



# Fee-For-Service Medical Custom Loyola Marymount University/RSHM (Outside the U.S.) \$250 Plan - Actives

Fee-For-Service Benefits

This summary of benefits has been updated to comply with federal and state requirements, including applicable provisions of the recently enacted federal health care reform laws. As we receive additional guidance and clarification on the new health care reform laws from the U.S. Department of Health and Human Services, Department of Labor and Internal Revenue Service, we may be required to make additional changes to this summary of benefits. This proposed benefit summary is subject to the approval of the California Department of Insurance and the California Department of Managed Health Care.

Insured persons are responsible for deductibles, as described below. Please review the deductible information to know if a deductible applies to a specific covered service. Insured persons are also responsible for all costs over the plan maximums.

Plan maximums and other important information appear in *italics*. Benefits are subject to all terms, conditions, limitations, and exclusions of the Policy.

### Subject to Utilization Review

Certain services are subject to the utilization review program. Before scheduling services, the member must make sure utilization review is obtained. If utilization review is not obtained, benefits may be reduced or not paid, according to the plan.

### Explanation of Maximum Allowed Amount

Maximum Allowed Amount is the total reimbursement payable under the plan for covered services. It is the payment towards the services billed by a provider combined with any applicable deductible, copayment or coinsurance. Reimbursement amount is based on: an Anthem Blue Cross rate or fee schedule, a rate negotiated with the provider, information from a third party vendor, or billed charges.

**Members may be responsible for any difference between the covered expense & actual charges, as well as any deductible & percentage copay. Insured persons are responsible for any difference between the covered expense & actual charges, as well as any deductible & percentage copay.**

<b>Calendar year deductible</b>	\$250/insured person; \$500/family
<b>Deductible for hospital if utilization review not obtained</b>	\$500/admission ( <i>waived for emergency admission</i> )
<b>Deductible for emergency room services</b>	\$100/visit ( <i>waived if admitted directly from ER</i> )
<b>Annual out-of-pocket Maximums</b>	\$2,000/insured person/\$4,000/family
The following do not apply to out-of-pocket maximums: non-covered expenses. After an annual out-of-pocket maximum is met for medical and prescription drugs during a calendar year, the individual member or family will no longer be required to pay a copay or coinsurance for medical and prescription drug covered expenses for the remainder of that year. The member remains responsible for non-covered expenses.	
<b>Lifetime Maximum</b>	Unlimited
<b>Covered Services</b>	<b>Per Insured Person Copay</b>
<b>Hospital Medical Services</b> ( <i>subject to utilization review for inpatient services; waived for emergency admissions</i> )	
➤ Semi-private room, meals & special diets, & ancillary services	20%
➤ Outpatient medical care, surgical services & supplies ( <i>hospital care other than emergency room care</i> )	20%
<b>Ambulatory Surgical Centers</b>	
➤ Outpatient surgery, services & supplies	20%
<b>Skilled Nursing Facility</b> ( <i>subject to utilization review</i> )	
➤ Semi-private room, services & supplies ( <i>limited to 100 days/calendar year; limit does not apply to mental health and substance abuse</i> )	20%
<b>Hospice Care</b>	
➤ Inpatient or outpatient services ( <i>inpatient, home hospice &amp; bereavement counseling services; family bereavement counseling</i> )	20%
<b>Home Health Care</b> ( <i>subject to utilization review</i> )	
➤ Services & supplies from a home health agency ( <i>limited to 100 visits/calendar year, one visit by a home health aide equals four hours or less; not covered while insured person receives hospice care</i> )	20%

