

Affordable Health Insurance from BlueCross BlueShield of Tennessee



for the Lincoln Memorial University -
DeBusk College of Osteopathic Medical Students



of Tennessee





Welcome

Your life is busy and BlueCross BlueShield of Tennessee wants to make it as easy as possible for you to receive care when you need it. That's why we are offering an affordable health plan that meets your health care needs and fits your lifestyle.

The plan provides:

- Access to network doctors virtually anywhere you go...in Tennessee, in the U.S., even in many countries outside the U.S.
- The highest level of benefits when you use health care providers in the BlueCross BlueShield of Tennessee network.
- Freedom to choose your own doctors and hospitals – in-network or out-of-network.

- Checkups and screenings to keep you healthy at low cost or no cost.
- Generous maximum coverage up to a \$1,000,000 lifetime benefit.

BlueCross BlueShield of Tennessee covers more Tennesseans than any other carrier in the state and offers you a variety of qualified doctors, hospitals and other health care providers. Our strength and scope are among the reasons BlueCross BlueShield of Tennessee was selected to administer a health care plan for the LMU - DeBusk College of Osteopathic Medicine.

Answers at Your Fingertips

When you need answers, we're here to help. We offer a number of ways for you to access information.

www.bcbst.com

The health tools at our Web site can easily help you:

- Find a doctor
- Compare the cost of drugs
- Discover money-saving tips on drugs
- Compare the quality of hospitals

Nurseline

Get health advice when you need it most with our 24/7 Nurseline. 24/7 Nurseline is a free service provided by BlueCross BlueShield of Tennessee that enables you to speak with a Registered Nurse any time of day or night – about any type of health condition – and help you decide what kind of care you need. Save time, money and worry – call toll-free 1-866-904-7477 to speak one-on-one with a nurse.

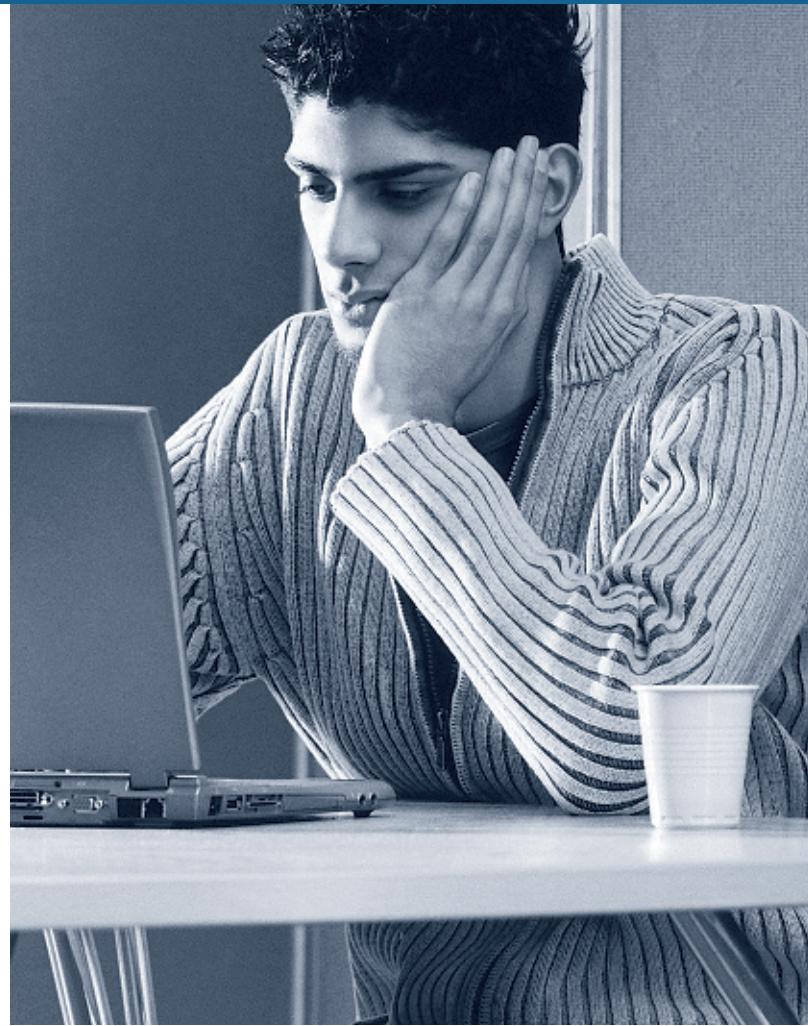
Consumer Advisors

Consumer Advisors can help you with day-to-day type information. It is important for our members to understand their basic benefits, doctor and hospital availability and other information available to you to support effective decision-making.

