



Farm Bureau Health Plans Short Term Care 1000

fbhealthplans.com

Important Member Notifications

Please read this Contract carefully and keep it in a safe place for future reference. If You have any questions about this Contract or any other matter related to Your membership in the Plan, please write or call:

Farm Bureau Health Plans
P.O. Box 313
Columbia, TN 38402-0313
(877) 874-8323

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Introduction

Farm Bureau Health Plans (“FBHP”), is a membership based organization, which promotes health care for the rural people of Tennessee and provides a program of health care benefits to its Members and Members of the Tennessee Farm Bureau Federation (“Farm Bureau”).

Please read this Contract carefully. It describes Your rights and duties as a Subscriber/Member. It is important to read the entire Contract. Certain services are Non-Covered Services. Other Covered Services are limited. We will not pay for any service not specifically listed as a Covered Service, even if a Provider recommends that Non-Covered Service.

“Coverage” means the benefits available to You under this Contract. "You" and "Your" mean the Subscriber. "Member" means the Subscriber or a Covered Dependent.

This Contract replaces any Certificate, Evidence of Coverage (“EOC”), or Contract previously issued by Farm Bureau Health Plans (“FBHP”) in effect prior to the Effective Date of this Contract.

Any dispute related to this Coverage will be resolved in accordance with the Grievance Procedure section of this Contract.

Words defined in the “Definitions” section of this Contract are capitalized throughout.

If You are a new Subscriber, and You are not satisfied with this Coverage, You may return this Contract to Farm Bureau Health Plans within ten (10) days of receipt. In this event, Your Coverage will terminate and any Premium paid for this Coverage will be refunded minus any benefits paid.

If You have questions, please contact one of the customer service representatives at the number on the back of Your Plan ID Card or Your Farm Bureau Health Plans representative at Your local Farm Bureau office.

RIGHT TO RECEIVE AND RELEASE INFORMATION

You authorize Farm Bureau Health Plans, its affiliate, or a third party vendor to use and release the personal information for Yourself and all Eligible Dependents. This authorization includes any and all medical, vision and dental records obtained, used or released in connection with administration of this Coverage. Personal information will be maintained and released in accordance with applicable state and federal laws and the Farm Bureau Health Plans Notice of Privacy Practices. In the event that information in this Coverage is inconsistent with the Farm Bureau Health Plans Notice of Privacy Practices, the terms of the Farm Bureau Health Plans Notice of Privacy Practices will prevail and this Coverage will be deemed to be modified to the extent necessary for consistency. Your authorization is deemed given by Your and Your Eligible Dependent’s signature on Your application and Your acceptance of Coverage. Additional authorization and/or consent may be required at the time Covered Services are obtained. This authorization remains in effect throughout the period You or Your Eligible Dependents are covered under this Coverage and survives the termination of this Coverage to the extent that such information or records relate to services rendered while You or Your Eligible Dependents were covered under this Coverage. Please consult the Farm Bureau Health Plans Notice of Privacy Practices for more information about Your rights regarding the use and release of Your personal information. You can find a copy of the Farm Bureau Health Plans Notice of Privacy Practices at www.fbhealthplans.com or You can call the toll-free number on the back of Your Plan ID card or contact the Farm Bureau Health Plans representative at Your local Farm Bureau office.

You may also be required to separately authorize the release of personally identifiable health information in connection with the administration of this Coverage.

A handwritten signature in black ink, appearing to read "Ryan Brown", with a long horizontal flourish extending to the right.

Ryan Brown

Corporate Secretary

Section I

Accessing Network Providers

HOW A PPO PLAN WORKS

You have a Preferred Provider Organization (“PPO”) plan. Farm Bureau Health Plans, its affiliate, or a third party vendor contracts with a network of doctors, hospitals and other health care facilities and professionals. These Providers, called Network Providers, agree to special pricing arrangements.

Your PPO plan has two levels of benefits. By using Network Providers You receive the highest level of benefits, and your out-of-pocket costs will generally be lower when you use Network Providers. However, You can choose to use Providers that are not Network Providers. These Providers are called Out-of-Network Providers. When You use Out-of-Network Providers Your benefits will be reduced. You will be responsible for amounts that an Out-of-Network Provider bills above the Maximum Allowable Charge (“MAC”) and any amounts not covered under the terms of this Contract.

If Your doctor refers You to another doctor, hospital or other health care Provider, or You see a covering physician in Your doctor’s practice, please make sure this Provider is a Network Provider. By using Network Providers, You maximize Your benefits and avoid being billed the difference between what the Plan pays and what the Out-of-Network Provider charges. This amount can be substantial.

The reference to Providers as “Network Providers” or “Out-of-Network Providers” is not a statement about their abilities.

To find out which network a Provider belongs to, please refer to the Provider Directory accessible from fbhealthplans.com, or call the toll-free number that is listed on the back of Your Plan ID Card. The participation status of Providers may change from time to time.

AVAILABLE NETWORKS

- If a Provider belongs to the **UnitedHealthcare Choice Plus PPO** network, claims for Covered charges will normally be processed in accordance with the network benefit levels that are listed on the Schedule of Benefits.
- If a Provider belongs to a secondary network, claims for Covered charges will normally be processed in accordance with the Out-of-Network benefit levels listed in the Schedule of Benefits. Secondary network providers have agreed to negotiate fees which may result in lower costs than other Out-of-Network claims and limit balance billing of members.
- For services received from any other Provider, claims for Covered charges will normally be processed in accordance with the Out-of-Network benefit levels that are listed on the Schedule of Benefits. These Providers charge their normal rates for services, so You may need to pay more. You are responsible for paying the balance of these claims after the Plan pays its portion, if any.

EXCEPTIONS TO THE PROVIDER NETWORK RATES

Some benefits may be processed at Network benefit levels when provided by an Out-of-Network Provider. When non-Network charges are covered in accordance with Network benefits, the charges are still subject to usual and customary charge limitations. The following exception may apply:

- If there is not a Network Provider, or no Network Provider is willing or able to provide the necessary service(s) to the Covered Person within a fifty (50) mile radius of the Covered Person's residence, then the Out-of-Network charges will be processed as Network charges so long as the Covered Person provides appropriate documentation.

RELATIONSHIP WITH NETWORK PROVIDERS

Independent Contractors

Network Providers are not employees, agents or representatives of Farm Bureau Health Plans. Network Providers contract with Farm Bureau Health Plans, its affiliate, or a third party vendor which has agreed to pay them for rendering Covered Services to Members. Network Providers, in consultation with their patients, are responsible for making all medical treatment decisions. Farm Bureau Health Plans does not make medical treatment decisions under any circumstances.

Network Providers can dispute Coverage decisions with which they disagree. If the Network Provider does not dispute a Coverage decision, You may request reconsideration of that decision as explained in the Grievance Procedure section of this Contract.

