

## Colorado Health Plan Description Form



United HealthCare Insurance Company  
Standard Preferred Provider Plan JDN

### PART A: TYPE OF COVERAGE

1. TYPE OF PLAN	Preferred Provider Plan
2. OUT-OF-NETWORK CARE COVERED? <sup>1</sup>	Only for specified services; patient pays more for such out-of-network care.
3. AREAS OF COLORADO WHERE PLAN IS AVAILABLE	Plan is available only in the following counties: Adams, Alamosa, Arapahoe, Archuleta, Baca, Bent Boulder, Broomfield, Chaffee, Cheyenne, Clear Creek, Conejos, Costilla, Crowley, Custer, Delta, Denver, Dolores, Douglas, Eagle, El Paso, Elbert, Fremont, Garfield, Gilpin, Grand, Gunnison, Hinsdale, Huerfano, Jackson, Jefferson, Kiowa, Kit Carson, La Plata, Lake, Larimer, Las Animas, Lincoln, Logan, Mesa, Mineral, Moffat, Montezuma, Montrose, Morgan, Otero, Ouray, Park, Phillips, Pitkin, Prowers, Pueblo, Rio Blanco, Rio Grande, Routt, Saguache, San Juan, San Miguel, Sedgwick, Summit, Teller, Washington, Weld & Yuma.

### PART B: SUMMARY OF BENEFITS

**Important Note:** This form is not a contract, it is only a summary. The contents of this form are subject to the provisions of the policy, which contains all terms, covenants and conditions of coverage. Your plan may exclude coverage for certain treatments, diagnoses, or services not noted below. The benefits shown in this summary may only be available if required plan procedures are followed (e.g., plans may require prior notification, a referral from your primary care physician, or use of specified providers or facilities). Consult the actual policy to determine the exact terms and conditions of coverage. Coinsurance and copayment options reflect the amount the carrier will pay.

	IN-NETWORK	OUT-OF-NETWORK <sup>2</sup>
4. Deductible Type	Calendar Year	Calendar Year
4A. ANNUAL DEDUCTIBLE a) Individual Deductible b) Family Deductible	a) \$1,500 per year b) \$4,500 per year  > Member Copayments do not accumulate towards the Deductible.	a) \$3,000 per year b) \$9,000 per year  > Member Copayments do not accumulate towards the Deductible.
5. OUT-OF-POCKET ANNUAL MAXIMUM <sup>3</sup> a) Individual Out-of-Pocket Maximum b) Family Out-of-Pocket Maximum c) Is deductible included in the out-of-pocket maximum?	a) \$4,500 b) \$9,000 c) Yes  > Member Copayments do not accumulate towards the Out-of-Pocket Maximum.	a) \$9,000 b) \$18,000 c) Yes  > Member Copayments do not accumulate towards the Out-of-Pocket Maximum
5A. COINSURANCE OR COPAY	80% Coinsurance	50% Coinsurance
6. LIFETIME OR BENEFIT MAXIMUM PAID BY THE PLAN FOR ALL CARE	Combined In-Network and Out-of-Network Maximum of \$5,000,000 per Covered Person.	Combined In-Network and Out-of-Network Maximum of \$5,000,000 per Covered Person.
7A. COVERED PROVIDERS	Over 400,000 physicians and 3,500 hospitals. See Physician and Provider Directory for a complete list.	All providers licensed or certified to provide covered benefits.
7B. With respect to network plans, are all the providers listed in 7A accessible to me through my primary care physician?	Yes	Not Applicable

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
8. MEDICAL OFFICE VISITS <sup>5</sup> a) Primary Care Providers  b) Specialists	a) 100% after you pay a \$30 Copayment per visit.  b) 100% after you pay a \$50 Copayment per visit.	a) 50% after Deductible has been met.  b) 50% after Deductible has been met.
9. PREVENTIVE CARE <sup>6</sup> a) Children's services  Additional preventive care services are covered at \$30 copayment per visit for office visits and \$250 copayment for outpatient/ambulatory surgery procedures. <sup>6a</sup>  b) Adults' services  Additional preventive care services are covered at \$30 copayment per visit for office visits and \$250 copayment for outpatient/ambulatory surgery procedures. <sup>6a</sup>  c) Lab, X-ray or other preventive tests	a) 100% after you pay a \$30 Copayment per visit.  b) 100% after you pay a \$30 Copayment per visit.  c) 100% Deductible does not apply.	a) 50% after Deductible has been met.  b) 50% after Deductible has been met.  c) 50% after Deductible has been met.  Annual Deductible does not apply to Child Health Supervision Services, mammography screening, prostate cancer screening and colorectal cancer screening services.
10. MATERNITY <sup>7</sup> a) Prenatal care  b) Delivery & inpatient well baby care	a) Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay. b) Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.	a) Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay. b) Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary except that an Annual Deductible will not apply for a newborn child whose length of stay in the Hospital is the same as the mother's length of stay.  Pre-Service Notification is required if the Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.
11. PRESCRIPTION DRUGS <sup>9</sup> Level of coverage and restrictions on prescriptions	Prescription drug benefits are shown under separate cover.	Prescription drug benefits are shown under separate cover.
12. INPATIENT HOSPITAL	80% after Deductible has been met.	50% after Deductible has been met. Pre-service Notification is required.
13. OUTPATIENT/AMBULATORY SURGERY	80% after Deductible has been met.	50% after Deductible has been met.
13A. SCOPIC PROCEDURES – OUTPATIENT DIAGNOSTIC AND THERAPEUTIC	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.  Pre-service Notification is required.

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
13B. RECONSTRUCTIVE PROCEDURES	Depending upon where the Covered Health Service is provided, Benefits, including breast prosthesis, mastectomy bras and lymphedema stockings for the arms, will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits, including breast prosthesis, mastectomy bras and lymphedema stockings for the arms, will be the same as those stated under each Covered Health Service category in this Benefit Summary.  Pre-service Notification is required.
14. DIAGNOSTICS <sup>11</sup> a) Laboratory & x-ray  b) MRI, nuclear medicine, and other high tech services	a) 80% after Deductible has been met.  b) 80% after Deductible has been met.	a) 50% after Deductible has been met.  b) 50% after Deductible has been met.
15. EMERGENCY CARE <sup>12,13</sup>	80% after a \$150 Copayment per visit. If you are admitted as an inpatient to an In-Network Hospital directly from the Emergency room, you will not have to pay this Copayment. The Benefits for an inpatient stay in an In-Network Hospital will apply instead.	80% after a \$150 Copayment per visit. If you are admitted as an inpatient to an Out-of-Network Hospital directly from the Emergency room, you will not have to pay this Copayment. The Benefits for an inpatient stay in an In-Network Hospital will apply instead.
16. AMBULANCE	Ground Ambulance: 80% after Deductible has been met.  Air Ambulance: 80% after Deductible has been met.	Ground Ambulance: 80% after In-Network Deductible has been met.  Air Ambulance: 80% after In-Network Deductible has been met
17. URGENT, NON-ROUTINE, AFTER HOURS CARE	\$75 Copayment per visit.	50% after Deductible has been met.
18. BIOLOGICALLY-BASED MENTAL ILLNESS CARE <sup>15</sup>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.
19. OTHER MENTAL HEALTH CARE <sup>16</sup> a) Inpatient and Intermediate care <sup>17</sup> Must receive prior authorization through the Mental Health/Substance Abuse Designee. In-Network and Out-of-Network Benefits for Mental Health or Substance Abuse Services is limited to 45 days (or 90 partial days) per calendar year. The treatment of Biologically Based Mental Illness is not subject to this limit.  b) Outpatient care Must receive prior authorization through the Mental Health/Substance Abuse Designee. In-Network and Out-of-Network Benefits are limited to \$1,500 per calendar year. The treatment of Biologically Based Mental Illness is not subject to this limit.	a) 50% after Deductible has been met. When Mental Health Services are for the treatment of a Biologically Based Mental Illness, the Copayment is the same as the Copayment for any other Inpatient Stay in a Hospital.  b) 50% after Deductible has been met. When Mental Health Services are for the treatment of a Biologically Based Mental Illness, the Copayment is the same as the Copayment for Physician Office Services.	a) 50% after Deductible has been met. When Mental Health Services are for the treatment of a Biologically Based Mental Illness, the Copayment is the same as the Copayment for any other Inpatient Stay in a Hospital.  b) 50% after Deductible has been met. When Mental Health Services are for the treatment of a Biologically Based Mental Illness, the Copayment is the same as the Copayment for Physician Office Services.  Prior Authorization is required from the Mental Health Designee.