Health Care Across the State or Around the World – BlueCard

Whether you're at home, at school or on vacation, our plans give you access to Blue Network providers wherever you go. BlueCard PPO and BlueCard Worldwide are programs that give you access to doctors and hospitals almost everywhere. More than 95 percent of all U.S. doctors and hospitals participate with BlueCross BlueShield plans. Outside the U.S., you have access to doctors and hospitals in more than 200 countries and territories.

Remember to always carry your member ID card and show it each time you request services from a network provider. Your ID card shows any copay amounts, if applicable, and your plan's network. In an emergency, go directly to the nearest hospital. Show your member ID card at an emergency room if you have a health care crisis. Emergency care is covered anytime, anywhere (some exclusions apply).



Eligibility

The qualifications for coverage are quite simple, as long as you are a student in the LMU - DeBusk College of Osteopathic Medicine you are eligible for coverage with BlueCross BlueShield of Tennessee.

Summary of Benefits

You will enjoy the highest level of benefits by choosing a health care provider in the BlueCross BlueShield of Tennessee network of doctors and hospitals. When you choose network providers in Tennessee or the contiguous counties, you pay only copayments, deductibles and coinsurance that may apply and any services that are not covered by the plan.

You are not locked into using a doctor in the BlueCross BlueShield of Tennessee network. You are free to use the health care providers of your choice, regardless of whether in-network or out-of-network. However, using out-of-network providers can result in higher out of pocket costs for you.

PPO Benefits (SL#19)

Blue Network S

Effective Date: August 1, 2008

Premium Payments are due Aug. 1, 2008 and Jan. 1, 2009	Individual: \$864.00	Student+Spouse: \$1,965.54
	Student+Child(ren): \$1,684.74	Family: \$2,808.00
Benefit Features	Network Providers	Out-of-Network Providers [2]
Annual Deductible	Individual \$500	Individual \$1,000
	Family \$1,000	Family \$2,000
Annual Out-of-Pocket Maximum Amount	Individual \$2,000	Individual \$4,000
	Family \$4,000	Family \$8,000
Dependent Age Limit	To age 24	
Lifetime Maximum Benefit	\$1,000,000	
Pre-Existing Condition Waiting Period [1]	12 months	
Benefits for Covered Services	Network Benefits	Out-of-Network Benefits [2]
Practitioner Office Services		
Office Visits	\$25 Copay	60% after Deductible
LMU-DCOM Outpatient Services	100% - No Copay	60% after Deductible
Routine Diagnostic Lab, X-Ray, & Injections	No Additional Copay	60% after Deductible
Non-routine Diagnostic Services [5]	80% after Deductible	60% after Deductible
Provider-Administered Specialty Pharmacy Products [9]	\$50 Copay	60% after Deductible
Preventive Health Care Services - if services are rendered at LMU-DCOM Outpatient Services - copay will be waived		
Well Child Care (to age 6)	\$25 Copay	60% after Deductible
Annual Well Woman Exam	\$25 Copay	60% after Deductible
Annual Mammography Screening	No Additional Copay	60% after Deductible
Annual Cervical Cancer Screening	No Additional Copay	60% after Deductible
Prostate Cancer Screening	No Additional Copay	60% after Deductible
Immunizations (to age 6)	No Additional Copay	60% after Deductible
Services Received at a Facility (includes professional and facility charges)		
Inpatient Services [3]	80% after Deductible	60% after Deductible
Outpatient Surgery [4]	80% after Deductible	60% after Deductible
Routine Diagnostic Services - Outpatient	100% (no deductible)	60% after Deductible
Non-routine Diagnostic Services - Outpatient [5]	80% after Deductible	60% after Deductible
Provider-Administered Specialty Pharmacy Products [9]	80% after Deductible	60% after Deductible
Other Outpatient Services [6]	80% after Deductible	60% after Deductible
Emergency Care Services [10]	\$120 Copay, then 80%	\$120 Copay, then 80%
Emergency Care Non-Routine Diagnostics [5]	80% after Deductible	80% after Deductible
Medical Equipment		
Durable Medical Equipment, Prosthetics & Orthotics	80% after Deductible	60% after Deductible
Therapeutic Services [7]		
Therapy (Limited to 30-36 visits per year per therapy type)	80% after Deductible	60% after Deductible
Skilled Nursing Facility & Rehabilitation Facility Services [3]		
Limited to 60 days combined	80% after Deductible	60% after Deductible
Home Health Services [8]		
Limited to 60 visits per year	80% after Deductible	60% after Deductible
Hospice Services	100%	60% after Deductible
Ambulance Service	80% after Deductible	80% after Deductible

