

Health Alliance Northwest Health Plan complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. Health Alliance Northwest Health Plan does not exclude people or treat them differently because of race, color, national origin, age, disability, or sex. Health Alliance Northwest Health Plan:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as:
 - Qualified sign language interpreters
 - Written information in other formats (large print, audio, accessible electronic formats, other formats)
- Provides free language services to people whose primary language is not English, such as:
 - Qualified interpreters
 - Information written in other languages

If you need these services, contact customer service.

If you believe that Health Alliance Northwest Health Plan has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Scott McAdams, Chief Compliance and Risk Officer, 301 South Vine, Urbana, IL 61801, telephone: 217-365-3238, TTY: 711 or 1-800-526-0844, fax: 217-365-7494, Scott.McAdams@HealthAlliance.org. You can file a grievance in person or by mail, fax or email. If you need help filing a grievance, Scott McAdams is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 1-800-537-7697 (TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

For Language Access Services:

English:

If you, or someone you're helping, has questions about Health Alliance Northwest Health Plan, you have the right to get help and information in your language at no cost. To talk to an interpreter, call 1-866-247-3296.

Spanish:

Si usted, o alguien a quien usted está ayudando, tiene preguntas acerca de Health Alliance Northwest Health Plan, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al 1-866-247-3296.

Chinese:

如果您，或是您正在協助的對象，有關於[插入SBM項目的名稱 Health Alliance Northwest Health Plan, 方面的問題，您有權利免費以您的母語得到幫助和訊息。洽詢一位翻譯員，請撥電話 [在此插入數字 1-866-247-3296.

Polish:

Jeśli Ty lub osoba, której pomagasz, macie pytania odnośnie Health Alliance Northwest Health Plan, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer 1-866-247-3296.

Vietnamese:

Nếu quý vị, hay người mà quý vị đang giúp đỡ, có câu hỏi về Health Alliance Northwest Health Plan quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi 1-866-247-3296.

Korean:

만약 귀하 또는 귀하가 돕고 있는 어떤 사람이 Health Alliance Northwest Health Plan, 에 관해서 질문이 있다면 귀하는 그러한 도움과 정보를 귀하의 언어로 비용 부담없이 얻을 수 있는 권리가 있습니다. 그렇게 통역사와 얘기하기 위해서는 1-866-247-3296 로 전화하십시오.

Russian:

Если у вас или лица, которому вы помогаете, имеются вопросы по поводу Health Alliance Northwest Health Plan, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по телефону 1-866-247-3296.

Tagalog:

Kung ikaw, o ang iyong tinutulangan, ay may mga katanungan tungkol sa Health Alliance Northwest Health Plan, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa 1-866-247-3296.

Arabic:

قحلا كيدلف Health Alliance Northwest Health Plan صوصخب ؤلىسأ هءءاسء صخش ىءل وأ كىءل ناك نإءامول عملا او ؤءءاسملا ىلع لوصحلا ىف ؤفل كء ؤىا نوء نم كء ؤلب ؤىروررضلا 1-866-247-3296 ب ل صءا مءرءم عم ءءءءلل.

German:

Falls Sie oder jemand, dem Sie helfen, Fragen zum Health Alliance Northwest Health Plan haben, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer 1-866-247-3296.

French:

Si vous, ou quelqu'un que vous êtes en train d'aider, a des questions à propos de Health Alliance Northwest Health Plan, vous avez le droit d'obtenir de l'aide et l'information dans votre langue à aucun coût. Pour parler à un interprète, appelez 1-866-247-3296.

Gujarati:

જો તમે અથવા તમે કોઈને મદદ કરી રહ્યાં તેમ જ કોઈને [એસબીએમ ક ર્યકમન ાં ન મ મ કો] વિશે પ્રશ્નો હોર તો તમને મદદ અને મ હહતી મેળિિ નો અવિક ર છે. તે ખર્ય વિન તમ રી ભ ષ મ ાં પ્ર પ્ત કરી શક ર છે. દ ભ વષરો િ ત કરિ મ ટે,આ [અહીં દ ખલ કરો નાંબર] પર કોલ કરો. 1-866-247-3296.

Japanese:

ご本人様、またはお客様の身の回りの方でも、Health Alliance Northwest Health Plan,についてご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合、1-866-247-3296.までお電話ください。

Pennsylvanian Dutch:

Wann du hoscht en Froog, odder ebber, wu du helpscht, hot en Froog baut Health Alliance Northwest Health Plan, hoscht du es Recht fer Hilf un Information in deinre eegne Schprooch griege, un die Hilf koschtet nix. Wann du mit me Interpreter schwetze witt, kannscht du 1-866-247-3296 uffrufe.

Ukrainian:

Якщо у Вас чи у когось, хто отримує Вашу допомогу, виникають питання про Health Alliance Northwest Health Plan, у Вас є право отримати безкоштовну допомогу та інформацію на Вашій рідній мові. Щоб зв'язатись з перекладачем, задзвоніть на 1-866-247-3296.

Italian:

Se tu o qualcuno che stai aiutando avete domande su Health Alliance Northwest Health Plan, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, puoi chiamare 1-866-247-3296.

**HEALTH ALLIANCE NORTHWEST HEALTH PLAN
INDIVIDUAL PLAN**

Health Alliance (Plan) is a licensed Health Care Service Contractor (HCSC) established as a fully insured product of and insured by Health Alliance Northwest Health Plan (Health Alliance), a domestic stock insurance company. Health Alliance (which is located at 820 N. Chelan Avenue, Wenatchee, WA 98801) administers all aspects of this Plan. Health Alliance also maintains an administrative office located at 301 South Vine Street, Urbana, Illinois 61801.

This Policy, the Description of Coverage, the Summary of Benefits and Coverage (SBC) and the application, constitute the entire contract between you and Health Alliance. No change in this contract will be valid unless approved by an executive officer of Health Alliance. No insurance producer has the authority to change this contract or to waive any of its provisions. Any provision, term, benefit or condition of coverage in this Policy may be amended, revised or deleted by Health Alliance in accordance with changes in State and/or Federal law. This may be done without your consent.

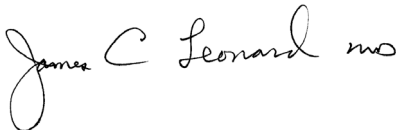
It is important for you to read this Policy as it explains your rights, benefits and responsibilities as a Health Alliance Member. As a Member, you are subject to all terms and conditions of this Policy and payment of Copayments, Coinsurance and Deductible amounts as specified on the Description of Coverage and/or the SBC.

This Plan will be automatically renewed from Plan Year to Plan Year, unless canceled or terminated at an earlier date by you or Health Alliance as specified in the "Termination" section of this Policy.

You have the right to examine and return this Policy to Health Alliance within 10 days of receipt and to receive a refund of any premium paid if you are not satisfied with the Policy for any reason. If you return the Policy to Health Alliance, it will be considered void as of the date it was issued to you by Health Alliance. An additional 10% penalty will be added to any premium refund due which is not paid within 30 days of return of the Policy to the Member or Insurance Producer.

Health Alliance Customer Service Representatives are available to help you understand your healthcare Plan. We encourage you to call the number on the back of your Health Alliance Identification Card to speak with one of our representatives about your benefits.

IN WITNESS WHEREOF, Health Alliance Northwest Health Plan has duly executed this Policy.



Dr. James Leonard
President & CEO

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MEMBERS' RIGHTS AND RESPONSIBILITIES

Rights

- A right to receive information about Health Alliance, its services, its contracted Providers, and Members' rights and responsibilities
- A right to be treated with respect and recognition of your dignity and right to privacy
- A right to participate with contracted Providers in making decisions regarding your healthcare
- A right to have a candid discussion of appropriate or Medically Necessary treatment options for your conditions, regardless of cost or benefit coverage
- A right to voice complaints or appeals about Health Alliance or the care provided
- A right to make recommendations regarding the Health Alliance Members' rights and responsibilities Policy
- A right to have reasonable access to healthcare

Responsibilities

- A responsibility to supply information (to the extent possible) that Health Alliance and its contracted Providers need in order to provide care
- A responsibility to follow plans and instructions for care that you have agreed on with your Providers
- A responsibility to understand your health problems and participate in developing mutually agreed-upon treatment goals to the degree possible
- A responsibility to read and understand your Policy and to follow the rules of membership
- A responsibility to know the Providers in your network
- A responsibility to notify Health Alliance in a timely manner of any changes in your status as a Member or that of any of your covered Dependents

HOW THE HEALTH ALLIANCE INDIVIDUAL PLAN WORKS

The Health Alliance Individual Plan provides coverage for your Medically Necessary healthcare services in exchange for your agreement to certain limitations. You are required to receive all your covered medical care from the Physicians, Hospitals and other Providers within the Health Alliance Northwest Health Plan Provider Network, also referred to as Participating Providers. You are also required to have all your medical care coordinated by your Primary Care Physician whom you select from a list of available Primary Care Physicians within your Provider Network. A Provider Directory listing Participating Providers by specialty with addresses and telephone numbers is available at HealthAlliance.org. We encourage you to create a login to view your Plan-specific Providers and other Plan information. A paper directory can be provided upon request. If your Primary Care Physician believes you require care from a specialist or other Provider, your Primary Care Physician will refer you to the appropriate Provider. In addition, Preauthorization from Health Alliance is required for some types of care.

Your Relationship with Your Primary Care Physician

We want you to have an open and honest relationship with your Primary Care Physician because this Physician will direct all your healthcare needs. Upon enrollment, you must select a Primary Care Physician. The list of Participating Providers (Provider Directory) in your Provider Network is available at HealthAlliance.org or will be provided to you upon request.

Female Members may select a Woman's Principal Health Care Provider, in addition to their Primary Care Physician, to provide covered services within the scope of his or her license without the need for a referral from a Primary Care Physician. A Woman's Principal Health Care Provider must be selected from among the list of Participating Providers in your Provider Network.

A Primary Care Physician (allopathic or osteopathic) who specializes in pediatrics may be selected for your Dependent children on this Plan.

You may change your Primary Care Physician or Woman's Principal Health Care Provider by calling Health Alliance at the number on the back of your Health Alliance Identification Card or by writing to Health Alliance. Health Alliance requires Primary Care Physicians to provide access or direction to patients when they are unavailable or after hours. Health Alliance Members also have access to the Patient Advisory Line; this phone number is listed on the back of your Health Alliance Identification card.

The Relationship Between Health Alliance and Participating Providers

Participating Providers are responsible for providing you with the services covered by this Policy. Health Alliance has contracted with Providers to provide you with covered services. Health Alliance does not provide medical services or make medical treatment decisions. The Participating Providers are independent contractors and not agents of Health Alliance. We have not given the Participating Providers the authority to act on behalf of Health Alliance in any manner or to make any promises or representations to you on its behalf. Participating Providers are responsible to you for the services they provide to you, including the healthcare services covered under this Policy. They are responsible to you for the manner and skill with which those services are provided or rendered.

Specialty Care from Participating Providers

If your Primary Care Physician believes specialty care is Medically Necessary, he or she may refer you to a Participating Provider in your Provider Network. Physicians, Hospitals, mental health and other healthcare Providers are listed in the Provider Directory by specialty with addresses and telephone

numbers. Your Primary Care Physician will determine the number of visits needed for specialty care. If you have a medical condition that requires ongoing specialty care, you may apply to your Primary Care Physician for a standing referral. A standing referral will be effective for either the time period or number of visits specified by your Primary Care Physician. Health Alliance encourages our Participating Providers to have open communication about your medical care and needs. Your referring Physician will document the referral and the information regarding their referral in your medical records. If the Participating specialist requires further written information, it will be the referring Physician's responsibility to provide this to the specialist. Health Alliance does not require submission of any specialty visit referral unless it involves a procedure that requires Preauthorization or is for review for a Non-Participating Provider, as stated in this section.

If the specialty services needed are not available from a Participating Provider in the Health Alliance Northwest Health Plan Provider Network, a referral from your Primary Care Physician and Preauthorization from Health Alliance are required for coverage of the specialty services. Non-Participating Provider services are covered only when a Participating Provider cannot provide the requested Medically Necessary services. Female Members may obtain services from a Participating Woman's Principal Health Care Provider without a referral from a Primary Care Physician.

Non-Participating Providers or Out-of-Network Coverage

Health Alliance will not cover services rendered by a Non-Participating Provider, except for Emergency Services, unless your Primary Care Physician refers you and you receive Preauthorization from Health Alliance. If Medically Necessary services are required and are received from an out-of-network Provider, those services will be covered as though they were received in-network, if there are no available in-network Providers and the Preauthorization is received. The referring Physician is responsible for obtaining Preauthorization from Health Alliance on your behalf, as detailed in the Preauthorization section of this Policy. Approved services will be billed to the Member at his or her Plan's cost sharing and will not be balance billed.

Continued Care Coverage with Terminating Physicians

If your treating Physician's contract terminates with Health Alliance, you may be eligible for coverage of continued treatment by that Physician during a transitional period if you are in an ongoing course of treatment or if you are pregnant. The following conditions must be met, unless otherwise approved by Health Alliance: the Physician's termination did not involve potential harm to a patient or disciplinary action by a state licensing board, the Physician remains in your Service Area, and the Physician agrees to abide by the terms and conditions of the terminating contract. You must contact Health Alliance at the number on the back of your Health Alliance Identification Card within 30 days of receiving the termination notice if you want coverage of continued care with a terminating Physician.

- **Ongoing Course of Treatment**

If you are in an ongoing course of treatment, Health Alliance will cover continued treatment with your Physician for a period of 90 days. The 90-day period starts on the date you receive notice from Health Alliance that your Physician's contract with Health Alliance is terminating.

- **Maternity Care**

If you are pregnant and have entered week 13 of your pregnancy by the date of your Physician's termination, Health Alliance will cover continued care with that Provider through post-partum care.

Continued Care Coverage for New Members

If your treating Physician is not a Participating Provider in the Health Alliance Northwest Health Plan Provider Network, you may be eligible for coverage of continued treatment during a transitional period with that Physician if you are in an ongoing course of treatment or if you are pregnant. Your Physician must agree to accept reimbursement rates similar to other Participating Providers in the Health Alliance Northwest Health Plan Provider Network, and comply with Health Alliance quality assurance requirements and policies and procedures, unless otherwise approved by Health Alliance. You must contact the Customer Service Department within 15 days of your Effective Date of coverage if you need continued care with your Non-Participating Physician.

- **Ongoing Course of Treatment**

If you are in an ongoing course of treatment, Health Alliance will cover continued treatment with your treating Physician for a period of 90 days from your Effective Date of coverage.

- **Maternity Care**

If you are pregnant and have entered your second or third trimester of your pregnancy on your Effective Date of coverage, Health Alliance will cover continued care with your treating Physician through post-partum care.

PREAUTHORIZATION

Your Primary Care Physician or Participating Provider is responsible for obtaining Preauthorization from Health Alliance on your behalf. If the Preauthorization request is approved, you and the Primary Care Physician or Participating Provider who requested the Preauthorization will be notified of the effective dates and the care and services you are authorized to receive. If the Preauthorization request is denied, you and your Primary Care Physician and the Participating Provider will be notified in writing. If the Preauthorization request is denied, the Plan will not provide coverage for the requested services.

If your Preauthorization request is denied, you may request an appeal of the denial. (See “Appeals” and “Medical Necessity Review.”) If your Preauthorization request is denied on the basis of Medical Necessity, appropriateness, health care setting, level of care or effectiveness, and you have exhausted the internal appeals process, you also have the right to request that decision be reviewed by an independent review organization. (See “External Review of Appeals.”)

If your Preauthorization request for urgent care is denied, you have the right to request an expedited internal appeal of the denial. (See “Appeals” and “Expedited Medical Necessity Review.”) If your Physician or other healthcare Provider believes that the denial of coverage of healthcare services or the timeframe for completion of an expedited internal review would jeopardize your life, your health or your ability to regain maximum function, you have the right to request an expedited review by an independent review organization. If your Preauthorization request is denied due to treatment being experimental or investigational and your Physician certifies in writing that treatment would be significantly less effective if not promptly initiated, you may request an expedited external review of the denial at the same time you request an expedited internal appeal of the denial. (See “External Review of Appeals” and “Expedited Medical Necessity Review.”)

Notification of Emergency Services

If you receive Emergency Services either inside or outside your Service Area from a Non-Participating Provider or are admitted as an inpatient to a Non-Participating Hospital or a Participating Hospital outside your Service Area for an Emergency Medical Condition, you must notify Health Alliance at the

number listed on the back of your Health Alliance Identification Card within 48 hours, or as soon as reasonably possible, after care begins.

ELIGIBILITY, ENROLLMENT AND EFFECTIVE DATE OF COVERAGE

Individuals must meet the following requirements to be eligible for enrollment in the Plan:

Policyholder

To be eligible to enroll as a Policyholder under this Plan, you must complete an application and meet the following requirements:

- You must be a citizen or national of the United States, or a non-citizen who is lawfully present in the United States
- You must not be incarcerated
- You must not be enrolled under another Health Alliance individual health insurance plan while covered under this Plan
- You must not be eligible for Medicare
- If you are an individual who is 18 or older, you must live in the Plan's Service Area
- If you are under the age of 18 and not emancipated, you must live in the Plan's Service Area or the parent or guardian you reside with must live in the Service Area

Dependent

Your Dependent may be eligible to enroll for coverage under the Plan if he or she is not enrolled under another Health Alliance individual health insurance plan while covered under this Plan, is not eligible for Medicare, and has one of the following relationships to you:

- Your Legal Spouse
- Your natural-born, legally adopted child or stepchild
- A child for whom you are the court-appointed legal guardian
- A child placed for adoption. Placement or placed for adoption means you assume total or partial support of the child in anticipation of an adoption. If the child's placement for adoption terminates, upon termination the child will no longer be eligible for benefits under the Plan.