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
19A. NEUROBIOLOGICAL DISORDERS – AUTISM SPECTRUM DISORDER SERVICES	Depending upon where the Covered Health Service is provided, Benefits for outpatient Neurobiological Services - Autism Spectrum Disorder Services will be the same as those stated under Physician's Office Services - Sickness and Injury, and Benefits for inpatient/intermediate Neurobiological Services - Autism Spectrum Disorder Services will be the same as those stated under Hospital -Inpatient Stay in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits for outpatient Neurobiological Services - Autism Spectrum Disorder Services will be the same as those stated under Physician's Office Services - Sickness and Injury, and Benefits for inpatient/intermediate Neurobiological Services - Autism Spectrum Disorder Services will be the same as those stated under Hospital - Inpatient Stay in this Benefit Summary.  Prior Authorization is required from the Mental Health/Substance Use Disorder Designee.
19B. AUTISM SPECTRUM DISORDER	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.
20. ALCOHOL & SUBSTANCE ABUSE <sup>18</sup> a) Inpatient care Must receive prior authorization through the Mental Health/ Substance Abuse Designee. In- Network and Out-of-Network Benefits for Substance Abuse Services are limited to acute detoxification. Maximum of 5 days per episode and 2 episodes per lifetime combined inpatient and outpatient and In-Network and Out-of-Network. The treatment of Biologically Based Mental Illness is not subject to this limit. b) Outpatient care Must receive prior authorization through the Mental Health/ Substance Abuse Designee. In- Network and Out-of-Network Benefits for Substance Abuse Services are limited to acute detoxification. Maximum of 5 days per episode and 2 episodes per lifetime combined inpatient and outpatient and In-Network and Out-of-Network. The treatment of Biologically Based Mental Illness is not subject to this limit.	a) 50% after Deductible has been met.  b) 50% after Deductible has been met.	a) 50% after Deductible has been met.  b) 50% after Deductible has been met.
21. PHYSICAL, OCCUPATIONAL, & SPEECH THERAPY <sup>20</sup> In-Network and Out-of-Network Benefits are subject to combined limits as follows: Physical therapy – 25 visits per calendar year Occupational therapy – 25 visits per calendar year Speech therapy – 25 visits per calendar year Care and treatment of congenital defect and birth abnormalities for children from age 3 to age 6 are covered 20 visits each for physical, occupational and speech therapy, without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or to improve functional capacity.	80% after Deductible has been met.	50% after Deductible has been met.

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
<p>21A. REHABILITATION SERVICES – OUTPATIENT THERAPY (CONGENITAL DEFECT AND BIRTH ABNORMALITIES)</p> <p>Care and treatment of congenital defect and birth abnormalities for children from age 3 to age 6 are covered 20 visits each for physical, occupational and speech therapy, without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or to improve functional capacity.</p>	80% after Deductible has been met.	50% after Deductible has been met.
21B. THERAPEUTIC TREATMENTS - OUTPATIENT	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.  Pre-service Notification is required.
21C. CLINICAL TRIALS	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.  Pre-service Notification is required.
<p>22. DURABLE MEDICAL EQUIPMENT <sup>21</sup></p> <p>In-Network and Out-of-Network Benefits for Durable Medical Equipment, including prosthetic devices, are limited to \$2,500 per calendar year.</p> <p>Items required by the Women’s Health and Cancer Rights Act of 1998 and for prosthetic arms, legs, feet and hands are not subject to the DME limit.</p>	80% after Deductible has been met.	50% after Deductible has been met.  Pre-service Notification is required for Durable Medical Equipment in excess of \$1,000.
<p>22A. DIABETES SERVICES</p> <p>Diabetes Self-Management and Training Diabetic Eye Examinations</p> <p>Diabetes Self-Management Items</p> <p>Benefits for diabetes equipment that meets the definition of Durable Medical Equipment are subject to the limit stated under Durable Medical Equipment.</p>	<p>Depending upon where the Covered Health Service is provided, Benefits for diabetes self-management and training/diabetic eye examinations will be the same as those stated under each Covered Health Service category in this benefit summary.</p> <p>Depending upon where the Covered Health Service is provided, Benefits for diabetes self-management items will be the same as those stated under Durable Medical Equipment and in the Outpatient Prescription Drug Rider.</p>	<p>Depending upon where the Covered Health Service is provided, Benefits for diabetes self-management and training/diabetic eye examinations will be the same as those stated under each Covered Health Service category in this benefit summary.</p> <p>Depending upon where the Covered Health Service is provided, Benefits for diabetes self-management items will be the same as those stated under Durable Medical Equipment and in the Outpatient Prescription Drug Rider.</p> <p>Pre-service Notification is required for Durable Medical Equipment and Diabetes Equipment in excess of \$1,000.</p>

