feet, casting for orthotics, or any appliance (including orthotics).

Government coverage. Services, supplies or benefits provided by any government, unless the law requires the Plan to pay the charges.

Hair loss. Services and supplies related to treatment for hair loss, hair transplants, any drug that promises hair, or wigs (except for one wig per lifetime for covered individuals undergoing cancer treatment).

Hearing aids. Hearing aids or adjustments to hearing aids.

Infertility. Services and supplies related to the restoration of fertility or the promotion of conception (including reversal of voluntary sterilization).

Maintenance care. The Services and supplies for maintenance or supportive level of care, or when maximum therapeutic benefit (no further objective improvement) has been attained.

Marital or social counseling. Marital counseling or social counseling (except as described under **Hospice Care** in **Covered Services and Supplies**.)

Medical care outside the United States. Treatment or Service provided outside the United States, unless You or your dependent are outside the United States for one of the following reasons:

- Travel, provided the travel is for a reason other than securing health care diagnosis or treatment; or
- A business assignment; or
- You are employed outside the United States; or
- Full-Time Student status, provided your dependent is either:

Enrolled and attending an accredited school in a foreign country; or

Is participating in an academic program in a foreign country, for which the institution of higher learning at which the student is enrolled in the U.S. grants academic credit.

Medical Services or supplies provided by non-approved Providers. Medical Services or supplies provided by someone other than a Physician, Professional Other Provider, Professional Provider or other Providers listed in **Definitions**.

Miscellaneous Services. Treatment for nicotine addiction, treatment for gambling addiction, stress management, non-implantable communicator-assist devices, work-hardening Services, or vocational rehabilitation programs.

Missed appointments. Charges for not showing up for a scheduled appointment or for a late cancellation.

No obligation to pay. Services and supplies for which the Covered Person is not legally required to pay.

Nursing Services. Any nursing Services (except as described in **Covered Services and Supplies**).

Pre-existing Sickness or Injury. Services and supplies for treatment of a Pre-existing Sickness or Injury during the exclusion period.

The exclusion period begins on the enrollment date and ends 12 months after that date. When evidence of good health is required, the enrollment date is the date the Evidence of Good Health Application is received by GuideStone.

The exclusion period may be shorter if You were covered under another health plan before You enrolled in this Plan. This is called Prior Creditable Coverage. The length of time that You had this prior coverage is subtracted from the exclusion period. But your prior coverage does not count if it ended 63 days or more before You enrolled in the Plan. An employment waiting period does not count as part of the 63 days.

The Pre-existing Sickness or Injury exclusion does not apply to any of these:

- Genetic information, unless a condition related to that information is diagnosed.
- Pregnancy.
- A newborn that became covered within 60 days of the date of birth.
- A Child who was adopted or placed for adoption and who became covered within 60 days of the adoption or placement for adoption.

Prescription and non-prescription drugs. Drugs or medicines except for those covered under **Covered Services and Supplies** and the **Outpatient Prescription Drug program**.

Replacement, repair or maintenance of Durable Medical Equipment. Charges for loss of or damage to Durable Medical Equipment due to negligence, abuse or improper use.

Services and supplies before or after coverage. Services or supplies for which a charge was Incurred before a person was covered under this Plan or after coverage under this Plan ended.

Services and supplies not filed in a timely manner. Services and supplies which are not filed within one year from the end of the year following the date of Service.

Services and supplies not listed as covered. Services and supplies that are not shown on the list of **Covered Services and Supplies**.

Services and supplies provided by Immediate Family. Services or supplies provided by a Spouse, natural or adoptive parent, Child or sibling, stepparent, stepchild, stepbrother or stepsister, father-in-law, mother-in-law, son-in-law, daughter-in-law, brother-in-law, sister-in-law, grandparent, grandchild, or Spouse of grandparent or grandchild.

Services and supplies that are not Medically Necessary and Appropriate. Any Service or supply unless the Claims Administrator decides the Service or supply is Medically Necessary and Appropriate. The fact that a Physician recommends or approves a Service or supply does not mean that it is Medically Necessary and Appropriate under the Plan's rules. See **Definitions** for more details.

Sex changes or sexual disorder therapy. Medications, implants, hormone therapy, Surgery, medical or psychiatric treatment connected to a sex change or sexual disorder therapy.

Smoking cessation. Services and supplies related to smoking cessation programs, including smoking-deterrent patches.

Sterilization reversal. Services and supplies to reverse any reproductive sterilization procedure.

Vitamins, minerals, nutritional supplements, or special diets. Vitamins, minerals, nutritional supplements, or special diets (whether they require a Physician's prescription or not). **Exception:** The Plan will cover Enteral Formulae for home use that is prescribed by a Physician for Medically Necessary and Appropriate care, as determined by the Claims Administrator. The Enteral Formulae must be proven effective as a disease specific treatment regimen for individuals who are or will become malnourished or suffer from disorders, which if left untreated would cause chronic physical disability, mental retardation or death. Specific diseases shall include, but are not limited to, inherited diseases or amino acid or organic acid metabolism, Crohn's Disease, gastroesophageal reflux with failure to thrive disorders or gastrointestinal motility, and multiple severe food allergies. Such coverage for Enteral Formulae shall not exceed a maximum benefit of \$1,000 in a Benefit Period.

War. Services and supplies to treat any Sickness or Injury due to war or any act of war.

Wellness Benefit . Any preventive health care Service not covered by the preventive health schedule. See **Covered Services and Supplies.**

Work-connected Injury or Sickness. Supplies or Services to treat an Injury or Sickness that either:

- Arises from or in the course of any employment for wage or profit.
- Is covered under a workers' compensation law, occupational disease law or similar law.

11. Outpatient Prescription Drug program

See the schedule of benefits for your Outpatient Prescription Drug benefits.

A. Overview

Medco Health Solutions, Inc. administers the Plan's Outpatient Prescription Drug program. Under this program, You may purchase Outpatient Prescription Drugs:

- At a retail pharmacy.
- By home delivery.

You and your Covered Dependents have the same benefits under this program.

B. Retail pharmacy benefits

You can go to any retail pharmacy to get your prescriptions filled, but your costs usually will be less at a Participating Pharmacy. You can get up to a 30-day supply of each prescription filled or refilled when You go to a retail pharmacy.

When You go to a Participating Pharmacy, You:

- Use your Pharmacy ID Card.
- Pay only the Copayment for each prescription fill or refill.
- Do not file a Claim.

When You go to a Non-Participating Pharmacy, You:

- Pay the full price for the drug.
- File a Claim with Medco Health for reimbursement within 12 months of the purchase. You can call Medco Health or GuideStone for forms or visit the GuideStone Web site www.GuideStone.org to print a form.

- Receive reimbursement based on the Plan's cost as if You had gone to a Participating Pharmacy. Here is how You will be reimbursed:

If You buy a brand name drug when a generic is available, your reimbursement will be the amount of the Plan's cost for the generic substitution at a Participating Pharmacy, less the generic Copayment.

In all other cases, your reimbursement will be the amount of the Plan's cost for the same drug at a Participating Pharmacy.

Call Medco Health or GuideStone to find a Participating Pharmacy near You, or go to the Medco Health Web site at www.medco.com.

C. Home delivery pharmacy Service benefits

If You take medication on an ongoing basis (for example, for blood pressure, asthma, or diabetes), You may want to use the home delivery pharmacy to save money. Each home delivery prescription can be for up to a 90-day supply of the same medication. You cannot combine refills to equal one 90-day supply. You pay the Copayment listed in the **Benefit summary** each time You fill or refill the same medication.

For International service You may order up to a one year supply for just four mail-order Copayments; however, your prescriptions will be delivered to your United States contact address. For International Claim questions, You may contact Medco Health at **1-800-497-4641** with AT&T access code or collect at **614-421-8292**.

Call Medco Health or GuideStone for the Home Delivery Prescription form. You can also get a copy of this form from the Medco Health Web site at www.medco.com or from the GuideStone Web site at www.GuideStone.org.

D. Types of drugs

- **Generic drugs.** These are identified by their chemical name. They are equivalent to brand name drugs and usually cost less than brand name drugs.
- **Brand name drugs.** Your Prescription Drug plan includes a formulary, which is a list of drugs that are preferred by your Plan. This list includes a wide selection of drugs and is preferred because it offers You a choice while helping keep the cost of your Prescription Drug benefits affordable. Each drug is approved by the Food and Drug Administration (FDA) and reviewed by an independent group of Physicians and pharmacists for safety and efficacy. The Plan encourages the use of the preferred drugs on this list to help control rising drug costs. Medco Health may remind your Physician when a preferred drug is available as a possible alternative for a drug that is not preferred. This may result in a change in your prescription. However, your Physician will always make the final decision on your medication. For more information about your formulary, visit the Medco Health Web site at www.medco.com or call **1-800-555-3432**.
- **Specialty drugs.** Specific prescriptions used to treat complex, chronic, or special health conditions which include certain therapeutic agents that You or your Physician can administer. You receive:

Expedited delivery of up to a 30 day supply of prescribed medication and supplies sent directly to your home, office, or Physician's office.