Termination of Providers' Participation

Farm Bureau Health Plans or any Network Provider may end their relationship with each other at any time. A Network Provider may limit the number of Members that he, she or it will accept as patients. Farm Bureau Health Plans does not guarantee that any specific Network Provider will be available to render services while the Member is covered.

CONTINUITY OF CARE

When a Network Provider no longer has an agreement with FBHP, its affiliate, or a third party vendor and becomes an Out-of-Network Provider, benefits may be available as if such Provider were still a Network Provider. If the Out-of-Network Provider agrees to continue to provide Covered Services on the same terms and conditions as applied under its former agreement with FBHP, or its affiliate or third party vendor, benefits will be available as if such Provider were still a Network Provider:

- For up to 90 days following notice that such agreement has been terminated, provided the Member was under active treatment for a particular illness or injury on the date such agreement was terminated and Covered Services are for the same illness or injury; or
- Until the completion of postpartum care, if the Member was in the second trimester of pregnancy on the date such agreement was terminated; or
- Until discharge, if the Member was under treatment at an inpatient facility on the date such agreement was terminated.

You need to complete a continuity of care request form and send it to FBHP. Contact FBHP at the telephone number on your Plan ID card for a copy of this form. If authorized by FBHP, Coverage will be provided for the services requested for the transitional period as designated above.

MEMBER/PROVIDER RELATIONSHIP

The choice of a Provider is solely the decision of the Member.

Farm Bureau Health Plans does not furnish Covered Services. Farm Bureau Health Plans is not liable for any act or omission of any Provider, bears no responsibility for a Provider's failure or refusal to provide Covered Services to a Member and cannot be held responsible for any injuries or damage caused by negligence or malpractice of a Provider.

Section II Definitions

Accidental Injury – An unintentional traumatic bodily injury that, if not immediately diagnosed and treated, could reasonably be expected to result in serious physical impairment or loss.

Acute - An illness or injury that is both severe and of short duration.

Advanced Radiological Imaging – Services such as Magnetic Resonance Imaging (MRI), Magnetic Resonance Angiography (MRA), Magnetic Resonance Spectroscopy (MRS), Computerized Tomography (CT scan), Computerized Tomography Angiography (CTA), Positron Emission Tomography (PET scan), nuclear medicine and other similar technologies.]

Ambulance - A specially designed and equipped vehicle, which meets all applicable legal and licensing requirements, and is used only to transport the sick and injured.

Behavioral Health Care - Treatment of a mental (abnormal functioning of the mind or emotions regardless of origin) or nervous disorder; alcoholism; chemical dependency; drug abuse; or drug addiction. **Benefits are not available for such care under this Contract.**

Benefit Period- The period of time this Plan is in force and benefits for Covered Services may be available (60, 90, 120 or 180 days). Charges for Covered Services are considered incurred on the date they are provided.

Billed Charges - The amount a Provider charges for services rendered. Billed Charges may be different from the Maximum Allowable Charge for a Covered Service.

Care Management – A program that promotes cost effective coordination of care for Members with complicated medical needs, complex conditions, and/or catastrophic illnesses or injuries.

Chronic – Lasting for a long period of time and recurring frequently.

Coinsurance – The share of the cost of Covered Services by Farm Bureau Health Plans and You, after Your Deductible has been satisfied. For certain Covered Services specifically designated within this Contract, including any Attachments, Your Deductible is not required to be satisfied before Your Coinsurance applies. Your Coinsurance is calculated at 100% minus Our Coinsurance. In addition to Your Coinsurance, You are responsible for the difference between Billed Charges and the Maximum Allowable Charge for Covered Services if the Billed Charges of a Non-Contracted Provider or an Out-of-Network Provider exceed the Maximum Allowable Charge for such services.

Coinsurance Percentage - The percentage of the Maximum Allowable Charge that will be paid by Farm Bureau Health Plans for a Covered Service during a Benefit Period after a Member satisfies his or her Deductible.

Complex Diagnostic Services – non-routine services ordered by a provider to diagnose a specific condition or disease, billed to the Plan with procedure codes other than laboratory or office visit procedures pursuant to the American Medical Association (“AMA”) code guidelines. Includes services performed by the provider in an office visit setting and services sent out for outside processing and review.

Complications of Pregnancy - Conditions requiring hospital confinement (when the pregnancy is not terminated) whose diagnoses are distinct from pregnancy but are adversely affected by pregnancy or caused by pregnancy, such as Acute nephritis, nephrosis, cardiac decompensation, missed abortion and similar medical and surgical conditions of comparable severity, non-elective cesarean section, ectopic pregnancy that is terminated, fetus is not viable, and spontaneous termination of pregnancy that occurs during a period of gestation in which a viable birth is not possible.

Complications of Pregnancy does not include false labor; occasional spotting; physician prescribed rest during the period of pregnancy; morning sickness; hyperemesis gravidarum or

similar conditions associated with the management of a difficult pregnancy not constituting a nosologically distinct Complication of Pregnancy.

Compound Drug - An outpatient prescription drug, which is not commercially prepared by a licensed pharmaceutical manufacturer in a dosage form approved by the Food and Drug Administration and that contains at least one ingredient classified as a Legend Drug.

Concurrent Review - The process of evaluating care during the period when Covered Services are being rendered.

Contract - The document describing the terms and conditions of Your Coverage.

Coverage - The benefits available to Members under this Contract.

Covered Charge – The amount of Billed Charges eligible for payment.

Covered Dependent – A Subscriber's dependent who meets the eligibility requirements of this Coverage and has been enrolled in the Plan. Refer to the Eligibility section of this Contract for complete details.

Covered Service - Medically Necessary and Medically Appropriate services, drugs or supplies subject to all terms, conditions, exclusions and limitations set forth in this Contract.

Custodial Care – Any services or supplies provided to assist an individual in the activities of daily living. This includes, but is not limited to, eating, bathing, dressing, walking or other self-care services and supervision of self-administration of medications not requiring constant attention of medical personnel.

Deductible - The dollar amount You must incur and pay for Covered Services during a Benefit Period before We provide benefits. Any balance of charges (the difference between Billed Charges and the Maximum Allowable Charge) will not be considered when determining whether Your Deductible has been met.

Amounts applied toward Your Deductible for Network Provider services will be applied toward Your Out-of-Pocket Maximum.

Durable Medical Equipment - Medically Necessary and Medically Appropriate medical equipment or items that: (1) in the absence of illness or injury, are of no medical or other value to You; (2) can withstand repeated use in an ambulatory or home setting; (3) require the prescription of a Practitioner for purchase; (4) are approved by the FDA for the illness or injury for which it is prescribed; and (5) are not solely for Your convenience. Durable Medical Equipment may be purchased or rented.

Effective Date - The date a Member's Coverage under this Contract begins.

Eligible Providers – All Covered Services must be rendered by a Practitioner or Provider within the Practitioner or Provider's specialty, degree, licensure or accreditation.