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
<b>22B. PROSTHETIC DEVICES</b> Benefits are limited to a single purchase of each type of prosthetic device. Prosthetic devices are not subject to the DME limit. Items required by the Women's Health and Cancer Rights Act of 1998 are not subject to the DME limit. Prosthetic arms, legs, feet and 20% coinsurance Network and Non-Network and are not subject to the DME limit.	80% after Deductible has been met.	50% after Deductible has been met.
<b>22C. HEARING AIDS FOR ADULTS</b> In-Network and Out-of-Network Benefits are limited to \$2,500 per year.	80% after Deductible has been met.	50% after Deductible has been met.
<b>23. OXYGEN</b>	Included under Durable Medical Equipment.	Included under Durable Medical Equipment.
<b>24. ORGAN TRANSPLANTS <sup>22</sup></b>		
<b>25. HOME HEALTH CARE <sup>22a</sup></b>	80% after Deductible has been met.	50% after Deductible has been met. Pre-service Notification is required.
<b>26. HOSPICE CARE <sup>22a, 22b</sup></b> Included in Hospice Care is bereavement support services which will be covered for a minimum of \$1,150 during the 12-month period following the Covered Person's death.	80% after Deductible has been met.	50% after Deductible has been met. Pre-service Notification is required.
<b>27. SKILLED NURSING FACILITY CARE <sup>23</sup></b> In-Network and Out-of-Network Benefits are limited to 100 days per year.	80% after Deductible has been met.	50% after Deductible has been met. Pre-service Notification is required.
<b>28. DENTAL CARE – ACCIDENTAL ONLY</b> Dental care related to accidental injury: Treatment, supplies and appliances that are needed to restore the mouth, sound natural teeth or jaws to the condition they were in immediately prior to the accident. The first dental services must be performed within 60 days of the accident unless the patient's medical condition prohibited the initial dental care from being provided within that timeframe. Only services provided within 12 months of the accident are covered.	Depending upon where the Covered Health Services is provided, Benefits for Dental care related to accidental injury treatment will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Services is provided, Benefits for Dental care related to accidental injury treatment will be the same as those stated under each Covered Health Service category in this Benefit Summary.
<b>29. VISION CARE</b>	Excluded	Excluded
<b>30. CHIROPRACTIC CARE</b>	Excluded	Excluded
<b>31. SIGNIFICANT ADDITIONAL COVERAGE SERVICES (list up to 5)</b> a) CHILDREN'S DENTAL ANESTHESIA b) CLEFT LIP AND CLEFT PALATE c) PKU TESTING AND TREATMENT d) TELEMEDICINE e) HEARING AIDS (MINOR CHILDREN) <sup>23a</sup>	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.	Depending upon where the Covered Health Service is provided, Benefits will be the same as those stated under each Covered Health Service category in this Benefit Summary.  Pre-service Notification is required.

**PART C: LIMITATIONS AND EXCLUSIONS**

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
32. PERIOD DURING WHICH PRE-EXISTING CONDITIONS ARE NOT COVERED. <sup>24,25</sup>	Six months for all pre-existing conditions for groups with less than 50 employees. For groups with 51 or more employees, the exclusion for pre-existing condition does not apply.	Six months for all pre-existing conditions for groups with less than 50 employees. For groups with 51 or more employees, the exclusion for pre-existing condition does not apply.
33. EXCLUSIONARY RIDERS. Can an individual's specific, pre-existing condition be entirely excluded from the policy?	No	No
34. HOW DOES THE POLICY DEFINE A "PRE-EXISTING CONDITION"?	A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received within the last 6 months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on a newly adopted child, a child placed for adoption, a newborn, other special enrollees or for pregnancy.	A pre-existing condition is a condition for which medical advice, diagnosis, care or treatment was recommended or received within the last 6 months immediately preceding the date of enrollment or, if earlier, the first day of the waiting period; except that pre-existing condition exclusions may not be imposed on a newly adopted child, a child placed for adoption, a newborn, other special enrollees or for pregnancy.
35. WHAT TREATMENTS AND CONDITIONS ARE EXCLUDED UNDER THIS POLICY?	Standard exclusions, including benefits covered by employer liability laws; care that is not medically necessary; cosmetic care; custodial care; dental care except for accidents <sup>21a</sup> ; educational training problems; experimental and investigational procedures; eye glasses and contact lenses; hearing aids and fitting <sup>21b</sup> ; learning disorders; marital or social counseling; nursing home care except as specifically otherwise covered under the policy requirements of this plan; sexual dysfunction, infertility treatment and counseling except as specifically otherwise covered under the policy requirements of this plan; TMJ; treatment for work-related illnesses and injuries except for those individuals who are not required to maintain or be covered by workers' compensation insurance as defined by workers' compensation laws <sup>22</sup> ; transplants except for those listed above; charges related to the surgical treatment of obesity; and war.	

**PART D: USING THE PLAN**

	<b>IN-NETWORK</b>	<b>OUT-OF-NETWORK <sup>2</sup></b>
36. Does the enrollee have to obtain a referral and/or prior notification for specialty care in most or all cases?	No	No
37. Is prior notification required for surgical procedures and hospital care (except in an emergency)?	Prior notification is required for selected procedures.	Prior notification is required for selected procedures.
38. If the provider charges more for a covered service than the plan normally pays, does the enrollee have to pay the difference?	No	Yes
39. What is the main customer service number?	<p>Prior to receiving ID card, contact your Employer Benefits Administrator</p> <p>After receiving ID card, contact the Customer Service Department at the toll free number listed on your ID card</p> <p>Sales and Marketing office – 800-516-3344</p>	<p>Prior to receiving ID card, contact your Employer Benefits Administrator</p> <p>After receiving ID card, contact the Customer Service Department at the toll free number listed on your ID card</p> <p>Sales and Marketing office – 800-516-3344</p>
40. Whom do I write/call if I have a complaint or want to file a grievance?	<p>Contact the Customer Service Department at toll free number listed on your ID card</p> <p>UnitedHealthcare National Appeals Service Center</p> <p>P.O. Box 659773</p> <p>San Antonio, TX 78265-9773</p>	<p>Contact the Customer Service Department at toll free number listed on your ID card</p> <p>UnitedHealthcare National Appeals Service Center</p> <p>P.O. Box 659773</p> <p>San Antonio, TX 78265-9773</p>
41. Whom do I contact if I'm not satisfied with the resolution of my complaint or grievance?	<p>Write to:</p> <p>Colorado Division of Insurance ICARE Section</p> <p>1560 Broadway, Suite 850 Denver, CO 80202</p>	<p>Write to:</p> <p>Colorado Division of Insurance ICARE Section</p> <p>1560 Broadway, Suite 850 Denver, CO 80202</p>
42. To assist in filing a grievance, indicate the form number of this policy; whether it is individual, small group, or large group only or group-all sizes.	<p>Policy Form COC.CER.I.07.CO Group-all sizes</p>	<p>Policy Form COC.CER.I.07.CO Group-all sizes</p>
43. Does the plan have a binding arbitration clause?	No	No

## **Endnotes**

<sup>1</sup> **“Network”** refers to a specified group of physicians, hospitals, medical clinics and other health care providers that the carrier may require you to use in order for you to get any coverage at all under the plan, or that the carrier may encourage you to use because it may pay more of your bill if you use their network providers (i.e., go in-network) than if you don't (i.e., go out-of-network).

<sup>2</sup> Out-of-Network cost sharing (deductibles, coinsurance, and out-of-pocket maximums) levels apply **ONLY IF** the carrier has network providers for the covered benefit and insured /member goes out of the network. Otherwise, in-network levels apply.

<sup>3</sup> “Out-of-pocket annual maximum” refers to the maximum amount the insured/member will have to pay for allowable covered expenses under a health plan, which includes the deductible, coinsurance and copays, as specified. The deductible and copays for prescription drugs, however, are not applied to the out-of-pocket maximum. Under the standard plans, copays for other than prescription drugs are applied to the out-of-pocket maximum on HMO plans only.

<sup>4</sup> However, notwithstanding the copay amounts listed in this standard HMO plan, under no circumstances, with the exception of the prescription drug benefit, shall the copay amount paid by the insured/member exceed 50% of charges for any single service.