Confidential, expert pharmacist counseling 24 hours a day.

Educational materials to help You live better with your condition and therapy.

A medication adherence program to offer tips and counseling to help You manage your medications, side effects and dosage schedule.

Strict quality, safety and package delivery controls for every prescription order.

Not all drugs are covered under the specialty drug program and some drugs require Pre-authorization. Call Medco Health or GuideStone to obtain more information about the program.

E. Your drug Copayments

You must pay a Copayment every time You fill or refill a prescription. Your Copayment for Outpatient Prescription Drugs depends on:

- Where You fill your prescription.
- The category of drug You buy.

See the **Benefit summary** for the Copayment amounts.

F. Limitations and exclusions

This Prescription Drug program covers drugs and medicines that can be legally obtained only by a prescription written by a Physician. **Not all drugs are covered and some drugs require Pre-authorization.** No appeals to the Plan are permissible under the **Outpatient Prescription Drug program.** Call Medco Health at **1-800-555-3432** for more information, or go to their Web site at www.medco.com.

12. How to file a Claim

If You receive Services from a Network Provider, You will not have to file a Claim. If You receive Services from an Out-of-Network Provider, You may be required to file the Claim yourself. To be considered, a Claim must be filed within one year from the end of the year following the date of Service.

These rules do not apply to Claims for Outpatient Prescription Drugs. Those rules are described in the **Outpatient Prescription Drug program.**

A. Notice of Claim for Out-of-Network

Know your benefits. Review this information to see if the Services You received are eligible under your medical program.

Get an itemized bill. Itemized bills must include:

- The name and address of the Service Provider;
- The patient's full name;
- The date of Service;
- The amount charged;
- The diagnosis or nature of Sickness or Injury;
- For Durable Medical Equipment, the Physician's certification and date of rental or purchase;
- For Ambulance Service, the total mileage.

You must submit originals, so You will want to make copies for your records. Once your Claim is received by Highmark, itemized bills cannot be returned.

B. Claim forms

Make sure all information is completed properly, and then sign and date the form. Claim forms are available from GuideStone, Highmark member services or the Highmark Web site. After You complete the above steps, attach all itemized bills to the Claim form and mail everything to the address on the form.

Multiple Services for the same family member can be filed with one Claim form. However, a separate Claim form must be completed for each person.

C. Explanation of benefits statement

Once your Claim is processed, You will receive an explanation of benefits (EOB) statement. The statement lists: the Provider's charge, Allowable Charge, Copayment, Deductible and Coinsurance You are required to pay; total benefits payable; and total amount You owe.

If a Claim cannot be processed due to incomplete information, the Claims Administrator will send a written explanation prior to the expiration of the 30 calendar days. You are then allowed up to 45 calendar days to provide all additional information requested. The Claims Administrator will render a decision within 15 calendar days of either receiving the necessary information or upon expiration of 45 calendar days if no additional information is received.

In actual practice, benefits under the Plan may be processed and paid within a few days after the Claims Administrator receives completed proof of the expense. If a Claim cannot be paid, the Claims Administrator will promptly explain why.

D. Appeal of payment, denial and review

You may request an appeal of a Claim denial by written request to the Claims Administrator within 180 calendar days of receipt of notice of the denial. The Claims Administrator will make a full and fair review of the Claim. The Claims Administrator may require additional information to make the review. The Claims Administrator will notify the claimant in writing of the appeal decision within 60 calendar days of receiving the appeal request.

After exhaustion of the first appeal process, a second appeal may be requested. The second appeal must be requested in writing within 45 days of the denial of the first appeal. Written comments, documents, records, and other information relating to the Claim for benefits may be supplied to the Claims Administrator. The Claims Administrator will make a determination within 60 calendar days of request for a second appeal. However, if the appeal cannot be processed due to incomplete information, the Claims Administrator will send a written explanation of the additional information that is required or an authorization for the claimant's signature so information can be obtained from the Provider. Failure to comply with the request for additional information could result in declination of the appeal. A determination will be made and notification of the outcome will be provided within 60 calendar days of the receipt of all necessary information to properly review the appeal request.

If the Claims Administrator does not pay your Claim after it has gone through all levels of its own appeal process, it will send You a final denial letter. This letter will tell You how to appeal your Claims denial to the Plan. You cannot file an appeal with the Plan until You receive the final denial letter from the Claims Administrator.

If You decide to appeal your Claim to the Plan, You must send a written appeal within 60 days of the Claims Administrator's final denial letter. Your appeal should include:

- All the reasons why your Claim should not be denied.
- Any information that You wish to have the Plan consider in reviewing the appeal. You may send in any new or additional information that You think might affect the Claim review.
- Send this appeal to:

Claims
Insurance Operations Department
GuideStone Financial Resources of the Southern Baptist Convention
2401 Cedar Springs Rd.
Dallas, Texas 75201-1498

The claims department will review your appeal. If the information You send clearly shows that You should receive Plan benefits, the claims department will reverse the Claim denial and notify You of the decision.

If your appeal does not clearly show that You should receive Plan benefits, the claims department may ask for additional information, either from You or from others. The claims department will send your appeal and all the related information to the Plan's claims appeals committee for review. The committee also may ask You or other sources for additional information. The committee will make a final decision based on all the information it receives.

The committee will decide your appeal within 60 days after You file your appeal with the Plan. This review can take up to 120 days if special circumstances make it impossible for the committee to complete the review within 60 days. If this happens, You will be notified of the delay within the first 60 days. Once the committee completes its review, it will send You a letter about its decision. This letter will tell You the specific reasons for the final decision. It will also tell You about the Plan provisions that the committee relied on to make its decision.

The committee has complete discretion when it decides any appeals. Its decision is final and binding.

For purposes of this section, "claimant" means You, your dependent, or legal representative.

E. Legal action

Legal action for a Claim may not be started before the appeal procedures have been exhausted. Further, no legal action may be started later than two years after proof is required to be filed.

F. Facility of payment

The Plan will normally pay all benefits to You. However, if the claimed benefits result from a dependent's Sickness or Injury, the Plan may make payment to the dependent. Also, in the special instances listed below, payment will be as indicated. All payments so made will discharge the Plan to the full extent of those payments.

- If payment amounts remain due upon your death, those amounts may, at the Plan's option, be paid to your estate, Spouse, Child, parent, or Provider of medical and dental Services.
- If the Plan believes a person is not legally able to give a valid receipt for a benefit payment, and no guardian has been appointed, the Plan may pay whoever has assumed the care and support of the person.
- Benefits payable to a Network Provider will be paid directly to the Network Provider on behalf of You or a dependent.
- Benefits payable to a Transplant Network Provider will be paid directly to the Provider.

G. Medical examinations

The Plan may have the person whose expense is the basis for Claim examined by a Physician. The Plan will pay for these examinations and will choose the Physician to perform them.

H. Plan's right to recover overpayments

If the Plan pays You or someone else more than it should have paid for any reason, it has the right to be repaid for these overpayments.

The Plan may recover the overpayments from:

- The person to or for whom the Plan paid the excess amount.
- Insurance companies.
- Other organizations.

The Plan also has the right to be repaid the reasonable cash value of any benefits it provides in the form of Service.

13. If You are covered by more than one plan - coordination of benefits

The following COB Rules shall govern entitlement to benefits notwithstanding any contrary provisions in the Plan.

A. Overview

Most health care plans, including this Plan, contain a coordination of benefits provision. This provision is used when You or you Eligible Dependent(s) are eligible for payment under more than one health care plan. The objective of the COB Rules is to provide a claim-payment procedure to assure You that your Eligible Expenses will be paid, while preventing duplication of benefit payments. If you receive more than you should have when your benefits are coordinated, You will be expected to repay any overpayment.

Generally, when this Plan is the primary plan with respect to a Participant or Eligible Dependent, it pays full Plan benefits for the claim. When this Plan is the secondary plan with respect to a Participant or Eligible Dependent, the benefits from the other plans will be taken into account if you have a claim.

If You are covered by more than one group health plan and your situation is not described below, call GuideStone for more detailed information.

This section applies if You are covered under any of these plans:

- Group insurance or other group coverage, whether insured or uninsured. This includes repayment, group practice or individual practice coverage.
- Governmental plans or programs, including Medicare.

This Plan does not coordinate benefits with any of these plans:

- School accident-type coverage for students of any age.
- Medicaid or any plan that by law must pay benefits after those of any private insurance program or other non-governmental program.

B. Plan payment order

When You have a Claim, You need to tell the Plan about all the medical plans that cover You and your Eligible Dependents. The Plan needs this information to decide if it is primary or secondary. In other words, the Plan needs to decide which plan pays first and which pays second. The primary plan always pays first.