Notes:
 1. HIPAA regulations apply. A Group enrollee's pre-existing condition waiting period can be reduced by the enrollee's applicable 'creditable coverage'.
 2. Out-of-network benefit payment based on BlueCross BlueShield of Tennessee maximum allowable charge. You are responsible for paying any amount exceeding the maximum allowable charge.
 3. Services require prior authorization. Benefits will be reduced to 50% for services received from network providers outside Tennessee and all out-of-network providers when prior authorization is not obtained.
 4. Surgeries include invasive diagnostic procedures such as colonoscopy and sigmoidoscopy.
 5. CAT scans, MRIs, nuclear medicine and other similar technologies.
 6. Includes services such as chemotherapy, radiation therapy and renal dialysis.
 7. Physical, speech, manipulative and occupational therapies are limited to 30 visits per therapy type per year. Cardiac and pulmonary rehabilitative therapies are limited to 36 visits per therapy type per year.
 8. Requires prior authorization.
 9. Refer to bcbst.com for a list of Specialty Pharmacy Products.
 10. Inpatient hospital benefit applies to admitted members in lieu of ER benefit.

Exclusions From Coverage

- Services or supplies not listed as Covered Services in the Evidence of Coverage (EOC);
- Services or supplies that are not Medically Necessary and Appropriate or have not been authorized by the Plan;
- Services or supplies that are Investigational in nature;
- When more than one treatment alternative exists, each is Medically Appropriate and Medically Necessary, and each would meet your needs, We reserve the right to provide payment for the least expensive Covered Service alternative;
- Illness or injury resulting from war, which occurred before Your Coverage began under this EOC and which is Covered by veteran's benefit or other coverage for which You are legally entitled;
- Self-treatment or training;
- Staff consultations required by hospital or other facility rules;
- Services which are free;
- Treatment of illness or injury related to your participation in a felony, attempted felony, riot or insurrection;
- Treatment of work related illness or injury, regardless of presence or absence of workers' compensation coverage. Exclusion does not apply to injuries or illnesses of an employee who is sole-proprietor of the Group, partner of the Group or corporate officer of the Group, provided the officer filed an election not to accept Workers' Compensation with the appropriate government department;
- Personal, physical fitness, recreational or convenience items and services such as barber and beauty services, television, air conditioners, humidifiers, air filters, heaters, physical fitness equipment, saunas, whirlpools, water purifiers, swimming pools, tanning beds, weight loss programs, physical fitness programs, self-help devices which are not primarily medical in nature, even if ordered by a Practitioner;
- Services or supplies received before Your effective date for Coverage with this Plan;
- Services or supplies received after Your Coverage under this Plan ceases for any reason, even though the expenses relate to a condition that began while You were Covered;
- Services or supplies received in a dental or medical department maintained by or on behalf of the employer, mutual benefit association, labor union or similar group;
- Telephone or email consultations, or charges for failure to keep a scheduled appointment or charges to complete a claim form or to provide medical records;
- Services for providing requested medical information or completing forms;
- Court ordered examinations and treatment, unless Medically Necessary;
- Room, board and general nursing care rendered on the date of discharge, unless admission and discharge occur on the same day;
- Benefits for Pre-existing Conditions until any Pre-existing Condition Waiting Periods have been met;
- Charges in excess of the Maximum Allowable Charge for Covered Services or any charges which exceed the Lifetime Maximum;
- Any service stated in the EOC as a Non-Covered Service or limitation;
- Charges for services performed by a family member;
- Any charges for handling fees;
- Nicotine replacement therapy and aids for smoking cessation including, but not limited to, patches;
- Safety items, or items to affect performance primarily in sports-related activities;
- Services or supplies related to obesity, including surgical or other treatment of morbid obesity;
- Services or supplies related to treatment of complications (except complications of pregnancy) that are a direct or closely related result of a Member's refusal to accept treatment, medicines, or a course of treatment that a Provider has recommended or has been determined to be Medically Necessary, including leaving an inpatient medical facility against the advice of the treating physician;
- Services or supplies related to cosmetic services, including surgical or other services, drugs or devices;
- Blepharoplasty and browplasty, except for correction of injury to the orbital area resulting from physical trauma or non-cosmetic surgical procedures (e.g., removal of malignancies), treatment of edema and irritation resulting from Grave's disease, or correction of trichiasis, ectropion, or entropion of the eyelids;
- Behavioral therapy, play therapy, communication therapy, and therapy for self correcting language dysfunctions as part of speech therapy, physical therapy or occupational therapy programs,
- Services and charges related to the care of the biological mother of an adopted child, if the biological mother is not a Member. Services and charges relating to surrogate parenting;
- Sperm preservation;
- Orthognathic surgery;
- Maintenance Care;
- Private duty nursing;
- Pharmacogenetic testing;
- Treatment of sexual dysfunction, regardless of cause;
- Removal of impacted teeth, including wisdom teeth;
- Professional services for maternity delivery in a home setting or location other than a licensed hospital or birthing center;
- Methadone maintenance therapy and buprenorphine maintenance therapy;
- Cranial orthosis, including helmet or headband, for the treatment of plagiocephaly;
- Office visits and physical exams for school, camp, employment, travel, insurance, marriage or legal proceedings, and related immunizations and tests;