<sup>5</sup> Medical office visits include physician, mid-level practitioner, and specialist visits, including the provision of injections of injectable drugs and outpatient psychotherapy visits for biologically based mental illnesses.

<sup>6</sup> Effective January 1, 2010, coverage includes all preventive services as mandated by 10-16-104 (18), C.R.S in accordance with “A” and “B” recommendations of the U.S. Preventive Services Task Force, or any successor organization, sponsored by the Agency for Healthcare Research and Quality, the health services research arm of the federal Department of Health and Human Services. See Attachment 1 for list of covered preventive services. Immunizations for children up to age 13 shall be provided in accordance with Colorado Insurance Bulletin B4.24. For the standard HMO plan, services are covered only if they are rendered by a provider who is designated by and affiliated with the HMO.

<sup>6a</sup> Coverage shall be provided for asymptomatic, average risk adults who are 50 to 75 years of age and all covered persons who are at high risk for colorectal cancer, including covered persons who have a family medical history of colorectal cancer; a prior occurrence of cancer or precursor neoplastic polyps; a prior occurrence of a chronic digestive disease condition such as inflammatory bowel disease, Crohn's disease, or ulcerative colitis; or other predisposing factors as determined by the provider.

<sup>7</sup> Well baby care includes an in-hospital newborn pediatric visit and newborn hearing screening. Well-baby charges incurred during the hospital stay are covered under the mother's deductible.

<sup>8</sup> The hospital copay applies to mother and well baby together; there are not separate copays.

<sup>9</sup> Includes expendable medical supplies for the treatment of diabetes and medically necessary medical foods for inherited enzymatic disorders caused by single gene defects involved in the metabolism of amino, organic, and fatty acids pursuant to 10-16-104(1)(c)(III), C.R.S. Carriers are allowed to provide a mail order benefit or discount in the manner they do for their most frequently sold non-basic, non-standard group health benefit plan in Colorado. Additionally, as noted above in footnote 3, prescription drug benefit deductibles and copays are not applied to the out-of-pocket maximums. Coverage levels for injectable drugs are based on place of service (e.g., office: included under office visit copay; pharmacy: covered at appropriate copay level based on drug type).

<sup>9a</sup> Prescription drugs otherwise excluded are not covered, regardless of whether preferred generic, preferred brand name, or non-preferred.

<sup>10</sup> Inpatient care includes all physician, surgical, and other services delivered during a hospital stay.

<sup>10a</sup> Copay includes all physician, facility services and supplies delivered during the visit.

<sup>11</sup> Includes low dose mammography screening not otherwise covered under the list of preventive care services, as mandated by Colorado law, 10-16-104(18)(b)(III)(C), C.R.S. Diagnostic services do not include therapeutic treatment.

<sup>12</sup> **“Emergency care”** means services delivered by an emergency care facility which are necessary to screen and stabilize a covered person. The plan must cover this care if a prudent lay person having average knowledge of

health services and medicine and acting reasonably would have believed that an emergency medical condition or life or limb threatening emergency existed.

<sup>13</sup> Non-emergency care delivered in an emergency room is covered only if the covered person receiving such care was referred to the emergency room by his/her carrier or primary care physician. If emergency departments are used by the carrier for non-emergency after hours care, then urgent care coinsurance and copays apply.

<sup>14</sup> Emergency copay is waived if patient is admitted to hospital since hospital copay would apply.

<sup>15</sup> "Biologically based mental illnesses" means schizophrenia, schizoaffective disorder, bipolar affective disorder, major depressive disorder, specific obsessive-compulsive disorder, and panic disorder. Outpatient psychotherapy visits for biologically based mental illnesses are covered at the same level as medical office visits; however, the copay amount paid by the insured/member shall not exceed 50% of the charge for any single office visit.

<sup>16</sup> Pursuant to 10-16-105(1), C.R.S., the following small employers may exclude mental health coverage from their plans: any small employer who has not provided group sickness and accident insurance to employees after July 1, 1989, and any small employer who has provided group sickness and a accident from a person on entity licensed pursuant to 10-3-903.5, C.R.S., that did not include mental health coverage after July 1, 1989. However, carriers allowing for such an exclusion must follow all the relevant provisions of 10-16-105(2), C.R.S., relating to such an exclusion.

<sup>17</sup> The day cost of residential care must be less than or equal to the cost of a partial day of hospitalization. Each two days of residential or partial hospital care counts as one day of inpatient care.

<sup>18</sup> Carriers shall also offer alcoholism coverage pursuant to 10-16-104(9), C.R.S., as may be amended.

<sup>19</sup> Federally-qualified HMOs shall comply with the alcohol and drug abuse benefit for federally qualified HMOs pursuant to 42 C.F.R., Section 417.101(a)(5).

<sup>20</sup> Coverage for medically necessary therapeutic treatment only; benefits will not be paid for maintenance therapy after maximum medical improvement achieved, except as required by law for children under 6 years of age. The services covered and the benefits provided for children under 6 years of age must be in accordance with the requirements of 10-16-104, C.R.S., subsection (1.3) and (1.7).

<sup>21</sup> Coverage for lesser of purchase or rental price for medically necessary durable medical equipment. DME includes, but is not limited to, home-administered oxygen and reusable equipment for the treatment of diabetes. The cost of prosthetics does not apply to the annual DME maximum. The benefit level for prosthetic devices for arms or legs or parts thereof shall be as required by 10-16-104(14), C.R.S. Repair or replacement of defective equipment is covered at no additional charge; repair and replacement needed because of normal usage is covered, but repair and replacement needed due to misuse/abuse by the insured/member is **not** covered.

<sup>22</sup> Transplants will be covered only if they are medically necessary and meet clinical standards for the procedure and shall include animal-to-human and artificial and mechanical devices as medically appropriate.

<sup>22a</sup> Covered services are defined in Colorado Insurance Regulation 4-2-8.

<sup>22b</sup> Although the number of days for this benefit is not limited, ancillary services, such as bereavement, shall be provided consistent with Colorado Insurance Regulation 4-2-8.

<sup>23</sup> Coverage for medically necessary skilled nursing facility care only. Benefits will not be paid for custodial care or maintenance care or when maximum medical improvement is achieved and no further significant measurable improvement can be anticipated.

<sup>23a</sup> As of January 1, 2009, hearing aids for dependent children under the age of 18 are covered in compliance with 10-16-104(19), C.R.S. The coverage includes the initial assessment, fitting, adjustments, and the required auditory training. Initial hearing aids and replacement hearing aids are not covered more frequently than every five (5) years; however, a new hearing aid is covered when alterations to the existing hearing aid cannot adequately meet the needs of the child. Hearing aids are not considered to be durable medical equipment. Benefits shall be provided in the same manner as the same types of services for other covered conditions and are determined by where the hearing aid is accessed (i.e. an office visit copay will apply if the hearing aid is provided as part of an office visit). Hearing aids are subject to utilization review as provided in 10-16-112, 10-16-113 and 10-16-113.5, C.R.S.

<sup>24</sup> "Waiver of pre-existing condition exclusions". State law requires carriers to waive some or all of the pre-existing condition exclusion period based on other coverage the insured/member recently may have had.