The determination of which plan pays benefits first is made as follows:

- The plan without a coordination of benefits (COB) provision determines its benefits before the plan that has such a provision.
- The plan that covers a person other than as a dependent determines its benefits before the plan that covers the person as a dependent.
- The plan that covers a person as an actively working person determines its benefits before the plan that covers the person as a laid off or retired person or as a dependent of such person.
- The plan that does not cover a person under a right of continuation under federal or state laws determines its benefits before the plan that covers the person under a right of continuation.
- If the person is eligible for Medicare and is not actively working, the Medicare Secondary Payer rules will apply. Under the Medicare Secondary Payer rules, the order of benefits will be determined as follows.
 - The plan that covers the person as a dependent of a working Spouse will pay first;
 - Medicare will pay second; and
 - The plan that covers the person as a retired employee will pay third.
- Child of Parents Not Separated or Divorced

- The benefits of the plan of the parent whose birthday falls earlier in a Calendar Year (month and day) are determined before those of the plan of the parent whose birthday falls later in the year; but
- If both parents have the same birthday, the benefits of the plan which covered the parent longer are determined before those of the other plan which covered the other parent for a shorter period of time.
- Child of Separated or Divorced Parents
 - If a court decree states the parents will share joint custody of a dependent child, without stating that one of the parents is responsible for the health care expenses of the child, the parent birthday rule, described above, applies.
 - If a court decree gives financial responsibility for the child's health care expenses to one of the parents, the plan covering the child as that parent's dependent determines its benefits before any other plan that covers the child as a dependent.
 - If there is no such court decree, the order of benefits will be determined as follows:
 - The plan of the natural parent with whom the child resides,
 - The plan of the stepparent with whom the child resides,
 - The plan of the natural parent with whom the child does not reside, or
 - The plan of the stepparent with whom the child does not reside.

C. How benefits are paid

When this Plan is the primary plan, it pays as if there were no other plan involved.

When this Plan is secondary, it does not pay until after the primary plan has paid benefits. This Plan will then pay part or all of the Allowable Charges left unpaid.

D. Eligible Expense

An Eligible Expense is a health care supply or Service covered by one of the plans. An Eligible Expense under this Plan is:

- An Allowable Charge.
- For a Service or supply that is Medically Necessary and Appropriate.
- Covered, at least in part, under the Plan.

These are not Eligible Expenses:

- Copayments.
- The difference between the charge for Hospital stay in a private room and what this Plan would cover for a Hospital stay, unless the private room charge is a Covered Service under one of the plans.
- Any amount over the Allowable Charge.
- An amount that a plan does not cover because You didn't follow the plan's cost containment provisions. Examples of cost containment provisions are:

Pre-authorization rules.

Preferred Professional Provider arrangements.

E. Lower benefits

When these rules reduce more than one benefit that the Plan pays, each benefit is reduced in proportion. Any Plan benefit limit will state only the amount that the Plan pays for your benefits. It will not include any amount You receive from another plan.

F. Facility of payment

Sometimes another plan may pay for something that should have been paid by this Plan. If this happens, the Claims Administrator may repay the plan that made that payment. You may have received benefits in the form of Services. This can happen, for example, if You are covered by an HMO. In that case, the Plan may pay the reasonable cash value of the benefits provided.

Any amount that the Claims Administrator pays another plan under this provision is treated as though it were a benefit under this Plan. The Claims Administrator will not pay that amount again.

14. What happens if You are covered under Medicare or another government plan

A. Medicare

Medicare has special payment rules if someone is covered under both Medicare and an employer plan. These rules are often called Medicare secondary payer rules. The Plan has to follow these rules. If these special rules apply, this Plan pays benefits before Medicare pays. If these rules do not apply, Medicare pays first and the person covered under Medicare can no longer be covered under this Plan.

Medicare payer rules depend on these:

- The reason for Medicare coverage.
- The number of employees working for your employer.

These are the rules for deciding when this Plan pays first.

This Plan pays benefits before Medicare in these cases:

- **Medicare entitlement based on age.** If either You or your Covered Dependent is entitled to Medicare due to reaching age 65 and both of these apply:

You remain an active employee.

Your employer has 20 or more employees in the current or preceding Benefit Period.

- **Medicare entitlement based on disability.** If You or your Covered Dependent is entitled to Medicare because of disability and You have current employment status with your employer as defined by federal law.
- **Medicare entitlement based on ESRD.** If You or a Covered Dependent is entitled to Medicare because of end stage renal disease (ESRD), this Plan pays first during the first 30 months. After that, Medicare pays first.

Medicare pays benefits first if none of these rules applies. If Medicare pays first under these special rules, You will not be covered by this Plan any longer. But You may be able to enroll in one of two other medical benefit plans GuideStone offers to supplement your Medicare benefits. These plans are the Senior Plan and Senior Plus Plan. Call GuideStone for more information about these two plans.

Because Medicare coverage can end your coverage under this Plan, You must enroll in Medicare as soon as You are eligible for Medicare benefits. If You do not, your medical expenses may not be covered by Medicare. These same rules apply to your Covered Dependents, if any of them becomes eligible for Medicare. If You do not enroll in Medicare when You are first eligible, You must enroll during the special enrollment period which applies to You when You stop being eligible under this Plan.

B. Other government plans

You may be covered under a government plan other than Medicare. If so, this Plan does not cover any Services or supplies covered under that government plan, unless the law requires it. These same rules apply to your Covered Dependents.

15. When someone else is responsible for your Sickness or Injury

A. Subrogation

Subrogation means that if You Incur health care expenses for Injuries due to an Accident caused by another person or organization, the person or organization causing the Accident may be responsible for paying these expenses.

For example, if You or one of your Eligible Dependents receive benefits from this Plan for Injuries caused by another person or organization, the Plan has the right, through subrogation, to seek repayment from the other person or their insurance company for benefits already paid.

The Plan will provide eligible benefits when needed, but You may be asked to show documents or take other necessary actions to support the Claims Administrator in their subrogation efforts.

Subrogation does not apply to an individual insurance policy You may have purchased for yourself or your dependents or where subrogation is specifically prohibited by law.

B. Transfer of rights

In those instances where this section applies, the rights of You or one of your Covered Dependents to claim or receive compensation, damages, or other payment from the other party or parties will be transferred to the Plan, but only to the extent of benefit payments made under this Plan.

Obligations of You and your Covered Dependent

To secure the rights of the Plan under this section, You or one of your Covered Dependents must:

- Complete any applications or other instruments and provide any documents the Plan might require, and cooperate with the Claims Administrator or its agents in order to protect the subrogation rights of this Plan.
- If payment from the other party or parties has been received, reimburse the Plan for benefit payments (but not more than the amount paid by the other party or parties).
- You or your Covered Dependents will not take any action that prejudices the rights of this Plan. If You or your Covered Dependents enter into litigation or settlement negotiations regarding obligations of other parties, You or your Covered Dependents must not prejudice, in any way, the subrogation rights of the Plan.

The costs of legal representation retained by the Plan in matters related to subrogation will be borne solely by the Plan. The costs of legal representation retained by You or your Covered Dependents will be borne solely by You or your Covered Dependents.

16. General information

A. Right to amend or terminate the Plan

GuideStone can terminate the Plan at any time for any reason. Your Plan benefits will end if this happens.

GuideStone also can change any or all of the provisions of the Plan at any time and for any reason. It does not have to notify You first. Any change may cause your benefits to be different than those described in this booklet.

B. Church plan

The Plan is intended to be a “church plan” as defined in the Employee Retirement Income Security Act of 1974, as amended (ERISA), and the Internal Revenue Code. Because it is a church plan, many legal requirements that apply to most other health care plans do not apply to this Plan. For example, this Plan does not have to follow the COBRA Continuation Coverage requirements.

C. Plan is not an employment contract

The Plan is not an employment contract. Enrollment in the Plan does not give You any right to continued employment with your employer.

D. Choice of law

If You or anyone else brings an action against the Plan, the laws of the State of Texas will apply.

E. Relation among parties affected by the Plan

All health care Providers, including Hospitals, are independent contractors to GuideStone. No health care Provider works for GuideStone either as an employee or agent. No GuideStone employee works for any health care Provider, either as an employee or agent. That means that each health care Provider You go to is responsible to You for the Services and supplies it provides to You. GuideStone is not responsible for providing You with any Services and supplies. Nor is it responsible for any Services and supplies You receive from any health care Provider.

F. Plan discretion

GuideStone has complete discretion to construe or interpret all provisions, to determine eligibility for benefits, and to determine the type and extent of benefits, if any, to be provided. The GuideStone decisions in such matters shall be controlling, binding, and final. In any action to review any such decision by GuideStone, GuideStone shall be deemed to have exercised its discretion properly unless it is proved that GuideStone has acted arbitrarily and capriciously.

17. Your confidential medical information

A. Collecting information

We rely on information from You and your Covered Dependents to operate the Plan. Generally, You give this information when You enroll and when You file Claims.

The Claims Administrator may also collect information about You from other sources. The Claims Administrator needs this information to process Claims. For example, your coverage may have limits on it that depend on your salary or job class. The Claims Administrator would get that information from GuideStone.