Emergency - A sudden and unexpected medical condition that manifests itself by symptoms of sufficient severity, including severe pain that a prudent layperson, who possesses an average knowledge of health and medicine could reasonably expect to result in:

- Placing a Member's health in serious jeopardy; or
- Serious impairments to bodily functions; or
- Serious dysfunction of any bodily organ or part.

Explanation of Benefits (EOB) - The form provided to the Subscriber after a claim has been filed notifying the Subscriber which services were covered and which, if any, were not.

Family Deductible - The maximum dollar amount of Covered Services stated in the Schedule of Benefits that must be incurred and paid by a Subscriber and any Eligible Dependents before benefits are payable for all or part of the remaining Covered Services.

Family Out-of-Pocket Maximum - The dollar amount stated in the Schedule of Benefits for which a Subscriber and any Eligible Dependents are responsible to pay for Covered Services during a Benefit Period.

This maximum can be satisfied by charges for Covered Services provided by Network Providers. This does not include charges which exceed the Maximum Allowable Charge. Charges for Covered Services received from an Out-of-Network Provider will not apply to this maximum and will be limited to the Coinsurance Percentages listed in the Schedule of Benefits.

When the applicable Family Out-of-Pocket Maximum for Covered Services is reached, 100% of the Maximum Allowable Charge is payable for other Covered Services received from a Network Provider during the remainder of the Benefit Period.

Home Health Care Agency - An organization that provides health care services in a Member's home.

Hospice - A public agency or private organization that provides services for terminally ill patients and that:

- is licensed by and, if legally required, has been issued a Certificate of Need from the state in which it is operating,
- is certified as a Home Health Care Agency under Title XVIII and Title XIX of the Social Security Act,
- is eligible for accreditation by the Joint Commission on Accreditation of Healthcare Organizations as a Hospice, and
- provides in-home health care services which conform to the standards of a Hospice program of care as adopted by the board of directors of the National Hospice Organization.

Hospice Care - Medically Necessary and Medically Appropriate medical services rendered to a terminally ill patient. Services must be provided by a physician-supervised team of professionals and volunteers on twenty-four (24) hour call.

Investigational Services - The definition of "Investigational" is based on Our technology evaluation criteria. Any technology that fails to meet **ALL** of the following four criteria is considered to be Investigational.

- a. The technology must have final approval from the appropriate governmental regulatory bodies, as demonstrated by:
 - i. This criterion applies to drugs, biological products, devices and any other product or procedure that must have final approval to market from the U.S. Food and Drug Administration or any other federal governmental body with authority to regulate the use of the technology.
 - ii. Any approval that is granted as an interim step in the U.S. Food and Drug Administration's or any other federal governmental body's regulatory process is not sufficient.
- b. The scientific evidence must permit conclusions concerning the effect of the technology on health outcomes, as demonstrated by:
 - i. The evidence should consist of well-designed and well-conducted investigations published in peer-reviewed journals. The quality of the body of studies and the consistency of the results are considered in evaluating the evidence.
 - ii. The evidence should demonstrate that the technology could measure or alter the physiological changes related to a disease, injury, illness, or condition. In addition,

there should be evidence or a convincing argument based on established medical facts that such measurement or alteration affects health outcomes.

- c. The technology must improve the net health outcome, as demonstrated by:
 - i. The technology's beneficial effects on health outcomes should outweigh any harmful effects on health outcomes.
- d. The improvement must be attainable outside Investigational settings, as demonstrated by:
 - i. In reviewing the criteria above, the medical policy panel will consider physician specialty society recommendations, the view of prudent medical Practitioners practicing in relevant clinical areas and any other relevant factors.

The Medical Director shall have discretionary authority to make a determination concerning whether a service, drug or supply is an Investigational Service. If the Medical Director does not authorize the provision of a service, drug or supply, it will not be a Covered Service. In making such determinations, the Medical Director shall rely upon any or all of the following, at his or her discretion:

- Your medical records, or
- the protocol(s) under which proposed service, drug or supply is to be delivered, or
- any consent document that You have executed or will be asked to execute, in order to receive the proposed service, drug or supply, or
- the published authoritative medical or scientific literature regarding the proposed service, drug or supply in connection with the treatment of injuries or illnesses such as those experienced by You, or
- regulations or other official publications issued by the U.S. Food and Drug Administration and Health and Human Services, or
- the opinions of any entities that contract with the Plan to assess and coordinate the treatment of Members requiring non-experimental or Investigational Services, or
- the findings of Our contracted Technology Evaluation Center or other similar qualified evaluation entities

Legend Drugs – A drug that, by law, can be obtained only by prescription and bears the label, “Caution: Federal law prohibits dispensing without a prescription.”

Mandated Diabetes Supply List – In accordance with Tenn. Code Ann. § 56-7-2605, the following equipment and supplies for the treatment of diabetes must be included in the Coverage provided pursuant to subsection (b), when prescribed by a physician as Medically Necessary for the care of an individual patient with diabetes:

- a. Blood glucose monitors and blood glucose monitors for the legally blind;
- b. Test strips for blood glucose monitors;
- c. Visual reading and urine test strips;
- d. Insulin;
- e. Injection aids;
- f. Syringes;

- g. Lancets;
- h. Insulin pumps, infusion devices, and appurtenances thereto;
- i. Oral hypoglycemic agents;
- j. Podiatric appliances for prevention of complications associated with diabetes; and
- k. Glucagon emergency kits.

Maximum Allowable Charge - The amount Farm Bureau Health Plans has determined to be the maximum amount payable for a Covered Service. Maximum Allowable Charge will be based upon Farm Bureau Health Plans, or its affiliate or third party vendor's, contract with a Network Provider or the amount payable based on Farm Bureau Health Plans, or its affiliate or third party vendor's, fee schedule for the Covered Services when rendered by Out-of-Network Providers.

Maximum Benefit - The total dollar amount of benefits available under this Contract during the Benefit Period, as stated in the Schedule of Benefits.

Medical Director - A physician designated by Farm Bureau Health Plans, or that physician's designee, who is responsible for the administration of the medical management programs.

Medically Appropriate – Services which have been determined by the Medical Director, in his or her discretion, to be of value in the care of a specific Member. To be Medically Appropriate a service must:

- a. be Medically Necessary;
- b. be consistent with generally accepted standards of medical practice;
- c. be provided in the most appropriate site and at the most appropriate level of service for the Member's medical condition;
- d. not be provided solely to improve a Member's condition beyond normal variation in individual development, appearance and aging;
- e. not be for the sole convenience of the Provider, Member or Member's family.

Medically Necessary or Medical Necessity – Services, procedures, treatments, supplies, devices, equipment, facilities or drugs (all services) that a medical Practitioner, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury or disease or its symptoms, and that are:

- a. in accordance with generally accepted standards of medical practice; and
- b. clinically appropriate in terms of type, frequency, extent, site and duration and considered effective for the patient's illness, injury or disease; and
- c. not primarily for the convenience of the patient, physician or other health care Provider; and
- d. not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease.