Covered Services	Per Insured Person Copay
<b>Physician Medical Services</b>	
➤ Office & home visits	20%
➤ Hospital & skilled nursing facility visits	20%
➤ Surgeon & surgical assistant; anesthesiologist or anesthetist	20%
<b>Diagnostic X-ray &amp; Lab</b>	
➤ MRI, CT scan, PET scan & nuclear cardiac scan (subject to utilization review)	20%
➤ Other diagnostic x-ray & lab	20%
<b>Radiation Therapy, Chemotherapy, and Hemodialysis Treatment</b>	20%
<b>Preventive Care Services</b>	
Preventive Care Services including*, physical exams, preventive screenings (including screenings for cancer, HPV, diabetes, cholesterol blood pressure, hearing and vision, immunizations, health education, intervention services, HIV testing), and additional preventive care for women provided for in the guidelines supported by the Health Resources and Services Administration. *This list is not exhaustive. This benefit includes all Preventive Care Services required by federal and state law.	No copay (deductible waived)
<b>Physical Therapy, Physical Medicine &amp; Occupational Therapy</b>	20%
<b>Chiropractic Services</b> (limited to 30 visits/calendar year) <sup>2</sup>	20%
<b>Speech Therapy</b>	20%
<b>Acupuncture</b>	
➤ Services for the treatment of disease, illness or injury (limited to 20 visits/calendar year)	20% <sup>1</sup>
<b>Temporomandibular Joint Disorders</b>	
➤ Splint therapy & surgical treatment	20%
<b>Pregnancy &amp; Maternity Care</b>	
➤ Physician office visits	20%
➤ Prescription drug for abortion ( <i>mifepristone</i> )	20%
Normal delivery, cesarean section, abortion	
➤ Inpatient physician services	20%
➤ Hospital & ancillary services	20%
<b>Organ &amp; Tissue Transplants</b> (subject to utilization review)	
➤ Inpatient services provided in connection with non-investigative organ or tissue transplants	20%
<b>Diabetes Education Programs</b> (requires physician supervision)	
➤ Teach insured persons & their families about the disease process, the daily management of diabetic therapy & self-management training	20%
<b>Prosthetic Devices</b>	
➤ Coverage for breast prostheses; prosthetic devices to restore a method of speaking; surgical implants; artificial limbs or eyes; the first pair of contact lenses or eyeglasses when required as a result of eye surgery; & therapeutic shoes & inserts for insured persons with diabetes	20%

<sup>1</sup> Acupuncture services can be performed by a certified acupuncturist (C.A.), a doctor of medicine (M.D.), a doctor of osteopathy (D.O.), a podiatrist (D.P.M.), or a dentist (D.D.S.).

<sup>2</sup> Additional visits as authorized if medically necessary; pre-service review must be obtained prior to receiving the services

Covered Services	Per Insured Person Copay
<b>Durable Medical Equipment</b>	
➤ Rental or purchase of DME including hearing aids, dialysis equipment & supplies <i>(hearing aids benefit is available for one hearing aid per ear every three years; breast pump and supplies are covered under preventive care at no charge for in-network)</i>	20%
<b>Related Outpatient Medical Services &amp; Supplies</b>	
➤ Ground or air ambulance transportation, services & disposable supplies	20%
➤ Blood transfusions, blood processing & the cost of unreplaced blood & blood products	20%
➤ Autologous blood <i>(self-donated blood collection, testing, processing &amp; storage for planned surgery)</i>	20%
<b>Emergency Care</b>	
➤ Emergency room services & supplies <i>(\$100 deductible waived if admitted)</i>	20%
➤ Inpatient hospital services & supplies	20%
➤ Physician services	20%
<b>Mental or Nervous Disorders and Substance Abuse</b>	
➤ Inpatient facility care <i>(subject to utilization review; waived for emergency admissions)</i>	20%
➤ Inpatient physician visits	20%
➤ Outpatient facility care	20%
➤ Physician office visits <i>(Behavioral Health treatment for Autism and Pervasive Development disorders are subject to pre-service review)</i>	20%
<b>Outpatient Drugs and Medications</b>	
➤ Drugs and medications, including oral contraceptives & insulin, when dispensed by a physician or licensed pharmacist	20%
➤ Oral Chemotherapy Drugs	20% (maximum \$200 copay per fill)

**This Summary of Benefits is a brief review of benefits. Once enrolled, insured persons will receive a Certificate of Insurance, which explains the exclusions and limitations, as well as the full range of covered services of the plan, in detail.**

# Fee-For-Service Medical Plan —Exclusions and Limitations

**Not Medically Necessary.** Services or supplies that are not medically necessary, as defined.

**Experimental or Investigative.** Any experimental or investigative procedure or medication. But, if insured person is denied benefits because it is determined that the requested treatment is experimental or investigative, the insured person may request an independent medical review, as described in the Certificate.