B. Disclosing information to others

The provisions of this section are intended to comply with the administrative simplification provisions of the Health Insurance Portability and Accountability Act of 1996, as amended, and the regulations promulgated thereunder, as they may be amended from time to time (collectively, “HIPAA”) and, in particular, the rules under HIPAA pertaining to the privacy of Individually Identifiable Health Information set forth in 45 C.F.R. Subtitle A, Part 164, Subpart E, as it may be amended from time to time (the “Privacy Rule”). This section shall supersede any provisions of the Plan to the extent those provisions are inconsistent with this section. Each capitalized term used in this section that is not otherwise defined in the Plan shall have the meaning ascribed to it under HIPAA.

(1) **Required uses and disclosures of PHI.** Except as otherwise set forth herein, GuideStone (hereafter Plan Sponsor) shall be required to use and disclose Protected Health Information (PHI) received from the Plan or any Health Insurance Issuer providing benefits under the Plan, as follows:

- (a) for disclosure to the Secretary of Health and Human Services, when required by the Secretary for its investigation or determination of the compliance of the Plan with the Privacy Rule;
- (b) for disclosure to a Plan Participant, Spouse or Covered Dependent of that Individual's PHI upon the Individual's written request or in appropriate response to an exercise by the Plan Participant, Spouse or Covered Dependent of any other of his or her individual rights with respect to PHI, all in accordance with the requirements of the Privacy Rule;
- (c) for purposes of the Plan Administration functions set forth in paragraphs 3 and 4 of this section 17(B), or as otherwise required by HIPAA; and
- (d) for use or disclosure to other persons, as required by applicable law other than HIPAA, provided that nothing in this paragraph (1)(d) shall permit or require the use by or disclosure of PHI to the Plan Sponsor to the extent such disclosure is prohibited by HIPAA.

(2) **Permitted uses and disclosures of PHI.** Except as otherwise set forth herein, the PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan shall be permitted to be used and/or disclosed as follows:

- (a) by persons handling Plan operations and claims, members of the claims appeals committee, customer relations, legal services, executive management, actuarial and financial services, and marketing support for Treatment, Payment or Health Care Operations including but not limited to, eligibility, enrollment, provider verification of enrollment, internal verification of enrollment, qualified medical child support orders, disenrollment, employee contributions, participating employer contributions, payment of cost of coverage, payment of continuation of benefits, precertification, predetermination concurrent review, case management, centers for high risk procedures, claim adjudications, claim payments, claim status benefit determinations, medical necessity reviews, review of claim appeals, informal employee assistance, coordination of benefits, third party liability, stop loss claims, audit reports, claims audits, administration audits, information systems controls, legal/compliance audits, financial audits, establishment of the Plan, underwriting and actuarial valuations, amending the Plan, network development, terminating the Plan, selection of vendors, and any other activity that would constitute Treatment, Payment or Health Care Operations, provided that, to the extent required by administrative rules under the Plan or applicable law, such use or disclosure is made pursuant to and in accordance with a valid consent under the Privacy Rule;
- (b) pursuant to and in accordance with a valid authorization under the Privacy Rule;
- (c) by persons handling Plan operations and claims for wellness, prevention and disease management including but not limited to, voluntary medical examination, health profiles, screening, alternatives for financial incentive, disease management evaluation and disease management programs;
- (d) by persons handling Plan operations and claims, auditing, customer relations, legal services, executive management, actuarial and financial services, and marketing support for other benefits and benefit plans including but not limited to short term or long term disability, workers' compensation, AD&D and life insurance;
- (e) by persons handling human resources, Plan operations and claims for employment purposes including but not limited to, FMLA leave, return to work clearance or limitations, substance abuse policy, and required physical examinations;
- (f) by persons handling Plan operations and claims, customer relations, legal services, and executive management for response to inquiries including but not limited to complaints and grievances, an Individual's own information, requests from the U.S. Department of Health and Human Services or U.S. Department of Labor, a public health agency or any other government agency, a subpoena or due diligence request and due diligence;
- (g) by persons handling Plan operations and claims, and marketing support for other miscellaneous reasons including but not limited to Internet Web site communications, marketing, fundraising, research, and on-site medical staff needs;
- (h) by persons handling human resources, corporate medical staff, information systems, mailroom/fax delivery, research and product development, legal services, finance, accounting, and audit for Plan and other purposes; and
- (i) as otherwise permitted by, and in compliance with, HIPAA; provided that nothing in this section 17(B)(2) shall permit or require the disclosure of PHI to the Plan Sponsor to the extent such disclosure is prohibited by HIPAA.

(3) Requirements of Plan Sponsor. The Plan Sponsor shall:

- (a) not use or disclose PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, other than for Plan Administration, or as otherwise required by law;
- (b) ensure that any agent (including a subcontractor) to whom the Plan Sponsor provides PHI received from the Plan or any Health Insurance Issuer providing benefits thereunder, agrees to the same restrictions and conditions with respect to PHI as apply to the Plan Sponsor under this section 17(B)(3);
- (c) not use or disclose PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, for employment-related actions and decisions or in connection with any employee benefit plan or benefit provided by the Plan Sponsor other than the Plan or a health benefit provided under the Plan;
- (d) report to the Plan or Health Insurance Issuer providing benefits thereunder, as applicable, any use or disclosure of PHI received from the Plan or Health Insurance Issuer providing benefits under the Plan, that is inconsistent with the uses or disclosures required or permitted under this section 17(B)(3) and of which the Plan Sponsor becomes aware;
- (e) make the PHI of a Plan Participant, Spouse or Covered Dependent available to that Individual, upon the Individual's written request, in accordance with the requirements of the Privacy Rule;
- (f) incorporate amendments of PHI of a Plan Participant, Spouse or Covered Dependent as and to the extent required by the Privacy Rule;
- (g) make available to a Plan Participant, Spouse or Covered Dependent upon the Individual's written request, the information necessary to provide an accounting of the disclosures of PHI as and to the extent required by the Privacy Rule;
- (h) make the Plan Sponsor's internal practices, books, and records relating to the use and disclosure of PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, available to the Secretary of Health and Human Services for determinations as to the compliance of the Plan with HIPAA;
- (i) if feasible, return or destroy all PHI received from the Plan or any Health Insurance Issuer providing benefits under the Plan, that the Plan Sponsor maintains and retains no copies thereof; or, if such return or destruction is not feasible, limit further uses and disclosures of PHI to the purposes that make the destruction or return infeasible; and
- (j) ensure that the requirements set forth in paragraph (4)(b) and (c) below are satisfied with respect to PHI.

(4) Access to Protected Health Information.

- (a) **Minimum necessary.** Except as to a use or disclosure of information related to the treatment of an Individual, when using or disclosing PHI or when requesting PHI from another entity, the Plan or any individual acting on behalf of the Plan, must make reasonable efforts to limit PHI to the minimum necessary to accomplish the intended purpose of the use, disclosure or request. Adherence to policies established by the Plan Sponsor with respect to the use, disclosure, or request of PHI shall be deemed to constitute such an effort unless the circumstances otherwise require.
- (b) **Access.** Access to and use of PHI shall be limited to individuals who perform functions relating to Plan Administration on behalf of or in connection with the Plan, as described in sections 17(B)(1) and (2) above, with respect to the performance of such functions. Other individuals or classes of individuals may be furnished with access to PHI with respect to functions that they are performing on behalf of or in connection with the Plan pursuant to a designation by the Plan Sponsor.
- (c) **Non-compliance.** If the Plan Sponsor becomes aware of any issues relating to non-compliance with the requirements of this section 17, the Plan Sponsor shall undertake an investigation to determine the extent, if any, of such non-compliance; the individuals, policies, or practices responsible for the non-compliance; and appropriate means for curing or mitigating the effects of non-compliance and preventing such non-compliance in the future. Any individual who is determined by the Plan Sponsor to be responsible for such non-compliance, shall be subject to disciplinary action, as determined by the Plan Sponsor, in its sole discretion, including but not limited to, one or more of the following:
 - Required additional training and education with respect to the use or disclosure of or access to PHI.

- Reprimand.
- Suspension of access to PHI or other diminution of duties or privileges.
- Removal from position or termination.

(5) **Certification of Plan Sponsor.** The Plan or any Health Insurance Issuer providing benefits thereunder shall disclose PHI to the Plan Sponsor and to the individuals described in section 17(B)(2) above only if the Plan Sponsor has certified that the Plan has been amended to incorporate the provisions of this section 17(B)(5) and that it agrees with the restrictions and other rules set forth in section 17(B)(3).

(6) **Authorized representative.** The Plan shall recognize an individual who is the authorized representative of a Plan Participant, Spouse or Covered Dependent as if the individual were the Plan Participant, Spouse or Covered Dependent himself or herself, provided that the Individual has designated the authorized representative in accordance with the procedures established by the Plan Sponsor.

(7) **Action by the Plan Sponsor.** The Plan Sponsor may act as prescribed in this section 17 or may delegate, in writing and in its sole discretion, any and all of its functions under this section 17 to the Privacy Officer or other officer or employee, or to a group of officers or employees of the Plan Sponsor. The Plan Sponsor or such delegate shall have the authority to establish rules and prescribe forms and procedures for performing its functions.

