



**BlueCross BlueShield  
of Nebraska**

An Independent Licensee of the Blue Cross and Blue Shield Association.

TempCare Health Plans

# OUTLINE OF COVERAGE

HEALTH PLANS *for Individuals & Families*

*For coverage beginning January 1, 2010*





## BlueCross BlueShield of Nebraska

An Independent Licensee of the Blue Cross and Blue Shield Association.

### HEALTH PLANS *for Individuals & Families*

#### **You should read your contract carefully.**

This outline of coverage provides you with an overview of the Blue Cross and Blue Shield of Nebraska TempCare coverage.

This is not your contract. Only the actual benefit provisions in your contract determine your benefits. The contract itself sets forth in detail the rights and obligations of both you and Blue Cross and Blue Shield of Nebraska. In the event that there are discrepancies with the information in this document, the terms and conditions of the contract will govern.

Therefore, it is important that you read your contract carefully.

For more complete information about your plan, including benefits, exclusions and limitations, please refer to the TempCare contract.

**TempCare Health Plans** outlined here and detailed in the contract are designed to provide you with coverage for hospital, medical and surgical expenses incurred as the result of a covered illness or injury.

Coverage is provided for daily hospital room and board, miscellaneous hospital services, surgical services, anesthesia services, in-hospital services and out-of-hospital care. Covered services are subject to deductible and coinsurance provisions, or other limitations set forth in the contract. Coverage under this plan is available for a period of 12 months.

This coverage is available to you (“single” coverage), to you and your eligible dependent children (“single parent” coverage – does not include a spouse) or to you and your family (“family” coverage includes you, your spouse and any eligible dependent children).

**Important Information:** TempCare does not provide benefits for pre-existing conditions, pregnancy, services in a skilled nursing facility, mental illness or substance abuse or organ transplants.

### **Calendar Year Deductible**

The deductible is the fixed dollar amount you pay for covered services each calendar year before benefits are available. There are individual and family deductibles.

### **Family Deductible**

The family deductible is equal to two times the individual deductible, unless otherwise indicated on your Schedule of Benefits. Family members may combine their covered expenses to satisfy the required deductible amount. No one family member pays more than the individual deductible amount.

### **Three-Month Carry-Over Provision**

Covered charges applied toward your deductible from October through December may be carried over and applied toward the following year’s deductible, if the current year deductible has not been met in full.

### **Coinsurance and Your Calendar Year Coinsurance Maximum**

After you have met your calendar year deductible, you are responsible for paying a certain percentage of covered charges (called “coinsurance”) until you reach your coinsurance maximum. Once you reach your coinsurance maximum, you pay nothing for most covered services for the rest of the calendar year.

Refer to the chart on page 3 to determine the deductible and coinsurance responsibilities for your coverage.

### **Benefit Maximum**

From the time the contract is in effect, total benefits are limited to a \$2 million maximum per covered person. Total benefits include benefits paid under prior contracts with us.

### **Allowable Charge**

Payment is based on the allowable charge for a covered service. Generally, the allowable charge for services by PPO and participating providers will be the contracted amount. The allowable charge for services by noncontracting providers will generally be the lesser of the billed charge or the reasonable allowance for the service. You are responsible for charges in excess of the contracted amount for services provided by a non-contracting provider.

### **NETwork BLUE**

TempCare is a NETwork BLUE health benefit plan. Whatever option you choose, you have access to a large network of hospitals, doctors and other health care providers. Our NETwork BLUE network is made up of 93% of the state’s doctors and 100% of non-governmental acute care hospitals. You save money when you use in-network providers. In most cases, you pay less in deductible and coinsurance when you use in-network providers – plus, in-network providers have agreed to accept our benefit payment for covered services as payment in full (except for deductibles, copays, coinsurance and/or charges for noncovered services, which are your responsibility). NETwork BLUE providers, under the terms of their contract with us, *can’t* bill you for amounts over our benefit allowance. Out-of-network providers *can* bill you for amounts in excess of the amount payable under the contract.

To locate NETwork BLUE providers in Nebraska:

**[www.bcbsne.com](http://www.bcbsne.com)**

Or, call the Member Services number on the back of your I.D. card.