For these purposes, "generally accepted standards of medical practice" means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, physician specialty society recommendations, and the views of medical Practitioners practicing in relevant clinical areas and any other relevant factors.

Member– Any person enrolled under this Coverage as a Subscriber or a Covered Dependent.

Network Pharmacy - A Pharmacy that has contracted with Farm Bureau Health Plans, its affiliate, or a third party vendor to legally dispense prescription drugs to Members, either in person or through home delivery at specified rates.

Network Provider – An Eligible Provider who has contracted with Farm Bureau Health Plans, its affiliate, or a third party vendor to provide Covered Services to Members at specified rates.

Non-Covered Service - A service, drug, or supply for which no benefits are available.

Out-of-Network Pharmacy – A Pharmacy that has not contracted with Farm Bureau Health Plans, its affiliate, or a third party vendor to legally dispense prescription drugs to Members, either in person or through home delivery at specified rates.

Out-of-Network Provider – A Provider that has not contracted with Farm Bureau Health Plans, its affiliate, or a third party vendor to provide Covered Services to Members at specified rates.

Out-of-Pocket Maximum - The maximum dollar amount You could incur and pay for Covered Services during a Benefit Period, including Deductible and Coinsurance.

Charges paid for Covered Services rendered by Out-of-Network Providers and any balance of charges (the difference between Billed Charges and the Maximum Allowable Charge for Covered Services) will not be considered when determining if Your Out-of-Pocket Maximum has been met.

When Your Out-of-Pocket Maximum is met, benefits are payable at 100% for other Covered Services from Network Providers incurred by You or Your Covered Dependents during the remainder of that Benefit Period, excluding any balance of charges (the difference between Billed Charges and the Maximum Allowable Charge).

The Emergency Room Deductible does not apply to the Out-of-Pocket Maximum.

Pharmacy - A state or federally licensed establishment that is physically separate and apart from the office of a physician or authorized Practitioner, and where Legend Drugs are dispensed by prescription by a pharmacist licensed to dispense such drugs and products under the laws of the state in which he or she practices.

Plan Identification (ID) Card – The card provided to You demonstrating Your right to receive benefits under this Contract.

Practitioner – A person licensed by a state to provide medical services.

Pre-Existing Condition – An illness, injury, pregnancy or any other medical condition which existed at any time preceding the Effective Date of Coverage under this Contract for which:

- Medical advice or treatment was recommended by, or received from, a Provider of health care services; or
- **Symptoms** existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment.

Premium - The amount paid by or on behalf of the Subscriber each billing cycle for Coverage provided under the terms of this Contract.

Prior Authorization – A review conducted, prior to delivery of certain services, to determine if such services will be considered Covered Services. The purpose of Prior Authorization is solely to ensure that patients receive services at the appropriate time and in the appropriate setting. Prior Authorization is not a guarantee of benefits. Benefits are based on all terms and conditions of the Coverage in force for the Member at the time Covered Services are provided.

Provider – A person or entity that is engaged in the delivery of health services that is licensed, certified or practicing in accordance with applicable state or federal laws.

Specialty Pharmacy Products - Injectable, infusion, and select oral medications that require complex care including special handling, patient education and continuous monitoring. Specialty Pharmacy Products are categorized as Provider-administered or self-administered.

Subscriber - an FBHP Member who has satisfied the eligibility requirements and has been enrolled for Coverage under this Plan.

Telemedicine – The use of Health Insurance Portability and Accessibility Act (HIPAA) (42 U.S.C. § 1320d et seq.) compliant real-time, interactive audio, video telecommunications, or electronic technology, or store-and-forward telemedicine services, used over the course of an interactive visit by a healthcare services provider to deliver healthcare services to a patient within the scope of practice of the healthcare services provider when:

- The healthcare services provider is at a qualified site other than the site where the patient is located and has access to the relevant medical record for that patient;
- The patient is located at a location the patient deems appropriate to receive the healthcare service that is equipped to engage in the telecommunication described herein; and
- The healthcare services provider makes use of HIPAA compliant, real-time, interactive audio, video telecommunications or electronic technology, or store-and-forward telemedicine services to deliver healthcare services to a patient within the scope of practice of the healthcare services provider as long as the healthcare services provider, the healthcare services provider's practice group, or the healthcare system has established a provider-patient relationship by submitting to Us evidence of an in-person encounter between the healthcare service provider, the healthcare services provider's practice group, or the healthcare system and the patient within sixteen (16) months prior to the interactive visit.

Telemedicine does not include:

- An audio-only conversation;
- An electronic mail message or phone text message;
- A facsimile transmission;
- Remote patient monitoring; or
- Healthcare services provided pursuant to a contractual relationship between Us and any entity that facilitates the delivery of provider-based telemedicine as the substantial portion of the entity's business.

We, Us, Our, and Plan – refers to Tennessee Rural Health Improvement Association ("TRH"), also known as, Farm Bureau Health Plans ("FBHP").

Section III Eligibility and Enrollment

SUBSCRIBER

To be eligible as a Subscriber You must:

1. Be a Member of the Tennessee Farm Bureau Federation and Farm Bureau Health Plans;
2. Complete an application for You and any dependent You want to cover;
3. Meet Our medical underwriting requirements; and
4. Meet any additional requirements established;

Farm Bureau Health Plans reserves the right to change these eligibility requirements at any time.

ELIGIBLE DEPENDENTS

The following will be eligible as Your Eligible Dependents:

1. Your current lawful spouse,
2. Your natural child until the age of twenty-six (26).
3. Your adopted child until the age of twenty-six (26).

To establish eligibility, a complete copy of the Final Order of Adoption must be provided.

4. Your or Your spouse's stepchild who is under the age of 26.
5. A child who has been placed in Your home in anticipation of adoption by You or Your spouse within six (6) months of the date of placement. Coverage will terminate for a child placed with the Subscriber in anticipation of adoption on the date the child is removed from placement with the Subscriber if placement is disrupted prior to the final adoption.
6. Your or Your spouse's stepchild who is under the age of 26.
7. A child for whom You or Your spouse has been granted legal guardianship or custody, such as a final until age of twenty-six (26).

To establish eligibility, a complete copy of any court documents establishing guardianship or custody, such as a final court order must be provided.

We reserve the right to request proof of continuing eligibility at any time.

Section IV General Provisions

APPLICABLE LAW

The laws of the state of Tennessee govern this Coverage.

BENEFITS TO WHICH A MEMBER IS ENTITLED

Benefits are provided only for Covered Services received on or after the Member's Effective Date and prior to the termination date of the Member's Coverage. Benefits are provided for inpatient Covered Services only if the Member's admission occurs on or after his or her Effective Date.

THE PLAN IDENTIFICATION (ID) CARD

1. Your Plan ID Card is proof of Your right to receive the benefits of this Plan.
2. You should carry Your Plan ID Card at all times.
3. Only You or Your Covered Dependents may use Your Plan ID Card.
4. Be sure to show Your Plan ID Card each time You receive medical services. Inform Your physician that Prior Authorization may be required. The Plan ID Card contains special instructions on how to initiate the Prior Authorization process.