(8) **Action by participant.** For additional information or to contact the Plan Sponsor, You may call the GuideStone toll free number at **1-888-984-8433** or contact them at *HIPAAPrivacyContact@GuideStone.org*.

18. Definitions

A. Words with special meanings

This section tells You the special meanings of many words and phrases used in this booklet. Sometimes there is a more detailed discussion of a particular word or phrase in another section in this booklet. If that happens, the definition should tell You what other section discusses that word or phrase.

Sometimes the definition of a word or phrase has another word or phrase in it that also has a special meaning. Look in **Definitions** for the special meanings. Here's an example: The definition of Accident has the word Injury in it. If You look at the definition of Injury, You will see its special meaning.

Accident. An unforeseen and unplanned event that causes an Injury.

Admission Review. A review by the Utilization Management Administrator of a Provider's report of the need for Hospital Inpatient Stay (scheduled or emergency) to determine if the confinement is Medically Necessary and Appropriate.

Alcohol Abuse. Any use of alcohol which produces a pattern of pathological use causing impairment in social or occupational functioning, or which produces physiological dependency evidenced by physical tolerance or withdrawal.

Alcohol Abuse Treatment Facility. A Facility Other Provider licensed by the state and approved by the Joint Commission on Accreditation of Healthcare Organizations which, for compensation from its patients, is primarily engaged in providing detoxification or rehabilitation treatment for Alcohol Abuse or Drug Abuse. This facility must also meet the minimum standards set by the appropriate governmental agency.

Allowable Charge (Also called Provider's Reasonable Charge).

- For medical care received from Network Providers, the dollar amount that your PPO has determined is reasonable for Covered Services and Supplies provided under your Plan.
- For medical care received from Out-of-Network Providers, the Customary Charge, not the Provider's actual charge, as determined by the Claims Administrator.

- For drugs and medicines requiring a Provider prescription and considered a covered treatment or Service, if the Allowable Charge cannot be determined, Average Wholesale Price will be applied.
- For Medical Care received from a Transplant Network Provider, the amount will be based on the PPO negotiated fee.

Ambulance Service. A Facility Other Provider licensed by the state which, for compensation from its patients, provides local transportation by means of a specially designed and equipped vehicle used only for transporting the Sick and Injured.

Ambulatory Surgical Facility. A Facility Other Provider, with an organized staff of Physicians, which is licensed as required by the state, has the required certificate of need, and which, for compensation from its patients:

- Has permanent facilities and equipment for the primary purpose of performing surgical procedures on an Outpatient basis;
- Provides treatment by or under the supervision of Physicians and nursing Services whenever the patient is in the facility;
- Does not provide Inpatient accommodations; and
- Is not, other than incidentally, a facility used as an office or clinic for the private practice of a Professional Provider.

Anesthesia. The administration of a regional or rectal anesthetic or the administration of a drug or other anesthetic agent by injection or inhalation, the purpose and effect of which is to obtain muscular relaxation, loss of sensation or loss of consciousness.

Autism. A neurologically-based pervasive disorder including Autism Spectrum Disorder, Asperger's syndrome, Rett's disorder and Pervasive Developmental Disorder (PDD).

Average Wholesale Price. The published cost of a drug product to the wholesaler.

Benefit Period. The specified period of time during which charges for Covered Services and Supplies must be Incurred in order to be eligible for payment by the Plan. A charge shall be considered Incurred on the date a Covered Person receives the Service or supply for which the charge is made. Benefit Period for this Plan is calendar year.

Birth Facility. A Facility Other Provider licensed by the state which, for compensation from its patients, is primarily organized and staffed to provide maternity care and is under the supervision of a Nurse-Midwife.

BlueCard Program. A national program comprised of Blue Cross and Blue Shield plans which allows a Covered Person to receive Covered Services and Supplies from participating Providers. The local Blue Cross and/or Blue Shield plan that Services the geographic area where the Covered Services and Supplies are provided is referred to as the "on-site" Blue Cross and/or Blue Shield plan.

Blues On CallSM (Health Education And Support Program). A program administered by the Plan's designated agent through which the participant receives health education and support Services, including assistance in the self-management of certain health conditions and, when appropriate, a referral to a Network specialist.

Certified Registered Nurse. A Certified Registered Nurse anesthetist, Certified Registered Nurse practitioner, certified enterostomal therapy nurse, certified community health nurse, certified psychiatric mental health nurse, or certified clinical nurse specialist, certified by the State Board of Nursing or a national nursing organization recognized by the State Board of Nursing. This excludes any registered professional nurses employed by a health care facility, as defined in the Health Care Facilities Act, or by an anesthesiology group.

Child. Your unmarried Child, including:

- Your natural (biological) Child.
- Your legally adopted Child or a Child placed in your home for adoption.
- A Child living with You and dependent on You for support and maintenance. This may be:
 - Your stepchild.
 - Your foster Child.
 - Your grandchild.

- A Child for whom You must provide health care by court order.
- A Child for whom You are legal guardian or managing conservator.

Chiropractor. A licensed Chiropractor performing Services within the scope of such licensure.

Claim. A request for the payment or reimbursement of the charges or costs associated with a Covered Service and Supply **or** a request for Pre-authorization or prior approval of a Covered Service and Supply. Claim includes:

- **Pre-service Claim** – A request for Pre-authorization or prior approval of a Service or supply which may need to be approved before You receive the Covered Service and Supply.
- **Urgent Care Claim** – A Pre-service Claim which if decided within the time periods established for making non-urgent care Pre-service Claim decisions could seriously jeopardize your life, health, ability to regain maximum function or, in the opinion of a Physician with knowledge of your medical condition, would subject You to severe pain that cannot be adequately managed without the Service.
- **Post-service Claim** – A request for payment or reimbursement of the charges or costs associated with a Covered Service and Supply that You have received.

Claims Administrator. For medical coverage, Highmark Blue Cross Blue Shield.

Clinical Laboratory. A medical laboratory licensed where required, performing within the scope of such licensure, and is not affiliated or associated with a Hospital or Physician.

Coinsurance. The percentage of eligible expenses You and the Plan share. The exact Coinsurance depends on the Plan provisions. Your Coinsurance will be the Covered Services or Supplies which must be paid by You. See **Medical benefits**.

Concurrent Review. A HMS review conducted during a patient's Hospital stay or course of treatment.

Continuation Coverage. Plan coverage available to You and your Covered Dependents when coverage under the Plan would otherwise end. See **When coverage ends**.

Contracting Supplier. A supplier who has an agreement with the PPO pertaining to payment for the sale or lease of Durable Medical Equipment, Supplies, and prosthetics to a Covered Person.

Contracting Supplier Allowance. The maximum payment amount determined by the Plan for a Contracting Supplier.

Copayment. The fixed, up-front dollar amount You pay for certain Eligible Expenses. Copayment amounts do not apply toward your Deductible or Coinsurance and they do not accumulate toward the Out-of-Pocket Maximum.

Covered Class. A class of employees, volunteers, students or retirees who are eligible for Plan coverage. These are the covered classes under this Plan:

- Active full-time employees earning wages from a church or ministry organization working at least 20 hours per week.
- Students of a seminary or Bible college eligible to utilize products and Services made available by or through GuideStone Financial Resources of the Southern Baptist Convention.
- Volunteers assigned by the North American Mission Board to serve in the Mission Service Corps.
- Volunteers assigned by the International Mission Board to serve in the International Service Corps.
- Chaplains credentialed and endorsed by the North American Mission Board. You must not be eligible for other medical coverage.
- Full-time vocational evangelists who meet GuideStone's criteria.
- Retired participants who meet GuideStone's criteria.

Covered Dependent. An Eligible Dependent who becomes covered under the Plan. See **When You become covered**.

Covered Participant. An Eligible Participant who becomes covered under the Plan. See **When You become covered**.

Covered Percent/Covered Percentage. The percentage of Eligible Expenses that the Plan pays. The Covered Percent is not the same for all Eligible Expenses. See **Medical Benefits**.

Covered Person. An Eligible Participant, eligible retiree or Eligible Dependent who becomes covered under the Plan. See **When You become covered**.

Covered Service and Supply. A Service or supply specified in **Covered Services and Supplies** for which benefits will be provided when rendered by a Provider or Supplier.

Custodial Care. Care provided primarily for maintenance of the patient or which is designed essentially to assist the patient in meeting his or her activities of daily living and which is not primarily provided for its therapeutic value in the treatment of a Sickness, disease, bodily Injury, or condition. Multiple non-skilled nursing Services/non-skilled rehabilitation Services in the aggregate do not constitute Skilled Nursing Services/Skilled Rehabilitation Services. Custodial care includes, but is not limited to, help in walking, bathing, dressing, feeding, preparing special diets and supervising the administration of medications not requiring Skilled Nursing Services/Skilled Rehabilitation Services provided by trained and licensed medical personnel.

Customary Charge. For Out-of-Network Providers, it is the amount commonly charged for Services rendered by a Provider which is the prevailing charge within the Out-of-Network Provider's geographical area.