- Routine foot care for the treatment of flat feet, corns, bunions, calluses, toenails, fallen arches, weak feet or chronic foot strain;
- Foot orthotics, shoe inserts and custom made shoes, except as required by law for diabetic patients or as a part of a leg brace;
- Preventive services not listed as Covered;
- Services not provided in accordance with the Plan's Medical Policy guidelines.
- Dental procedures, except as otherwise indicated in the EOC;
- Procedures which require precertification, Prior Authorization and/or special consent, in accordance with the Plan's Medical Policy; for which Authorization was not provided;
- Inpatient stays primarily for therapy (such as physical or occupational therapy);
- Private room when not authorized by the Plan and room and board charges are in excess of semi-private room;
- Emergency treatment of a chronic, non-Emergency condition, where symptoms have existed over a period of time, and a prudent layperson who possesses an average knowledge of health and medicine would not believe it to be an Emergency;
- Ambulance transportation for Your convenience, that is not essential to reduce the probability of harm to You, when You are not transported to a facility, or transfers between facilities that did not receive Prior Authorization from the Plan;
- Behavioral Health Services except as specified in separate rider;
- Services or supplies that are designed to create a pregnancy, enhance fertility or improve conception quality, including, but not limited to, artificial insemination, in vitro fertilization, fallopian tube reconstruction, uterine reconstruction, assisted reproductive technology (ART) including, but not limited to, GIFT and ZIFT, fertility injections, fertility drugs, services for follow-up care related to infertility treatments;
- Reversal of sterilization;
- Induced abortion unless the health care Practitioner certifies in writing that the pregnancy would endanger the life of the mother, the pregnancy is a result of rape or incest, the fetus is not viable, or the fetus has been diagnosed with a lethal or otherwise significant abnormality;
- Services, supplies or prosthetics primarily to improve appearance;
- Surgeries to correct or repair the results of a prior surgical procedure, the primary purpose of which was to improve appearance;
- Surgeries and related services to change gender;
- Custodial, domiciliary or private duty nursing services;
- Cognitive rehabilitation;
- Therapy/Rehabilitative treatment beyond what can reasonably be expected to significantly improve health, including therapeutic treatments for ongoing maintenance or palliative care;
- Enhancement therapy which is designed to improve Your physical status beyond Your pre-injury or pre-illness state;
- Complementary and alternative therapeutic services, including, but not limited to massage therapy, acupuncture, craniosacral therapy, neuromuscular reeducation, vision exercise therapy, and cognitive rehabilitation;
- Therapy modalities that do not require the attendance or supervision of a licensed therapist;
- Removal of an organ from a Member for purposes of transplantation into another person, except as covered by the Donor Organ Procurement provision;
- Organ transplant and related services that were not Authorized through Transplant Case Management,
- Treatment for routine dental care and related services including, but not limited to, crowns, caps, plates, bridges, dental x-rays, fillings, tooth extraction, periodontal surgery, prophylactic removal of teeth, root canals, preventive care (cleanings, x-rays), replacement of teeth (including implants, false teeth, bridges), bone grafts (alveolar surgery), treatment of injuries caused by biting and chewing, treatment of teeth roots and treatment of gums surrounding the teeth;
- Treatment for correction of underbite, overbite, and misalignment of the teeth including but not limited to, braces for dental indications, orthognathic surgery, and occlusal splints;
- Diagnostic Services which are not Medically Necessary and Appropriate;
- Diagnostic Services not ordered by a Practitioner;
- Pharmaceuticals purchased with a prescription except those dispensed at a participating facility, unless listed in a separate rider;
- Pharmaceuticals that may be purchased without a prescription;
- Self-administered Specialty Pharmacy Products as identified on the Plan's specialty pharmacy list, except as may be covered by a separate Rider;
- Services, surgeries and supplies to detect or correct refractive errors of the eyes;
- Eyeglasses, contact lenses and examinations for the fitting of eyeglasses and contact lenses;
- Eye exercises and/or therapy;
- Visual training;
- Charges exceeding the total cost of the Maximum Allowable Charge to purchase Durable Medical Equipment;
- Unnecessary repair, adjustment, replacement or duplicates of any such equipment;
- Supplies and accessories that are not necessary for the effective functioning of the covered equipment;
- Items to replace those which were lost, damaged, stolen or prescribed as a result of new technology;
- Items which require or are dependent on alteration of home, workplace or transportation vehicle;
- Motorized scooters, exercise equipment, hot tubs, pool or saunas;
- "Deluxe" or "enhanced" equipment;
- Diabetic treatments or supplies that are not prescribed and certified by a Practitioner as being Medically Necessary;
- Diabetic Supplies not required by state statute;
- Hearing aids;
- Prosthetics primarily for cosmetic purposes, including, but not limited to, wigs or other hair prosthesis or transplants;
- Replacement of contacts after the initial pair have been provided following cataract surgery;
- Items such as non-treatment services or routine transportation, homemaker or housekeeping services, behavioral counseling, supportive environmental equipment, Maintenance Care or Custodial Care, social casework, meal delivery, personal hygiene, and convenience items;
- Services such as homemaker or housekeeping services, meals, convenience or comfort items not related to the illness, supportive environmental equipment, private duty nursing, routine transportation and funeral or financial counseling;
- Supplies that can be obtained without a prescription (except for diabetic supplies).