# TempCare

| PLAN CHOICE   |        | Option 1  |                | Option 2   |                | Option 3   |                | Option 4   |                |
|---|--------|---|----------------|------------|----------------|------------|----------------|------------|----------------|
|   |        | IN NETWORK  | OUT OF NETWORK | IN NETWORK | OUT OF NETWORK | IN NETWORK | OUT OF NETWORK | IN NETWORK | OUT OF NETWORK |
| Deductible<br>(Calendar year)                               | SINGLE | \$500   | \$1,000        | \$1,000    | \$2,000        | \$1,500    | \$3,000        | \$5,000    | \$10,000       |
|   | FAMILY | \$1,000   | \$2,000        | \$2,000    | \$4,000        | \$3,000    | \$6,000        | \$10,000   | \$20,000       |
| Coinsurance maximum<br>(Calendar year)                      | SINGLE | \$1,000   | \$2,000        | \$1,000    | \$2,000        | \$1,000    | \$2,000        | \$1,000    | \$2,000        |
|   | FAMILY | \$2,000   | \$4,000        | \$2,000    | \$4,000        | \$2,000    | \$4,000        | \$2,000    | \$4,000        |
| Total out-of-pocket<br>(Calendar year, includes deductible) | SINGLE | \$1,500   | \$3,000        | \$2,000    | \$4,000        | \$2,500    | \$5,000        | \$6,000    | 12,000         |
|   | FAMILY | \$3,000   | \$6,000        | \$4,000    | \$8,000        | \$5,000    | \$10,000       | \$12,000   | \$24,000       |
| Coinsurance percentage for most covered services            |        | 20%*  | 40%*           | 20%*       | 40%            | 20%*       | 40%            | 20%*       | 40%            |
| Maternity care/pregnancy services                           |        | NOT COVERED   |                |            |                |            |                |            |                |
| Mental illness/substance abuse treatment                    |        | NOT COVERED<br>(Including prescription drugs)                             |                |            |                |            |                |            |                |
| Prescription drug coverage                                  |        | Coinsurance applies after deductible<br>(Medical Plan deductible applies) |                |            |                |            |                |            |                |
| Total contract benefit maximum                              |        | \$2,000,000   |                |            |                |            |                |            |                |

\* Coinsurance applies after deductible (Medical Plan deductible applies)

Please note: this coverage does not provide benefits for pre-existing conditions and the following types of care: Pregnancy services, services in a skilled nursing facility, mental illness and substance abuse treatment or organ transplants.

## BlueCard Program: Your National PPO network

You have access to a national Blue Cross and Blue Shield PPO network called the BlueCard Program.

To access your benefits wherever you are, all you have to do is use hospitals and doctors in the local Blue Cross and Blue Shield Plan's PPO provider network. When you do, you enjoy the discount and claim filing agreements Blue Cross and Blue Shield Plans across the country have negotiated with the BlueCard doctors and hospitals in their area.

To locate BlueCard PPO providers nationwide:

**www.bcbs.com**

**1 (800) 810-BLUE (2583)**

## Benefits

### Inpatient Hospital Benefits

Benefits are available for (but not limited to) the following covered services:

- Semi-private room; cardiac and intensive care units; treatment rooms and equipment
- Anesthesia
- FDA-approved drugs, intravenous solutions and vaccines administered in the hospital
- Physical, occupational and speech therapy
- Radiology, pathology and radiation therapy
- Respiratory care
- Inpatient physical rehabilitation, subject to certain requirements\*

\* **Benefits must be preauthorized**

### Outpatient Hospital Benefits

Benefits for the covered services listed under "Inpatient Hospital Benefits" are also available (subject to certain limitations) when they are received in a hospital outpatient department, emergency room or ambulatory surgical facility. Benefits for outpatient cardiac and pulmonary rehabilitation are available, subject to medical criteria.

**Outpatient cardiac and pulmonary rehabilitation programs must be preauthorized.**

## Physician Benefits

Benefits are available for (but not limited to) the following covered services:

- Allergy tests and extracts
- Anesthesia
- Consultations
- Physician home, office and outpatient visits for diagnosis/treatment of an illness or injury
- Radiation therapy and chemotherapy
- Radiology and pathology, including tissue exams and interpretation of Pap smears
- Routine screening mammograms
- Surgery and surgical assistance (for specified procedures)

## Benefits for the Complications of Pregnancy and Newborn Coverage

Benefits for pregnancy and maternity services are not provided. However, benefits are payable for medically necessary hospital and physician-covered services for complications occurring prior to the end of pregnancy. This includes radiological, pathological or other diagnostic procedures. Complications are conditions that are distinct from the pregnancy but are caused or adversely affected by it.

The need for a Cesarean section is not considered a complication of pregnancy.

Benefits for covered services will be payable at birth for a newborn infant who is an eligible dependent. Coverage will also begin at birth for the child of an eligible dependent daughter of a subscriber with an existing family or single parent membership, as long as the child meets the definition of an eligible dependent. Covered Services for a newborn infant include hospital services for room and board, screening tests and necessary medical or surgical treatment.