THE CONTRACT

This Contract explains the benefits available to Members. This Coverage cannot be transferred or assigned to another party. We may change the terms of Your Coverage by giving You at least thirty (30) days notice before the effective date of any change. Notice of any change to the terms of Your Coverage will be mailed to You at the address shown in Our records.

BRINGING LEGAL ACTION

Any legal action taken with respect to Coverage under this Plan must begin within three (3) years following the period permitted for timely filing of a claim. Legal action may not be taken until:

- A properly completed notice of claim has been submitted, and
- Such claim has either been denied in writing or not followed by a written response within sixty (60) days after it is submitted, and
- The Member has exercised all of his or her review and appeal rights under this Contract, as defined under Grievance Procedure unless the period set forth in the Grievance Procedure has expired.

RIGHT TO REQUEST INFORMATION

We have the right to request any additional necessary information or records with respect to any Member covered or claiming benefits under the Policy.

ADMINISTRATIVE ERRORS

If We make an error in administering the benefits under this Policy, We may recover any overpayments from any person, insurance company, or plan. Any recovery must be within eighteen (18) months (or the time frame allowed by law) of the date the claim was paid. This time limit does not apply if the Member did not provide complete information or if material misstatements or fraud have occurred.

No such error may be used to demand more benefits than those otherwise due under this Policy.

TIME LIMIT ON CERTAIN DEFENSES

After two (2) years from the Effective Date of this Coverage, no intentional misrepresentations of a material fact, except fraudulent misstatements, made by the applicant in the application for such Policy shall be used to void this Coverage or to deny a claim for loss incurred after the expiration of such two-year period.

SUBROGATION AND RIGHT OF RECOVERY

You agree that the Plan shall be subrogated to and/or have the right to recover amounts paid to provide Covered Services to You and Your Covered Dependents for illnesses or injuries caused by third parties, including the right to recover the reasonable value of prepaid services rendered by Network Providers.

The Plan shall have first lien against any payment, judgment or settlement of any kind that You or Your Covered Dependents receive from or on behalf of such third parties for medical expenses, for the costs of Covered Services and any costs of recovering such amounts from those third parties. The Plan may notify those parties of its lien without notice to or consent from You or Your Covered Dependents.

Without limitation, the Plan may enforce its rights of subrogation and recovery against any tortfeasors, other responsible third parties or against available insurance Coverages, including underinsured or uninsured motorist coverages. Such actions may be based in tort, contract or other cause of action to the fullest extent permitted by law.

To enable the Plan to protect its rights under this section, You are required to notify the Plan promptly if an illness or injury is caused by a third party. You are also required to cooperate with the Plan and to execute any documents that the Plan deems necessary to protect its rights under this section. If You or Your Covered Dependents settle any claim or action against any third party without the Plan's consent, You shall be deemed to have been made whole by the settlement, and the Plan shall be entitled to immediately collect the present value of its rights as a first priority claim from the settlement fund. Any such proceeds of settlement or judgment shall be held in trust by You for the Plan's benefit. The Plan shall also be entitled to recover reasonable attorneys' fees incurred in collecting proceeds held by You in such circumstances.

NOTICES

All notices required by this Contract should be in writing. Notices to Us should be addressed to:

Farm Bureau Health Plans

P.O. Box 313

Columbia, TN 38402-0313.

We will mail notices to You at the most recent address on file. It is Your responsibility to maintain Your and Your Covered Dependent's current address on file with Us.

Women's Health and Cancer Rights Act of 1998

Patients who undergo a mastectomy, and who elect breast reconstruction in connection with the mastectomy, are entitled to Coverage for:

- Reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- Prostheses and treatment of physical complications at all stages of the mastectomy, including lymphedemas in a manner determined in consultation with the attending physician and the patient.

The Coverage may be subject to Coinsurance and Deductibles consistent with those established for other benefits.

Statement of Rights Under the Newborns' and Mothers' Health Protection Act

Under federal law, health insurance issuers offering health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the issuer may pay for a shorter stay if the attending Provider (e.g., Your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier. Also, under federal law, issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay. In addition, an issuer may not, under federal law, require that a physician or other health care Provider obtain Authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain Providers or facilities, or to reduce Your Out of-Pocket costs, You may be required to obtain Prior Authorization. For information on Prior Authorization, contact Us.

Section V
Termination of Coverage

TERMINATION OF COVERAGE

Coverage will terminate on the day the benefit term You selected has ended (60, 90, 120 or 180 days).

Notwithstanding any contract provision to the contrary, FBHP has the right to cancel Coverage as of the Effective Date of Coverage, if FBHP receives notice from a financial institution of any dishonored check/debit submitted by the Subscriber in payment for Coverage under this Contract

This Contract may be terminated if there is fraud or material misrepresentation made by a Member (or with a Member's knowledge).

PAYMENT FOR SERVICES RENDERED AFTER TERMINATION OF COVERAGE

If You or Your Eligible Dependents receive and We pay for Covered Services after the termination of Coverage, We may recover the amount We pay for such Covered Services from You, plus any costs of recovering such charges, including Our attorney's fees.

We may impose a finance charge of 1 ½% per month to any amount not remitted to Us within thirty (30) days of the date of notification of the amount due.

Section VI
Schedule of Benefits

BENEFITS

A Member is entitled to benefits for Covered Services as specified in this Schedule of Benefits. Benefits shall be determined according to the Contract terms in effect on the date a service is rendered. Benefits may be amended at any time in accordance with applicable provisions of this Contract. Under no circumstance shall a Member acquire a vested interest in continued receipt of a particular benefit or level of benefit.

Benefit Period Deductible	Network Benefit	Out-of-Network Benefit
Deductible Maximum per Member	\$1,000	
Family Deductible Maximum	\$3,000	

Coinsurance Percentages	Network Benefit	Out-of-Network Benefit
Covered Services	80% of the Maximum Allowable Charge after Deductible	60% of the Maximum Allowable Charge after Deductible
Covered Teladoc Services	100% of the Maximum Allowable Charge	Not Covered

Out-of-Pocket Maximum	Network Benefit	Out-of-Network Benefit
Individual	\$5,000	Unlimited
Family	\$12,500	Unlimited

The Maximum Benefit payable under this Contract is \$250,000 per Member.

BENEFITS FOR PRESCRIPTION DRUGS

PRESCRIPTION DRUGS	
Network Pharmacy	Out-of-Network Pharmacy
80% of the Maximum Allowable Charge after Deductible	60% of the Maximum Allowable Charge after Deductible

BENEFITS FOR SELF-ADMINISTERED SPECIALTY PHARMACY PRODUCTS

SELF-ADMINISTERED SPECIALTY PHARMACY PRODUCTS
80% of the Maximum Allowable Charge after Deductible
Specialty Pharmacy Products are limited to a quantity of up to a 30-day supply per prescription fill.