<sup>25</sup> The carrier shall waive any time period applicable to a pre-existing condition limitation period for the period of time and individual was covered by creditable coverage, if such creditable coverage was continuous to a date not more than ninety days prior to the effective date of the new coverage. Any waiting period before the effective date of the new coverage applied by the employer or the carrier shall not be considered a lapse of coverage and shall count toward satisfying any applicable pre-existing condition limitation.

<sup>25a</sup> Dental care related to accidental injury: treatment, supplies and appliances that are needed to restore the

mouth, sound natural teeth or jaws to the condition they were in immediately prior to the accident. The first dental services must be performed within 60 days of the accident unless the patient's medical condition prohibits the initial dental care from being provided within that timeframe. Only services provided within 12 months of the accident are covered.

<sup>25b</sup> As of January 1, 2009, only hearing aids for dependent children under the age of 18 are covered in compliance with 10-16-104(19), C.R.S.

<sup>26</sup> Except that, if a workers' compensation policy is in place (although not required by state labor law), the workers' compensation policy, not this plan, is responsible for medical benefits for work-related illnesses and injuries. Also, if this plan is a federally qualified HMO plan, proof of workers' compensation coverage, if such coverage is required by law, may be required as a condition of coverage *if* such proof is required on the HMO's other small employer plans.

IT IS UNLAWFUL TO KNOWINGLY PROVIDE FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE COMPANY. PENALTIES MAY INCLUDE IMPRISONMENT, FINES, DENIAL OF INSURANCE, AND CIVIL DAMAGES. ANY INSURANCE COMPANY OR AGENT OF AN INSURANCE COMPANY WHO KNOWINGLY PROVIDES FALSE, INCOMPLETE, OR MISLEADING FACTS OR INFORMATION TO A POLICYHOLDER OR CLAIMANT FOR THE PURPOSE OF DEFRAUDING OR ATTEMPTING TO DEFRAUD THE POLICYHOLDER OR CLAIMANT WITH REGARD TO A SETTLEMENT OR AWARD PAYABLE FROM THE INSURANCE PROCEEDS SHALL BE REPORTED TO THE COLORADO DIVISION OF INSURANCE WITHIN THE DEPARTMENT OF REGULATORY AGENCIES.

UNITEDHEALTHCARE HAS PREPARED AND MAINTAINS A NETWORK ACCESS PLAN THAT DESCRIBES HOW THE PLAN MONITORS THE NETWORK OF PROVIDERS TO ENSURE THAT YOU HAVE ACCESS TO NETWORK PROVIDERS. THE ACCESS PLAN ALSO HAS INFORMATION ON THE REFERRAL PROCESSES, COMPLAINT PROCEDURES, QUALITY PROGRAMS AND EMERGENCY SERVICES COVERAGE PROVISIONS. THE NETWORK ACCESS PLAN IS AVAILABLE AT THE PLAN'S OFFICE: 8051 E. MAPLEWOOD AVENUE, SUITE 300, GREENWOOD VILLAGE, CO, 80111 OR CALL (800) 842-4509.

## EXCLUSIONS AND LIMITATIONS

Except as may be specifically provided in Section 1 of your Certificate of Coverage (COC) or through a Rider to the Policy, the following are not covered:

### A. Alternative Treatments

Acupressure; acupuncture; aromatherapy; hypnotism; massage therapy; rolfing; art, music, dance, horseback therapy; and other forms of alternative treatment as defined by the National Center for Complementary and Alternative Medicine (NCCAM) of the National Institutes of Health. This exclusion does not apply to osteopathic care for which Benefits are provided as described in Section 1 of the COC.

### B. Dental

Dental care (which includes dental X-rays, supplies and appliances and all associated expenses, including hospitalizations and anesthesia) except as described under Children's Dental Anesthesia and Cleft Lip and Cleft Palate Treatment in Section 1 of the COC. This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Dental Services – Accident Only in Section 1 of the COC. This exclusion does not apply to dental care (oral examination, X-rays, extractions and non-surgical elimination of oral infection) required for the direct treatment of a medical condition for which Benefits are available under the Policy, limited to: Transplant preparation; prior to initiation of immunosuppressive drugs; the direct treatment of cancer or cleft palate; as described under Children's Dental Anesthesia in Section 1 of the COC. Dental care that is required to treat the effects of a medical condition, but that is not necessary to directly treat the medical condition, is excluded. Examples include treatment of dental caries resulting from dry mouth after radiation treatment or as a result of medication. Endodontics, periodontal surgery and restorative treatment are excluded. Preventive care, diagnosis, treatment of or related to the teeth, jawbones or gums. Examples include: extraction, restoration, and replacement of teeth; medical or surgical treatment of dental conditions; and services to improve dental clinical outcomes. This exclusion does not apply to accidental-related dental services for which Benefits are provided as described under Dental Services – Accidental Only in Section 1 of the COC. Dental implants, bone grafts and other implant-related procedures. This exclusion does not apply to accident-related dental services for which Benefits are provided as described under Children's Dental Anesthesia, Cleft Lip and Cleft Palate Treatment and Dental Services – Accident Only in Section 1 of the COC. Dental braces (orthodontics) except as described under Cleft Lip and Cleft Palate Treatment in Section 1 of the COC. Treatment of congenitally missing, malpositioned, or supernumerary teeth, even if part of a Congenital Anomaly except as described under Children's Dental Anesthesia and Cleft Lip and Cleft Palate Treatment in Section 1 of the COC.

### C. Devices, Appliances and Prosthetics

Devices used specifically as safety items or to affect performance in sports-related activities. Orthotic appliances that straighten or re-shape a body part. Examples include foot orthotics, cranial banding and some types of braces, including over-the-counter orthotic braces. The following items are excluded, even if prescribed by a Physician: blood pressure cuff/monitor; enuresis alarm; home coagulation testing equipment; non-wearable external defibrillator; trusses; ultrasonic nebulizers. Devices and computers to assist in communication and speech except for speech aid prosthetics and tracheo-esophageal voice prosthetics. Oral appliances for snoring. Repairs to prosthetic devices due to misuse, malicious damage or gross neglect. Replacement of prosthetic devices due to misuse, malicious damage or gross neglect or to replace lost or stolen items.

### D. Drugs

Prescription drug products for outpatient use that are filled by a prescription order or refill. Self-injectable medications. This exclusion does not apply to medications which, due to their characteristics (as determined by us), must typically be administered or directly supervised by a qualified provider or licensed/certified health professional in an outpatient setting. Non-injectable medications given in a Physician's office. This exclusion does not apply to non-injectable medications that are required in an Emergency and consumed in the Physician's office. Over-the-counter drugs and treatments. Growth hormone therapy.

### E. Experimental, Investigational or Unproven Services

Experimental or Investigational and Unproven Services and all services related to Experimental or Investigational and Unproven Services are excluded. The fact that an Experimental or Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental or Investigational or Unproven in the treatment of that particular condition. This exclusion does not apply to a prescribed drug if the drug has been approved by the Food and Drug Administration (FDA) as an "investigational new drug for treatment use"; or if it is a drug classified by the National Cancer Institute as a Group C cancer drug when used for treatment of a "life-threatening disease" as that term is defined in FDA regulations. This exclusion does not apply to Covered Health Services provided during a clinical trial for which benefits are provided as described in Section 1 of the COC.