Newborn coverage will continue for a period of 31 days. To continue your newborn's coverage after this period of time, a request must be made to change to a family or single-parent membership within 31 days of the birth and the additional premium must be paid.

## Oral Surgery

Benefits are available for (but not limited to) the following covered services:

- Bone grafts to the jaw
- Evaluation and outpatient removal of impacted teeth
- Removal of tumors and cysts
- Treatment of natural teeth due to an accident which occurs within 12 months of an injury not related to eating, biting or chewing

**Diagnosis, surgery, treatment and services related to TMJ (temporomandibular jaw joint) as a direct result of accidental injury are covered. Please refer to your contract for any additional exceptions.**

## Other Covered Services

**(Please note: Limitations and exclusions apply.)**

- Ambulance service
- Covered prescription drugs
- Diabetes outpatient self-management training and patient management from an approved provider; diabetes education benefits are subject to a maximum of \$500 in a two-year period
- Physician-ordered skilled nursing care
- Outpatient occupational therapy, physical therapy, speech therapy, cognitive training, chiropractic/osteopathic physiotherapy and spinal manipulations and adjustments, up to a combined maximum of 60 sessions per calendar year
- Rental/initial purchase (whichever costs less) of medically necessary home medical equipment ordered by a doctor; limited benefits are available for the repair, maintenance and adjustment of purchased covered medical equipment
- Routine immunizations; benefits for pediatric immunizations (through age six) are not subject to calendar year deductible, but are subject to applicable coinsurance
- Services in accordance with the Women's Health and Cancer Rights Act, which requires that insurance companies that provide medical and surgical benefits for mastectomies also provide benefits for breast reconstruction, prostheses and treatment for physical complications

## Limitations and Exclusions

This document contains only a partial list of the limitations and exclusions that apply to TempCare health plan coverage. For a complete listing, please refer to your contract.

**No benefits are available for the following:**

- Services determined to be not medically necessary
- Maternity/pregnancy services (except for related complications)
- Audiological exams (except newborn); hearing aids and their fittings
- Blood donor services
- Routine eye exams, refractions, eyeglasses, contact lenses, eye exercises or visual training
- Artificial insemination; in vitro fertilization, fertility treatment and monitoring
- Massage therapy by a massage therapist
- Nutrition care, supplies, supplements or other nutritional substances, including Neocate, Vivonex and other over-the-counter supplements
- Radial keratotomy or any other procedures/alterations of the refractive character of the cornea to correct myopia and/or astigmatism
- Services we consider to be investigative, experimental, cosmetic or obsolete
- Services, drugs, medical supplies, devices or equipment that are not cost effective compared with established alternatives or that are provided for the convenience or personal use of the patient
- Services provided before the coverage effective date or after termination
- Services for illness or injury sustained while performing military service
- Services for injury/illness arising out of or in the course of employment
- Charges for services which are not within the provider's scope of practice
- Charges in excess of the contracted amount
- Charges made separately for services, supplies and materials we consider to be included within the total charge payable
- Mental health services, including alcoholism and drug abuse counseling
- Treatment for weight reduction/obesity, including surgical procedures

## Inpatient Certification Requirements

The following are requirements you or your NETwork BLUE provider must follow to receive the maximum benefits available under your contract.

### Certification

Blue Cross and Blue Shield of Nebraska must be notified of all medical/surgical inpatient hospital admissions. This enables us to coordinate discharge planning, case management and disease management services with the patient's providers. If the patient is hospitalized in a contracting NETwork BLUE hospital in Nebraska, notification will be provided by the hospital.

If the patient is hospitalized in a non-NETwork BLUE hospital in Nebraska or is admitted to an inpatient facility in another state, you or your provider must contact Blue Cross and Blue Shield of Nebraska to certify the admission.

The purpose of precertification is to determine whether a service or admission meets the medical necessity criteria of your policy. If you choose to have these services performed even though we are unable to certify the medical necessity of the services, you will be responsible for the charges.

When possible, certification/notification should be completed prior to the inpatient admission. If certification/notification does not take place when required, available benefits for covered services will be reduced by 25%. Benefits for services that are not medically necessary will be denied.

**Certification/notification of benefits for an inpatient admission, call 1 (800) 247-1103 or 1 (402) 390-1870.**

## General Information

Applications are subject to our approval. Coverage is available to Nebraska residents only.

Premium rates will be reviewed and adjusted each year with a renewal date of January 1. Blue Cross and Blue Shield of Nebraska plans are age-rated. Your rate for the entire year is based on your age as of the annual renewal date. We will notify you at least 30 days in advance of any premium change.

Your contract will be renewed each month when you pay your premium, for a period of 12 months. This coverage cannot be renewed.