Please refer to the Evidence of Coverage for a complete description of PPO benefits and exclusions.

Behavioral Health Benefits

20/25 I - Mental Health/Substance Abuse Treatment

BlueCross BlueShield of Tennessee provides you with a quality behavioral health program, in addition to substance abuse treatment. The program offers 20 days of inpatient care per calendar year and up to 25 visits per calendar year for outpatient services.

In-network: Subject to in-network deductible & coinsurance

Out-of-network: Subject to out-of-network deductible & coinsurance

Inpatient services require prior authorization. Out-of-network benefits are provided at 50% when prior authorization is not obtained.

Inpatient care management is included.

Mental Health Medication Management Benefit

Outpatient behavioral health visits for the purpose of Medication Management do not count toward the number of mental health outpatient visits per year. Medication Management includes prescription, use and review of medication.

Please remember that all inpatient behavioral health care, both routine and emergency, must be authorized by BlueCross BlueShield of Tennessee's Behavioral Health Services.

Emergency Mental Health or Substance Abuse Care

In an emergency, go to the nearest network facility or to the emergency room of the closest medical hospital. An emergency admission to the hospital does not need to be pre-approved, but you or the hospital must call Behavioral Health Services within 24 hours.

Access To Services

If you or a covered family member needs help, call the Behavioral Health Services Help Line phone number listed on the back of your BlueCross Blue Shield of Tennessee member ID card. This toll-free number offers assistance 24 hours a day, seven days a week, 365 days a year.

For inpatient referral and authorization please call the telephone number on the back of your member



ID card and a care manager will direct you to a participating provider. For outpatient care, consult your directory to determine whether a particular provider is in the network. If you choose to use providers who are not in the behavioral health network, your benefits may be reduced. Behavioral health providers include experienced professionals, programs and facilities to meet your needs. Any information you provide will be confidential.

If you are outside the State of Tennessee and need inpatient behavioral health care you must have the hospital call Behavioral Health Services within 24 hours. To determine the network status of a provider in the state in which you wish to seek care, call the Behavioral Health Services number on the back of your member ID card and ask to speak with a BlueCross BlueShield of Tennessee customer service representative. This call should be made between the hours of 8:30 a.m. and 5:30 p.m. ET, Monday through Friday.

Case Management

Case Management will be offered to individuals with chronic or catastrophic illnesses who are in inpatient levels of care.