### F. Foot Care

Routine foot care. Examples include the cutting or removal of corns and calluses. This exclusion does not apply to preventive foot care for Covered Persons with diabetes for which Benefits are provided as described under Diabetes Services in Section 1 of the COC. Nail trimming, cutting, or debriding. Hygienic and preventive maintenance foot care. Examples include: cleaning and soaking the feet; applying skin creams in order to maintain skin tone. This exclusion does not apply to preventive foot care for Covered Persons who are at risk of neurological or vascular disease arising from diseases such as diabetes. Treatment of flat feet or subluxation of the foot. Shoes; shoe orthotics; shoe inserts and arch supports.

### G. Medical Supplies

Prescribed or non-prescribed medical supplies and disposable supplies. Examples include: elastic stockings, ace bandages, gauze and dressings, urinary catheters, ostomy supplies. This exclusion does not apply to: Disposable supplies necessary for the effective use of Durable Medical Equipment for which Benefits are provided as described under Durable Medical Equipment in Section 1 of the COC. Diabetic supplies for which Benefits are provided as described under Diabetes Services in Section 1 of the COC. Tubing and masks, except when used with Durable Medical Equipment as described under Durable Medical Equipment as described in Section 1 of the COC.

### H. Mental Health/Substance Abuse

Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Mental Health

Services and Substance Abuse Services that extend beyond the period necessary for short-term evaluation, diagnosis, treatment, or crisis intervention. Mental Health Services as treatment for insomnia and other sleep disorders, neurological disorders and other disorders with a known physical basis. Treatment for conduct and impulse control disorders, personality disorders, paraphilias and other Mental Illnesses that will not substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national standards of clinical practice, as reasonably determined by the Mental Health/Substance Abuse Designee. Services utilizing methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol, Cyclazocine, or their equivalents). Treatment provided in connection with or to comply with involuntary commitments, police detentions, court ordered treatment and other similar arrangements, unless authorized by the Mental Health/Substance Abuse Designee. Services or supplies for the diagnosis or treatment of Mental Illness, alcoholism or substance abuse disorders that, in the reasonable judgment of the Mental Health/Substance Abuse Designee, are any of the following: Not consistent with prevailing national standards of clinical practice for the treatment of such conditions. Not consistent with prevailing professional research demonstrating that the services or supplies will have a measurable and beneficial health outcome. Typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective. Not consistent with the Mental Health/Substance Abuse Designee's level of care guidelines or best practices as modified from time to time. The Mental Health/Substance Abuse Designee may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information regarding whether a service or supply meets any of these criteria.

### I. Neurobiological Disorders – Autism Spectrum Disorders

Services as treatments of sexual dysfunction and feeding disorders as listed in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Autism Spectrum Disorder services that extend beyond the period necessary for evaluation, diagnosis, the application of evidence-based treatments or crisis intervention to be effective. Any treatments or other specialized services designed for Autism Spectrum Disorder that are not backed by credible research demonstrating that the services or supplies have a measurable and beneficial health outcome and therefore considered Experimental or Investigational or Unproven Services. Mental retardation as the primary diagnosis defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association. Tuition for or services that are school-based for children and adolescents under the Individuals with Disabilities Education Act. Learning, motor skills and primary communication disorders as defined in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association and which are not a part of Autism Spectrum Disorder. Treatments for the primary diagnoses of learning disabilities, conduct and impulse control disorders, personality disorders, paraphilias, and other Mental Illnesses that will not substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national standards of clinical practice, as reasonably determined by the Mental Health/Substance Abuse Designee. Treatment provided in connection with or to comply with involuntary commitments, police detentions, court-ordered treatment and other similar arrangements, unless authorized by the Mental Health/Substance Abuse Designee. Services or supplies for the diagnosis or treatment of Mental Illness that, in the reasonable judgment of the Mental Health/Substance Abuse Designee, are any of the following: not consistent with generally accepted standards of medical practice for the treatment of such conditions; not consistent with services backed by credible research soundly demonstrating that the services or supplies will have measurable and beneficial health outcome, and therefore considered experimental; typically do not result in outcomes demonstrably better than other available treatment alternatives that are less intensive or more cost effective; not consistent with the Mental Health/Substance Abuse Designee's level of care guidelines or best practices as modified from time to time; not clinically appropriate in terms of type, frequency, extent, site and duration of treatment, and considered ineffective for the patient's Mental Illness, substance use disorder or condition based on generally accepted standards of medical practice and benchmarks. The Mental Health/Substance Abuse Designee may consult with professional clinical consultants, peer review committees or other appropriate sources for recommendations and information regarding whether or supply meets any of these criteria.

### J. Nutrition

Individual and group nutritional counseling. This exclusion does not apply to medical nutritional education services that are provided by appropriately licensed or registered health care professionals when both of the following are true: Nutritional education is required for a disease in which patient self-management is an important component of treatment. There exists a knowledge deficit regarding the disease which requires the intervention of a trained health professional. Enteral feedings, even if the sole source of nutrition except for the first 31 days of life. Benefits for medical foods associated with PKU are described under the Outpatient Prescription Drug Rider. Infant formula and donor breast milk. Nutritional or cosmetic therapy using high dose or mega quantities of vitamins, minerals or elements and other nutrition-based therapy. Examples include supplements, electrolytes, and foods of any kind (including high protein foods and low carbohydrate foods).

### K. Personal Care, Comfort or Convenience

Television; telephone; beauty/barber service; guest service. Supplies, equipment and similar incidental services and supplies for personal comfort. Examples include: air conditioners, air purifiers and filters, dehumidifiers; batteries and battery chargers; breast pumps; car seats; chairs, bath chairs, feeding chairs, toddler chairs, chair lifts, recliners; electric scooters; exercise equipment; home modifications such as elevators, handrails and ramps; hot tubs; humidifiers; Jacuzzi's; mattresses; medical alert systems; motorized beds; music devices; personal computers, pillows; power-operated vehicles; radios; saunas; stair lifts and stair glides; strollers; safety equipment; speech generating devices; treadmills; vehicle modifications such as van lifts; video players, whirlpools.

### L. Physical Appearance

Cosmetic Procedures. See the definition in Section 9 of the COC. Examples include: pharmacological regimens, nutritional procedures or treatments. Scar or tattoo removal or revision procedures (such as salabrasion, chemosurgery and other such skin abrasion

procedures). Skin abrasion procedures performed as a treatment for acne. Liposuction or removal of fat deposits considered undesirable, including fat accumulation under the male breast and nipple. Treatment for skin wrinkles or any treatment to improve the appearance of the skin. Treatment for spider veins. Hair removal or replacement by any means. Replacement of an existing breast implant if the earlier breast implant was performed as a Cosmetic Procedure. Note: Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy. See Reconstructive Procedures in Section 1 of the COC. Treatment of benign gynecomastia (abnormal breast enlargement in males). Breast reduction except as coverage is required by the Women's Health and Cancer Right's Act of 1998 for which Benefits are described under Reconstructive Procedures in Section 1 of the COC. Physical conditioning programs such as athletic training, body -building, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs whether or not they are under medical supervision. Weight loss programs for medical reasons are also excluded.