Examples of Dependents who are not eligible for coverage under the Plan include, but are not limited to, foster children, grandchildren (unless you are the legal guardian), parents and other relatives.

A person is not an eligible Dependent if on active duty in the armed forces or National Guard of any country.

An eligible Dependent must be under the age of 26 regardless of student status or as otherwise specified in this Policy.

An eligible Dependent may continue coverage under the Plan if, upon reaching the Limiting Age, a developmental disability or a physical handicap makes the Dependent incapable of self-sustaining employment, and if they are dependent on his or her parent(s) or other care Providers for support and maintenance. Health Alliance may request documentary proof of the incapacity and dependency. . Requests will be no more often than annually after the two-year period following the Dependent's attainment of the Limiting Age.

Initial Enrollment

If you meet the eligibility requirements stated in the “Policyholder” or “Dependent” subsections, you will be notified of the receipt of your enrollment application and the amount of premium due. Initial enrollment is completed upon receipt by Health Alliance of the initial premium payment

If a Member is not eligible for coverage under the Plan and the information has been withheld or omitted, whether intentionally or not, and Providers have been reimbursed for services and supplies on behalf of the Member, any such Member, or responsible parent or guardian in case of a minor, is required to reimburse Health Alliance for any and all sums paid on his or her behalf for healthcare services together with any reasonable attorneys’ fees and expenses incurred in collection of such sums.

Initial Enrollment is limited to the designated open enrollment period(s) each year.

Open Enrollment

There will be an Open Enrollment Period each year in which individuals may initially apply for an individual plan or switch individual plans for the next year. You will receive notification of the Open Enrollment Period each year in advance. Individuals may only apply or switch plans outside of this Open Enrollment Period each year when there is a qualifying event for a Special Enrollment Period.

Effective Date

Coverage under this Policy begins on your initial Effective Date and will be automatically renewed from Plan Year to Plan Year, unless canceled or terminated at an earlier date by you, Health Alliance, or if you elect to switch plans during the Open Enrollment Period.

Special Enrollment Period

Federal law describes special enrollment provisions, which establish a period of time in which you have the option to enroll in the Plan or switch your plan when you or your Dependents experience a qualifying event. Members may be required to send documentation regarding their special enrollment event to Health Alliance.

You and your Dependents are eligible for a special enrollment period of 60 days when one of the following qualifying events occurs:

- If you and/or your Dependent(s) involuntarily lose coverage due to loss of eligibility, which may include loss of coverage resulting from termination of employment, a reduction in the number of work hours or termination of employer contributions, being released from incarceration or you receive a notice of the loss of minimum essential coverage, you and your eligible Dependents may enroll in the Plan.
- If you acquire a new Dependent through marriage or a civil union partnership you may enroll yourself and/or your new Legal Spouse and eligible Dependents in the Plan.
- If you acquire a new Dependent through birth, adoption or placement of a child pending legal adoption, you may enroll yourself, your eligible Legal Spouse, the newborn or newly adopted child and any other eligible Dependent children not currently enrolled in the Plan.
- If a qualified individual, who was not previously a citizen, national, or lawfully present individual gains such status.
- If you or your eligible Dependents’ enrollment or non-enrollment in a qualified health plan is unintentional, inadvertent or erroneous and is the result of the error, misrepresentation or inaction of an officer, employee or insurance producer of the Health Insurance Marketplace for Health and Human Services (HHS) or its instrumentalities, as evaluated and determined by the

Health Insurance Marketplace. In such cases, the Health Insurance Marketplace may take such action as may be necessary to correct or eliminate the effects of such error, misrepresentation or inaction.

- If you or your eligible Dependents adequately demonstrate to the Health Insurance Marketplace that a qualified health plan in which he or she is enrolled substantially violated a material provision of its contract in relation to the enrollee.
- If your or a qualified individual becomes newly eligible or ineligible for advance payments of the premium tax credit, or change in eligibility for cost sharing reductions.
- If a qualified individual or enrollee, or his or her Dependent gains access to new qualified health plans as a result of a permanent move.

The individual has 60 days from the date of the qualifying event to enroll or make additions or other changes to his or her Plan.

The Effective Date of coverage when there is a qualifying event will be as follows:

- In the case of birth, adoption or placement for adoption, the Effective Date of coverage will be the day of the qualifying event.
- For marriage or civil unions or loss of minimum essential coverage, the Effective Date of coverage will be the first day of the following month after the qualifying event.
- For all other qualifying events, the Effective Date of coverage will be; if the qualifying event falls between the first and fifteenth of the month then the Effective Date is the first day of the following month after the qualifying event or if the qualifying event falls between the sixteenth and last day of the month, the Effective Date will be the first day of the second following month after the qualifying event.

There is no special enrollment opportunity allowable for an individual due to the failure to pay premiums on a timely basis, including COBRA premiums prior to expiration of COBRA coverage; or situations allowing for a recession of coverage.

Court or Administrative Order

If a parent who is enrolled in this Plan is required by a court or administrative order to provide healthcare coverage for his or her child, the Plan will:

- (1) Upon receipt of a copy of the order and application, permit the covered parent to enroll the child who is otherwise eligible for coverage under the Plan; or
- (2) Enroll the child in the Plan upon application of the child's other parent, the state agency administering the Medicaid program, or the state agency administering a program for enforcing child support and establishing paternity under federal law (or another child support enforcement program), if the parent is enrolled in the Plan but fails to apply for enrollment of the child as required by the order.

The Plan may not impose on a state agency that has been assigned the rights of an enrollee in the Plan who receives Medicaid benefits, requirements that are different from requirements applicable to an assignee of any other Member in the Plan.

The Plan may not disenroll (or otherwise eliminate the coverage of) the child unless the Plan is provided satisfactory written evidence of either of the following:

- The court or administrative order is no longer in effect.

- The child is or will be enrolled in a comparable healthcare plan obtained by the parent under such order and that enrollment is currently in effect or will take effect no later than the date coverage under the Plan is terminated.

Coverage under a court or administrative order is subject to the provisions of the Termination section of this Policy.

Newborns, Adopted Children or Children Placed for Adoption

If you are paying premiums for individual coverage (self only), your newborn child is covered initially from birth, for a minimum of three weeks or the length of time the child's mother is admitted for delivery, whichever is longer. Health Alliance must be notified of the birth to apply this initial coverage. For the newborn to be continually covered past the initial coverage timeframe, the Member must submit an application to Health Alliance to add the child within 60 days of birth. If you are paying premiums for Family Coverage, your newborn child is covered for the first 60 days of birth. If payment of an additional premium is required, coverage after 60 days is contingent upon notification to Health Alliance and payment of the additional premium within 60 days following the birth. Coverage for the newborn will include illness, Injury, congenital defects, birth abnormalities and premature birth. A newborn of a Dependent child is not covered.

If you adopt a child, serve as a child's legal guardian or a child is placed for adoption, coverage may be subject to the submission of written documentation accompanied by a completed application within 60 days from the date of the order or agreement. Written documentation includes, but is not limited to, an agreement of placement for adoption or the signature of a judge on a final order of adoption, guardianship or placement for adoption.

Premiums for coverage of a newborn, adopted child or child placed for adoption will be payable from the date of eligibility and must be paid within 60 days from the date your request for coverage is received.

OUT-OF-POCKET EXPENSES AND MAXIMUM BENEFITS

Copayments, Coinsurance and Deductible

All Copayment, Coinsurance and Deductible amounts are specified on the Description of Coverage and/or SBC. Any Coinsurance from Participating Providers is based on the amount the Participating Provider has agreed with Health Alliance to accept as full payment for the service, which is referred to as the discounted or allowed amount.

Out-of-Pocket Maximums

The Out-of-Pocket Maximum amounts for an individual and family are specified on the Description of Coverage and/or SBC. These are the maximum amounts you are required to pay in Copayments, Coinsurance and Deductibles for Basic Health Care Services during the Plan Year.

Any Copayment, Coinsurance or Deductible amounts for Basic Health Care Services exceeding the Out-of-Pocket Maximum will be waived for the remainder of the Plan Year. If you have paid any Copayment, Coinsurance or Deductible amounts for Basic Health Care Services after you have reached your Out-of-Pocket Maximum, you may request a refund. Requests for refunds must be submitted to Health Alliance prior to the end of the Plan Year or as soon as reasonably possible. Health Alliance is not responsible for refund requests more than one year after overpayment.

Any Copayment, Coinsurance or Deductible amounts for non-Basic Health Care Services that are not applied to your Out-of-Pocket Maximum are specified on the Description of Coverage and/or SBC. Payments for non-covered items or services and amounts over the Usual, Customary and Reasonable do not apply to your Out-of-Pocket Maximum.

Plan Year Maximum Benefit

The Plan Year Maximum Benefit is the total benefit amount for an individual on specific non-Essential Health Benefits and is specified on the Description of Coverage and/or SBC. This is the maximum amount the Plan will pay for the specified medical services during the Plan Year. You must reimburse the Plan for any amounts exceeding the Plan Year Maximum that the Plan pays on your behalf.

Lifetime Maximum Benefit

The Lifetime Maximum Benefit is the total benefit amount for an individual on specific non-Essential Health Benefits and is specified on the Description of Coverage and/or SBC. This is the maximum amount the Plan will pay for the specified medical services in a Lifetime. You must reimburse the Plan for any amounts exceeding the Lifetime Maximum that the Plan pays on your behalf.

PREMIUMS

Payment of Premiums

You, or anyone paying on your behalf, must remit the specified premium to Health Alliance by the date due. You are entitled to benefits under this Policy only if Health Alliance receives the full amount of the premium within the required time period.

Premium Rate Revision

Premium rates are subject to change annually upon the Plan Year renewal date. Notice of a change in the annual premium rate will be provided to you not less than 31 days prior to the effective date of the change. Rates may also be subject to change during a Plan Year due to a change in age, number of eligible Dependents or geographic location. Any rate revision based on changes during the Plan Year will be effective the first of the next month after the change.

Health Alliance reserves the right to change the premium rate if state or federal laws require a change in benefits or other terms of coverage. Written notice will be provided to you not less than 31 days prior to the premium rate change.

Please contact Health Alliance at the number on the back of your Health Alliance Identification Card with any questions about your bill or to confirm any rate changes.

Premium Due Date

The first monthly premium must be paid on or before the Effective Date of this Policy and the succeeding premiums must be paid on or before the due date, subject to the grace period provisions.

Grace Period

If you or anyone paying on your behalf fails to pay the premium within 31 days after it becomes due, this Policy is automatically canceled and you will not be entitled to further benefits. During the grace period, if you receive any services, you will remain liable for the payment of the premium for the time coverage was in effect, as well as for any Copayment, Coinsurance or Deductible owed because of services received during the grace period. If payment is not received after the grace period and no services have been rendered, then your Policy will terminate for non-payment of premium as of the end of the month of the

grace period or with a 90-day grace period, the end of the first month of the grace period. Providers will be notified after 30 days of the possibility of denied claims.

Unpaid Premiums

Any premium due and unpaid may be deducted from the payment of a claim under this Policy.

Reinstatement

In the event the premium is not paid within the time granted, including any grace period, and coverage is terminated, reinstatement of coverage under this Policy is subject to the Enrollment Periods described in this Policy.

WHAT IS COVERED

The following healthcare services are covered under this Policy subject to the Copayments, Coinsurance, Deductibles and Plan Year Maximum benefits specified on the Description of Coverage and/or SBC. Expenses for healthcare services, including Basic Health Care Services, are covered only if your Primary Care Physician or a Participating Provider considers the service to be Medically Necessary for the treatment, maintenance or improvement of your health. Some healthcare services are subject to Preauthorization by Health Alliance and a determination that criteria have been met.

Medical policies have been developed as a guide for determining Medical Necessity. These medical policies provide the criteria to be met before coverage is provided for some healthcare services covered under this Policy. Medical policies are available on the Health Alliance website, YourHealthAlliance.org, under Medical Policies and Procedures when you log into your account, or you can request a paper copy of a medical policy by contacting Health Alliance at the number listed on the back of your Health Alliance Identification Card.

Diagnostic and treatment services from Non-Participating Providers are covered only when a Participating Provider refers you and the services are Preauthorized by Health Alliance, except as stated in the “Emergency Services” subsection.

If you are unsure whether a diagnostic test or treatment will be covered, call Health Alliance at the number listed on the back of your Health Alliance Identification Card to verify coverage and Preauthorization requirements prior to receiving services.

Acupuncture

Acupuncture treatment is covered when determined to be Medically Necessary. Acupuncture visit limitations are subject to the limitations listed on the Description of Coverage and/or the SBC. Acupuncture visits for Chemical Dependency are not subject to the limitations listed on the Description of Coverage. These visits will continue to be covered when Medical Necessary without benefit limitation.

Additional Opinion

A second opinion with a Participating Provider of your choice is covered. If a second opinion does not confirm the primary Physician’s opinion, a third opinion is covered. If your Primary Care Physician or treating specialist recommends a second or third opinion with a Provider outside your Service Area, a referral and Preauthorization from Health Alliance is required.

Allergy Testing and Treatment

Allergy Testing and Treatment is covered when determined to be Medically Necessary.

Ambulance

Air Transportation – Emergency transportation by air ambulance is covered for an Emergency Medical Condition when Medically Necessary. Air ambulance services are not covered when you could be safely transported by ground ambulance or by means other than by ambulance.

Ground Transportation – Emergency transportation by ground ambulance is covered for an Emergency Medical Condition when Medically Necessary.

Amino Acid-Based Elemental Formulas

Amino acid-based elemental formulas, regardless of how they are delivered, for the diagnosis and treatment of eosinophilic disorders and short bowel syndrome is covered when prescribed by a Physician as Medically Necessary. (See also “Durable Medical Equipment” and “Home Infusion Services.”)

Blood

Blood and blood products are covered when determined to be Medically Necessary by your Participating Physician. Costs related to the administration and procurement of blood and blood components are also covered, including the processing and storage of blood you donate for yourself.

Cardiac Rehabilitation Services

Cardiac Rehabilitation Phase I, provided on an inpatient basis for an acute cardiac episode or surgery, is a covered benefit. Cardiac Rehabilitation Phase II, which is initiated immediately following Phase I, is covered. Repeat Phase II rehab is a provisionally covered benefit. Cardiac Rehabilitation Phase III is not covered. Cardiac Rehabilitation services are covered at the other covered services benefit as listed on your Description of Coverage and/or SBC.

Chemotherapy and Radiation

Chemotherapy and radiation are covered when determined to be Medically Necessary.

Clinical Trials

During an Approved Clinical Trial, routine patient care that is administered to the Member as defined in this Policy is covered unless the service or item is covered by the clinical trial directly. Each covered service is subject to the Deductibles, Copayments or Coinsurance amounts specified on the Description of Coverage and/or SBC.

For coverage of a phase I, phase II, phase III or phase IV clinical trial, the trial must be:

- Preauthorized by Health Alliance
- Approved by one of the following agencies: the National Institutes of Health, the Centers for Medicare and Medicaid Services, the Centers for Disease Control and Prevention, the Agency for Healthcare Research and Quality, the United States Department of Defense, the United States Department of Veterans Affairs or the United States Department of Energy; and/or
- The study or investigation is conducted under an investigational new drug application reviewed by the Food and Drug Administration; or
- The study or investigation is a drug trial that is exempt from having such an investigational new drug application.

Contraceptive Drugs, Devices and Services

Federal Drug Administration (FDA) approved prescription Contraceptive devices, injections, procedures and services, including Natural Family Planning, are covered.

Devices and the medical fitting and insertion of devices for Contraceptive purposes only are covered under the Wellness benefit. This includes, but is not limited to: IUDs, diaphragms, cervical caps or Implanon[®]. Additional charges billed will apply to the appropriate Copayment, Coinsurance or Deductible as specified on the Description of Coverage and/or SBC.

Injectables and the injection intended for female Contraceptive purposes only are covered under the Wellness benefit. This includes but is not limited to: DepoProvera[®]. Additional charges billed will apply to the appropriate Copayment, Coinsurance or Deductible as specified on the Description of Coverage and/or SBC.

Sterilization procedures, intended for female Contraceptive purposes are covered under the Wellness benefit. Additional charges billed will apply to the appropriate Copayment, Coinsurance or Deductible as specified on the Description of Coverage and/or SBC. Also see “Sterilization Procedures” under “What is Covered.”

Prescription Contraceptive Services as specified in this section that are prescribed or recommended to treat medical conditions and are not used for Contraceptive purposes or for unintended pregnancy for females are not considered Wellness and are subject to the other covered services Deductible, Copayment or Coinsurance as specified on the Description of Coverage and/or SBC.

Prescription Contraceptives, including, but not limited to, Contraceptive pills, patches, the ring, are covered.

Dental Services

Charges incurred and anesthetics provided in conjunction with Dental work that is provided in a Hospital or ambulatory surgical treatment center is covered for children age seven and under; individuals with a medical condition that requires hospitalization or general anesthesia for Dental care; or individuals who are disabled. (See “Oral Surgery” in this section for other covered services.)

Diabetic Equipment and Supplies

Blood glucose monitors, cartridges for the legally blind, insulin infusion devices, lancets and lancing devices are covered subject to the durable medical equipment Deductible, Coinsurance or Copayment amount specified on the Description of Coverage and/or SBC. The diabetic equipment listed in this subsection must be obtained from a Participating Provider, prescribed in writing by a Participating Provider and determined to be Medically Necessary.

Diabetic Self-Management Training and Education

Outpatient self-management training and education, including, but not limited to, nutritional training for the treatment of all types of diabetes and gestational diabetes mellitus are covered when Medically Necessary and provided by a qualified Participating Provider. Nutritional counseling related to diabetic conditions are not subject to the limitations listed in the “What is Covered, Nutritional Counseling” section of this Policy.