**Crime or Nuclear Energy.** Conditions that result from (1) the insured person's commission of or attempt to commit a felony, as long as any injuries are not a result of a medical condition or an act of domestic violence; or (2) any release of nuclear energy, whether or not the result of war, when government funds are available for the treatment of illness or injury arising from the release of nuclear energy.

**Uninsured.** Services received before the insured person's effective date. Services received after the insured person's coverage ends, except as specified as covered in the Certificate.

**Excess Amounts.** Any amounts in excess of covered expense or the lifetime maximum.

**Work-Related.** Work-related conditions if benefits are recovered or can be recovered, either by adjudication, settlement or otherwise, under any workers' compensation, employer's liability law or occupational disease law, whether or not the insured person claims those benefits.

**Government Treatment.** Any services the insured person actually received that were provided by a local, state or federal government agency, except when payment under this plan is expressly required by federal or state law. We will not cover payment for these services if the insured person is not required to pay for them or they are given to the insured person for free.

**Services of Relatives.** Professional services received from a person living in the insured person's home or who is related to the insured person by blood or marriage.

**Voluntary Payment.** Services for which the insured person is not legally obligated to pay. Services for which the insured person is not charged. Services for which no charge is made in the absence of insurance coverage, except services received at a non-governmental charitable research hospital. Such a hospital must meet the following guidelines:

1. it must be internationally known as being devoted mainly to medical research;
2. at least 10% of its yearly budget must be spent on research not directly related to patient care;
3. at least one-third of its gross income must come from donations or grants other than gifts or payments for patient care;
4. it must accept patients who are unable to pay; and
5. two-thirds of its patients must have conditions directly related to the hospital's research.

**Not Specifically Listed.** Services not specifically listed in the plan as covered services.

**Private Contracts.** Services or supplies provided pursuant to a private contract between the insured person and a provider, for which reimbursement under Medicare program is prohibited, as specified in Section 1802 (42 U.S.C. 1395a) of Title XVIII of the Social Security Act.

**Inpatient Diagnostic Tests.** Inpatient room and board charges in connection with a hospital stay primarily for diagnostic tests which could have been performed safely on an outpatient basis.

**Mental or Nervous Disorders.** Academic or educational testing, counseling, and remediation. Mental or nervous disorders or substance abuse, including rehabilitative care in relation to these conditions, except as specified as covered in the Certificate.

**Orthodontia.** Braces and other orthodontic appliances or services.

**Dental Services or Supplies.** Dental plates, bridges, crowns, caps or other dental prostheses, dental implants, dental services, extraction of teeth, or treatment to the teeth or gums, or treatment to or for any disorders for the jaw joint, except as specified as covered in the Certificate. Cosmetic dental surgery or other dental services for beautification.

**Hearing Aids or Tests.** Hearing aids, except as specified as covered in the Certificate. Routine hearing tests.

**Optometric Services or Supplies.** Optometric services, eye exercises including orthoptics, routine eye exams and routine eye refractions. Eyeglasses or contact lenses, except as specified as covered in the Certificate.

**Outpatient Occupational Therapy.** Outpatient occupational therapy, except by a home health agency or hospice, as specified as covered in the Certificate.

**Outpatient Speech Therapy.** Outpatient speech therapy, except as specified as covered in the Certificate.

**Cosmetic Surgery.** Cosmetic surgery or other services performed solely for beautification or to alter or reshape normal (including aged) structures or tissues of the body to improve appearance. This exclusion does not apply to reconstructive surgery (that is, surgery performed to correct deformities caused by congenital or developmental abnormalities, illness, or injury for the purpose of improving bodily function or symptomatology or to create a normal appearance), including surgery performed to restore symmetry following mastectomy. Cosmetic surgery does not become reconstructive surgery because of psychological or psychiatric reasons.

**Commercial Weight Loss Programs.** Weight loss programs, whether or not they are pursued under medical or *physician* supervision, unless specifically listed as covered in this *plan*. This exclusion includes, but is not limited to, commercial weight loss programs (Weight Watchers, Jenny Craig, LA Weight Loss) and fasting programs. This exclusion does not apply to *medically necessary* treatments for morbid obesity or dietary evaluations and counseling, and behavioral modification programs for the treatment of anorexia nervosa or bulimia nervosa. Surgical treatment for morbid obesity is covered as described in the Certificate.