#### **M. Preexisting Conditions**

Benefits for the treatment of a Preexisting Condition are excluded until the earlier of the following: The date you have had Continuous Creditable Coverage for 6 months; or the date you have had Continuous Creditable Coverage for 18 months if you are a Late Enrollee. This exclusion does not apply to newborn children or newly adopted children under the age of 18, including a child placed for adoption. This exclusion for newborn and adopted children no longer applies after the end of the first 90-day period during which the child has not had Continuous Creditable Coverage. Pregnancy is not considered a Preexisting Condition, as indicated in the definition of Preexisting Condition in Section 9 of the COC.

#### **N. Procedures and Treatments**

Excision or elimination of hanging skin on any part of the body. Examples include plastic surgery procedures called abdominoplasty or abdominal panniculectomy, and brachioplasty. Medical and surgical treatment of excessive sweating (hyperhidrosis). Medical and surgical treatment for snoring, except when provided as a part of treatment for documented obstructive sleep apnea. Rehabilitation services and Manipulative Treatment to improve general physical condition that are provided to reduce potential risk factors, where significant therapeutic improvement is not expected, including but not limited to routine, long-term or maintenance/preventive treatment except as described under Rehabilitation Services – Outpatient Therapy and Rehabilitation Services – Outpatient Therapy (Congenital Defects and Birth Abnormalities) in Section 1 of the COC. Speech therapy except as described under Rehabilitation Services – Outpatient Therapy in Section 1 of the COC; or speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke, cancer, Congenital anomaly, or autism spectrum disorders. Therapy for the care and treatment of congenital defect and birth abnormalities for children from age 3 to age 6 are covered, without regard to whether the condition is acute or chronic and without regard to whether the purpose of the therapy is to maintain or to improve functional capacity; or as described under Cleft Lip and Cleft Palate Treatment in Section 1 of the COC. Psychosurgery. Sex transformation operations. Physiological modalities and procedures that result in similar or redundant therapeutic effects when performed on the same body region during the same visit or office encounter. Biofeedback. Manipulative treatment (the therapeutic application of chiropractic and osteopathic manipulative treatment with or without ancillary physiological treatment and/or rehabilitative methods rendered to restore/improve motion, reduce pain and improve function). Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature. Upper and lower jawbone surgery except as required for direct treatment of acute traumatic Injury, dislocation, tumors or cancer. Orthognathic surgery, jaw alignment and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea. Surgical and non-surgical treatment of obesity. Stand-alone multi-disciplinary smoking cessation programs. Breast reduction except as coverage is required by the Women's Health and Cancer Right's Act of 1998 for which Benefits are described under Reconstructive Procedures in Section 1 of the COC.

#### **O. Providers**

Services provided at a free-standing or Hospital-based diagnostic facility without an order written by a Physician or other provider. Services which are self-directed to a free-standing or Hospital-based diagnostic facility. Services ordered by a Physician or other provider who is an employee or representative of a free-standing or Hospital-based diagnostic facility, when that Physician or other provider has not been actively involved in your medical care prior to ordering the service, or is not actively involved in your medical care after the service is received. This exclusion does not apply to mammography.

#### **P. Reproduction**

Health services and associated expenses for infertility treatments, including assisted reproductive technology, regardless of the reason for the treatment. This exclusion does not apply to services required to treat or correct underlying causes of infertility. Surrogate parenting, donor eggs, donor sperm and host uterus. Storage and retrieval of all reproductive materials. Examples include eggs, sperm, testicular tissue and ovarian tissue. The reversal of voluntary sterilization. Fetal reduction surgery.

#### **Q. Services Provided under another plan**

Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements. This includes, but is not limited to, coverage required by workers' compensation or similar legislation. This exclusion does not apply to Enrolling Groups that are not required by law to purchase or provide, through other arrangements, workers' compensation insurance for employees, owners and/or partners. Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.

#### **R. Transplants**

Health services for organ and tissue transplants, except those described under Transplantation Services in Section 1 of the COC. Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. (Donor costs that are directly related to organ removal are payable for a transplant through the organ recipient's Benefits under the Policy.) Transplants will be covered only if they are medically necessary and meet clinical standards for the procedure and shall include animal -to-human and artificial and mechanical devices as medically appropriate.

#### **S. Travel**

Health services provided in a foreign country, unless required as Emergency Health Services. Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to Covered Health Services received from a Designated Facility or Designated Physician may be reimbursed at our discretion.

#### **T. Types of Care**

Multi-disciplinary pain management programs provided on an inpatient basis. Custodial care or maintenance care; domiciliary care. Private duty nursing. Respite care. This exclusion does not apply to respite care that is part of and integrated hospice care program of services provided to a terminally ill person by a licensed hospice care agency for which Benefits are described in Section 1 of the COC. Rest cures. Services of personal care attendants. Work hardening (individualized treatment programs designed to return a person to work or to prepare a person for specific work).

#### **U. Vision and Hearing**

Purchase cost and fitting charge for eye glasses and contact lenses. Routine vision examinations, including refractive examinations to determine the need for vision correction. Implantable lenses used only to correct a refractive error (such as Intacs corneal implants). Bone Anchored Hearing Aids except when either of the following applies: For Covered Persons with craniofacial anomalies whose abnormal or absent ear canals preclude the use of a wearable hearing aid. For Covered Persons with hearing loss of sufficient severity that it would not be adequately remedied by a wearable hearing aid. More than one bone anchored hearing aid per Covered Person who meets the above coverage criteria during the entire period of time the Covered Person is enrolled under the Policy. Repairs and/or replacement for a bone anchored hearing aid for Covered Persons who meet the above coverage criteria, other than for malfunctions. This exclusion does not apply to hearing aids for minor children as described under Hearing Aids for Minor Children. Eye exercise or vision therapy. Surgery that is intended to allow you to see better without glasses or other vision correction. Examples include radial keratotomy, laser, and other refractive eye surgery.

#### **V. All Other Exclusions**

Health services and supplies that do not meet the definition of a Covered Health Service – see the definition in Section 9 of the COC. Physical, psychiatric or psychological exams, testing, vaccinations, immunizations except as otherwise recommended by the Advisory Committee on Immunization Practices to the Centers for Disease Control and Prevention in the federal Department of Health and Human Services, or treatments that are otherwise covered under the Policy when: required solely for purposes of career, school, sports or camp, travel, employment, insurance, marriage or adoption. Related to judicial or administrative proceedings or orders. Conducted for purposes of medical research; required to obtain or maintain a license of any type. Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country. Health services received after the date your coverage under the Policy ends. This applies to all health services, even if the health service is required to treat a medical condition that arose before the date your coverage under the Policy ended. Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Policy. Charges in excess of Eligible Expenses or in excess of any specified limitation. Long term (more than 30 days) storage. Autopsy. Foreign language and sign language services. Services and supplies solely for the treatment of intractable pain, including but not limited to services provided by a pain management specialist. For purposes of this exclusion, "pain management" means a pain state in which the cause of the pain cannot be removed and which, in the generally accepted course of medical practice, no relief or cure of the cause of the pain is possible, or none has been found after reasonable efforts including, but not limited to, evaluation by the attending physician and one or more Physicians specializing in the treatment of the area, system, or organ of the body perceived as the source of pain. Consultation provided by a provider by telephone or facsimile except as required by Colorado law.