Diagnostic Testing

Diagnostic testing, including, but not limited to, X-ray examinations, laboratory tests and pathology services are covered when ordered by a Participating Provider and Preauthorized by Health Alliance, when Preauthorization is required.

Dressings and Supplies

Dressings, splints, casts and related supplies are covered when Medically Necessary and when administered by a Participating Provider or by a nurse or other healthcare professional under the direction of a Participating Provider.

Durable Medical Equipment and Orthopedic Appliances

Corrective and orthopedic appliances (such as leg braces and knee sleeves) and durable medical equipment for home use (such as wheelchairs, surgical beds, insulin pumps and oxygen equipment) are covered when Medically Necessary due to an Injury, illness or medical condition. Items and supplies provided under this subsection must be prescribed by a Participating Provider. Health Alliance determines whether the equipment is made available through rental or purchase agreements. A maximum benefit limit may apply. Costs associated with the repair of covered equipment are covered if Health Alliance determines the equipment has been properly maintained. Ostomy supplies are covered, but other disposable supplies are not covered.

To be consistent with changes in medical technology, Health Alliance maintains a list of covered and non-covered items and the maximum payable amount under this benefit. Coverage can be verified by calling Health Alliance at the number listed on the back of your Health Alliance Identification Card.

Emergency Services

Emergency Services received inside or outside your Service Area for an Emergency Medical Condition are covered. In an emergency, seek immediate care or call 911 if it is available in your area. Emergency Medical Condition means a medical condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson could reasonably expect the absence of medical attention to result in placing the health of the Member in serious jeopardy (or, with respect to a pregnant woman, the health of the woman or her unborn child), serious impairment to bodily functions or serious dysfunction of any bodily organ or part. Unexpected hospitalization due to complications of pregnancy is covered.

Care required to treat and stabilize an Emergency Medical Condition when received from a Non-Participating Provider will be covered at the same level as services received from a Participating Provider.

The Emergency Services Copayment or Coinsurance is waived if you are admitted to the Hospital when your Plan requires an inpatient Hospital Copayment or Coinsurance.

Health Alliance will cover Post-Stabilization Medical Services, after an emergency medical treatment, if the services are Medically Necessary.

End-Stage Renal Treatment

Treatment and services for end-stage renal disease, including but not limited to dialysis services, are covered. Each covered service is subject to the other covered services Deductible, Copayments or Coinsurance amounts specified on the Description of Coverage and/or SBC.

Erectile Dysfunction

Treatment is covered for males with documented erectile dysfunction without a correctable cause. Medications will be excluded from coverage unless they meet one of the following requirements:

- Medication is required by a state regulation
- Medication is used to treat a medical condition not related to lifestyle enhancement or performance

Each service and prescription drugs are subject to the Deductible, Copayments or Coinsurance amounts specified on the Description of Coverage and/or SBC.

Genetic Testing

Genetic testing and molecular diagnostic testing are covered when determined to be Medically Necessary. Preauthorization and Health Alliance approval are required. Testing that is determined to be experimental or investigational is not covered. (See “Experimental Treatments/Procedures/Drugs/Devices/Transplants” in the “What is Covered” section of this Policy.)

Hearing Evaluations

Hearing evaluations performed by Participating Providers are covered. Cochlear Implants are covered when determined to be Medically Necessary.

Home Health Services

Intermittent skilled nursing and skilled therapeutic home services are covered when you are homebound, when given under the direction of a Participating Physician and have been determined by the Physician, with consent of the Member, to be the most medically appropriate care.

Private Duty Nursing Services are covered under home health services when determined Medically Necessary and provided by a licensed or registered nurse who is not a resident of your household or an immediate family member. Private Duty Nursing is not meant to provide for long-term supportive care. All Copayment, Coinsurance and Deductible amounts and limitations for Home Health are specified on the Description of Coverage and/or SBC.

Home Infusion Services

Home infusion services, including medication and supplies, are covered when given under the direction of a Participating Physician.

Hospice Care

Hospice care program charges, including but not limited to, durable medical equipment, care provided in Alzheimer’s centers, adult family homes, assisted living facilities, congregate care facilities, adult day health care, and home care, or similar alternative care arrangements which provide necessary care in less restrictive or less expensive environments, are covered when ordered by your Primary Care Physician or treating specialist and when it has been determined, with consent of the Member, to be the most medically appropriate care. For purposes of this subsection, hospice care program means a coordinated, interdisciplinary program for meeting the special physical, psychological, spiritual and social needs of a terminally ill Member and the Member’s family, which includes respite care, by providing palliative and supportive medical, nursing and other services through at-home or inpatient care. Hospice refers to a program that meets the following requirements:

- It must be licensed by the laws of the jurisdiction where it is located and must be operated as a Hospice as defined by those laws.

- It must provide a program of treatment for an individual who has been medically diagnosed as having no reasonable prospect of cure for their illness and, as estimated by a Physician, is expected to live less than 12 months as a result of that illness.
- It must be administered by a Hospital, home health agency or other licensed facility.

Hospice care is subject to the “Other Services” Deductibles, Copayment or Coinsurance as listed in the “Other Services” section on the Description of Coverage.

Hospital Care

Hospital services are covered for an unlimited number of days when hospitalization is ordered by and provided by a Participating Provider. Coverage is limited to a semi-private (two-bed) accommodation, unless a medical condition warrants otherwise.

Coverage is provided for inpatient hospitalization following a mastectomy for a length of time determined by the attending Physician to be Medically Necessary and in accordance with protocols and guidelines based on sound scientific evidence and evaluation of the patient; and for a post-discharge Physician office visit or in-home nurse visit within 48 hours after discharge.

If you are hospitalized prior to your Effective Date, coverage begins on your Effective Date. Expenses incurred prior to your Effective Date are not covered under this Plan.

Human Organ Donor

If a Member is the recipient of a living human organ donation, coverage at a Health Alliance approved facility is provided for the donor beginning with the evaluation and ending one year after surgical removal of the organ even if the donor is not a Member. Coverage includes complications related to the surgical removal of the donated organ. Donor charges are applied to the recipient’s benefits.

If the recipient of the living human organ donation is not a Member and you (the Member) are the living organ donor and you have no coverage from any other source, then benefits will be provided to you under this Policy. This would also include any complications related to the surgical removal of the donated organ.

Infertility Services

Infertility services are covered only to diagnosis this condition, including a consultation and diagnostic evaluation. Infertility services are covered upon prior order and written referral from a Member’s Primary Care Physician or Woman’s Principal Health Care Provider and upon prior written approval of a Medical Director that the Member meets all Health Alliance criteria for coverage. Prescribed and approved services must be received at an Infertility center or other Provider designated by and under contract with Health Alliance. Any services not covered are described in the “What is Not Covered” section of this Policy. The following Infertility services are covered:

- Infertility evaluation by a Participating Physician or Mid-Level Provider.
- Office visits related to the initial evaluation or follow-up appointments during the diagnostic evaluation.
- Lab and X-ray, Huhner test (post-coital test), hysterosalpingogram, laparoscopy, hysteroscopy, ultrasounds, sperm antibody test, semen analysis, acrosome reaction test, urological evaluation, testicular biopsy.

Mandibular and Maxillary Osteotomy

A mandibular or maxillary osteotomy is covered only if you have significant functional problems that have not been corrected with Dental and/or orthodontic treatment.

Maternity Care

Services rendered by the attending obstetrician or family practitioner or other licensed provider, such as a nurse Practitioner or midwife, during the course of a pregnancy are covered for all eligible policyholders and dependents subject to the Routine Prenatal Care Deductible, Copayment or Coinsurance specified on the Description of Coverage and/or SBC. Medical care, consultation or services rendered by a specialty care Provider, or a Provider other than the attending Provider during the course of the pregnancy are not considered routine prenatal care and are subject to additional applicable specialty care office visit Copayments, Coinsurance or Deductible as specified on the Description of Coverage and/or SBC.

Maternity Care Services include, but are not limited to, the following services:

- In-utero treatment for the fetus
- Nursery services and supplies for newborns, including newly adopted children
- Prenatal and postnatal care and services, including screenings
- Involuntary termination of pregnancy
- Complications of pregnancy such as, but not limited to:
 - Fetal distress
 - Gestational diabetes
 - Toxemia

A minimum of 48 hours of inpatient care following a vaginal delivery and a minimum of 96 hours of inpatient care following a delivery by cesarean section are covered for the Member and the newborn. Your Primary Care Physician, Woman's Principal Health Care Provider or attending Provider may determine after consultation with you that a shorter or longer length of stay is appropriate. This determination must be made in accordance with the protocols and guidelines developed by the American College of Obstetricians and Gynecologists or the American Academy of Pediatrics. Upon evaluation and the recommendation of the attending Physician, a post-discharge Physician office visit or in-home nurse visit to verify the condition of the infant in the first 48 hours after discharge is also covered.

Home births, including any medically necessary supplies, are covered only when there is a low-risk pregnancy as determined by your attending Provider.

Coverage for the properly enrolled newborn is provided subject to the newborn Copayment, Coinsurance and Plan Year Medical Deductible amount specified on the Description of Coverage and/or SBC. See the Newborns, Adopted Children or Children Placed for Adoption section for more information on eligibility requirements.

Lactation counseling and/or support and the rental or purchase of a breast pump is covered during pregnancy and through the postpartum period under the Plan's Wellness benefit.

Medical Social Services

Medical social services, including Hospital discharge planning and assistance in accessing community service agencies and other related services, are covered when you are coping with a medical condition.

Medical Specialty Prescription Drugs

Specialty Prescription Drugs are defined as any prescription drugs, regardless of dosage form, which require at least one of the following in order to provide optimal patient outcomes, and are identified as a Specialty Prescription Drug on the Health Alliance Drug Formulary:

- specialized procurement handling, distribution or administration in a specialized fashion;
- complex benefit review to determine coverage;
- complex medical management; or
- FDA-mandated or evidence-based, medical-guideline-determined, comprehensive patient and/or Physician education.

Examples of Medical Specialty Prescription Drugs include, but are not limited to, biological specialty drugs, growth hormones and cancer specialty drugs. For a complete listing of specialty drugs, you can view the prescription Drug Formulary at HealthAlliance.org.

Cancer specialty drugs, whether oral and intravenous or injected medications, are covered at the same financial requirement regardless of the location they are administered.

Medical Specialty Prescription Drugs are covered under this Policy subject to a prior written order by your Physician and Preauthorization by Health Alliance. Medical Specialty Prescription Drugs are those Specialty Prescription Drugs received in the Physician's office and/or are administered by a healthcare professional in an office or other healthcare setting. Coverage for Specialty Prescription Drugs is subject to the Deductibles, Copayments or Coinsurance specified on the Description of Coverage and/or SBC.

To be consistent with changes in medical technology, Health Alliance will maintain a list of covered Specialty Prescription Drugs and the medical conditions for which they are approved for coverage. Coverage can be verified by calling Health Alliance at the phone number listed on the back of your Health Alliance Identification Card or at our website, HealthAlliance.org.

Mental Health Care

Mental health care services for Medically Necessary treatment and/or crisis intervention are covered as specified on the Description of Coverage and/or SBC. Inpatient hospitalization and residential care are subject to Inpatient mental health Deductibles, Copayments or Coinsurance as specified on the Description of Coverage and the SBC. Inpatient mental health services require Preauthorization except in emergency situations.

Outpatient mental health care visits, including group Outpatient visits, are subject to any Outpatient mental health Deductibles, Copayments or Coinsurance as specified on the Description of Coverage and the SBC. Outpatient mental health care services in a home health setting are subject to any home health Deductibles, Copayments or Coinsurance as specified on the Description of Coverage and the SBC. (Also see the "What is Covered, Home Health" section of this Policy.)

Care in a day Hospital program or intensive Outpatient program are subject to the Deductibles, Copayments or Coinsurance as specified in the "Other Covered Services" section of the Description of Coverage.

The services may be provided by a Participating Physician, a registered clinical psychologist or by an ancillary mental health professional under the supervision of a Physician or registered clinical psychologist.

Services not covered include care provided by a Non-Participating Physician or non-licensed mental health professional, care in lieu of detention or correctional placement, non-Medically Necessary services and marriage or social counseling.

Neurodevelopment Therapies

Neurodevelopmental therapies are covered and are subject to the limitations listed on the Description of Coverage. This includes coverage for speech, physical and occupational therapies provided for neurodevelopmental therapy.

Nutritional Counseling

Nutritional counseling is covered with a Participating Provider for up to three visits per lifetime. For diabetics, this limit does not apply. (Also see “Diabetic Self-Management Training and Education” in the “What is Covered” section of this Policy).

Oral Surgery

Oral surgical procedures are covered in connection with the following limited conditions:

- Traumatic Injury to sound natural teeth for Medically Necessary non-restorative services within 30 days of Injury.
- Traumatic Injury to the jaw bones or surrounding tissue within 30 days of the Injury.
- Correction of a non-dental pathological condition such as cysts and tumors.
- Medical Dental work needed in order to treat cancer itself.
- Medical Dental care required to be performed in order to treat another underlying medical condition such as malnutrition or digestive disorders.

Organ Transplants

Organ transplants are covered for non-experimental organ or tissue transplants and procedures, including bone marrow transplants and similar procedures, upon prior order and written referral of a Physician, and upon the findings of a Medical Director that the recommended treatment is Medically Necessary and is not excluded from coverage under any other sections of this Policy. This also includes artificial organ transplants when Medically Necessary. Transplants must be performed at a Health Alliance approved facility. Coverage for benefits under this subsection begins with the transplant evaluation prior to initiation of the organ or tissue transplant or procedures and ends one year after transplant. Office visit and Hospital care Copayments or Coinsurance apply as specified on the Description of Coverage and/or SBC.

Organ and tissue procurement is covered. Organ and tissue procurement consists of removing, preserving and transporting the donated organ or tissue.

The Plan covers transportation, lodging and meals for the transplant recipient and a companion for travel to and from the Health Alliance designated transplant center. If the patient is a minor, transportation, reasonable necessary lodging and meal costs for two persons who travel with the minor are included. Expenses for meals and lodging are reimbursed at the per diem rates established by the Internal Revenue Service.

Orthotics

Specially molded and custom-made orthotics are covered when prescribed by a Physician. The durable medical equipment and orthopedic appliance Copayment or Coinsurance amount specified on the Description of Coverage and/or SBC applies. Special shoe inserts for arch or foot support that are

prescribed following an open surgical procedure on the bones, tendons, etc., of the foot or may be prescribed to avoid an open surgical procedure are covered.

Outpatient Prescription Drugs

Outpatient Prescription Drugs are covered as defined in the Pharmacy section of this Policy.

Outpatient Surgery

Medically Necessary Outpatient surgeries and procedures are covered. Covered services may include surgical fees, facility fees, anesthesia charges, dressings, supplies and other Medically Necessary services as required. Outpatient surgeries and procedures may require Preauthorization. Surgeries and procedures are subject to the Deductibles, Copayments and Coinsurance as defined on the Description of Coverage and/or the SBC.

Pain therapy

Medically Necessary pain therapy is covered. Pain therapy means pain therapy that is medically based and includes reasonably defined goals, including, but not limited to, stabilizing or reducing pain, with periodic evaluations of the efficacy of the pain therapy against these goals. Medically Necessary pain medications are covered as defined in the Pharmacy section of this Policy.

Physician Services

Diagnostic and treatment services and Wellness care provided by a Physician or under the supervision of a Physician, including the recommended periodic healthcare examinations and well-child care are covered, as specified on the Description of Coverage and/or SBC.

Physician services are covered if you are hospitalized and they are subject to the provisions of the “Preauthorization” section and “Hospital Care” subsection of this Policy.

Podiatry Services

Services are covered when determined to be Medically Necessary. This includes but is not limited to services related to diabetes.

Prostheses

Prosthetic devices (such as artificial limbs) are covered when Medically Necessary due to an illness or Injury. Devices must be prescribed by a Participating Physician.

To be consistent with changes in medical technology, Health Alliance maintains a list of covered and non-covered items and the maximum payable amount. Coverage can be verified by calling Health Alliance at the number listed on the back of your Health Alliance Identification Card.

Pulmonary Rehabilitation

Pulmonary Rehabilitation when provided by a Participating Provider is covered. Pulmonary Rehabilitation services are covered at the other covered services benefit as listed on your Description of Coverage and/or SBC.

Reconstructive Surgery

Services are covered to correct a defect resulting from an acquired and/or congenital disease or Injury when Preauthorized by Health Alliance for the length of time determined by the attending Physician. Services are also covered when performed to correct a condition resulting from accidental Injury or

incident due to surgery. Correction of a congenital defect or birth abnormality of an enrolled newborn is covered.

Coverage is provided for reconstructive surgery or a prosthetic device following a mastectomy when Preauthorized by Health Alliance for the length of time determined by the attending Physician. Coverage for breast reconstruction includes:

- Reconstruction of the breast on which the mastectomy has been performed
- Reconstructive surgery of the other breast to produce a symmetrical appearance
- Prosthesis and treatment for all physical complications at all stages of mastectomy including lymphedemas
- Removal or replacement of an implant is covered if the original reconstruction qualified for coverage and there is a documented medical problem.
- Post-discharge office visits or in-home nurse visits within 48 hours of discharge

Rehabilitation and Skilled Care—Inpatient

Inpatient services for rehabilitation and Skilled Care with ongoing documentation of Medical Necessity are covered subject to any inpatient rehabilitation and Skilled Care coverage limitations specified on the Description of Coverage and/or SBC.

Rehabilitative Therapy Services—Outpatient

Speech, physical and occupational therapies for medical conditions received in the Outpatient or home setting when you are homebound, which are directed at improving your physical functioning are covered subject to any Outpatient rehabilitation coverage limitations specified on the Description of Coverage and/or SBC. Therapies are counted by type and date of service. Habilitation services are also covered under the Rehabilitation services benefit.