Section VII Member Benefits

This Coverage provides benefits for many medical services and supplies received by Members. However, not all healthcare services are Covered Services. It is important for Members to understand which services are covered by this Contract. Prior Authorization is required for certain Covered Services.

Benefit maximums, limitations or exclusions that apply to this Coverage are outlined in this Contract.

For a complete list of applicable limitations or exclusions, please refer to the limitations or exclusions stated for each benefit as well as Section IX Limitations/Exclusions.

Benefits will only be provided for Covered Services performed and billed by an Eligible Provider. Services must be related to the diagnosis and/or treatment of the Member's illness, injury, or pregnancy.

Services provided during a Telemedicine encounter are covered consistent with what this Coverage provides for in-person encounters for the same service.

Benefits are subject to the applicable Deductible. Coinsurance will be calculated based on the Maximum Allowable Charge. The portion of any Billed Charges that exceed the Maximum Allowable Charge will not be covered. Charges billed by an Out-of-Network which exceed the Maximum Allowable Charge will be the responsibility of the Member.

A Member will not be eligible to receive benefits for Pre-Existing Conditions (as defined in Glossary).

1. Ambulance

A. Covered Services

1) Ground Ambulance

Benefits are available for a ground Ambulance, subject to Deductible and Coinsurance, up to a maximum of \$450 to transport the Covered Person:

- a. from the Covered Person's home or the scene of an accident or Emergency to the nearest Hospital where appropriate medical or surgical services are available;
- b. between Hospitals; or
- c. between a Hospital and a Skilled Nursing Facility.

2) Air or Sea Ambulance

Benefits are available for air or sea Ambulance, subject to Deductible and Coinsurance, from one location to another where:

- a. the Covered Person's medical condition requires immediate transport that could not be provided by local ground Ambulance; or
- b. the point of pick up is not accessible by land vehicle; or
- c. the Covered Person's medical condition is such that the time needed to transport poses a threat to his or her health.

B. Exclusions

- 1) charges for dispatch of an Ambulance that is not used by the Covered Person;
- 2) transport to a physician's office, outpatient department of a Hospital for medical care, or the patient's home; or

- 3) charges for waiting time or extrication.

2. Anesthesia

Benefits are available for Medically Necessary and Medically Appropriate anesthesia administered by a Certified Registered Nurse Anesthetist (CRNA) or a physician (other than the operating surgeon) provided the surgery is a Covered Service.

3. Breast Reconstruction

Benefits are available for reconstructive breast surgery as a result of a mastectomy as well as surgery on the non-diseased breast needed to establish symmetry between the two breasts. Benefits are not available for reconstructive breast surgery as a result of a lumpectomy.

Post-mastectomy benefits are also available for:

- Breast prosthesis, surgical bra, or bra with an integrated prosthesis (combined limit of 1 per Benefit Period); and
- Gel inserts, if Medically Necessary.

4. Dental Services - All Members

A. Covered Services

Medically Necessary and Medically Appropriate services performed by a doctor of dental surgery (DDS), a doctor of medical dentistry (DMD) or any Practitioner licensed to perform dental related oral surgery as indicated below.

- 1) Dental services and oral surgical care resulting from an Accidental Injury to the jaw, sound natural teeth, mouth, or face, due to external trauma. The surgery and services must be started within the Benefit Period and completed within the Benefit Period. Services include:
 - a. Tooth extraction needed due to Accidental Injury of teeth caused by external trauma;
 - b. Excision of partially or completely impacted teeth, including wisdom teeth;
 - c. Excision of tumors and cysts of the jaw, cheeks, lips, tongue, roof and floor of the mouth when such conditions require pathological exams;
 - d. Surgical procedures to correct accidental injuries of the jaws, cheeks, lips, tongue, roof and floor of the mouth;
 - e. Reduction of fractures and dislocations of the jaw;
 - f. External incision and drainage of cellulitis;
 - g. Incision of accessory sinuses, salivary glands or ducts;
 - h. Excision of exostosis of jaws and hard palate;
 - i. Dental implants needed due to Accidental Injury of teeth caused by external trauma.

B. Exclusions

- 1) Except as listed above, routine dental care and related services including, but not limited to: (1) crowns; (2) caps; (3) plates; (4) bridges; (5) dental x-rays; (6) fillings; (7) tooth extraction; (8) periodontal surgery; (9) root canals; (10) preventative care (cleanings, x-rays); (11) replacement of teeth (including implants, false teeth, bridges); (12) bone grafts (alveolar surgery); (13) treatment of injuries caused by biting and chewing; (14) treatment of teeth roots; and (15) treatment of gums surrounding the teeth.

- 2) Treatment for correction of underbite, overbite, and misalignment of the teeth including but not limited to, braces for dental indications, orthognathic surgery except as otherwise specified in this Contract, and occlusal splints and occlusal appliances to treat malocclusion/ misalignment of teeth.

5. Diabetes Treatment

A. Covered Services

Medically Necessary and Medically Appropriate diagnosis and treatment of diabetes. Such services must be prescribed and certified by a Practitioner as Medically Necessary. The treatment of diabetes consists of medical equipment, supplies, and outpatient self-management training and education, including nutritional counseling. Covered Services for diabetes treatment also include:

- 1) Blood glucose monitors including monitors designed for the legally blind;
- 2) Test strips for blood glucose monitors;
- 3) Visual reading and urine test strips;
- 4) Insulin;
- 5) Injection aids;
- 6) Syringes;
- 7) Lancets;
- 8) Injectable incretin mimetics (e.g., Exenatide/Byetta) when used in conjunction with selected Prescription Drugs for the treatment of diabetes;
- 9) Insulin pumps, infusion devices, and appurtenances;
- 10) Oral hypoglycemic agents;
- 11) Podiatric appliances for prevention of complications associated with diabetes; and
- 12) Glucagon emergency kits.

B. Exclusions

- 1) Treatments or supplies that are not prescribed and certified by a Practitioner as being Medically Necessary;
- 2) Supplies not required by state statute; or
- 3) Items not defined in the Mandated Diabetes Supply List.

6. Diagnostic Services

A. Covered Services

Medically Necessary and Medically Appropriate diagnostic radiology services and laboratory tests including;

- 1) Imaging services ordered by a Practitioner, including x-ray, ultrasound, bone density test, and Advanced Radiological Imaging Services.
- 2) Diagnostic laboratory services ordered by a Practitioner.

Prior Authorization for Advanced Radiological Imaging is required.

B. Exclusions

- 1) Diagnostic services that are not Medically Necessary and Medically Appropriate.
- 2) Diagnostic services not ordered by a Practitioner.

- 3) Preventative diagnostic services.