Prescription Drug Benefits

\$10/\$35/\$50 Prescription Drug Plan With \$1,500 Annual Benefit Maximum

Pharmacy benefits are often a very important part of a health insurance program. BlueCross BlueShield of Tennessee offers you an excellent and inexpensive pharmacy benefit, which is important while you're in school. When you need a prescription filled you will only pay a \$10 copayment for generic drugs. Drugs on the Preferred Drug List are a \$35 copayment and non-preferred drugs are a \$50 copayment. (Prices based on 30-day supply.)

The copayment is the amount you pay to a network pharmacy for each prescription you have filled. Your copayment is dependent upon which brand level of drug you choose.

Prescription drug benefits are limited to \$1,500 per calendar year. The drug copay is not included in the benefit maximum.

Example:

Generic Drug A Total Cost	=	\$50
Member Copay Amount	=	\$10
Amount Applied to Annual Benefit Maximum	=	\$40

Once the annual benefit maximum has been reached, there is no additional prescription drug coverage available for that year.

Generic Drugs- your copay is \$10

Generic drugs offer the best value. A generic drug is a safe and effective alternative to a brand name drug. You pay the lowest copay when you choose a generic drug. When your doctor writes your prescription, ask about using a generic drug.

Generic equivalents are made with the same active ingredients and produce the same effects in the body as their brand-name equivalents. The difference? Just the name and price – and generics cost less. BlueCross BlueShield of Tennessee encourages the use of generic drugs by offering lower copayments when choosing generics.

Preferred Brand Drugs- your copay is \$35

The Preferred Drug List is a list of therapeutically sound, cost-effective drugs and is provided to encourage the use of certain drugs within a

therapeutic class. When your doctor prescribes a preferred brand drug, your copay is \$35.

Non-Preferred Brand Drugs- your copay is \$50

When your doctor prescribes a brand drug that is not on the Preferred Drug list, you pay the highest copay of \$50.

Pricing at Participating Pharmacies

When a member receives a prescription at a pharmacy, he or she typically pays the appropriate copayment. Members pay less than the copayment if the pharmacy's usual price for the drug is less than the copayment.

Choosing a Brand when a Generic Equivalent is Available

You'll always save money when using generics. In fact, all you pay is the generic copay. But if you choose a brand-name drug when a generic equivalent is available, you must pay the generic copay plus the cost difference between the brand-name drug and generic drug.



Limitations

These limitations apply to each prescription order.

Benefits will be provided for:

- up to a 30-calendar-day supply of prescription drugs, and/or
- up to a 90-calendar-day supply of prescription drugs obtained through Prescription Home Delivery or the Home Delivery Retail Network.

Some drugs require prior authorization or have quantity limitations. Please refer to the special drug lists on the pharmacy page on www.bcbst.com for more information.

Refills

Refills must be dispensed pursuant to a prescription. If the number of refills is not specified in the prescription, benefits for refills will not be provided beyond one year from the date of the original prescription.

The Plan has time limits on how soon a prescription can be refilled. If you request a refill too soon, the Network Pharmacy will advise you when your prescription benefit will cover the refill.

Prescription Home Delivery

Enjoy the convenience of prescription home delivery by calling 1-877-683-6837, or completing a Caremark.com mail order form. Simply mail the completed form along with the written prescription and payment in the Caremark.com envelope. For more information, visit the pharmacy section at www.bcbst.com.

Home Delivery Retail Network

Another convenient way to obtain up to a 90-calendar-day supply of drugs is through the Home Delivery Retail Network. The Home Delivery Retail Network is a network of retail pharmacies that are permitted to dispense prescription drugs to BlueCross BlueShield of Tennessee members on the same terms as pharmacies in the Home Delivery Network. A directory of the participating Home Delivery Retail Network is available online at www.bcbst.com.

Out-of-Network Pharmacies

If a prescription is filled at an out-of-network pharmacy, you must pay all costs. A claim can then be submitted to BlueCross BlueShield of Tennessee. Reimbursement is based on the BlueCross BlueShield of Tennessee allowed charge, less any applicable copay, deductible or coinsurance amount.

A Broad Network of Retail Pharmacies

BlueCross BlueShield of Tennessee members access the Caremark network for retail pharmacy benefits. Your pharmacy network provides tremendous accessibility in Tennessee as well as nationally. A directory of participating pharmacies is available online at www.bcbst.com. Click on Find a Pharmacy, and enter the pharmacy network code that appears in the bottom center of your BlueCross BlueShield of Tennessee ID card. This code will start with RX (RX04, for example).