Sexual Assault or Abuse Victims

Hospital and medical services in connection with sexual abuse or assaults that are of an emergency nature are covered. The Copayment, Coinsurance and Deductible amount will be waived.

Spinal Manipulations

Spinal manipulation and mobilization is covered for the care of musculoskeletal spinal disorders. Hot/cold pack therapy used in conjunction with approved manipulation and mobilization is also covered. (Also see “Rehabilitation Therapy Services—Outpatient.”) Spinal manipulations are subject to coverage limitations specified on the Description of Coverage and/or SBC. Spinal manipulations may be provided by a Participating Doctor of Osteopathy (D.O.), a Chiropractor (D.C.) or other Physician that can provide this service within the scope of their state license.

Sterilization Procedures

Elective sterilization procedures, such as tubal ligation, are covered. Vasectomies performed as an office procedure are covered. Sterilization procedures for women intended for Contraceptive purposes only are covered under the Wellness benefit listed on the Description of Coverage and/or SBC. All sterilization procedures for men and procedures for women that are medical in nature and are for non-Contraceptive purposes are subject to the appropriate Copayment, Coinsurance or Deductible listed on the Description of Coverage and/or SBC. Surgical procedures performed to reverse voluntary sterilization are not covered.

Substance Use Detoxification

Acute inpatient Substance Use Detoxification is covered if it is determined by your Primary Care Physician or Participating Provider that Outpatient management is not medically appropriate. Treatment is

considered medical and does not apply to the Substance Use Treatment benefit until the patient is discharged from the Hospital or transferred to a Substance Use unit.

Substance Use Disorder Treatment

Substance Use Disorder rehabilitation services or treatment is covered for Medically Necessary treatment, subject to any coverage limitations specified on the Description of Coverage and/or SBC.

Inpatient benefits include Medically Necessary Inpatient hospitalizations and residential care and are subject to the Substance Use Deductibles, Copayments or Coinsurance as specified on the Description of Coverage and/or SBC. Inpatient services require Preauthorization except in emergency situations.

Outpatient benefits include individual counseling sessions or group Outpatient visits. Substance Use Disorder services in a home health setting are subject to any home health Deductibles, Copayments or Coinsurance as specified on the Description of Coverage and the SBC. (Also see the “What is Covered, Home Health” section of this Policy.)

Care in a day Hospital program or intensive Outpatient treatment program are subject to Deductibles, Copayments or Coinsurance as specified in the “Other Covered Services” section of the Description of Coverage.

Inpatient and Outpatient Substance Use Disorder treatment coverage does not include care in lieu of detention or correctional placement or family retreats.

The medical, non-psychiatric treatment of Substance Use Disorder, such as detoxification, is covered and is subject to the Physician/Office Visit and Hospital Care Copayments or Coinsurance specified on the Description of Coverage and/or SBC.

Surveillance Tests for Ovarian Cancer

Surveillance tests for ovarian cancer for female members who are at risk for ovarian cancer are covered.

At risk for ovarian cancer means having a family history:

- with one or more first-degree relatives with ovarian cancer
- of clusters of female relatives with breast cancer
- of non-polyposis colorectal cancer, OR
- testing positive for BRCA1 or BRCA2 mutations.

“Surveillance tests for ovarian cancer” means annual screening using (i) CA-125 serum tumor marker testing, (ii) transvaginal ultrasound, (iii) pelvic examination.

Temporomandibular Joint Syndrome (TMJ)

Temporomandibular Joint services and treatment are covered.

Tobacco Cessation Program

A tobacco cessation program is covered through Health Alliance’s Quit For Life® program. Tobacco cessation pharmacological therapy, as defined by the Health Alliance formulary, is covered subject to the Pharmacy Deductibles, Copayments and Coinsurance as specified on the Description of Coverage and SBC.

Urgent Care

Services obtained at an Urgent Care Center are covered. These services are intended for immediate Outpatient treatment of an unforeseen illness, Injury or condition to prevent serious deterioration. Urgent Care Centers also may be referred to as convenient care, prompt care or express care centers, and treat patients on a walk-in basis without a scheduled appointment. You will be subject to the Urgent Care Deductible, Copayment or Coinsurance as listed on the Description of Coverage and/or SBC. Other services that may be provided during this visit, such as diagnostic testing or durable medical equipment, are subject to the Deductibles, Copayment or Coinsurance for those services as listed on the Description of Coverage and/or SBC.

Vision Care

Vision screenings and examinations for prescribing glasses or for determining the refractive state of the eyes are covered once every 12 months, unless otherwise specified on the Description of Coverage and/or SBC.

One pair of eyeglasses or one contact lens per affected eye is covered following cataract surgery. The maximum allowable benefit for frames and lenses is the standard allowable established by the Centers for Medicare and Medicaid Services (CMS).

One pair of eyeglasses, which includes lenses and frames, is covered once every 12 months for all Members under the age of 19, subject to the limitations listed on the Description of Coverage and/or SBC.

Contacts for Members under the age of 19 are covered once every 12 months as follows:

- Standard lenses—one contact lens per eye (total two lenses)
- Monthly lenses (six-month supply)—six lenses per eye (total 12 lenses)
- Bi-weekly lenses (three-month supply)—six lenses per eye (total 12 lenses)
- Daily lenses (one-month supply)—30 lenses per eye (total of 60 lenses)

Frames and lenses for Members under the age of 19 are covered once every 12 months as follows:

- One pair of standard frames as defined by the Centers for Medicare and Medicaid Services (CMS).
- One standard lens per eye as defined by the Centers for Medicare and Medicaid Services (CMS).

Additional charges for upgraded or deluxe frames or additional treatments on lenses that are not Medically Necessary (including but not limited to, anti-glare coating) are not covered.

Members under the age of 19 are covered for low vision services. Low vision coverage is coverage for professional services for severe visual problems not correctable with regular lenses, including:

- Supplemental Testing that includes evaluation, diagnosis and prescription of vision aids where indicated.
- Supplemental Vision Aids

Low vision services are subject to the Deductibles, Copayments and/or Coinsurance and limitations specified on the Description of Coverage and/or SBC.

Health Alliance maintains a list of covered and non-covered items and services and the maximum payable amount under this benefit. Coverage can be verified by calling Health Alliance at the number on the back of your Health Alliance Identification card.

Wellness Care

Well-child care, annual physicals and annual women visits are covered as Wellness visits. Additional visits are subject to the office visit Copayments or Coinsurance and/or Deductible on the Description of Coverage and/or the SBC.

Other preventive health services include, but are not limited to:

Immunizations

Medically Necessary immunizations are covered including, but not limited to:

- human papillomavirus vaccine;
- shingles vaccine for Members 60 years of age and older;
- hepatitis A & B;
- influenza vaccine;
- MMR (measles, mumps and rubella);
- Meningococcal;
- Pneumococcal;
- Tetanus, Diphtheria, Pertussis;
- Varicella; and
- all immunizations that are scheduled as part of adult and children vaccination schedules as determined by published preventive care guidelines.

For a complete listing of the immunization schedules and immunizations please visit HealthAlliance.org or www.cdc.gov.

Immunizations that can be safely administered without the supervision of healthcare professionals will be administered at the most appropriate level of care. Unexpected mass immunizations directed by federal, state or local public officials or schools for general population groups are not covered.

Clinical Breast Exams

A complete and thorough clinical breast exam to check for lumps and other changes for the purpose of early detection and prevention of breast cancer at least every three years for women at least 20 years of age but less than 40 years of age, and annually for women 40 years of age or older, is covered. Women who are considered high-risk will be covered annually regardless of age.

Mammograms

A screening mammogram and/or breast ultrasound is covered annually under the Wellness benefit for women age 35 and over. Screening mammograms are covered annually for women under age 35 who are considered high-risk. Screenings other than what is listed are subject to the diagnostic testing and/or office visit Copayments, Coinsurance or Deductibles listed on the Description of Coverage and/or SBC.

Pap Smear

One cervical smear or Pap smear test each year is covered for females. Additional Pap smear tests are subject to the appropriate Deductible and/or Copayment or Coinsurance listed on the Description of Coverage and/or SBC.

Prostate-specific Antigen Tests

Annual digital rectal exams and prostate-specific antigen tests are covered for asymptomatic men age 50 and over; African-American men age 40 and over; and men with a family history of prostate cancer age 40

and over when authorized by a Physician. Additional Prostate tests are subject to the appropriate Deductible and/or Copayment or Coinsurance listed on the Description of Coverage and/or SBC.

Colorectal Cancer Screening

A screening for colorectal cancer, for Members age 50–75, by means of a colonoscopy once every 10 years or sigmoidoscopy once every five years is covered under the Wellness benefit as specified on the Description of Coverage and/or SBC. A screening for colorectal cancer, for Members under 50 who are considered at a high risk for colorectal cancer, by means of a colonoscopy once every 10 years or sigmoidoscopy once every five years is covered under the Wellness benefit as specified on the Description of Coverage and/or SBC. Colonoscopies and sigmoidoscopies done other than what is listed under Wellness are subject to the office visit and/or Outpatient Surgery/procedure (when there is an associated facility fee) Copayments, Coinsurance and Deductibles as specified on the Description of Coverage and/or SBC.

Bone Mass Measurement

A one-time bone mass measurement screening for osteoporosis is covered as Wellness for Members age 65 and over. Additional osteoporosis screenings or screenings done for those under the age of 65, are subject to the office visit and/or diagnostic testing Copayments, Coinsurance and Deductibles as specified on the Description of Coverage and/or SBC.

Cholesterol/Lipid Screening

Cholesterol or lipid screenings are covered under the Wellness benefit once every five years for Members age 20 and over. Cholesterol screenings—other than the Wellness screenings listed here—or additional charges, will be subject to the appropriate Copayments, Coinsurance or Deductibles on the Description of Coverage and/or SBC.

Sexually Transmitted Infection Counseling and Screening

Counseling and screenings for sexually transmitted infections including, but not limited to, the human immune-deficiency virus (HIV), hepatitis C virus (HCV), syphilis, gonorrhea and chlamydia are covered annually under Wellness. Additional charges or visits will be subject to the appropriate Copayments, Coinsurance or Deductibles on the Description of Coverage and/or SBC.

High-Risk HPV (human papillomavirus) testing

DNA testing in women age 30 and over, once every three years is covered for women under the Wellness benefit. Additional charges or testing will be subject to the appropriate Deductible and/or Copayments or Coinsurance on the Description of Coverage and/or SBC.

Domestic Violence Counseling and Screening

Annual screening and counseling for interpersonal and domestic violence is covered for women under the Wellness benefit. Additional charges or visits will be subject to the appropriate Deductible and/or Copayments, Coinsurance or Deductibles on the Description of Coverage and/or SBC.

Ultrasound for Abdominal Aortic Aneurysm

A one-time ultrasound screening for men age 65–75 who have ever smoked is covered.

Alcohol and Drug Misuse Counseling and Screening

Counseling and Screening for alcohol and drug misuse is covered.

Fall Prevention

Exercise or physical therapy to prevent falls in community-dwelling adults aged 65 years or older who are at increased risk for falls is covered.

Blood Pressure Screenings

Blood Pressure Screenings for Members age 18 and older are covered.

Behavioral Counseling for Skin Cancer Prevention

Counseling for individuals, age 10–24 with fair skin, regarding minimizing their exposure to ultraviolet radiation to reduce risk for and prevent incidence of skin cancer is covered.

Depression Screening

Depression screening for Members as part of a clinical exam to ensure accurate diagnosis and treatment follow-up is covered.

Diabetes Screenings

Diabetes screenings for Members with high blood pressure is covered.

Healthy Diet and Physical Activity Counseling

Healthy diet and physical activity counseling for adults with cardiovascular risk factors is covered.

Obesity Screening and Counseling

An annual obesity screening and counseling as part of a clinical exam for adults is covered. For children age 6 and older, an obesity screening and counseling is covered as part of a clinical exam.

Tobacco Use Screening

A screening as part of a clinical exam to screen for tobacco use and to provide intervention methods is covered. Also see the “Tobacco Cessation” section of this Policy regarding the tobacco cessation program that is covered.

Lung Cancer Screening

Annual screening with low-dose computed tomography (LDCT) for Members age 55–80 who have a 30 pack/year smoking history and currently smoke or Members who have quit within the past 15 years is covered. Screening would be discontinued once a Member has not smoked for 15 years or the Member develops a health problem that substantially limits life expectancy or the ability or willingness to have curative lung surgery. Additional charges or visits will be subject to the appropriate Deductibles, Copayments, or Coinsurance on the Description of Coverage and the SBC.

BRCA Counseling and Evaluation

BRCA counseling and evaluation for women whose family history is associated with an increased risk for deleterious mutations in BRCA1 or BRCA2 genes is covered. Preauthorization is required for BRCA testing.

Breast Cancer Chemoprevention Counseling

Breast Cancer Chemoprevention counseling for women at high risk for breast cancer and at low risk for adverse effects of chemoprevention is covered.

Hepatitis B virus (HBV) Screening

Screening for hepatitis B virus (HBV) infection for Members at high risk for infection is covered.

Contraception Services

For a description of the contraceptive services, supplies, devices and drugs covered under the Wellness benefit, see sections “Contraceptive Drugs, Devices and Services” in the “What is Covered” section and “Outpatient Prescription Pharmacy Contraceptives” under the “What is Covered /What is Not Covered— Pharmacy Benefits” section.

Preventive Drugs

The following are covered at Participating pharmacies under the Wellness benefit:

- Folic Acid supplements for women who may become pregnant
- Iron supplements for children ages 6 months to 12 months that are at risk for anemia
- Vitamin D supplements for Members age 65 and older and who are at risk for falls
- Gonorrhea preventive medication for the eyes of all newborns
- Aspirin for men 45–79 years of age for a reduction in myocardial infarctions or for women 55–79 years of age for a reduction in ischemic strokes. The potential benefit of a reduction must outweigh the potential harm of an increase in gastrointestinal hemorrhage.
- Aspirin for women as a preventive medication after 12 weeks of gestation in Members who are at high risk for preeclampsia.
- Smoking Cessation products
- Select vaccinations administered at pharmacies
- Bowel Prep Kits used prior to a colonoscopy covered for members 50 and older once per year.
- Tamoxifen and raloxifene used for breast cancer risk reduction.

Also see section “Preventive Drugs” under the “What is Covered/What is Not Covered – Pharmacy Benefits” section.

Wellness services for children, in addition to any Wellness services already listed, include:

- Autism screening for children at 18 and 24 months
- Behavioral assessments as part of preventive exams
- Dyslipidemia screening for children at higher risk of lipid disorders
- Fluoride Chemoprevention supplements and varnish for children without fluoride in their water source
- Hearing screening for newborns
- Height, weight and Body Mass Index as part of preventive exams for children
- Hematocrit or Hemoglobin screening for children
- Hemoglobinopathies or sickle cell screening for newborns
- Lead screening for children who are at risk for exposure
- Oral health risk assessment for young children
- Phenylketonuria (PKU) screening for this genetic disorder in newborns
- Tuberculin testing for children at higher risk of tuberculosis
- Congenital Hypothyroidism screening for newborns
- Developmental screening for children under age 3, and surveillance throughout childhood
- Vision screening for children

Wellness services for pregnant women, in addition to any Wellness service already listed, include:

- Anemia screenings
- Urinary tract or other infection screenings
- Gestational diabetes screening
- Hepatitis B screening

- Rh Incompatibility screening, which also includes follow-up testing for women at high risk
- Breast feeding counseling and pumps. (Also see the “Maternity” section in this Policy.)

United States Preventive Services Task Force (USPSTF)

In addition to the Wellness Care listed here, coverage will also include any of the other preventive services approved by the United States Preventive Service Task Force (USPSTF) that may be upgraded to Grade A or B during the Benefit year.

WHAT IS COVERED/WHAT IS NOT COVERED—PHARMACY BENEFITS

Benefits

Health Alliance administers pharmacy benefits through a national pharmacy benefit manager. Many independent pharmacies and most national chains are Participating pharmacies. To find out if a pharmacy is a Participating pharmacy, call Health Alliance at the number listed on the back of your Health Alliance Identification Card. You must present your Health Alliance Identification Card for each prescription purchase. Your card contains information needed to process your prescription. The pharmacist will ask you to pay your prescription Deductible, Copayment or Coinsurance at the time it is filled. If you do not present your Health Alliance Identification Card, you may be asked to pay the full retail price of your prescription. To request reimbursement you may submit your itemized receipt, along with the requested information noted on it, to the pharmacy benefit manager’s address noted on the back of your Health Alliance Identification Card.

Prescription Drugs obtained at a Participating pharmacy when prescribed by a Participating Physician, hereinafter referred to as Physician for purposes of this section, in connection with Medically Necessary services are covered for Members subject to the following terms, conditions and limitations.

Prescription Drugs obtained from a Non-Participating pharmacy in conjunction with Emergency Services are covered subject to the terms, conditions and limitations listed below.

If you have multiple prescriptions filled at different times and would like to sync them up to be able to fill at the same time each month, please contact Health Alliance at the number listed on the back of your Health Alliance Identification Card.

Preauthorization

Some prescription drugs require Preauthorization from Health Alliance and certain criteria be met by you. Drugs that require Preauthorization are noted on the prescription Drug Formulary.

Newly released prescription drugs require Preauthorization for at least six months from the date of launch until the drugs have undergone review by the Health Alliance Pharmacy and Therapeutics Committee.

The list of drugs that require preauthorization can be found on our website healthalliance.org in the Pharmacy Programs section. Your Physician must contact Health Alliance to obtain Preauthorization. Preauthorization can be verified by calling Health Alliance at the number listed on the back of your Health Alliance Identification Card. If Preauthorization is not obtained, Health Alliance will not provide coverage and you will be required to pay the full cost of the drug.