Day/Night Psychiatric Facility. A Facility Other Provider licensed by the state which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic Services for the treatment of Mental Illness only during the day or only during the night.

Deductible. A specified dollar amount of liability for Covered Services and Supplies that must be Incurred by a Covered Person before the Plan will assume any liability for all or part of the remaining Covered Services and Supplies.

Dependents Coverage. Plan coverage for your Eligible Dependents. See **Who is eligible**.

Developmental Disability. A dependent Child's substantial handicap which:

- Results from mental retardation, cerebral palsy, epilepsy, or other neurological disorder; and
- Is diagnosed by a Physician as a permanent or long-term continuing condition.

Diagnostic Service. Procedures ordered by a Professional Provider because of specific symptoms to determine a definite condition or disease.

Drug Abuse. Any use of drugs which produces a pattern of pathological use causing impairment in social or occupational functioning, or which produces physiological dependency evidenced by physical tolerance or withdrawal.

Drug Abuse Treatment Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing detoxification or rehabilitation treatment for Drug Abuse or Alcohol Abuse. This facility must also meet the minimum standards set by the appropriate governmental agency.

Durable Medical Equipment. Items which can withstand repeated use; are primarily and customarily used to serve a productive medical purpose; are generally not useful to a person in the absence of Sickness, Injury or disease; are appropriate for use in the home and do not serve as comfort or convenience items.

Eligible Dependent. Your Eligible Dependents are:

- Your Spouse.
- Your unmarried Child under age 25.
 - Dependent on You for support and maintenance.
- Your unmarried Child who was covered under the Plan and is incapacitated. All of these rules must be met:
 - Your Child must be mentally or physically incapable of earning a living.
 - Your Child must have been incapacitated when his or her Plan coverage would have ended because of age.

- You must send GuideStone proof of incapacitation at least 31 days before your Child's Plan coverage is scheduled to end.
- You must send additional proof whenever asked to show that your Child is still incapacitated under this provision.

An Eligible Dependent does not include any of these:

- A Spouse or Child on active duty in the armed forces of any country.
- A Spouse or Child who already has employee coverage under this Plan through your employer.
- A Spouse or Child eligible for Medicare if Medicare pays first before this Plan.

Eligible Expense. An expense that meets all of these rules:

- It must be a charge that You have to pay for a Covered Service and Supply. These are listed in **Covered Services and Supplies**.
- It must not be more than the Allowable Charge for that Covered Service and Supply.
- It must not be excluded from coverage. These are listed in **Plan Exclusions**.
- It must not be more than any Plan limit on that Covered Service and Supply.

Eligible Participant. You are an Eligible Participant if You meet these two rules:

- You are not covered under any other health benefit plan offered by your employer or by another organization described in **Participant Coverage**.
- You are in a Covered Class.

Emergency Accident Services. The initial treatment of bodily Injuries resulting from an Accident.

Emergency Care. The initial treatment of a sudden onset of a medical condition or Injury. This shall not include treatment for an occupational Injury for which benefits are provided under any Workers' Compensation Law or any similar Occupational Disease Law. The symptoms or Injury must be of sufficient severity to warrant immediate attention.

Emergency Medical Services. The initial treatment of a sudden onset of a medical condition with acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably result in:

- Permanently placing the patient's health in jeopardy; or
- Causing other serious medical consequences; or
- Causing serious impairment to bodily functions; or
- Causing serious and permanent dysfunction of any bodily organ or part.

Emergency transportation and related emergency services provided by a licensed Ambulance Service shall constitute an Emergency Care Service.

Emergency Room Services. Treatment or Service provided through the emergency room of a Hospital. This includes facility charges, emergency room Physician and other Provider charges associated with treatment or Services.

Enteral Formulae. A liquid source of nutrition administered under the direction of a Physician which may contain some or all of the nutrients necessary to meet the minimum daily nutritional requirements and is administered into the gastrointestinal tract either orally or through a tube. There is a maximum benefit of \$1,000 per Benefit Period.

Experimental/Investigative. The use of any treatment, Service, procedure, facility, equipment, drug, device or supply (intervention) which is not determined by the Plan to be medically effective for the condition being treated.

The Plan will consider an intervention to be Experimental/Investigative if:

- The intervention does not have FDA approval to be marketed for the specific relevant indication(s); or

- Available scientific evidence does not permit conclusions concerning the effect of the intervention on health outcomes; or
- The intervention is not proven to be as safe or as effective in achieving an outcome equal to or exceeding the outcome of alternative therapies; or
- The intervention does not improve health outcomes; or
- The intervention is not proven to be applicable outside the research setting.

If an intervention, as defined above, is determined to be Experimental/Investigative at the time of Service, it will not receive retroactive coverage even if it is found to be in accordance with the above criteria at a later date.

Facility Other Provider. An entity other than a Hospital which is licensed, where required, to render Covered Services. Facility Other Providers include:

- Alcohol Abuse Treatment Facility.
- Ambulance Service.
- Ambulatory Surgical Facility.
- Birthing Facility.
- Day/Night Psychiatric Facility.
- Drug Abuse Treatment Facility.
- Freestanding Dialysis Facility.
- Freestanding Nuclear Magnetic Resonance Facility.
- Magnetic Resonance Imaging Facility.
- Home Health Care Agency.
- Home Infusion Therapy Provider.
- Hospice.
- Outpatient Alcohol Abuse Treatment Facility.
- Outpatient Drug Abuse Treatment Facility.
- Outpatient Physical Rehabilitation Facility.
- Outpatient Psychiatric Facility.
- Psychiatric Hospital.
- Rehabilitation Hospital.
- Skilled Nursing Facility.

Facility Provider. A Hospital or Facility Other Provider, licensed where required, to render Covered Services.

Family Coverage. Coverage for the participant and one or more of the participant's dependents.

Family Deductible. A specified dollar amount of Covered Services and Supplies that must be Incurred by the participant and dependents under the Plan before the Plan will assume any liability for all or part of the remaining Covered Services and Supplies.

Freestanding Dialysis Facility. A Facility Other Provider licensed and approved by the appropriate governmental agency which, for compensation from its patients, is primarily engaged in providing dialysis treatment, maintenance or training to patients on an Outpatient or home-care basis.

Freestanding Nuclear Magnetic Resonance Facility/ Magnetic Resonance Imaging Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing, through an organized professional staff, nuclear magnetic resonance/magnetic resonance imaging scanning. These facilities do not include Inpatient beds, medical or health-related Services.

Full-Time Student. Your dependent Child attending a school that has a regular teaching staff, curriculum and student body and who:

- Attends school on a full-time basis, as determined by the school's criteria; and
- Is dependent on You for principal support.

Generally Accepted. Treatment or Service that:

- Has been accepted as the standard of practice according to the prevailing opinion among experts as shown by (or in) articles published in authoritative, peer-reviewed medical and scientific literature; and
- Is in general use in the medical or dental community; and
- Is not under continued scientific testing or research as a therapy for the particular Injury or Sickness which is the subject of a Claim.

GuideStone. GuideStone Financial Resources of the Southern Baptist Convention.

Health Care Extender. An allied health practitioner who is delivering medical Services under the direction and supervision of a Physician. Direction and supervision means the Physician co-signs any progress notes written by the Health Care Extender or there is a legal agreement that places overall responsibility for the Health Care Extender's Services on the Physician.

Healthcare Management Services (HMS). A program which integrates all activity related to managing a patient's Medical Care from the time that an admission, surgical or diagnostic procedure, or certain Services become necessary. The program consists of any applicable Pre-admission Certification, Admission Certification of Emergency/Delivery-Related Maternity Admissions, Continued Stay Review, Discharge Planning, Maternity Risk Assessment and Management, Pre-Procedure Certification/Pre-service Certification, Case Management, Surgical Pre-authorization, Diagnostic Services Pre-authorization, Therapy Services Pre-authorization, Psychiatric/Alcohol and Drug Abuse Services Pre-authorization, Durable Medical Equipment Pre-authorization, Home Health Care Pre-authorization, and Skilled Nursing Facility Pre-authorization.

Home Health Care Agency. A Facility Other Provider or Hospital program for home health care, licensed by the state and certified by Medicare which, for compensation from its patients:

- Provides skilled nursing and other Services on a visiting basis in the patient's home, and
- Is responsible for supervising the delivery of such Services under a plan prescribed by the attending Physician.

Home Infusion Therapy. The administration of Medically Necessary and Appropriate fluid or medication via a central or peripheral vein to patients at their place of residence.

Home Infusion Therapy Providers. A Facility Other Provider which has been accredited by the Joint Commission on Accreditation of Healthcare Organizations and Medicare, if appropriate, and is organized to provide infusion therapy in the home to patients at their place of residence.

Hospice. A Facility Other Provider, licensed by the state, which, for compensation from its patients, is primarily engaged in providing palliative care to terminally ill individuals.

Hospice Care. A program which provides an integrated set of Services and supplies designed to provide palliative and supportive care to terminally ill patients and their families. Hospice Services are centrally coordinated through an interdisciplinary team directed by a Physician.