7. Durable Medical Equipment (DME)

A. Covered Services

Medically Necessary and Medically Appropriate medical equipment or items that: (1) in the absence of illness or injury, are of no medical or other value to You; (2) can withstand repeated use in an ambulatory or home setting; (3) require the prescription of a Practitioner for purchase; (4) are approved by the FDA for the illness or injury for which it is prescribed; and (5) are not solely for Your convenience. Durable Medical Equipment may be purchased or rented as determined by the Plan.

- 1) The maximum allowable rental charge shall not exceed the total Maximum Allowable Charge for purchase. If You rent the same type of equipment from multiple DME Providers, and the total rental charges from the multiple Providers exceed the purchase price of a single piece of equipment, You will be responsible for the amount in excess of the Maximum Allowable Charge for purchase.
- 2) Benefits are available for the repair, adjustment or replacement of components and accessories necessary for the effective functioning of covered equipment; and
- 3) Benefits are available for supplies and accessories necessary for the effective functioning of Covered Durable Medical Equipment. Insulin pump replacement is covered only for pumps prescribed and purchased during the Benefit Period and only if the pump cannot be repaired.
- 4) The replacement of items needed as the result of normal wear and tear, defects or obsolescence and aging.

Prior Authorization is required for DME rentals over \$500 and DME purchases over \$1,500.

B. Exclusions

Prosthetic appliances or items of Durable Medical Equipment to replace those which were lost, damaged (self-inflicted), stolen or prescribed as a result of improved technology.

- 1) Charges exceeding the total cost of the Maximum Allowable Charge to purchase the equipment;
- 2) Unnecessary repair, adjustment or replacement or duplicates of any such equipment;
- 3) Supplies and accessories that are not necessary for the effective functioning of the covered equipment;
- 4) Items that require or are dependent on alteration of home, workplace or transportation vehicle;
- 5) Motorized scooters, exercise equipment, hot tubs, pool or saunas;
- 6) "Deluxe" or "enhanced" equipment. The most basic equipment that will provide the needed medical care will determine the benefit;
- 7) Computerized or gyroscopic mobility systems, roll about chairs, geriatric chairs, hip chairs, and seat lifts of any kind;
- 8) Patient lifts, auto tilt chairs, air fluidized beds, or air flotation beds, unless approved by Case Management for a Member who is in Case Management.

8. Emergency Care Services

A. Covered Services

Medically Necessary and Medically Appropriate health care services, supplies and medications furnished in a hospital Emergency department that are required to determine, evaluate and/or treat an Emergency until such condition is stabilized, as directed or ordered by the Practitioner or hospital protocol.

Medically Necessary and Appropriate Practitioner services and Emergency services, supplies and medications necessary for the diagnosis and stabilization of Your Emergency condition.

Outpatient Emergency Room Services (including emergency room physician charges) received in an Out-of-Network hospital Emergency Department will be covered at the Network Provider Coinsurance Percentage level, after applicable Deductibles have been met for true medical emergencies. Any inpatient treatment or services for a covered condition by an Out-of-Network Provider will be subject to the Out-of-Network Deductible, Out-of-Network Coinsurance, and Out-of-Network Out-of-Pocket Maximum.

Prior Authorization is required for continuing inpatient care or transfer to another facility.

B. Exclusions

- 1) Treatment of a Chronic, non-Emergency condition, where the symptoms have existed over a period of time, and a prudent layperson who possesses an average knowledge of health and medicine would not believe it to be an Emergency.
- 2) Services received for inpatient care or transfer to another facility once Your medical condition has stabilized.

9. Home Health Care

A. Covered Services

Medically Necessary and Medically Appropriate services and supplies provided in Your home by a Practitioner who is primarily engaged in providing home health care services. Physical, speech or occupational therapy provided in the home applies to the Therapy Services visit limits. Covered home health care services include:

- 1) Part-time, intermittent health services, supplies, and medications, by or under the supervision of a registered nurse;
- 2) Home infusion therapy;
- 3) Rehabilitative therapies such as physical therapy, speech therapy, occupational therapy, etc. (subject to the limitations of the therapeutic/rehabilitative benefit.);
- 4) Medical social services;
- 5) Dietary guidance.

Prior Authorization is required.

B. Limitations

Home Health Care is limited to 20 visits per Benefit Period.

C. Exclusions

Items such as non-treatment services or: (1) routine transportation; (2) homemaker or housekeeping services; (3) behavioral counseling; (4) supportive environmental equipment; (5) Maintenance Care or Custodial Care; (6) social casework; (7) meal delivery; (8) personal hygiene; and (9) convenience items.

10. Home Infusion Therapy

Benefits are available for Medically Necessary and Medically Appropriate home infusion therapy.

Prior Authorization is required for certain home infusion therapy medications.

11. Hospice Care

A. Covered Services

Medically Necessary and Medically Appropriate services and supplies for supportive care. Benefits will be provided for: (1) part-time intermittent nursing care; (2) medical social services; (3) bereavement counseling; (4) medications for the control or palliation of the illness; (5) home health aide services; and (6) physical or pulmonary therapy for symptom control.

B. Exclusions

- 1) Inpatient Hospice services, unless approved by Care Management.
- 2) Services such as: (1) homemaker or housekeeping services; (2) meals; (3) convenience or comfort items not related to the illness; (4) supportive environmental equipment; (5) private duty nursing; (6) routine transportation; and (7) funeral or financial counseling.

Deductible and Coinsurance will not apply to expenses incurred for Hospice Care. The Coinsurance Percentage will be 100% for this service.

Hospice Care is subject to medical review by Care Management.

12. Inpatient Hospital Services

A. Covered Services

Medically Necessary and Medically Appropriate services and supplies in a hospital that: (1) is a licensed Acute care institution; (2) provides Inpatient services; (3) has surgical and medical facilities primarily for the diagnosis and treatment of disease and injury; and (4) has a staff of physicians licensed to practice medicine and provides 24 hour nursing care by graduate registered nurses. Psychiatric hospitals are not required to have a surgical facility.

- 1) Room, board, and general nursing care in a:
 - a. semi-private room,
 - b. private room (limited to most common semi-private room rate, unless approved by Us),
 - c. special care unit as approved by Us;
- 2) Use of operating, delivery and treatment rooms;
- 3) Prescription drugs and medicines, including take home prescription drugs;
- 4) Medical supplies, sterile dressings, casts, splints and crutches;
- 5) Anesthetics;
- 6) Diagnostic services (x-ray, laboratory and certain other tests);
- 7) 23-Hour Observation stays; and
- 8) Certain therapy services.

Prior Authorization is required.

B. Exclusions

- 1) Inpatient stays primarily for therapy (such as physical or occupational therapy).
- 2) Services that could be provided in a less intensive setting.
- 3) Private room when not authorized by the Plan and room and board charges are in excess of semi-private room.
- 4) Blood or plasma provided at no charge to the patient.

13. Inpatient Rehabilitation Facility

A. Covered Services

An Inpatient Rehabilitation Facility is an inpatient facility which provides multi-disciplinary, structured, intensive therapy. Care is given by or under the supervision of physicians and is monitored by Care Management.