Prescription Drug Formulary

A prescription Drug Formulary, which is a list of covered, Tier 1, Tier 2 and Tier 3, Preventive Drugs (see “Preventive Drugs” section for a complete description) and Specialty Prescription Drugs (see the Pharmacy Specialty Prescription Drug section for a complete description), has been developed by Health Alliance. Tier 1 drugs are generally the lowest cost drugs, which include most, but not all, generics. Tier 2 drugs are Preferred Formulary drugs; most of these drugs are brand name. Tier 3 drugs are Non-Preferred Formulary drugs. The three-tier system helps manage costs, but provides flexibility for Members who choose a higher tier drug. This system of cost sharing also helps Health Alliance continue to cover the majority of prescription drugs.

The drugs listed in the Health Alliance formulary are reviewed and revised at least annually by the Health Alliance Pharmacy and Therapeutics Committee. Prescription drugs may be moved between tiers, as new drugs may be added to a tier or an existing drug may be removed from a tier during the Plan Year. If a drug moves to a higher tier then you will be notified at least 30 days prior to the change so that you can discuss with your Physician any lower tier alternatives available to you.

Some prescription drugs are not included on the Health Alliance Drug Formulary. Non-Formulary drugs have covered formulary alternatives in most instances. Coverage of Non-Formulary drugs requires a request for a Medical Exception from your physician. The Medical Exception request must explain the reason covered formulary alternatives cannot be used. A Medical Exception can be requested using the Preauthorization Request Form.

To access the most up-to-date version of our Drug Formulary, visit our website at HealthAlliance.org or call Health Alliance at the number listed on the back of your Health Alliance Identification card. Some plan’s pharmacy benefits may differ from this list. Upon request, Health Alliance will provide you with information as to whether a prescription drug is included in the formulary and whether the drug will be covered at the Tier 1, Tier 2, Tier 3 or Specialty Prescription Drug level of coverage as listed on the Description of Coverage and/or SBC.

Preventive Drugs

As part of the Wellness benefit, preventive drugs are covered under the prescription Drug Formulary. Preventive drugs are Tier 7 drugs. Tier 7 drugs are covered at no charge when prescribed by a Participating Provider and obtained at a Participating Pharmacy. For a listing of the Tier 7 drugs please see section “Wellness Care” under “What is Covered” and/or the Health Alliance Drug Formulary. In addition to the preventive drugs listed here, coverage will also include any other preventive drugs approved by the United States Preventive Service Task Force (USPSTF) that may be upgraded to Grade A or B during the Benefit year. The drugs listed in the Health Alliance formulary are also reviewed and revised at least annually by the Health Alliance Pharmacy and Therapeutics Committee. Prescription drugs may be moved between tiers, as new drugs may be added to a tier or an existing drug may be removed from a tier during the Benefit Year. If a drug moves to a different tier then you will be notified at least 30 days prior to the change so that you can discuss with your Physician any alternatives available to you.

Outpatient Prescription Drugs Coverage and Dispensing Limitations

- Outpatient prescription drugs, and diabetic supplies are subject to any applicable limitations specified in the Maximums/Deductibles/Limitations section on the Description of Coverage and/or SBC. Copayments or Coinsurance for Outpatient prescription drugs and diabetic supplies apply to any applicable Plan Year limit specified on the Description of Coverage and/or SBC. Initial

prescriptions and prescription refills are limited to the maximum supply specified in the Outpatient Prescription Drugs section on the Description of Coverage and/or SBC.

- Prescription inhalants are covered. For a listing of specific drugs please visit our Drug Formulary at HealthAlliance.org.
- You pay the lesser of the Participating pharmacy's regular charge for the drug or the Copayment or Coinsurance specified in the Outpatient Prescription Drugs section on the Description of Coverage and/or SBC for each initial prescription or prescription refill.
- The following diabetic supplies are covered and will be subject to the Deductible, Copayment or Coinsurance specified in the Outpatient Prescription Drugs section on the Description of Coverage and/or SBC: glucagon emergency kits, insulin, syringes and needles, oral legend agents for controlling blood sugar, and test strips for glucose monitors.
- Coverage will be provided for prescription Contraceptives prescribed for the purpose of preventing conception, and which are approved by the United States Food and Drug Administration (FDA), or generic equivalents of Contraceptives approved as substitutable by the FDA. Prescription Contraceptives will be subject to the Deductible and/or Copayment or Coinsurance specified in the Outpatient Prescription Drugs section on the Description of Coverage and/or SBC or that may be listed in this section.
- Most, but not all, generic drugs (as defined by a National Drug Information Provider) will be dispensed under the Tier 1 Deductible, Copayment or Coinsurance when they exist and are available and allowable by applicable State or federal law.
- If you or your Physician requests a brand name drug when a generic exists, you pay the Tier 3 Deductible, Copayment or Coinsurance, plus the difference in cost between the brand-name drug and the generic drug.
- If a Tier 2 or Tier 3 drug is prescribed and a generic does not exist, you pay the Tier 2 or Tier 3 level of coverage as listed on your Description of Coverage and/or SBC.
- If a higher tiered drug is determined to be Medically Necessary by your Physician and Health Alliance, you may qualify to pay a reduced-tier copay. To determine if you would qualify, you can contact the Pharmacy Department at the number listed on the back of your Health Alliance Identification Card.
- Injectable syringes are covered when the injectable drug is covered.
- Coverage includes Medically Necessary pain medication for the treatment of breast cancer
- A limited number of over-the-counter (OTC) medications are covered. A prescription is required from your Physician for covered OTC products and the Tier 1 or Tier 2 Deductible, Copayment or Coinsurance applies.
- Tobacco cessation pharmacological therapy, as defined by the Health Alliance formulary is covered.
- For a 30-day supply or less of medication, you pay the applicable copayment as indicated on the Description of Coverage
- For a 31–60 day supply of medication, you pay 2 times the copay applicable to a 30-day supply as indicated on the Description of Coverage
- For a 90-day supply of maintenance medications obtained through a Participating Health Alliance Northwest Health Plan 90 day pharmacy, you pay 2.75 Copayments as indicated on the Description of Coverage and/or SBC.

Outpatient Prescription Pharmacy Contraceptives

Medically Necessary, Federal Drug Administration (FDA) approved prescription pharmacy Contraceptive methods are covered under this section when prescribed by a Physician. This includes Contraceptive pills, patches, ring, injections and over-the-counter methods.

- Tier 7 Prescription Contraceptive pills, patches, ring and injections will be covered under this section at a Participating Pharmacy with \$0 Copayment as part of the Wellness benefit.
- Tier 2 Prescription Contraceptive pills will be subject to the Tier 2 Deductible, Copayments and/or Coinsurance listed on the Description of Coverage and/or SBC.
- FDA-approved, over-the-counter Contraceptive products (including, but not limited to, condoms, sponges and spermicides) are also covered for women with a prescription at a Participating Pharmacy with \$0 Copayment as part of the Wellness benefit. Coverage is limited to one package per month.
- One type of Contraceptive product is covered per month under this Pharmacy section.

Pharmacy Specialty Prescription Drugs

Pharmacy Specialty Prescription Drugs are defined as any prescription drug, regardless of dosage form, which requires at least one of the following in order to provide optimal patient outcomes and is identified as a Specialty Prescription Drug on the Health Alliance Drug Formulary: (1) Specialized procurement handling, distribution or administration in a specialized fashion; (2) Complex benefit review to determine coverage; (3) Complex medical management; or (4) FDA-mandated or evidence-based, medical-guideline-determined, comprehensive patient and/or Physician education. Examples of Pharmacy Specialty Prescription Drugs include, but are not limited to, biological specialty drugs, growth hormones and cancer specialty drugs. For a complete listing of specialty drugs, you can view the prescription Drug Formulary at HealthAlliance.org.

Pharmacy Specialty Prescription Drugs are available from a specialty pharmacy vendor. Coverage is subject to a prior written order by your Physician and Preauthorization by Health Alliance.

A specialty drug listing, which has a list of covered Tier 4, Tier 5 and Tier 6 Specialty Pharmacy Prescription Drugs, has been developed by Health Alliance. Tier 4 Specialty Drugs are the most clinically and cost effective, these are also known as Preferred Formulary Specialty Drugs. Tier 5 Specialty Pharmacy Prescription Drugs are at a higher cost than Tier 4 and usually have clinically comparable alternatives available at the Tier 4 level. These are also known as Non-Preferred Formulary Specialty Drugs. Tier 6 Specialty Pharmacy Prescription Drugs are the highest-cost specialty drugs or drugs that may not have the clinical advantages of Tier 4 or Tier 5 Specialty Drugs. The three-tier system helps manage costs, but provides flexibility for Members who choose a higher-tier drug. This system of cost sharing also helps Health Alliance continue to cover the majority of Specialty Prescription Drugs.

The drugs listed in the Health Alliance formulary are reviewed and revised at least annually by the Health Alliance Pharmacy and Therapeutics Committee. Pharmacy Specialty Prescription Drugs may be moved between tiers, as new drugs may be added to a tier or an existing drug may be removed from a tier during the Plan Year. If a drug moves to a higher tier then you will be notified at least 30 days prior to the change so that you can discuss with your Physician any lower-tier alternatives available to you.

To access the most up-to-date version of our Drug Formulary list, visit the Our Plans section of our website HealthAlliance.org or call Health Alliance at the number listed on the back of your Health Alliance Identification card. Some plan's pharmacy benefits may differ from this list. Upon request, Health Alliance will provide you with information as to whether a Specialty Prescription Drug is included in the formulary and whether the drug will be covered at the Tier 4, Tier 5 or Tier 6 specialty drug tier level of coverage as listed on your Description of Coverage and/or SBC.

Specialty Prescription Drugs are subject to any applicable Specialty Prescription Drug limitations specified in the Maximums/Deductibles/Limitations section on the Description of Coverage and/or SBC. Copayments or Coinsurance for Specialty Prescription Drugs apply to any applicable Plan Year Out-of-Pocket Maximum limit specified in the Maximums/Deductibles/Limitations section on the Description of Coverage and/or SBC.

Prescription Drugs Not Covered

- Prescription drugs prescribed by a Non-Participating Physician or obtained at a Non-Participating pharmacy, unless obtained for treatment of an Emergency Medical Condition.
- Non-prescription drugs or medicines are not covered, except for covered diabetic supplies, injectable syringes for covered injectable drugs and a limited number of over-the-counter (OTC) medications as stated above.
- When a medication is available both by prescription only (federal legend) and as an OTC product, the prescription drug is not covered unless otherwise stated in this section.
- Prescription drugs which are not considered to be Medically Necessary, in accordance with accepted medical and surgical practices and standards approved by Health Alliance, including but not limited to: BOTOX®, psoralens, tretinoin and oral antifungal agents for cosmetic use, anorexiant or weight loss medications, anabolic steroids, oral fluoride preparations and hair removal or hair growth-promoting medications.
- Devices of any type, other than prescription Contraceptive devices, even if such devices may require a prescription, including but not limited to: therapeutic devices, artificial appliances, support garments, bandages, etc.
- Dermatologic products (oral and topical) that offer no additional clinical benefit over existing covered alternatives, including but not limited to: Clobex lotion/shampoo, Vanos, Capex, Luxiq, Olux and Solodyn
- Prescription strength benzoyl peroxide and combination products
- Compounded claims in which one or more ingredient is a bulk powder
- Compounded products, including compounding kits, of two or more commercially available drugs (prescription or over-the-counter) that offer no additional clinical benefit compared to taking the individual components (please note the existing drugs do not have to be commercially available in the same strengths as the compounded product).
- Any drug labeled “Caution—Limited by Federal Law to Investigational Use,” or experimental or other drugs which are prescribed for unapproved uses. Prescription Drugs for treatment are covered if the FDA has given approval for at least one indication and if they are recognized for the treatment of the indication for which the drug has been prescribed in any one of the following established reference compendia: (1) the American Hospital Formulary Service Drug Information; (2) the National Comprehensive Cancer Network’s Drugs & Biologics Compendium; (3) the Thomson Micromedex’s Drug Dex; (4) the Elsevier Gold Standard’s Clinical Pharmacology; or (5) other authoritative compendia as identified from time to time by the Federal Secretary of Health and Human Services, or if not in the compendia, recommended for that particular indication in formal clinical studies, the results of which have been published in at least two peer-reviewed professional medical journals published in the United States or Great Britain.
- Prescription drugs for which the cost is recoverable under any Workers’ Compensation or Occupational Disease Law or any state or governmental agency, or any medication furnished by any other Drug or Medical Service for which there is no charge to you.
- Replacement of lost, destroyed or stolen medication and any supplies for convenience.
- Prescriptions refilled before 75 percent of the previously dispensed supply should have been consumed when taken as prescribed.

- Erectile Dysfunction drugs related to lifestyle enhancement or performance are not covered.
- Medications used for treatment of decreased sexual desire (Addyi) are also not considered medically necessary
- Products classified as Medical Food or supplements.
- Non-sedating antihistamines and combinations
- Any charge for administration of a drug.
- Any drug determined to be abused or otherwise misused by you.
- Medical marijuana is excluded from coverage since it is classified by the federal government as a Schedule I controlled substance, and therefore cannot be prescribed by a health professional.
- V-Go Insulin Delivery Device is excluded from coverage due to a lack of sufficient evidence and conclusions on its safety and efficacy.
- Drugs which have not been approved as effective by the Food and Drug Administration, including DESI drugs, are not covered.
- Infertility prescription drugs.
- Any prescription drug purchased or imported from outside of the United States of America.
- Any prescription drug received outside of the United States of America, unless received as part of Emergency Services or Urgent Care.

Drug Limitations

Certain prescription drugs may be subject to drug limitations based on FDA-approved dosage recommendations and the drug manufacturer's package size. The purpose of these limitations is to encourage safe and cost-effective use of drug therapies.

WHAT IS NOT COVERED (Exclusions & Limitations)

The following services are excluded from coverage under this Policy.

Care from Physicians or Providers other than Participating Providers or in Hospitals not associated with Health Alliance, other than Emergency Services, is not covered.

Abortion

Services, drugs or supplies related to abortions, except when the life of the mother would be endangered if the fetus was carried to term or when the fetus has a condition incompatible with life outside the uterus, are not covered.

Acupressure and Hypnotherapy

Charges for treatment and services related to acupressure and hypnotherapy are not covered.

Bariatric Surgery for Severe Obesity

Bariatric surgery for severe obesity is not covered.

Blood Processing

Costs related to the processing and storage of blood and its components from a person designated as a donor are not covered.

Circumstances Beyond the Control of Health Alliance

To the extent that a natural disaster, war, riot, civil insurrection, epidemic or any other emergency or similar event not within the control of Health Alliance results in the facilities, personnel or financial resources of Health Alliance and/or any of its Participating Providers being unavailable to provide or

arrange for the provision of a covered service in accordance with the requirements of this subsection, Health Alliance is required only to make a good-faith effort to provide or arrange for the provision of the service, taking into account the impact of the event.

Convenience or Comfort Items

Convenience or comfort items are not covered. These items include, but are not limited to, grab bars, tub transfers, seat lifts, raised toilet seats, telephones and televisions.

Cosmetic Surgery

Surgery for cosmetic purposes and not primarily for reasons of Medical Necessity is not covered. This includes, but is not limited to, rhinoplasties, breast reductions, blepharoplasties, liposuction and removal of skin tags and lipomas when not done primarily because of Medical Necessity.

Counseling

Charges for social counseling or marital counseling are not covered.

Custodial Care or Convalescent Care

Custodial Care or Convalescent care in an acute general Hospital, Skilled Care Facility or in the home is not covered.

Dental Services

Dental services are not covered unless specifically addressed as covered in this Policy. Services related to Injuries caused by or arising out of the act of chewing are also not covered. Removal of wisdom teeth is not covered. Hospitalizations for Dental work are not covered unless the hospitalization is necessary due to a medical condition. (See “Dental Services” and “Oral Surgery” under “What Is Covered.”)

Disposable Items

Self-administered dressings and other disposable supplies are not covered. (See “Durable Medical Equipment” under “What Is Covered.”)

Durable Medical Equipment, Orthopedic Appliances and Devices

The following corrective and orthopedic appliances and devices are not covered: earmolds, shoes, heel cups, arch supports, gloves, lifts and wedges. Wheelchairs (manual or electric) and lift chairs are not covered unless you would be bed-or chair-confined without such equipment. This includes any dispensing fees incurred in obtaining these items.

Experimental Treatments/Procedures/Drugs/Devices/Transplants

Unless otherwise stated in this Policy, such as coverage for “What is Covered, Clinical Trials,” the Plan does not pay benefits for any charges incurred for or related to any medical treatment, procedure, drug, device or transplant that is determined by a Medical Director to meet one or more of the following standards or conditions:

- The medical treatment, procedure, drug, device or transplant is the subject of on-going phase I, phase II, phase III or phase IV clinical trial or is otherwise under study to determine its safety, efficacy or its efficacy as compared with the standard means of treatment or diagnosis for the Member’s condition, disease or illness.
- The consensus of opinion among experts regarding the medical treatment, procedure, drug, device or transplant is that further studies or clinical trials are necessary to determine its safety,

efficacy or its efficacy as compared with the standard means of treatment or diagnosis for the Member's condition, disease or illness.

- The drug or device cannot be lawfully marketed for your condition, disease or illness without the approval of the U.S. Food and Drug Administration, and approval for marketing has not been given at the time the drug or device is prescribed or furnished.
- The medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness does not conform with standards of good medical practice and is not uniformly recognized and professionally endorsed by the general medical community in the state of Washington at the time it is to be provided.

The medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness is determined by a Medical Director to be experimental or investigational. In making his or her determination that a medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness is excluded from coverage under this subsection, a Medical Director will use current medical literature, discussion with medical experts and other technological assessment bodies designated by Health Alliance. Each review will be on a case-by-case basis regarding coverage of a requested medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness.

Health Alliance will provide the supporting documentation upon which the criteria are established to a Member upon receipt of a written request. Health Alliance will not withhold this supporting documentation as proprietary information.

Eyeglasses, Contacts and Refractory Treatment

Eyeglasses, contact lenses, contact lens evaluations and fittings are not covered unless there is a diagnosis of cataract or unless otherwise stated in this Policy. (See "What Is Covered, Vision Care.") Lens tinting, scratch-protection coating, progressive lenses (no-line bifocals or trifocals), anti-reflective coating and oversized lenses are not covered. Refractive eye surgery including, but not limited to, refractive keratectomy, radial keratotomy and laser in-situ keratomileusis (LASIK) are not covered.

Fitness

Any program designed for overall physical fitness or membership to fitness facilities for the same purpose is not covered. Not included in this exclusion is rehabilitative therapy.

Governmental Responsibility

Care for disabilities connected to military service for which you are legally entitled and for which facilities are reasonably available to you, or for conditions that state or local laws require be treated in a public facility, unless legal liability exists, are not covered.

Hearing Aids

Hearing aids, their fittings or testing for the purpose of using a hearing aid are not covered. Any service, supply or treatment for the rehabilitation of hearing impairment is also not covered.

Illegal Activities

Charges for any service, supply or treatment that arose out of or occurred while you were engaged in an illegal occupation or in the commission of or attempt to commit a felony are not covered.

Infertility Services

The following services are not covered:

- Artificial Insemination
- In Vitro Fertilization, Uterine Embryo Lavage, Embryo transfer, Gamete Intrafallopian Tube Transfer, Zygote Intrafallopian Tube Transfer and Low Tubal Ovum Transfer.
- Assisted Reproductive Technologies (ART), meaning the treatments and/or procedures in which the human Oocytes and/or sperm are retrieved and the human Oocytes and/or Embryos are manipulated in the laboratory. ART includes prescription drug therapy used during the cycle where Oocyte Retrieval is performed.
- Outpatient prescription drugs and Specialty Prescription Drugs for the treatment of Infertility.
- Reversal of voluntary sterilization; however, in the event a voluntary sterilization is successfully reversed, Infertility benefits will be available if the Member's diagnosis meets the definition of Infertility. Coverage is not provided for the diagnostic services needed to confirm a successful reversal.
- Payment for services rendered to a Surrogate.
- Costs associated with cryopreservation and storage of sperm, eggs and Embryos.
- Selective termination of an Embryo. Health Alliance will cover abortions that are Medically Necessary for the life of the mother.
- Non-medical costs of an egg or sperm donor.
- Travel costs from the Member's home address as filed with Health Alliance, and/or travel costs not Medically Necessary, or mandated, or required by Health Alliance. Health Alliance will not provide coverage for Infertility services that are deemed to be experimental or investigational as supported by the written determination of the American Society for Reproductive Medicine or the American College of Obstetrics. Health Alliance will cover diagnostic Infertility treatment that includes services or treatments that are not experimental in nature and can be delineated and separately charged from Infertility treatment considered experimental.
- Infertility treatments rendered to Dependents under the age of 18.
- Services not in accordance with standards of good medical practice and not uniformly recognized and professionally endorsed by the general medical community at the time it is to be provided.
- Donor Embryos

Institutional Care

Institutional care for the primary purpose of controlling or changing your environment, or maintenance care, Custodial Care, domiciliary care, Convalescent care or rest cures is not covered.

Medicare Benefits

Health care items and services furnished to a Medicare-Eligible Beneficiary are not covered to the extent that benefits or payment for items or services are provided by or available from Medicare, whether or not those benefits or payment are received.

Obesity

Charges for special formulas, food supplements, special diets, minerals, vitamins or Physician and Non-Physician supervised weight loss programs are not covered. Treatment or products for obesity, food addiction or weight reduction are not covered.

Reversal of Sterilization

A surgical procedure to reverse voluntary sterilization is not covered.

Services That Are Not Medically Necessary

Physical examinations for obtaining or continuing employment, for governmental licensing or for securing insurance coverage are not covered.

Vocational rehabilitation services or other services or supplies, other than Basic Health Care Services, which are not Medically Necessary for the treatment, maintenance or improvement of your health, are not covered.

Care ordered or directed by individuals other than a Physician or registered clinical psychologist, court care in lieu of detention or correctional placement, family retreats or marriage counseling are not covered.

Services that are not primarily medical in nature, including but not limited to, traditional mattresses, air filters, Jacuzzis/spas, swimming pools, exercise equipment, gym memberships, air conditioners, adaptive device/filters for residential heating and air conditioning systems, car seats and educational services unless specified elsewhere in the Policy, are not covered.

Skin Lesions

Skin lesion removal primarily for cosmetic reasons rather than for Medical Necessity is not covered.

Supplemental Drinks/Vitamins/Weight Gain Products

Over-the-counter supplies or products taken to supplement caloric intake, not primarily medical in nature and not used as the sole source of nutrition, are not covered.

Other Non-Covered Items

- Any service, supply or treatment that is not prescribed by a Physician or a qualified Provider.
- Any service, supply, treatment, diagnosis or advice for which you are not legally required to pay.
- Any service, supply or treatment prohibited by the laws of the United States or the state where the expense was incurred.
- Any care, treatment, service or supply furnished by a facility owned or operated by a state or national government. Charges are covered if you have a legal obligation to pay for the care or treatment or if the United States has the authority to recover or collect the reasonable cost of such care or service.
- Any Injury or illness arising out of or occurring in the course of your job for wage or profit and which is covered by Worker's Compensation or similar law.
- Charges for appointments scheduled and not kept (missed appointments).
- Charges incurred before you became covered under the Plan or after you terminate from the Plan.
- Complications arising directly from rightfully excluded conditions.
- Services provided by a non-licensed professional.
- Services furnished or billed by a Provider that has been disbarred by the Federal Government.
- Any service, supply or treatment received outside of the United States of America, other than Emergency Services or Urgent Care.

APPEALS

Appeals are divided into two categories: administrative decisions or denials of coverage based on Medical Necessity, appropriateness, healthcare setting, level of care or effectiveness. You or any person you have chosen as your authorized representative, including your Physician or other healthcare Provider or attorney may request an appeal within 180 days of receiving the initial denial notice by calling the Member Relations Department at 1-800-500-3373 or writing to the Member Relations

Department, Health Alliance Northwest Health Plan, 301 S. Vine St., Urbana, Illinois 61801-3347. The party filing the appeal may send us written comments, documents, records or other information regarding your appeal.

Administrative Review

Appeals for administrative decisions will be reviewed by a committee or an individual not involved in the initial denial and who does not work under the authority of the initial decision maker. Health Alliance will notify the party filing an appeal within 3 business days of any additional information that is required to evaluate the appeal. Health Alliance will notify the party filing the appeal in writing of its decision within 14 business days from the date Health Alliance receives all the information requested to complete the review.

Medical Necessity, Appropriateness, Health Care Setting, Level of Care or Effectiveness Review

Appeals for denial of coverage of healthcare services will be reviewed by a Clinical Peer not involved in the denial of coverage of healthcare services. Health Alliance will notify the party filing an appeal within three business days of any additional information that is required to evaluate the appeal. Health Alliance will make a decision and notify you, your authorized representative, Physician and any other healthcare Provider who recommended services within 14 business days after receipt of all necessary information, but no later than 30 calendar days after receipt of the request for an appeal. When a service or treatment is experimental or investigational Health Alliance will make a decision and notify you, your authorized representative, Physician and any other healthcare Provider within 20 business days after receipt of all necessary information, but no later than 30 calendar days after receipt of the request for an appeal.

If you have exhausted the internal appeals process, you have the right to request that decision be reviewed by an independent review organization. (See “External Review of Appeals.”)

Expedited Medical Necessity Review

You, your authorized representative, Physician or other health care Provider may request an appeal for denial of urgent care services that require Preauthorization. A Clinical Peer not involved in the original decision to deny coverage of healthcare services will review the appeal. Health Alliance will make a decision and notify you, your authorized representative, Physician and any other healthcare Provider who recommended services by telephone within 24 hours of receipt of all requested information, but no later than 72 hours after receipt of the request for an appeal. Health Alliance will provide written notification within 3 days of the decision.

If the appeal of your Preauthorization request is denied and you have exhausted the internal appeals process, you have the right to request that decision be reviewed by an independent review organization. (See “External Review of Appeals.”) If you have a medical condition where the timeframe for completion of a standard external review would jeopardize your life, your health or your ability to regain maximum function, an expedited external review may be requested. If the requested healthcare services are denied and the denial concerns an emergency admission, availability of care, continued stay, or health care service and you have not been discharged from the facility, you may request an expedited external review. If the denial of coverage is based on the determination that the requested service or treatment is experimental or investigational and your healthcare Provider certifies in writing that the service or treatment would be significantly less effective if not promptly initiated, you may request an expedited external review. (See “External Review of Appeals” and “Expedited Medical Necessity Review.”)

External Review of Appeals

For denials made on the basis of Medical Necessity, appropriateness, health care setting, level of care or effectiveness, you, your authorized representative, your Physician or other health care Provider or attorney may request an external review by an independent review organization (IRO) if you are not satisfied with the Health Alliance resolution of the denial of coverage for health care services and you have exhausted the internal appeal process. This is at no cost to you. Health Alliance will send the information provided to the IRO for review which may be provided to you or your Provider upon request. You will have five days to submit any additional information to the IRO. The IRO will send you their written decision within 15 days after receiving the necessary information or within 20 days after the IRO receives the request.

You may contact the Office of the Insurance Commissioner's Consumer Hotline toll free at 1-800-562-6900; or the Statewide Health Insurance Benefits Advisors (SHIBA), Office of the Insurance Commissioner, P.O. Box 40256, Olympia, WA 98504-0256; or at www.insurance.wa.gov.

Except in the case of an expedited review at the initial urgent Preauthorization request denial, you must exhaust the internal review process before a request for an external review can be made.

You will also be considered to have exhausted the internal review process if:

- You have not received our written decision on your internal appeal within 30 days (See "Appeals" and "Medical Necessity, Appropriateness, Health Care Setting, Level of Care or Effectiveness Review");
- You have not received our written decision on your expedited internal appeal within 72 hours (See "Appeals" and "Expedited Medical Necessity Review"); or
- Health Alliance agrees to waive the internal review exhaustion requirement.
- If you request in writing a grievance against Health Alliance and you do not receive an explanation with a specific description of its basis, if any, for asserting that the grievance should not cause the internal claims and appeals process to be deemed exhausted within 10 calendar days.

Medical Necessity Review

A written request for external review may be submitted within 4 months after receipt of notification that your Preauthorization request or the appeal for approval of coverage of healthcare services has been denied. Assignment of an independent review organization will be made within 5 business days of determining your request is eligible for an external review or within 24 hours if it is an urgent review. The independent reviewer will make a decision within 15 days after receipt of all necessary information, or within 20 days after receiving the referral, whichever is earlier. In exceptional circumstances where information is incomplete, the determination may be delayed until no later than 25 days after receiving the referral. The independent reviewer will provide written notification of its decision to all parties involved in the appeal.

Type of Notice or Extension	Timing
If your Preauthorization request or the appeal for approval of coverage is denied you must submit your request for external review within:	4 months
If Health Alliance determines that your request is ineligible for an external review, Health Alliance will notify you why your request is ineligible or incomplete within:	1 business day
The Office of the Insurance Commissioner will assign an independent review organization after determining your request is eligible within:	5 business days
You and your authorized representative must provide any additional information to the independent review organization from the date you receive notice within:	5 business days
The Office of the Insurance Commissioner must notify you of the external review determination within:	5 business days

Expedited Medical Necessity Review

An expedited external review may be requested orally or in writing if you, your Physician or other healthcare Provider involved in the appeal believe that the denial of coverage of healthcare services or a standard external review would jeopardize your life, your health or your ability to regain maximum function.

COMPLAINTS

If you have a complaint about any medical or administrative matter connected with Health Alliance services that is not resolved by your Physician or clinic or Hospital personnel, call Health Alliance at the number listed on the back of your Health Alliance Identification Card or write to the Customer Service Department, Health Alliance Northwest Health Plan., 301 S. Vine St., Urbana, Illinois 61801-3347.

You may file a complaint with the Statewide Health Insurance Benefits Advisors (SHIBA), Office of the Insurance Commissioner, P.O. Box 40256, Olympia, WA 98504-0256. You may also contact the Office of the Insurance Commissioner Consumer Hotline directly at 1-800-562-6900.

TERMINATION

You may terminate coverage under this Policy at any time by giving written notice to Health Alliance at least 31 days prior to the effective date of termination. All rights to benefits and services will cease as of the effective date of termination.

Health Alliance may terminate your benefits and cancel this Policy immediately for any of the following reasons:

- The Health Alliance Identification Card is provided for use by any person not eligible for covered services under this Policy.
- You no longer live in the Service Area. The Service Area is specified on the Description of Coverage.
- You enroll in another Health Alliance individual health insurance plan.
- Failure to pay the required premium under the “Premiums” section of this Policy, subject to the grace period.

Health Alliance reserves the right to not renew or to discontinue coverage under this Policy for one or more of the following reasons:

- Non-payment of premium, which includes payments not made in a timely manner.
- Acts of fraud or any material misrepresentation.
- You no longer live within the Service Area.
- Health Alliance ceases to offer coverage or a qualified health plan in the market.
- Any other reasons allowed by state or federal law.

Health Alliance may terminate your rights and the rights of any covered Dependent(s) and cancel this Policy as of your Effective Date if intentional misstatement or fraud has been perpetrated and thereafter such information is discovered by Health Alliance. Any such Member, or responsible parent or guardian in the case of a minor, shall be required to reimburse Health Alliance for any and all sums expended on his or her behalf for healthcare services from the Effective Date of coverage to the date of termination, together with reasonable attorneys' fees and expenses incurred in the collection of such sums. You will be provided at least 30 days written advanced notice before Your Policy is rescinded. You have the right to appeal any such rescission.

Coverage of a Dependent child will terminate on the last day of the month in which the Dependent reaches the Limiting Age.

If the child is incapable of self-sustaining employment by reason of an apparent handicapped condition and the child is dependent on his or her parent(s) or other care Providers for lifetime care and supervision, the child will continue to be covered as a Dependent child for the duration of the disability and dependency.

A spouse whose coverage as a Dependent would cease due to divorce or the death of the Policyholder has the option of converting to his or her own individual Policy without a lapse in coverage if the individual lives in the Service Area. To apply for coverage, the individual must submit a completed application and the required premium due to Health Alliance within 60 days following the entry of such judgment or death of the Policyholder. If the application is not received within 60 days following issuance of the divorce decree or the death of the Policyholder, the individual may reapply for coverage but will be required to apply during the Open Enrollment Period.

A child whose coverage as a Dependent would cease upon reaching the Limiting Age has the option of converting to his or her own individual Policy without a lapse in coverage if he or she lives in the Service Area. To apply for coverage, the individual must submit a completed application and the required premium due to Health Alliance within 60 days prior to the termination of the Policy. If the application is not received within 60 days prior to the termination of the Policy, the individual may reapply for coverage but will be required to apply during the Open Enrollment Period.

Coverage for healthcare services under this Policy will terminate at 11:59 p.m. on the effective date of termination of this Policy. The obligation of Health Alliance under this Policy is limited to arranging for the provision of the healthcare services stated in this Policy up to the effective date of termination. Health Alliance will not be liable for arranging for the provision of, or reimbursement for the provision of, covered healthcare services after the effective date of termination. "Effective date of termination," for the purposes of this section, will mean the date Health Alliance has the right to terminate this Policy according to the terms and conditions of this Policy or the date you no longer meet the eligibility requirements stated in the "Eligibility, Enrollment and Effective Date of Coverage" section of this Policy.

COORDINATION OF BENEFITS

This coordination of benefits (COB) provision applies when you or your covered Dependent have health care coverage under more than one plan. When you are covered by two or more health plans, benefits provided by the other plan will be coordinated with those provided by this Plan.

If you are covered by more than one health benefit plan, and you do not know which is your primary plan, you or your provider should contact any one of the health plans to verify which plan is primary. The health plan you contact is responsible for working with the other plan to determine which is primary and will let you know within thirty calendar days.

CAUTION: All health plans have timely claim filing requirements. If you or your provider fail to submit your claim to a secondary health plan within that plan's claim filing time limit, the plan can deny the claim. If you experience delays in the processing of your claim by the primary health plan, you or your provider will need to submit your claim to the secondary health plan within its claim filing time limit to prevent a denial of the claim.

To avoid delays in claims processing, if you are covered by more than one plan you should promptly report to your providers and plans any changes in your coverage.