Hospital. A duly licensed Provider that is a general or special Hospital which has been approved by Medicare, the Joint Commission on Accreditation of Healthcare Organizations, or the American Osteopathic Hospital Association which, for compensation from its patients:

- Is primarily engaged in providing Inpatient diagnostic and therapeutic Services for the diagnosis, treatment and care of Injured and Sick persons by or under the supervision of Physicians, and
- Provides 24-hour nursing Services by or under the supervision of Registered Nurses.

Hospital Room Maximum. Covered Services and supplies by a Hospital for room and board while confined in a private room up to:

- The Hospital's most frequent semiprivate room rate, if the Hospital has semiprivate rooms; or
- The Hospital's most frequent private room rate, if the Hospital has no semiprivate rooms.

Immediate Family. Your Spouse, Child, stepchild, parent, brother, sister, mother-in-law, father-in-law, sister-in-law, brother-in-law, daughter-in-law, son-in-law, grandchild, grandparent, step-parent, step-brother or step-sister.

Incurred. A charge is considered Incurred on the date You receive the Service or supply for which the charge is made.

Individual Treatment Plan. A plan that has specific goals and objectives for the patient that is appropriate to both the patient and the program's treatment method.

Infusion Therapy. The administration of Medically Necessary and Appropriate fluid or medication via a central or peripheral vein.

Injury. A trauma to the body caused by an outside source.

Inpatient. A person who is a registered bed patient in a Facility Provider and for whom a room and board charge is made.

Inpatient Stay Charges. Covered Services by a Hospital for room, board, and general nursing Services.

Inpatient Treatment Plan. A plan that has specific goals and objectives for the patient that is appropriate to both the patient and the program's treatment method.

Licensed Practical Nurse (LPN). A nurse who has graduated from a formal practical nursing education program and who is licensed by the appropriate state authority.

Maximum. The greatest amount payable by the Plan for Covered Services and Supplies. This could be expressed in dollars, number of days, or number of Services for a specified period of time.

- **Program Maximum** - the greatest amount payable by the Plan for Covered Services and Supplies.
- **Benefit Maximum** - the greatest amount payable by the Plan for a specific Covered Service and Supply.

Medicaid. A federal program providing grants to states for medical assistance programs (Title XIX of the United States Social Security Act).

Medical Care. Professional Services rendered by a Professional Provider or Professional Other Provider for the treatment of a Sickness or Injury.

Medical Identification Card (Medical ID Card). The currently effective card issued to You by the Claims Administrator.

Medically Necessary and Appropriate (Medical Necessity and Appropriateness). Services, supplies or covered medications that a Provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are: (i) in accordance with generally accepted standards of medical practice; and (ii) clinically appropriate, in terms of type, frequency, extent, site and duration, and considered effective for the patient's illness, injury or disease; and (iii) not primarily for the convenience of the patient, physician, or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease. Claims Administrator reserves the right, utilizing the criteria set forth in this definition, to render the final determination as to whether a service, supply or covered medication is medically necessary and appropriate. No benefits will be provided unless Claims Administrator determines that the service, supply or covered medication is medically necessary and appropriate.

Medicare. The programs of health care for the aged and disabled established by Title XVIII of the Social Security Act of 1965, as amended.

Mental Illness. An emotional or mental disorder characterized by a neurosis, psychoneurosis, psychopathy, or psychosis without demonstrable organic origin.

Network. All Providers, approved as a Network that have entered into a contractual agreement either directly or indirectly with the Plan to provide health care Services to a Covered Person under this Plan.

Network Facility Provider and Contracting Supplier. A Facility Provider and Contracting Supplier, licensed where required and performing within the scope of its license, that has an agreement with the Plan pertaining to payment as a Network Provider for Covered Services and Supplies rendered to a Covered Person.

Network Provider and Contracting Supplier. Preferred Professional Providers and Network Facility Providers and Contracting Suppliers licensed where required and performing within the scope of their license.

Network Service. A Service, treatment or supply that is provided by a Network Provider and Contracting Supplier.

Network Service Area. The geographic area within the Plan's service area served by the Preferred Professional Providers and Participating Facility Providers and Contracting Suppliers.

Non-Contracting Supplier. A Supplier who does not have an agreement with the Plan pertaining to payment for the sale or lease of Durable Medical Equipment, supplies and prosthetics to a Covered Person.

Non-Participating Facility Provider. A Facility Provider, licensed where required and performing within the scope of its license, that does not have an agreement with the Plan pertaining to payment for Covered Services and Supplies rendered to a Covered Person.

Non-Participating Pharmacy. A licensed and registered pharmacy, which is not a Participating Pharmacy.

Non-Preferred Professional Provider. A Professional Provider or Professional Other Provider, licensed where required and performing within the scope of its license, who does not have an agreement with the Plan pertaining to payment as a Network Provider for Covered Services and Supplies rendered to a Covered Person.

Nurse-Midwife. A licensed Nurse-Midwife. Where there is no licensure law, the Nurse-Midwife must be certified by the appropriate professional body.

Optometrist. A licensed Optometrist performing Services within the scope of such licensure.

Out-of-Network Provider and Contracting Supplier. A Provider and Contracting Supplier who does not have an agreement with the Plan to provide Covered Services, equipment and supplies to a Covered Person.

Out-of-Network Service. A Service, treatment or supply that is provided by an Out-of-Network Provider and Contracting Supplier.

Out-of-Pocket Maximum. A specified dollar amount of Eligible Expenses Incurred by a Covered Person for Covered Services and Supplies in a benefit period, after which the level of benefits is increased as specified in the **Benefit summary**. Such expense does not include the amount of charges in excess of the Provider's Reasonable Charge and penalty amounts Incurred by the Covered Person under this Plan.

Outpatient. A patient who receives Services or supplies while not confined as an Inpatient.

Outpatient Alcohol Abuse Treatment Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing rehabilitative counseling Services for the treatment of Alcohol Abuse and diagnostic and therapeutic Services for the treatment of Alcohol Abuse on an Outpatient basis. This facility must also meet the minimum standards set by the appropriate governmental agency.

Outpatient Drug Abuse Treatment Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic Services for the treatment of Drug Abuse on an Outpatient basis. This facility must also meet the minimum standards set by the appropriate governmental agency.

Outpatient Physical Rehabilitation Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing Services for Physical rehabilitative Therapy on an Outpatient basis.

Outpatient Psychiatric Facility. A Facility Other Provider which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic Services for the treatment of Mental Illness on an Outpatient basis. This facility must also meet the minimum standards set by the appropriate governmental agency.

Participant Coverage. Plan coverage for Eligible Participants. See **Who is eligible.**

Participating Pharmacy. A licensed and registered pharmacy which has a pharmacy service agreement with Medco Health.

Pharmacy Identification Card (Pharmacy ID Card). The currently effective card issued to You by Medco Health.

Physical Handicap. A dependent Child's substantial physical or mental impairment which:

- Results from Injury, accident, congenital defect, or Sickness; and
- Is diagnosed by a Physician as a permanent or long-term dysfunction or malformation of the body.

Physical Therapist. A licensed Physical Therapist. Where there is no licensure law, the Physical Therapist must be certified by the appropriate professional body.

Physician. A person who is a Doctor of Medicine (M.D.) or a Doctor of Osteopathy (D.O.), licensed and legally entitled to practice medicine in all of its branches, perform Surgery and dispense drugs.

Physician Visit. A face-to-face meeting between a Physician or Physician's staff and a patient for the purpose of Medical Care or Services.

Plan. The Personal PPO Medical Plans. This booklet describes the Plan.

Podiatrist. A licensed Podiatrist performing Services within the scope of such licensure.

Pre-authorization. The process whereby You, the Preferred Professional Provider or the Non-Preferred Professional Provider must contact the Plan to determine the eligibility of coverage for or the Medical Necessity and Appropriateness of certain Covered Services and Supplies as specified in this Plan. Such Pre-authorization must be obtained prior to providing Covered Services and Supplies for a Covered Person except as provided herein.

Pre-existing Sickness or Injury. A Sickness or Injury for which medical advice, diagnosis, care or treatment was recommended or received within the six months immediately before the person's enrollment date under this Plan.

Preferred Professional Provider. A Professional Provider or Professional Other Provider, licensed where required and performing within the scope of their license, that has an agreement with the Plan pertaining to payment as a Network participant for Covered Services and Supplies rendered to a Covered Person.

Preferred Provider Organization (PPO). A group of Hospitals, Physicians, and other Providers who are contracted to furnish Medical Care to a Covered Person at negotiated costs.

Prescription Drugs. Any drugs or medications ordered by a Professional Provider by means of a valid prescription order, bearing the federal legend: Caution: Federal law prohibits dispensing without a prescription, or legend drugs under applicable state law and dispensed by a licensed pharmacist. Also included are prescribed injectable insulin and disposable insulin syringes, as well as compounded medications, consisting of the mixture of at least two ingredients other than water, one of which must be a legend drug.

Primary Care Physician. A pediatrician, general practitioner, family practitioner, internist, or gynecologist.