### Pre-Existing Conditions

No benefit payment will be made for services provided for a pre-existing condition or congenital abnormality existing at the time coverage is effective for the covered person.

#### Definition of a Pre-Existing Condition

A condition, whether physical or mental, regardless of the cause of the condition, for which diagnosis, care or treatment was recommended or received within the 12-month period prior to the effective date of coverage.

A pre-existing condition is also defined as an illness or injury that exhibited signs or symptoms within 12 months prior to the effective date of coverage that would lead an ordinarily prudent person to seek medical advice, diagnosis or treatment.

#### Definition of Congenital Abnormality

A condition existing at birth which is outside the broad range of normal, such as cleft palate, birthmarks, webbed fingers or toes. Normal variations in size and shape of the organ, such as protruding ears, are not considered a congenital abnormality.

## Types of Enrollment

- **Single membership:** Provides coverage to you only.
- **Single parent membership:** Provides coverage to you and your eligible children, but not to a spouse.
- **Family membership:** Covers you, your spouse and any eligible dependent children.

**Eligible dependent children** are defined as: The member's unmarried dependent children through 18 years of age, or through 23 years of age if full-time students attending an accredited educational institution. Coverage will continue for a full-time student during a medically necessary leave of absence, not to exceed one year, provided Blue Cross and Blue Shield of Nebraska receives written confirmation from the dependent's treating physician. Physically and mentally handicapped children may be eligible for continuous coverage after age 18 if application is made within 31 days of the child's 19th birthday.

## Discounts

### Vision Care Discount

When participating providers are used, you and your family members will receive a 10% discount off the cost of routine vision exams and a 17.5% discount off the retail price of frames, lenses and contacts. To obtain the discount, show the participating provider your Blue Cross and Blue Shield of Nebraska I.D. card. **Note: This is a discount program only; no claims are filed. Discount programs may be changed or terminated at any time without prior notification.**

## Online Tools and Resources

### Online Member Services

Our secure online member services portal is available 24 hours a day, seven days a week. When you register with online member services, you can check the status of a claim, view your Explanations of Benefits online, print or request I.D. cards, find a Network BLUE hospital and use interactive tools to help manage your family's health care needs and costs – whenever and wherever it's convenient for you.

Once your coverage becomes effective, you will be able to register to start using online member services. Within one to two business days of your initial online registration, you will receive a letter from us containing the unique access code you'll need to log in and start using online member services. If you have any questions about registration, just call the online member services Help Line at **1 (877) 704-2583**.

To learn more about online member services and register: [www.bcbsne.com](http://www.bcbsne.com)

*Registered online member services users have access to three interactive online tools: Healthcare Advisor, Treatment Cost Advisor and Coverage Advisor.*

### Healthcare Advisor<sup>SM</sup>

You can learn what to expect when diagnosed with an illness or before having surgery as well as research different treatment options and which hospitals have met leading standards for patient safety.

### Treatment Cost Advisor<sup>SM</sup>

Find cost information for many common medical conditions and health care services, get reliable cost estimates and locate in- and out-of-network cost comparisons with this tool.

### Coverage Advisor<sup>SM</sup>

This online resource helps you make informed benefit plan decisions.

## MyRxHealth

MyRxHealth, from Blue Cross and Blue Shield of Nebraska's pharmacy benefits manager, Prime Therapeutics, Inc., is loaded with valuable information and interactive tools that you can use to manage your family's prescription drug purchases.

At MyRxHealth, you can find benefit information and prescription drug information and resources.

To access the personalized information available via MyRxHealth, you must be a registered online member services user. Simply visit [www.bcbsne.com](http://www.bcbsne.com) and sign into our online member services portal. Select MyRxHealth and you will be automatically logged into the members-only area.

**Questions about MyRxHealth or [www.myrxhealth.com](http://www.myrxhealth.com)?**  
**Call 1 (877) RXHELP4 or 1 (877) 794-3574.**

## BlueHealth Advantage Website

The lifestyle decisions people make – regarding diet, weight, exercise, smoking, seatbelt use and more – directly impact their health care costs.

BlueHealth Advantage, our wellness and lifestyle management website, can help you make positive lifestyle changes. BlueHealth Advantage offers:

- Educational health and wellness information
- Lifestyle management guides
- Personal health assessment tools

Check out all the valuable health and wellness resources available to you:

**[www.BlueHealthAdvantageNE.com](http://www.BlueHealthAdvantageNE.com)**



Blue Cross and Blue Shield of Nebraska  
7261 Mercy Road  
P.O. Box 3248  
Omaha, NE 68180-0001

**Customer Service:**  
Please call the Member Services number  
on the back of your I.D. card

This outline of coverage for TempCare provides a brief description of the important features of your contract.

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