This summary of Benefits is intended only to highlight your Benefits and should not be relied upon to fully determine coverage. This plan may not cover all your health care expenses. Please refer to the Certificate of Coverage for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Certificate of Coverage, the Certificate of Coverage prevails. Terms that are capitalized in the Benefit Summary are defined in the Certificate of Coverage.

## Colorado Health Plan Description Form Addendum



UnitedHealthcare Insurance Company  
In-Network and Out-of-Network

### IN-NETWORK

### OUT-OF-NETWORK

	IN-NETWORK	OUT-OF-NETWORK
Routine Cancer Screening Coverage		
1) Breast Cancer Screening	1) Same as 8, 9, 13A and 14	1) Same as 8, 9, 13A and 14
2) Cervical Cancer Screening	2) Same as 8, 9 and 14	2) Same as 8, 9 and 14
3) Colorectal Cancer Screening <sup>6a</sup>	3) Same as 8, 9 and 14	3) Same as 8, 9 and 14
4) Prostate Cancer Screening	4) Same as 8, 9 and 14	4) Same as 8, 9 and 14

Benefits for Routine Cancer Screenings are paid the same as Routine Medical Office Visits, Outpatient Diagnostic Services (for Mammography testing only) and Laboratory and X-Ray services.

A Deductible does not apply to Routine Cancer Screenings.

There is no age limitation and no limit as to the number of screenings per year, when services are provided by a network provider. Certain limitations apply when services are provided by an out-of-network provider.

Please refer to the Certificate of Coverage for complete information on Routine Cancer Screening services and limitations.

Attachment 1

<b>Covered Preventive Services <sup>1</sup></b>	
All Persons	Chicken pox vaccination for all persons who have not had chicken pox.
Females	Full cost of cervical cancer vaccine <sup>1a</sup>
All Children	Immunizations, including the influenza and pneumococcal vaccinations pursuant to the schedule established by the ACIP <sup>1b, 4</sup> . Immunization deficient children are not bound by “recommended ages”.
Age 0-12 months	1 newborn home visit during first week of life if newborn released from hospital less than 48 hours after delivery.
	6 well-child visits <sup>2</sup>
	1 PKU
Age 13-35 months	3 well-child visits
Age 3-6	4 well-child visits
Age 7-12	4 well-child visits
Age 13-18	1 age appropriate health maintenance visit <sup>3</sup> every year
	1 Td
	Females: screening pap smears not to exceed 1 per year <sup>4</sup>
	1 hepatitis B vaccination if not given previously <sup>4</sup>
Age 18 and older	Tobacco use screening and tobacco cessation interventions by any provider furnishing primary care services to the patient in accordance with the A or B recommendations of the U.S. Preventive Services Task Force  Alcohol misuse screening and behavioral counseling interventions by any provider furnishing primary care services to the patient in accordance with the A or B recommendations of the U.S. Preventive Services Task Force.
Age 19-39	1 Td every ten years
	1 age appropriate health maintenance visit every three years
	Influenza and pneumococcal vaccinations pursuant to the schedule established by the ACIP <sup>1b, 4</sup> .
	Females: screening pap smears not to exceed 1 per year <sup>4</sup>
	Males ages 20-34: Screening for lipid disorders if at an increased risk for coronary heart disease in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .  Males ages 35-39: Screening for lipid disorders in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .  Females ages 20-39: Screening for lipid disorders if at an increased risk for coronary heart disease in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .

Age 40-64	1 Td every ten years
	Influenza and pneumococcal vaccinations pursuant to the schedule established by the ACIP <sup>1b, 4</sup> .
	Adult ages 50-64: Colorectal screening in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .
	1 age appropriate health maintenance visit every 24 months
	Females ages 40-64: 1 screening mammogram and clinical breast exam every 1 to 2 years (annually, if high risk) <sup>4</sup>
	Females: screening pap smears not to exceed 1 per year <sup>4</sup>
	Males: Screening for lipid disorders in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> . Females: Screening for lipid disorders if at an increased risk for coronary heart disease in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .
	Males: Prostate screening as specified in state law <i>(Not covered under the Basic Limited Mandate Health Benefit Plans and the Basic HSA Limited Mandate Health Benefit Plans.)</i>
Age 65 and older	Influenza and pneumococcal vaccinations pursuant to the schedule established by the ACIP <sup>1b, 4</sup> .
	Females: screening pap smears not to exceed 1 per year <sup>4</sup>
	1 Td every ten years
	1 age appropriate health maintenance visit every year
	Males: Screening for lipid disorders in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> . Females: Screening for lipid disorders if at an increased risk for coronary heart disease in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .
	Females: 1 screening mammogram and clinical breast exam every 1 to 2 years (annually, if high risk) <sup>4</sup>
	Adult ages 65-75: Colorectal screening in accordance with the A or B recommendations of the U.S. Preventive Services Task Force <sup>4</sup> .
	Males: Prostate screening as specified in state law <i>(Not covered under the Basic Limited Mandate Health Benefit Plans and the Basic HSA Limited Mandate Health Benefit Plans.)</i>

**1** Not all preventive services and screenings are specifically listed, but the list is considered to include all services and screenings deemed to be preventive by the Federal Department of the Treasury for HSA (health savings account) compliant plans and, effective January 1, 2010, coverage includes all preventive services as mandated by 10-16-104(18), C.R.S. in accordance with “A” and “B” recommendations of the U.S. Preventive Services Task Force, or any successor organization, sponsored by the Agency for Healthcare Research and Quality, the health services research arm of the federal Department of Health and Human Services.

**1a** Age limitations as recommended by the U.S. Department of Health and Human Services’ Advisory Committee on Immunization Practices.

- 1b** "ACIP" means the Advisory Committee on Immunization Practices to the Centers for Disease Control and Prevention in the federal Department of Health and Human Services.
- 2** "Well-child visit" means a visit to a primary care provider that includes the following elements: age appropriate physical exam (but not a complete physical exam unless this is age appropriate), history, anticipatory guidance and education (e.g., examine family functioning and dynamics, injury prevention counseling, discuss dietary issues, review age appropriate behaviors, etc.), and growth and development assessment. For older children, this also includes safety and health education counseling. The schedule of these visits, through age 12, is based on the recommendations of the American Academy of Pediatrics.
- 3** "Age appropriate health maintenance visit" means an exam which includes the following components: age appropriate physical exam (but not a complete physical exam unless this is age appropriate), history, anticipatory guidance and education (e.g., examine family functioning and dynamics, discuss dietary issues, review health promotion activities of the patient, etc.), and exercise and nutrition counseling (including folate counseling for women of child bearing age).
- 3a** Appropriate copays apply to the provider services and cessation interventions, including drug interventions; however, deductibles and coinsurance do not apply.
- 4** Appropriate copays apply to the provider services; however, deductibles and coinsurance do not apply.