Definitions

1. A "Plan" is any of the following that provides benefits or services for medical or dental care or treatment. However, if separate contracts are used to provide coordinated coverages for Members of an Employer Group, the separate contracts are considered parts of the same plan and there is no COB among those separate contracts.
 - "Plan" includes: Employer Group insurance, closed panel or other forms of Employer Group or Employer Group-type coverage (whether insured or uninsured), individual or family insurance, closed panel or other individual coverage, medical care components of Employer Group long-term care contracts, such as skilled nursing care; medical benefits under Employer Group or individual automobile contracts, no-fault automobile insurance (by whatever name it is called) and Medicare or other governmental benefits, as permitted by law.
 - "Plan" does not include: Hospital indemnity insurance, school accident type coverage, benefits for non-medical components of Employer Group long-term care policies, and Medicare supplement policies, Medicaid policies and coverage under other governmental plans, unless permitted by law.
2. The "Order of Benefit Determination Rules" determine whether this Plan is a "primary plan" or "secondary plan" when compared to another plan covering the person.
 - When this Plan is primary, its benefits are determined before those of any other plan and without considering any other plan's benefits.
 - When this Plan is secondary, its benefits are determined after those of another plan and may be reduced because of the primary plan's benefits.
 - When there are more than 2 health plans covering the person, the Plan may be primary as to one or more of the other health plans and secondary to different health plan(s).
3. "Allowable Expense" means a health care service or expense of a similar service or expense to which COB applies, including Copayments, Coinsurance and Deductibles, that is covered at least in part by any of the plans covering the person. When a plan provides benefits in the form of services (for example, an HMO), the reasonable cash value of each service will be considered an allowable expense

and a benefit paid. An expense or service that is not covered by any of the plans is not an allowable expense. The following are examples of expenses or services that are not allowable expenses:

- If a covered person is confined in a private Hospital room, the difference between the cost of a semi-private room in the Hospital and the private room is not an allowable expense (unless the patient's stay in a private Hospital room is Medically Necessary in terms of generally accepted medical practice, or one of the plans provides coverage for Hospital private rooms).
 - If a person is covered under two or more plans that compute their benefit payments on the basis of Usual, Customary and Reasonable fees, any amount in excess of the highest of the Usual, Customary and Reasonable fee for a specific benefit is not an allowable expense.
 - If a person is covered under two or more plans that provide benefits or services on the basis of negotiated fees, any amount in excess of the highest of the negotiated fees is not an allowable expense.
 - If a person is covered by one plan that calculates its benefits or services on the basis of Usual, Customary and Reasonable fees and another plan that provides its benefits or services on the basis of a negotiated fee, the primary plan's payment arrangement shall be the allowable expense for all plans.
 - The amount a benefit is reduced by the primary plan because a covered person does not comply with the plan provisions is not an allowable expense. Examples of these provisions are second surgical opinions, Preauthorization or when the covered person has a lower benefit because he or she did not use a Participating Provider.
4. "Claim Determination Period" means a Benefit Year. However, it does not include any part of a year during which a person has no coverage under this Plan, or before the date this COB provision or a similar provision takes effect.
 5. "Closed Panel Plan" is a plan that provides health benefits to covered persons primarily in the form of services through a panel of Providers that have contracted with Health Alliance, and that limits or excludes benefits for services provided by other Providers, except in cases of an Emergency Medical Condition or referral by a Provider on the panel.
 6. "Custodial Parent" means a parent awarded custody by a court decree. In the absence of a court decree, it is the parent with whom the child resides more than one-half of the calendar year without regard to any temporary visitation.

Order of Benefit Determination Rules

This Plan determines its order of benefits using the first of the following rules that applies:

1. A plan with no provision for coordination with other benefits is considered to pay its benefits before a plan that contains such a provision.
2. **Non-Dependent/Dependent.** The benefits of the plan that covers the person as an employee or Member (that is, other than as a Dependent) are determined before those of the plan that covers the person as a Dependent.
3. **Dependent Child/Parent not Legally Separated or Divorced.** Except as stated in (4) below, when this Plan and another plan cover the same child as a Dependent of different persons, called "parents:"
 - The benefits of the plan of the parent whose birthday falls earlier in a year are determined before those of the plan of the parent whose birthday falls later in the year.

- If both parents have the same birthday, the benefits of the plan that covered one parent longer are determined before those of the plan that covered the other parent for a shorter period of time.

However, if the other plan does not have the rule described in the first bullet immediately above, but instead has a rule based upon the gender of the parent, and if, as a result, the plans do not agree on the order of benefits, the rule in the other plan will determine the order of benefits.

4. **Dependent Child/Legally Separated or Divorced.** If two or more plans cover a person as a Dependent child of divorced or separated parents, benefits for the child are determined in this order:
 - The plan of the parent with custody of the child.
 - The plan of the Legal Spouse of the parent with custody of the child.
 - The plan of the parent who does not have custody of the child.

However, if the specific terms of a court decree state that one of the parents is responsible for health care expenses of the child, and the entity obligated to pay or provide the benefits of the plan of that parent has actual knowledge of those terms, the benefits of that plan are determined first. The plan of the other parent will be the secondary plan. This paragraph does not apply to any claim determination period or Benefit Year when any benefits are actually paid or provided before the entity has the actual knowledge.

5. **Dependent Child/Joint Custody.** If the specific terms of a court decree state that the parents will share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the plans covering the child will follow the order of benefit determination rules outlined in (3) above.
6. **Dependent Adult.** If a married Dependent has his or her own coverage as a dependent under a Spouse's plan and has coverage as a Dependent under either or both parent's plan the plans covering the Dependent will follow the order of benefit determination rules outlined in (9) below.
 - In the event that the Dependent's coverage under the Spouse plan began on the same date as the Dependent's coverage under either or both parent's plans, the plans covering the Dependent will follow the order of benefit determination rules outlined in (3) above.
7. **Active/Inactive employee.** The benefits of a plan that covers a person as an employee who is neither laid off nor retired (or as the employee's Dependent) are determined before those of a plan that covers that person as a laid off or retired (or as that employee's Dependent). If the other plan does not have this rule, and if, as a result, the plans do not agree on the order of benefits, this requirement will be ignored.
8. **Continuation Coverage.** If a person whose coverage is provided by a federal or state law right of continuation is also covered by another plan, the following will be the order of benefit determination:
 - The benefits of the plan covering the person as a Member, or as that person's Dependent, will pay first.
 - The benefits of the plan providing continuation coverage will pay second.

If the other plan does not contain the order of benefits determination described within this subsection, and if, as a result, the plans do not agree on the order of benefits, this requirement will be ignored.

9. **Longer/Shorter Length of Coverage.** If none of the above rules determines the order of benefits, the benefits of the plan that covered an employee or Member longer are determined before those of the plan that covered that person for the shorter term. Benefits by this Policy will not be increased by

virtue of this coordination of benefits limitation. It will be the obligation of any Member claiming benefits by this Policy to notify Health Alliance of the existence of all other plan contracts, as well as the benefits payable by any other plan contract. Health Alliance will have the right to release and obtain from any Physician, other medical professional, insurance company or other person or organization, any claim information (including copies of records) to pay to any other organization any amount determined to be warranted by this Policy. Health Alliance may recover any overpayment, which may have been made to any person, insurance company, or organization under the provisions of this section. Each Member claiming benefits by this Policy must give Health Alliance any information it needs to pay the claim.

10. **Network.** If the primary plan has a network of Providers and the secondary plan does not have such a network, the secondary plan must pay benefits as if it were primary when a covered individual uses a Non- Participating Provider, unless the services are rendered on an emergency basis or are authorized and paid for by the primary plan.
11. If none of the previously discussed rules apply, then the plans are to share the allowable expense equally.

Effect on the Benefits of This Plan

When this Plan is secondary, it may reduce its benefits so that the total benefits paid or provided by all plans during a claim determination period are not more than 100 percent of total allowable expenses. Each benefit is reduced in proportion and then charged against any applicable benefit limit of this Plan.

Right to Receive and Release Needed Information

Certain facts about health care coverage and services are needed to apply these COB rules and to determine benefits payable under this Plan and other plans. Health Alliance may get the facts it needs from or give them to other organizations or persons for the purpose of applying these rules and determining benefits payable under this Plan and other plans covering the person claiming benefits. Health Alliance need not tell, or get the consent of, any person to do this. Each person claiming benefits under this Plan must give Health Alliance any facts it needs to apply those rules and determine benefits payable.

Health Alliance may also request updated information from you annually or when information is received that indicates a change from the information we have on file to verify or update your Coordination of Benefits information. You may fill out and return the request via mail or you may contact Health Alliance at the number listed on the back of your Health Alliance Identification Card to respond to these requests. If no response is received within 45 days from the receipt of the request for information, claims will not be considered for payment.

Facility of Payment

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

RIGHT OF REIMBURSEMENT

If a Covered Person recovers expenses for sickness or Injury that occurred due to the negligence of a third party, the Plan shall have the right to reimbursement for all benefits paid by the Plan from any and

all damages collected from the negligent third party or the Member for those same expenses whether by action at law, settlement or compromise, by the Covered Person, Covered Person's parents if the Covered Person is a minor, or Covered Person's legal representative as a result of that sickness or Injury. You are required to furnish any information or assistance or provide any documents that the Plan may reasonably require in order to exercise its rights under this provision. This provision applies whether or not the third party admits liability.

Health Alliance may also request information from you based on claims or other information received to verify third party liability information or to verify if a third party is involved. You must fill out the requested form in writing and return via mail or fax to Health Alliance Northwest Health Plan, 301 South Vine Street, Urbana, IL 61801 or to our Recovery Department at 217-365-7486. This information will be requested within 30 days of receiving the claim or the information. If no response is received 45 days from the date the information was requested, the claim will not be considered for payment.

SUBROGATION

Subrogation is the insurer's and the insured's right to seek reimbursement from a third party that is responsible for incurred charges. When Health Alliance is notified of a third party's liability, we may contact you for additional information. Health Alliance would pay eligible claims and is assigned the right to recover from the negligent third party, or his or her insurer, to the extent of the benefits paid by the Plan for that sickness or Injury, once the Member has been fully compensated. You are required to furnish any information or assistance or provide any documents that the Plan may reasonably require in order to obtain its rights under this provision. This provision applies whether or not the third party admits liability.

PRIVACY AND CONFIDENTIALITY

The Health Insurance Portability and Accountability Act of 1996 (HIPAA) together with the Standards for Privacy of Individually Identifiable Health Information aim to safeguard the confidentiality of private information and protect the integrity of healthcare data.

Use of Information

Protected Health Information is used in the normal course of business for underwriting and establishing premiums, processing claims, informing you of your benefits and encouraging participation in health promotion programs. Other ways this information is used include:

- Providing membership rosters to healthcare Providers
- Corresponding with you
- Participating in accreditation, auditing and quality improvement activities
- Participating in disease management studies to improve health care
- Providing you with healthcare reminders
- Conducting utilization review, reporting and other medical management activities
- Investigating complaints and appeals
- Establishing and maintaining proper records
- Billing and collection activities
- Fulfilling requests for information about services and benefits

Disclosure of Information

Nonpublic personal and Protected Health Information are disclosed under the following circumstances:

- To you or your authorized representative

- To another party with your signed authorization
- For Plan administration (healthcare operations and payment)
- To persons or companies that perform healthcare operations on behalf of Health Alliance
- Specific information that you agree to disclose (you will be given the opportunity to object)
- Information that has been de-identified (you cannot be identified in the information disclosed)
- Sharing information with government agencies as required by applicable state and federal laws

Health Alliance has policies and procedures in place to protect the confidentiality of your information. All persons or companies acting with Health Alliance or on behalf of Health Alliance are contractually obligated to keep the information confidential and use it only to carry out the services they are contracted to provide. Health Alliance participates in organized healthcare arrangements with Confluence and their affiliates.

Your Rights

Under the privacy regulations, you are granted the following rights with respect to your Protected Health Information:

- Right to access your own Protected Health Information
- Right to amend or correct Protected Health Information that is inaccurate or incomplete
- Right to obtain an accounting of disclosures of your Protected Health Information
- Right to request additional restrictions on the use and disclosure of your Protected Health Information
- Right to complain about our privacy practices
- Right to receive a written privacy notice that explains your rights in further detail

GENERAL PROVISIONS

Clerical Error

Clerical error in quoting benefits or in processing or maintaining any record pertaining to the coverage under this Policy, will not invalidate coverage otherwise validly in force or reinstate coverage otherwise validly terminated.

Genetic Information

Health Alliance does not use any information derived from genetic testing and prohibits the use of such information to make any delivery, issuance, renewal or claims payment decisions.

Health Alliance Identification Card

The Health Alliance Identification Cards issued to you pursuant to this Policy are for identification only. Possession of a Health Alliance Identification Card confers no right to services or other benefits under this Policy. To be entitled to such services or benefits, the holder of the card must, in fact, be a Member on whose behalf all applicable premiums under this Policy have actually been paid. Any person receiving services or other benefits to which he is not entitled pursuant to the provisions of this Policy will be charged the Usual, Customary and Reasonable fee, in addition to any other remedies available to the Plan as set forth in this Policy.

Hospitalized on Effective Date

If on your Effective Date under the Plan, you or any of your covered Dependents are inpatients in a Hospital, you are required to notify the Plan at the number on the back of your Health Alliance Identification Card within 48 hours of the Effective Date or as soon as reasonably possible. Medically

Necessary charges incurred on or after your Effective Date will be covered by the Plan. Charges incurred prior to 12:01 a.m. of your Effective Date will not be covered by the Plan.

Legal Action

No legal action shall be brought to recover on this Policy before 60 days after written proof of loss has been furnished. No legal action shall be brought to recover on this Policy more than three years after the time written proof of loss was furnished.

Medicare Eligible Beneficiaries

The federal “Medicare Secondary Payer” (MSP) laws regulate how health plans may offer healthcare coverage to Medicare-Eligible employees and Dependents. Under the MSP laws, Medicare generally pays primary to the individual health coverage provided under this Policy. In the event you or one of your Dependents become eligible for Medicare, or your current Medicare status has terminated or changed while you are an active member of this plan, you must notify Health Alliance promptly to ensure timely claims payment.

For a Medicare-Eligible Member to obtain the greatest level of benefit, a Medicare-Eligible Member should:

- Enroll in Part A and Part B of Medicare.
- Obtain needed healthcare services and items from Providers according to the terms and conditions of this Policy.
- Assign his or her claim for Medicare benefits to the Provider.
- For services received from Providers, this Plan will cover any applicable Medicare Deductible and Coinsurance amounts, as well as any services and items described in the “What is Covered” section that Medicare does not cover.

If you do not enroll in Part B of Medicare, you will be responsible for the portion of the bills that Medicare would have allowed under Part B coverage.

We encourage you to call the number on the back of your Health Alliance Identification Card to speak with one of our Customer Service Representatives with any questions about the benefits available and how to obtain them.

The benefits of this Plan for Medicare-eligible Beneficiaries do not include payment for services and items to the extent Medicare payment is available or would be available for such services or items if the Member enrolled in Medicare and made a proper claim for Medicare payment. Refer to “Medicare Benefits” under the “What is Not Covered” section for this exclusion, and to the “Terms” section for the definition of Medicare-eligible Beneficiary.

New Medical Technologies

To keep pace with technology changes and your equitable access to safe and effective care, Health Alliance has established policies and procedures to evaluate new developments in medical technology and its applicability to benefit changes. Professionals with the expertise related to new medical procedures, pharmacological treatments and devices participate in the evaluation of each new technology and the creation of criteria for its applications.

Non-Discrimination

Health Alliance does not make or permit unfair discrimination between Members or potential Members that have like insuring, risk, and other factors and elements. Health Alliance does not refuse to issue any

contract, notices of proposed insurance or decline renewal to such contract because of race, color, national origin, disability, age, gender identity, sex, sexual preference, sexual orientation, and/or marital status of the Member or any potential Member.

Notices

Any notice to be given to you under the terms of this Policy by Health Alliance will be in writing and may be affected by deposit in any post office in the United States addressed to your most recent address shown in the records of Health Alliance. Any notice to be given under the terms of this Policy to Health Alliance will be in writing and may be affected by deposit in any post office in the United States addressed to Health Alliance Northwest Health Plan, 301 S. Vine St., Urbana, Illinois 61801-3374. All notices given in the manner provided for in this section will be deemed to have been received by the party to whom addressed, five business days after deposit in said post office.

You may notify us of a change of address by calling Health Alliance at the number listed on your Health Alliance Identification Card or by sending the change of address information to the Membership Department, Health Alliance Northwest Health Plan, 301 S. Vine St., Urbana, Illinois 61801-3347.

Payment of Claims

The Plan pays benefits to the healthcare Provider unless you advise Health Alliance otherwise by the time the claim is submitted for payment. Any claim for reimbursement or bills for covered healthcare services must be submitted within 90 days of the service or as soon thereafter as reasonably possible. All claims should be submitted to:

Claims Department
Health Alliance Northwest Health Plan
301 S. Vine St.
Urbana, Illinois 61801-3347

The Plan is not responsible for any claims or bills submitted more than one year after the provision or initiation of the service to which the claim or bill relates.

Unless Health Alliance receives prior written instruction from you, any healthcare benefits unpaid at your death will be paid to the healthcare Provider rendering the service for which benefits are due or will be reimbursed to your estate. If benefits payable are \$1,000 or less, Health Alliance may pay someone related to you by blood or marriage whom Health Alliance considers to be entitled to the benefits. Health Alliance will be relieved of further obligation as to this benefit payment when made by Health Alliance in good faith.

FRAUD WARNING: Any person who, with intent to defraud or knowing that he or she is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement, or conceals information for the purpose of misleading may be guilty of insurance fraud and subject to criminal and/or civil penalties.

Pro-Rata Refund

In the event of the death of the Policyholder, Health Alliance will, upon receipt of notice of the Policyholder's death and a request for a pro-rata refund, supported by a valid death certificate supplied by a party entitled to claim such refund, refund the unearned premium pro-rated to the month of the Policyholder's death. Refund of the premium and termination of the coverage shall be without prejudice to any claim originating prior to the date of the Policyholder's death. Coverage of persons insured under

the same Policy other than the Policyholder shall not be affected by the premium refund provided for in this section nor shall the obligation of such other insureds to pay required premiums be diminished pursuant to this section.

Timely Payment of Claims

All benefits due will be paid upon receipt of proof of loss. We will notify you within 30 days if additional information is needed. If, after 45 days from the date additional information was requested, the information remains incomplete, Health Alliance will not consider the claim for payment due, due to lack of information provided.