**Sterilization Reversal.** Reversal of sterilization.

**Infertility Treatment.** Any services or supplies furnished in connection with the diagnosis and treatment of infertility, including, but not limited to, diagnostic tests, medication, surgery, artificial insemination, in vitro fertilization, sterilization reversal and gamete intrafallopian transfer.

**Surrogate Mother Services.** For any services or supplies provided to a person not covered under the plan in connection with a surrogate pregnancy (including, but not limited to, the bearing of a child by another woman for an infertile couple).

**Pregnancy and Maternity Care.** A dependent daughter's pregnancy and maternity care.

**Orthopedic Supplies.** Orthopedic shoes (other than shoes joined to braces), or non-custom molded and cast shoe inserts, except for therapeutic shoes and inserts for the prevention and treatment of diabetes-related foot complications as specified as covered in the Certificate.

**Air Conditioners.** Air purifiers, air conditioners or humidifiers.

**Custodial Care or Rest Cures.** Inpatient room and board charges in connection with a hospital stay primarily for environmental change or physical therapy. Services provided by a rest home, a home for the aged, a nursing home or any similar facility. Services provided by a skilled nursing facility or custodial care or rest cures, except as specified as covered in the Certificate.

**Health Club Memberships.** Health club memberships, exercise equipment, charges from a physical fitness instructor or personal trainer, or any other charges for activities, equipment or facilities used for developing or maintaining physical fitness, even if ordered by a *physician*. This exclusion also applies to health spas.

**Personal Items.** Any supplies for comfort, hygiene or beautification.

**Education or Counseling.** Educational services or nutritional counseling, except as specified as covered in the Certificate. This exclusion does not apply to counseling for the treatment of anorexia nervosa or bulimia nervosa.

**Food or Dietary Supplements.** Nutritional and/or dietary supplements, except as provided in this *plan* or as required by law. This exclusion includes, but is not limited to, those nutritional formulas and dietary supplements that can be purchased over the counter, which by law do not require either a written prescription or dispensing by a licensed pharmacist.

**Telephone and Facsimile Machine Consultations.** Consultations provided by telephone or facsimile machine.

**Routine Exams or Tests.** Routine physical exams or tests which do not directly treat an actual illness, injury or condition, including those required by employment or government authority, except as specified as covered in the Certificate.

**Acupuncture.** Acupuncture treatment, except as specified as covered in the Certificate. Acupressure or massage to control pain, treat illness or promote health by applying pressure to one or more specific areas of the body based on dermatoses or acupuncture points.

**Eye Surgery for Refractive Defects.** Any eye surgery solely or primarily for the purpose of correcting refractive defects of the eye such as nearsightedness (myopia) and/or astigmatism. Contact lenses and eyeglasses required as a result of this surgery.

**Physical Therapy or Physical Medicine.** Services of a physician for physical therapy or physical medicine, except when provided during a covered inpatient confinement or as specified as covered in the Certificate.

**Outpatient Prescription Drugs and Medications.** Outpatient prescription drugs, medications and insulin, except as specified as covered in the Certificate. Non-prescription, over-the-counter patent or proprietary drugs or medicines. Cosmetics, health or beauty aids.

**Contraceptive Devices.** Contraceptive devices prescribed for birth control, except as specified as covered in the Certificate.

**Diabetic Supplies.** Prescription and non-prescription diabetic supplies, except as specified as covered in the Certificate.

**Private Duty Nursing.** Inpatient or outpatient services of a private duty nurse.

**Lifestyle Programs.** Programs to alter one's lifestyle which may include but are not limited to diet, exercise, imagery or nutrition. This exclusion will not apply to cardiac rehabilitation programs approved by us.

**Wigs.**

**Third Party Liability** – Anthem Blue Cross Life and Health Insurance Company is entitled to reimbursement of benefits paid if the insured person recovers damages from a legally liable third party.

**Coordination Of Benefits** – The benefits of this plan may be reduced if the insured person has any other group health or dental coverage so that the services received from all group coverages do not exceed 100% of the covered expense.

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