Self-Administered Specialty Pharmacy Network and Coverage

You have a separate network for Specialty Pharmacy Products: the Specialty Pharmacy Network. You receive the highest level of benefits when you use a Specialty Pharmacy Network provider for your self-administered Specialty Pharmacy Products. Accredo Health Group, Caremark Specialty Pharmacy Services, and CuraScript Pharmacy are experienced in managing high-cost drugs and providing patient support for complex conditions such as Hepatitis C, Multiple Sclerosis, Arthritis and Hemophilia.

Accredo Health Group

1-888-239-0725 (phone)

1-866-387-1003 (fax)

Caremark Specialty Pharmacy Services

1-866-295-2779 (phone)

1-866-295-2778 (fax)

CuraScript Pharmacy

1-888-773-7376 (phone)

1-888-773-7386 (fax)

You may purchase self-administered Specialty Pharmacy Products from a retail pharmacy, but your copay will be higher. When purchasing self-administered Specialty Pharmacy Products from an out-of-network pharmacy, you must pay all expenses and file a claim for reimbursement with us. You will be reimbursed based on the Maximum Allowable Charge, less any applicable drug copayment amount.

Please refer to the Specialty Pharmacy Products list to see which drugs are covered as self-administered specialty pharmacy products. Go to www.bcbst.com/Pharmacy.

Specialty Pharmacy Products are limited to a **30-day supply** per prescription.

Self-Administered Specialty Pharmacy Products

	Specialty Pharmacy Network	Other Network Pharmacies	Out-of-Network Pharmacies
A Self-Administered Specialty Pharmacy Product , as indicated on our Specialty Pharmacy Products list.	\$50 Drug Copayment per prescription	\$100 Drug Copayment per prescription	You pay all costs, then file a claim for reimbursement. You will be reimbursed based on the Maximum Allowable Charge, less any applicable Drug Copayment amount.
If a drug that is on our Specialty Pharmacy Products list is also a Generic Drug or a Preferred Brand Drug, then Your Copayment will be:			
A Generic Drug that is also a Self-Administered Specialty Pharmacy Product , as indicated on our Specialty Pharmacy Products list.	\$10 Drug Copayment per prescription	\$20 Drug Copayment per prescription	You pay all costs, then file a claim for reimbursement. You will be reimbursed based on the Maximum Allowable Charge, less any applicable Drug Copayment amount.
A Preferred Brand Drug that is also a Self-Administered Specialty Pharmacy Product , as indicated on our Specialty Pharmacy Products list.	\$35 Drug Copayment per prescription	\$70 Drug Copayment per prescription	You pay all costs, then file a claim for reimbursement. You will be reimbursed based on the Maximum Allowable Charge, less any applicable Drug Copayment amount.

(Please refer to Your EOC for information on benefits for provider-administered Specialty Pharmacy Products, which are covered as a Medical benefit.)

Need More Information?

For more information on prescription drug coverage or our pharmacy programs call 1-800-565-9140. You can also visit the pharmacy section at bcbst.com.

Benefits will not be provided for:

- drugs for the treatment of onychomycosis (e.g., nail fungus), except for: 1) diabetics; or 2) immuno-compromised patients;
- growth hormones, except for: 1) treatment of absolute growth hormone deficiency in children whose epiphyses have not closed; 2) patients with "Turner" syndrome; and 3) patients with Prader-Willi syndrome confirmed by appropriate genetic testing;
- prescription and non-prescription medical supplies, devices and appliances, except for syringes used in conjunction with injectable medications or other supplies used in the treatment of diabetes and/or asthma;
- immunizations or immunological agents, including but not limited to: 1) biological sera, 2) blood, 3) blood plasma; or 4) other blood products are not covered, except for blood products required by hemophiliacs;
- injectable drugs, unless: 1) intended for self-administration; or 2) defined by the Plan;
- drugs which are prescribed, dispensed or intended for use while you are confined in a hospital, skilled nursing facility or similar facility, except as otherwise covered in the EOC;
- any drugs, medications, prescription devices or vitamins, available over-the-counter that do not require a prescription by Federal or State law; except as otherwise Covered in the EOC;
- any quantity of prescription drugs which exceeds that specified by the Plan's P & T Committee;
- any prescription drug purchased outside the United States, except those authorized by us;
- any prescription dispensed by or through a non-retail internet pharmacy;
- contraceptives which require administration or insertion by a Provider (e.g., non-drug devices, implantable products such as Norplant, except injectables), except as otherwise Covered in the EOC;
- medications intended to terminate a pregnancy (e.g., RU-486);
- non-medical supplies or substances, including support garments, regardless of their intended use;
- artificial appliances;
- allergen extracts;
- any drugs or medicines dispensed more than one year following the date of the prescription;
- prescription drugs you are entitled to receive without charge in accordance with any worker's compensation laws or any municipal, state, or federal program;
- replacement prescriptions resulting from lost, spilled, stolen, or misplaced medications (except as required by applicable law);
- drugs dispensed by a Provider other than a Pharmacy;
- administration or injection of any drugs;
- prescription drugs used for the treatment of infertility;
- prescription drugs not on the Drug Formulary;
- anorectics (any drug or medicine for the purpose of weight loss and appetite suppression);
- nicotine replacement therapy and aids to smoking cessation including, but not limited to, patches;
- all newly FDA approved drugs prior to review by the Plan's P & T Committee;
- any prescription drugs or medications used for the treatment of sexual dysfunction, including but not limited to erectile dysfunction (e.g. Viagra), delayed ejaculation, anorgasmia and decreased libido;
- prescription drugs used for cosmetic purposes including, but not limited to: 1) drugs used to reduce wrinkles (e.g. Renova); 2) drugs to promote hair-growth; 3) drugs used to control perspiration; 4) drugs to remove hair (e.g. Vaniqa); and 5) fade cream products;
- FDA approved drugs used for purposes other than those approved by the FDA unless the drug is recognized for the treatment of the particular indication in one of the standard reference compendia;
- compound drugs filled or refilled at an out-of-network Pharmacy;
- drugs used to enhance athletic performance;
- experimental and/or investigational drugs;
- provider-administered Specialty Pharmacy Products, as indicated on our Specialty Pharmacy Products list.
- prescription drugs or refills dispensed:
 - in quantities in excess of amounts specified in the BENEFIT PAYMENT section;
 - without our Prior Authorization when required; or
 - which exceed any applicable Annual Maximum Benefit, or any other maximum benefit amounts stated in this Rider or the EOC.

These exclusions only apply to this Rider. Items that are excluded under the Rider may be Covered as medical supplies under the EOC. Please review your EOC carefully.

Extended Well Care

To maintain your health throughout your life, you should receive the proper tests and immunizations at the appropriate time and frequency. Many factors, including your age, gender, family history and other special needs, determine when particular services are beneficial. Therefore you should discuss with your physician what is right for you.

You and each eligible dependent (age 6 and older) may receive preventive health services, not to exceed \$300, per calendar year.* All services must be medically necessary and appropriate and recommended by the U.S. Preventive Health Task Force, or in conjunction with the plan's preventive health care guidelines.

All well care benefits listed are subject to the terms, conditions, limitations and exclusions contained in the Group Agreement and the Evidence of Coverage. **All services covered by the Wellcare Rider are subject to normal contract benefits, which are determined by type of service and place of service.***

The following is a list of items that are covered as a part of the annual preventive health exam for persons age 6 and older:

- Annual Health Assessment
- Childhood immunizations
- Blood pressure screening
- Periodic cholesterol screening
- Periodic colorectal cancer screening, not subject to the \$300 calendar year limit*
- Flu shot
- Tetanus-diphtheria (Td) booster
- Pneumococcal immunization
- Other recommended adult immunizations and immunizations not completed in childhood
- Immunizations for travel to foreign countries
- Other prescribed x-ray and lab screenings associated with preventive care
- Vision and hearing screenings performed by the physician during the preventive health exam

Most of these services are not needed every year, or may be appropriate only for people of particular age groups, genders, or those who meet other specific health criteria.



***Important Note Regarding Colonoscopy and Sigmoidoscopy Benefits:**

All services covered by the Wellcare Rider are subject to normal contract benefits, which are determined by type of service and place of service. When Wellcare Rider services are provided in a physician's office, as the majority are, the office visit benefit applies. However, colonoscopy and sigmoidoscopy are invasive diagnostic surgical procedures, so surgery benefits apply to these services. **Sigmoidoscopies and colonoscopies performed in the physician's office are subject to the office surgery benefit** (copay or deductible/coinsurance, depending on the benefit plan). **Sigmoidoscopies and colonoscopies performed in an outpatient facility are subject to the outpatient surgery benefit** (usually deductible/coinsurance).



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