Other Provisions

The obligation of Health Alliance is limited to furnishing healthcare coverage to Members through contracts with such Providers of care. Health Alliance is not liable, in any event, for any act or omission of the professional personnel of any medical group, Hospital or other Provider of services to Members.

The healthcare coverage provided for in this Policy is not transferable to another party by any Member.

In the event Health Alliance chooses to no longer offer this Plan to Members, you will be notified 90 days prior to the discontinuation of the Plan and given an option to purchase another individual Plan that is being offered at that time.

In the event Health Alliance chooses to no longer offer any Plan in the individual market, then notification would be made to the Office of the Insurance Commissioner 180 days prior to discontinuation of our individual products.

TERMS

Capitalized terms used throughout this Policy are defined in this section.

Approved Clinical Trials

An Approved Clinical Trial means a phase I, phase II, phase III or phase IV clinical trial that is conducted in relation to the prevention, detection or treatment of cancer or other Life-Threatening Disease or Condition and is approved or funded by a federally funded trial or a qualified non-governmental research entity identified in the guidelines issued by the National Institutes of Health for center support grants.

Artificial Insemination (AI)

The introduction of sperm into a woman's vagina or uterus by noncoital methods, for the purpose of conception

Assisted Reproductive Technologies (ART)

The treatments and/or procedures in which the human Oocytes and/or sperm are retrieved and the human Oocytes and/or Embryos are manipulated in the laboratory. ART shall include prescription drug therapy used during the cycle where Oocyte Retrieval is performed.

Basic Health Care Services

Emergency care, inpatient Hospital and Physician care, Outpatient medical services, mental health care and Substance Use Disorder treatment.

Benefit Year

The year on which the plan's annual benefits are calculated. Benefits for this Plan run on a Calendar year and are the same as the Plan Year.

Cardiac Rehabilitation

A medically supervised program that helps improve the health and well-being of people who have heart problems. Rehab programs include exercise training, education on heart healthy living and counseling to reduce stress and help you return to an active life. There are different phases in cardiac rehabilitation care. Please see the Cardiac Rehabilitation section, under the "What is covered" section of this Policy.

Phase I is part of the inpatient days spent while being treated and recovering from a cardiac condition.

Phase II is a comprehensive, long-term program including medical evaluation, prescribed exercise, cardiac risk factor modification, education and counseling. Phase II refers to outpatient, medically supervised programs that are typically initiated 1-3 weeks after hospital discharge and provide appropriate electrocardiographic monitoring.

Phase III involves Members who no longer need medical supervision while exercising. These Members may embark on a long-term program of exercise and health maintenance. Such programs are usually undertaken at home or in a fitness center.

Chemical Dependency

Chemical Dependency is defined as an illness characterized by a physiological or psychological dependency, or both, on a controlled substance. It is further characterized by a frequent or intense pattern of pathological use to the extent the user exhibits a loss of self-control over the amount and circumstances of use; develops symptoms of tolerance or physiological and/or psychological withdrawal if use of the controlled substance or alcoholic beverage is reduced or discontinued; and the user's health is substantially impaired or endangered or his or her social or economic function is substantially disrupted.

Clinical Peer

A healthcare professional who is in the same profession and the same or similar specialty as the healthcare Provider who typically manages the medical condition, procedures or treatment under review.

Coinsurance

A percentage of a charge you must pay directly to the Provider for services rendered to you by the Provider.

Contraceptives

Devices, drugs, procedures or other methods that are used with intention to prevent pregnancy or conception.

Copayment

A specific dollar amount you must pay for certain covered services at the time and place you receive such services.

Custodial Care

Care furnished for the purpose of meeting Non-Medically Necessary personal needs that could be provided by people without professional skills or training, such as assistance in walking, positioning, dressing, bathing, eating, preparation of special diets and taking medications.

Deductible

The amount you must pay before the Plan benefits begin. A new Deductible will apply each Plan Year.

Dependent

A child or Legal Spouse of a Policyholder who meets the eligibility requirements of this Policy.

Description of Coverage

An attachment to this Policy that includes, but is not limited to, Copayment, Coinsurance, Deductible amounts, benefit limitations and Out-of-Pocket Maximums.

Donor

An Oocyte Donor or sperm donor.

Drug Formulary

A listing of drugs that your plan covers.

Effective Date

The date you and your covered Dependents are eligible for benefits under this Policy.

Embryo

A fertilized egg that has begun cell division and has completed the pre-embryonic stage.

Embryo transfer

The placement of the pre-embryo into the uterus or, in the case of Zygote Intrafallopian Tube Transfer, into the fallopian tube.

Emergency Medical Condition

A medical condition manifesting itself by acute symptoms of sufficient severity, including severe pain, such that a prudent layperson could reasonably expect the absence of medical attention to result in placing your health in serious jeopardy (or, with respect to a pregnant woman, the health of the woman or her unborn child), serious impairment to bodily functions, or serious dysfunction of any bodily organ or part.

Emergency Services

Services including, transportation, but not limited to ambulance services, and inpatient and Outpatient services furnished by a Provider qualified to provide such services and needed to evaluate or stabilize an Emergency Medical Condition.

Essential Health Benefits

Benefits covered under the Policy in at least the following categories: ambulatory patient services, Emergency Services, hospitalization, maternity and newborn care, mental health and Substance Use disorder services including behavioral health treatment, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and Wellness services and chronic disease management, and pediatric services including oral and vision care. Such benefits shall be consistent with those set forth under the Patient Protection and Affordable Care Act of 2010 and any regulations issued

pursuant thereto. Essential Health Benefits provided within your Policy are not subject to any annual dollar maximums.

Experimental or Investigational Treatments/Procedures/Drugs/Devices/Transplants

Healthcare treatments, procedures, drugs, devices or transplants are considered experimental or investigational if it is determined by a Medical Director to meet one or more of the following standards or conditions:

- The medical treatment, procedure, drug, device or transplant is the subject of on-going phase I, phase II or phase III or phase IV clinical trial or is otherwise under study to determine its safety, efficacy or its efficacy as compared with the standard means of treatment or diagnosis for the Member's condition, disease or illness.
- The consensus of opinion among experts regarding the medical treatment, procedure, drug, device or transplant is that further studies or clinical trials are necessary to determine its safety, efficacy or its efficacy as compared with the standard means of treatment or diagnosis for the Member's condition, disease or illness.
- The drug or device cannot be lawfully marketed for your condition, disease or illness without the approval of the U.S. Food and Drug Administration, and approval for marketing has not been given at the time the drug or device is prescribed or furnished.
- The medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness does not conform with standards of good medical practice and not uniformly recognized and professionally endorsed by the general medical community in the state of Washington at the time it is to be provided.
- The medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness is determined by a Medical Director to be experimental or investigational.

In making his or her determination that a medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness is excluded from coverage under this subsection, a Medical Director will use current medical literature, discussion with medical experts and other technological assessment bodies designated by Health Alliance. Each review will be on a case-by-case basis regarding coverage of a requested medical treatment, procedure, drug, device or transplant for the treatment or diagnosis of your condition, disease or illness.

Health Alliance will provide the supporting documentation upon which the criteria are established to a Member upon receipt of a written request. Health Alliance will not withhold this supporting documentation as proprietary information.

Family Coverage

The healthcare services arranged for and provided to you and your Dependents under the terms and conditions of this Policy for which the applicable premium has been paid to and received by Health Alliance.

Formulary Drugs

Drugs that are included in the list of medications your plan covers.

Gamete

A reproductive cell. In a man the Gametes are sperm; in a woman the Gametes are eggs or ova.

Gamete Intrafallopian Tube Transfer (GIFT)

The direct transfer of a sperm/egg mixture into the fallopian tube; fertilization takes place inside the tube.

Genetic Test

An analysis of human DNA, RNA, chromosomes, proteins or metabolites, if the analysis detects genotypes, mutations or chromosomal changes. Genetic test does not include an analysis of proteins or metabolites that is directly related to a manifested disease, disorder or pathological condition.

Health Alliance Identification Card

A card that is provided by Health Alliance to each Member upon enrollment. Replacement cards may be requested by contacting Health Alliance at 877-750-3517.

Health Insurance Marketplace

A resource that allows individuals, families, and small businesses learn about health insurance options, compare plans, choose plans and enroll in coverage. The Marketplace also provides information on programs that help people with low to moderate income and resources pay for coverage.

Hospital

An institution that meets the following requirements:

- It must provide medical and surgical care and treatment for acutely sick or injured persons on an inpatient basis.
- It must have diagnostic and therapeutic facilities.
- Care and treatment must be given by or supervised by Physicians. Day and night nursing services must also be given and must be supervised by a licensed nurse.
- It must not be operated by a national, provincial or state government.
- It must not be primarily a place of rest, a place for the aged or a nursing home.
- It must be licensed by the laws of the jurisdiction where it is located. It must be operated as a Hospital as defined by those laws.

Infertility

The inability to conceive after one year of Unprotected Sexual Intercourse or the inability to sustain a successful pregnancy. In the event a Physician determines a medical condition exists that renders conception impossible through Unprotected Sexual Intercourse, including but not limited to congenital absence of the uterus or ovaries, absence of the uterus or ovaries due to surgical removal by a medical condition, or involuntary sterilization due to chemotherapy or radiation treatments, the one year requirement shall be waived.

Injury

An accidental physical Injury to the body caused by unexpected external means.

In Vitro Fertilization (IVF)

A process in which an egg and sperm are combined in a laboratory dish where fertilization occurs. The fertilized and divided egg is then transferred into the woman's uterus.

Legal Spouse

The person recognized as the covered employee's husband or wife under the laws of the state where the covered employee lives. Health Alliance may require documentation of marriage or civil unions.

Life-Threatening Disease or Condition

Life-threatening Disease or Condition means any disease or condition from which the likelihood of death is probable unless the course of the disease or condition is interrupted.

Limiting Age

The age a child is no longer eligible for coverage.

Low Tubal Ovum Transfer

The procedure in which Oocytes are transferred past a blocked or damaged section of the fallopian tube to an area closer to the uterus.

Medical Director

Medical Director means a licensed Physician employed or under contract with Health Alliance to provide services including, but not limited to, utilization management and quality assurance reviews.

Medically Necessary (Medical Necessity)

A service or supply which is required to identify or treat your condition and:

- Is appropriate and necessary for, and consistent with, the symptom; or diagnosis and treatment or distinct improvement of an illness or Injury
- Is adequate and essential for the evaluation or treatment of a disease, condition or illness
- Can reasonably be expected to improve your condition or level of functioning
- Conforms with standards of good medical practice, uniformly recognized and professionally endorsed by the general medical community at the time it is provided
- Is not mainly for the convenience of you, a Physician or other Provider
- Is the most appropriate medical service, supply or level of care, which can safely be provided. When applied to inpatient care, it further means that your medical symptoms or condition require that the services cannot be safely provided to you as an Outpatient.

Member (also referred to as “you” or “your” or “covered person” within this Policy)

A Policyholder or a covered family Dependent who is entitled to benefits under the Plan.

Mid-Level Provider

A healthcare professional, other than a Physician, that provides patient care in a collaborative practice under the supervision of a Physician.

Non-Formulary Drugs

Drugs that are not included in the list of medications your plan covers.

Non-Participating Provider

A Physician or Provider that has not entered into a valid contract with Health Alliance to provide healthcare services to Health Alliance Members. Non-Participating Providers may also be known as Out-of-Network Providers.

Non-Preferred Drugs

Formulary drugs for which a Member pays a higher cost share; these drugs usually have a lower cost Preferred Formulary alternative.

Oocyte

The female egg or ovum formed in an ovary.

Oocyte Donor

A woman determined by a Physician to be capable of donating eggs in accordance with the standards recommended by the American Society for Reproductive Medicine.

Oocyte Retrieval

The procedure by which eggs are obtained by inserting a needle into the ovarian follicle and removing the fluid and the egg by suction. This procedure is also called ova aspiration.

Out-of-Pocket Maximum

The maximum dollar amount you and/or your family will pay in accumulated Copayments, Coinsurance and Deductible amounts for Basic Health Care Services during a Plan Year. Amounts paid for non-covered healthcare services and certain other expenses will not apply to the Out-of-Pocket Maximum.

Outpatient

The care or services you or a Dependent receive in a Physician's office, the home, the Outpatient department of a Hospital or freestanding surgical center.

Outpatient Surgery

Surgery or a procedure that is performed in a Physician's office, the Outpatient department of a Hospital or a freestanding surgical center and would include medically appropriate assistant surgeon charges. Outpatient Surgery Copayments, Coinsurance and Deductibles apply to any associated facility fee for a surgery or procedure.

Participating Provider

A Physician or Provider that has entered into a valid contract with Health Alliance to provide healthcare services to Health Alliance Members. Participating Providers may also be known as In-Network Providers. These Providers would be part of the Health Alliance Northwest Health Plan Provider Network.

Physician

A person licensed to practice medicine in all of its branches under the applicable laws of the state within the United States of America where the services are provided.

Plan

The program of healthcare benefits covered by this Policy.

Plan Year

The time period which begins on January 1 and ends on December 31 annually, in which your annual benefits are determined.

Plan Year Maximum Benefit

The total benefits available for certain covered services during a Plan Year for each Member.

Policy

Policy means this booklet which is issued to a Policyholder that describes the coverage provided by the Plan.

Policyholder (also referred to as "you," "your" or "covered person" within this Policy)

An individual who lives in the Service Area and is enrolled in the Plan.

Post-Stabilization Medical Services

Services provided after an emergency medical treatment to a stabilized Member with the intent to maintain, improve or resolve his or her condition.

Preauthorization (Preauthorized)

A review by Health Alliance prior to receipt of services to determine and authorize the coverage level of Medically Necessary services for which the Plan will pay.

Preferred Drugs

Formulary drugs that are considered well-suited for most members.

Primary Care Physician

A Participating Physician who spends a majority of clinical time engaged in general practice or in family practice, internal medicine, gynecology, obstetrics or pediatrics. These Physicians are designated in the Provider Directory.

Private Duty Nursing Service

Private Duty Nursing Services are skilled nursing services provided on a one-to-one basis by an actively practicing registered nurse (R.N.) or a licensed practical nurse (L.P.N.). Private Duty Nursing is typically shift nursing of 8 hours or greater per day and does not include nursing care of less than 8 hours per day. Private Duty Nursing Service does not include Custodial Care Service.

Protected Health Information

All individually identifiable health information maintained or transmitted by the Plan.

Provider

A healthcare Provider, healthcare facility and/or corporation licensed under the applicable laws of the state within the United States of America where the services are provided.

Provider Directory

A list of Participating Providers for your Plan and the area they serve.

Provider Network

A Provider Network is the listing of Physicians, healthcare facilities and other healthcare professionals that are Participating for your Plan. To obtain a listing of Providers in the Health Alliance Northwest Health Plan Provider Network, please log onto HealthAlliance.org or contact Health Alliance at the number on the back of your Health Alliance Identification Card.

Service Area

The geographic region that contains the counties within which the Plan is authorized to do business.

Listed below are the counties in which Health Alliance Northwest Health Plan is authorized to do business and/or is offering the Health Alliance Individual Plans. Your Service Area is determined by where you live or work.

Chelan, Douglas, Grant and Okanogan

Skilled Care

Services that can only be performed by or under the supervision of a licensed nurse or a physical, occupational or speech therapist.

Skilled Nursing Facility

A facility that is primarily engaged in providing to its residents Skilled Care or rehabilitation (physical, occupational or speech therapy) services. Skilled Nursing Facilities do not include convalescent nursing homes, rest facilities or facilities for the aged that primarily furnish Custodial Care.

Specialty Prescription Drugs

Any agent that is obtained from a specialty drug Provider because of special handling, storage, administration, monitoring and/or financial requirements.

Substance Use Disorder

The uncontrollable or excessive abuse of addictive substances and the resultant physiological or psychological dependency that develops with continued use and for which treatment is Medically Necessary. The addictive substances included under Substance Use Disorder are limited to alcohol, morphine, cocaine, opium and other barbiturates and amphetamines.

Summary of Benefits and Coverage (SBC)

A brief summary of covered benefits and limits for Members and Dependents covered by this Policy. It includes but is not limited to, Copayments, Coinsurance, Deductible amounts, benefit limitations and Out-of-Pocket Maximums. The Summary of Benefits and Coverage includes a uniform glossary of terms.

Surrogate

A woman who carries a pregnancy for a woman who has Infertility coverage.

Unprotected Sexual Intercourse

Sexual union between a male and a female, without the use of any process, device or method that prevents conception, including but not limited to oral Contraceptives, chemicals, physical or barrier Contraceptives, natural abstinence or voluntary permanent surgical procedures.

Urgent Care

Care that requires immediate attention for an unforeseen illness, Injury or condition to prevent serious deterioration of a condition. May also refer to a facility known as convenient care, prompt care or express care.

Usual, Customary and Reasonable

A charge that is not more than the normal level of charges made by Providers of covered services in a geographic area. Health Alliance contracts with a national database for charges by geographic ZIP code. Charges from Participating Providers are not subject to Usual, Customary and Reasonable charge limitations because of contractual provisions with Health Alliance.

Uterine Embryo Lavage

A procedure by which the uterus is flushed to recover a preimplantation Embryo.

Woman's Principal Health Care Provider

A person licensed to practice medicine in all of its branches under the applicable laws of the state where he or she provides services, specializing in obstetrics and/or gynecology or family practice.

Zygote

A fertilized egg before cell division begins.

Zygote Intrafallopian Tube Transfer (ZIFT)

A procedure by which an egg is fertilized in vitro, and the Zygote is transferred to the fallopian tube prior to the pronuclear stage before cell division takes place. The eggs are harvested and fertilized on one day and the Embryo is transferred at a later time.