Prior Creditable Coverage. Coverage, which is any of these:

- A group health plan.
- Health insurance coverage.
- Medicare.
- Medicaid.
- Military-sponsored health care.

- A medical care program of the Indian Health Service or of a tribal organization.
- A state health benefits risk pool.
- The Federal Employees Health Benefit Plan.
- A public health plan.
- A health benefit plan described under Section 5(e) of the Peace Corps Act.

Prior Creditable Coverage does not include any of these:

- Accident or disability income insurance, or any combination of the two.
- Liability insurance and related supplemental insurance.
- Workers' compensation or similar insurance.
- Automobile medical payment insurance.
- Credit only insurance.
- Coverage for on-site medical clinics.
- Other similar insurance coverage (as specified in regulations) where benefits for medical care are secondary or incidental to other insurance benefits.

Professional Other Provider. A person or entity other than a Facility Provider or Professional Provider who is licensed, where required, to render Covered Services as prescribed by a Professional Provider within the scope of such licensure or under the supervision of a Professional Provider within the scope of such licensure. Professional Other Providers include:

- Occupational Therapist.
- Respiratory Therapist.

Professional Provider. A person or practitioner licensed where required and performing Services within the scope of such licensure. The Professional Providers are:

- Audiologist.
- Physical Therapist.
- Certified Registered Nurse.
- Physician.
- Chiropractor.
- Podiatrist.
- Clinical Laboratory.
- Psychologist, Licensed Social Worker or Master Level Therapist.
- Dentist.
- Speech-Language Pathologist.
- Nurse-Midwife.
- Optometrist.

Protected Health Information (PHI). PHI is any information about your health that reveals (or can be used as a reasonable basis to reveal) your identity. This information can relate to your past, present or future physical or mental health conditions; information about the health care Services provided to You; or payment for health care Services provided to You.

Provider. A Facility Provider, Professional Provider, Professional Other Provider licensed where required and performing within the scope of such licensure.

Psychiatric Hospital. A Facility Other Provider approved by the Joint Commission on Accreditation of Healthcare Organizations or by the American Osteopathic Hospital Association which, for compensation from its patients, is primarily engaged in providing diagnostic and therapeutic Services for the Inpatient treatment of Mental Illness. Such Services are provided by or under the supervision of an organized staff of Physicians. Continuous nursing Services are provided under the supervision of a Registered Nurse.

Psychologist. A licensed Psychologist. When there is no licensure law, the Psychologist must be certified by the appropriate professional body.

Registered Nurse (RN). A nurse who has graduated from a formal program of nursing education (diploma school, associate degree or baccalaureate program) and is licensed by the appropriate state authority.

Rehabilitation Hospital. A Facility Other Provider approved by the Joint Commission on Accreditation of Healthcare Organizations or by the Commission on Accreditation of Rehabilitation Facilities or certified by Medicare which, for compensation from its patients, is primarily engaged in providing Skilled Rehabilitation Services on an Inpatient basis. Skilled Rehabilitation Services consist of the combined use of medical, social, educational, and vocational Services to enable patients disabled by Sickness or Injury to achieve the highest possible level of functional ability. Skilled Rehabilitation Services are provided by or under the supervision of an organized staff of Physicians. Continuous nursing Services are provided under the supervision of a Registered Nurse.

Retrospective Review. A HMS review conducted after the patient is discharged from a Hospital or other health care facility or has completed a course of treatment.

Service(s). Treatment rendered by a Facility Provider, Professional Provider or Professional Other Provider to a Covered Person for a Covered Service and Supply.

Sickness. Any disorder or disease of the body or mind. This includes pregnancy, miscarriage or childbirth.

Skilled Nursing Facility. A Facility Other Provider approved by the state and certified by Medicare, which, for compensation from its patients, is primarily engaged in providing Skilled Nursing Services on an Inpatient basis to patients requiring 24-hour Skilled Nursing Services but not requiring confinement in an acute care general Hospital. Such care is rendered by or under the supervision of Physicians. A Skilled Nursing Facility is not, other than incidentally, a place that provides:

- minimal care, custodial care, ambulatory care, or part-time care Services, or
- care or treatment of Mental Illness, Alcohol Abuse, Drug Abuse or pulmonary tuberculosis.

Skilled Nursing Services/Skilled Rehabilitation Services. Services which have been ordered by and under the direction of a Physician and are provided either directly by or under the supervision of a medical professional, e.g., Registered Nurse, Physical Therapist, Licensed Practical Nurse, Occupational Therapist, Speech Pathologist or Audiologist with the treatment described and documented in the patient's medical records. Unless otherwise determined in the sole discretion of the Plan, Skilled Nursing Services/Skilled Rehabilitation Services shall be subject to the following:

- The Skilled Nursing Services/Skilled Rehabilitation Services must be of a level of complexity and sophistication, or the condition of the patient must be of a nature that requires the judgment, knowledge, and skills of a qualified licensed medical professional and must be such that the care could not be performed by a non-medical individual instructed to deliver such Services.
- The Skilled Rehabilitation Services must be provided with the expectation that the patient has restorative potential and the condition will improve materially in a reasonable and generally predictable period of time. Once a maintenance level has been established or no further progress is attained, the Services are no longer classified as skilled rehabilitation and will be considered to be Custodial Care.

The mere fact that a Physician has ordered or prescribed a therapeutic regimen does not, in itself, determine whether a Service is a Skilled Nursing Service or a Skilled Rehabilitation Service.

Specialist Physician. Any Physician not considered a Primary Care Physician.

Spouse. A person of the opposite sex to whom You are married at the relevant time by a religious or civil ceremony effective under the laws of the state in which the marriage was contracted.

Supplier. An individual or entity that is in the business of leasing and selling Durable Medical Equipment and supplies. Suppliers include, but are not limited to, the following: Durable Medical Equipment Suppliers, vendors/fitters, prosthetic Suppliers, pharmacy/Durable Medical Equipment Suppliers.

Surgery.

- The performance of generally accepted operative and cutting procedures including specialized instrumentations, endoscopic examinations and other procedures;
- The correction of fractures and dislocations; and
- Usual and related pre-operative and post-operative care.

Therapy Service. The following Services or supplies ordered by a Professional Provider to promote the recovery of the patient.

- **Radiation Therapy** - the treatment of disease by x-ray, gamma ray, accelerated particles, mesons, neutrons, radium, or radioactive isotopes.
- **Chemotherapy** - the treatment of malignant disease by chemical or biological antineoplastic agents.
- **Dialysis Treatments** - the treatment of acute renal failure or chronic irreversible renal insufficiency for removal of waste materials from the body through hemodialysis or peritoneal dialysis. Dialysis treatment includes home dialysis.
- **Physical Therapy** - the treatment by physical means, hydrotherapy, heat, or similar modalities, physical agents, bio-mechanical and neuro-physiological principles, and devices to relieve pain, provide or restore maximum function, and prevent disability following disease, Injury, or the loss of a body part or parts.
- **Respiration Therapy** - the introduction of dry or moist gases into the lungs for treatment purposes.
- **Occupational Therapy** - the treatment of a physically disabled person by means of constructive activities designed and adapted to promote the restoration of the person's ability to satisfactorily accomplish the ordinary tasks of daily living and those required by the person's particular occupational role.
- **Speech Therapy** - the treatment for the correction of a speech impairment resulting from Autism, disease, Surgery, Injury, or previous therapeutic processes.
- **Infusion Therapy** - treatment by means of Infusion Therapy when performed by, furnished by and billed by a Facility Provider.
- **Cardiac Rehabilitation** - the physiological and psychological rehabilitation of patients with cardiac conditions through regulated exercise programs.

Transplant Network Provider (Blue Distinction Centers for Transplants). Any Provider or facility determined to be an appropriate transplant Provider and that has contracted with Blue Cross Blue Shield to provide transplant Services subject to a negotiated fee schedule.

Urgent Care. Treatment at an urgent care facility for the on-set of symptoms that require prompt medical attention. Benefits will be determined according to the schedule of benefits for the level of Service provided.

Urgent Review. A HMS review that must be completed sooner than a prospective review in order to prevent serious jeopardy to a patient's life or health or the ability to regain maximum function, or in the opinion of a Provider with knowledge of a patient's medical condition, would subject the patient to severe pain that cannot be adequately managed without treatment. Whether or not there is a need for an Urgent Review is based upon the HMS administrator's determination using the judgment of a prudent layperson who possesses an average knowledge of health and medicine.

Visit(s). A patient's physical presence at a location designated by the Hospital, Facility Other Provider, Professional Provider or Professional Other Provider for the purpose of providing Covered Services not to exceed one Visit per day per Provider.

Wellness Benefit. Includes a schedule of benefits for preventive Services recommended by the U. S. Preventive Services Task Force, the Centers for Disease Control and Prevention, the American College of Obstetricians and Gynecologists and the American Academy of Pediatrics. See **Covered Services and Supplies.**

You. An Eligible Participant. Sometimes "You" means both the Covered Participant and his or her Covered Dependents. The booklet will tell You when this is the case.



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