B. Limitations

Inpatient Rehabilitation services are limited to 20 days per Benefit Period.

C. Exclusions

- 1) Treatment beyond what can reasonably be expected to significantly improve health, including therapeutic treatments for ongoing maintenance or palliative care;
- 2) Enhancement therapy that is designed to improve Your physical status beyond Your pre-injury or pre-illness state;
- 3) Complementary and alternative therapeutic services;
- 4) Modalities that do not require the attendance or supervision of a licensed therapist;
- 5) Behavioral therapy, play therapy, communication therapy, and therapy for self-correcting language dysfunctions as part of speech therapy, physical therapy or occupational therapy programs;
- 6) Duplicate therapy.

14. Maternity Services

Benefits are not available under this Contract for maternity services or routine delivery.

Benefits are available for Complications of Pregnancy.

15. Multiple or Bilateral Surgical Procedures

Benefits are available when two or more Medically Necessary and Medically Appropriate covered surgical procedures are performed at the same time, or in one surgical setting. Benefits will be based on:

- 1) the amount of benefits for the procedure for which the highest dollar amount would be billed (if charges for the surgical procedures are different); and
- 2) up to one-half of the benefits which are available with respect to the other covered surgical procedure(s), whether performed through the same or separate incisions.

16. Outpatient Facility Services

A. Covered Services

Medically Necessary and Medically Appropriate diagnostics, therapies and surgery occurring in the following types of outpatient facilities: (1) outpatient surgery centers; (2)

the outpatient center of a hospital; (3) outpatient diagnostic centers; and (4) certain surgical suites in a Practitioner's office.

- 1) Practitioner services.
- 2) Outpatient diagnostics (such as x-rays and laboratory services).
- 3) Outpatient treatments (such as medications and injections or kidney dialysis clinic).
- 4) Outpatient surgery and supplies.
- 5) Observation stays less than 24 hours.

B. Exclusions

- 1) Rehabilitative therapies in excess of the terms of the therapeutic/ rehabilitative benefit.
- 2) Services that could be provided in a less intensive setting.
- 3) Surgery to change sex and related services
- 4) Telemedicine, except as otherwise specified in this Contract.

17. Physicians' Services

A. Covered Services

Benefits are available for Medically Necessary and Medically Appropriate physician services:

- 1) Services and supplies for the diagnosis and treatment of illness or injury, including surgery.
- 2) A second and/or third surgical opinion received before surgery.
- 3) Services of an attending physician for inpatient or outpatient services, or consultation services when requested by the attending physician.
- 4) Services of a physician for treatment by x-ray, radium, or other radioactive substances.

B. Exclusions

Benefits are not available for a second or third surgical opinion rendered by a Physician in the same medical group or practice as (a) the Physician who initially recommended the Surgery, or (b) the Physician who rendered the second surgical opinion.

18. Private Duty Nursing

A. Covered Services

Benefits are available for Medically Necessary and Medically Appropriate inpatient private duty nursing in Your home.

Prior Authorization is required.

B. Exclusions

Inpatient private duty nursing in an Acute care Hospital.

19. Prosthetic Appliances

When approved by the Plan, the cost of Medically Necessary and Medically Appropriate prosthetic appliances needed to replace all or part of an absent or malfunctioning body part, including surrounding tissue, is a Covered Service. The Plan also pays benefits to fit, adjust, repair or replace the device, provided the need for this arises from normal wear or the Member's

physical development--not as a result of improved technology, loss, damage (self-inflicted) or theft to the appliance or device. No benefit will be provided for an artificial heart, lung, liver, pancreas or any other artificial organ or any associated expense(s). This benefit does not include dental appliances or the replacement of cataract lenses.

Prior Authorization is required for prosthetic appliances over \$1,000.

20. Radiation Therapy

Benefits are available for Medically Necessary and Medically Appropriate treatment of disease by x-ray, radium, or radioactive isotopes.

21. Reconstructive Surgery

Surgery to restore bodily function or correct deformity that began on or after the Effective Date of this Coverage, subject to all terms and conditions of this Contract, is a Covered Service. Covered Services must be rendered during the Benefit Period. Benefits are only for problems caused by disease, injury, birth or growth defects, or previous treatments.

22. Skilled Nursing Facility

A. Covered Services

Medically Necessary and Medically Appropriate inpatient care provided to Members requiring medical, rehabilitative or nursing care in a restorative setting. Services shall be considered separate and distinct from the levels of Acute care rendered in a hospital setting, or custodial or functional care rendered in a nursing home.

- 1) Room and board in a semi-private room, general nursing care, medications, diagnostics and special care units;
- 2) The attending Practitioner's services for professional care.

Prior Authorization is required.

B. Limitations

Skilled nursing is limited to 20 days per Benefit period.

C. Exclusions

1. Custodial, domiciliary or private duty nursing services.
2. Skilled nursing services not received in a Medicare certified skilled nursing facility.
3. Services for cognitive rehabilitation.
4. Services for mental illness or alcohol or drug use or abuse.

23. Sleep Studies

Benefits are available for Medically Necessary and Medically Appropriate sleep studies.

24. Teladoc

Benefits are available for telephone or web-based video consultations with health care providers through Teladoc for routine primary medical diagnoses. Covered Teladoc Services are available in the following situations:

- When You or an Eligible Dependent needs immediate care;
- When You or an Eligible Dependent is considering the ER or urgent care center for non-Emergency issues; or
- When You or an Eligible Dependent is on vacation or on a business trip.

Covered Teladoc Services include the following types of conditions:

CON-STC1-009

Effective January 1, 2024

- General medicine, including, but not limited to:
 - Sinusitis
 - Colds and flu
 - Sore throats
 - Ear infections
 - Allergies
 - Urinary tract infections
- A refill of a recurring prescription;
- Pediatric care;
- Non-Emergency medical assistance.

In order to obtain this benefit:

1. The Member must complete a medical history disclosure form that will serve as an electronic medical record for consulting Teladoc physicians. This form can be completed via the Teladoc website at teladoc.com, via the Teladoc call center at 1-800-TELADOC (1-800-835-2362), or via the Teladoc mobile app.
2. Once enrolled, a Member may phone 1-800-TELADOC (1-800-835-2362) and request a consultation with a Teladoc physician. A Teladoc physician will then return the Member's phone call. If a Member requests a web-based video consultation, the consultation will be scheduled and an appointment reminder notification will be sent prior to the appointed time.
3. If necessary, the Teladoc physician will write a prescription. The prescription will be called in to a pharmacy of the Member's choice.

Teladoc may not be used for:

- Charges for telephone or online consultations with health care providers who are not contracted through Teladoc.
- Drug Enforcement Agency-controlled Prescriptions.

Benefits for this service are shown in the Schedule of Benefits.

Please Note: Not all medical conditions can be appropriately treated through Teladoc consultations. The Teladoc physician will identify any condition for which in-person treatment with a health care provider is necessary. **Benefits for any health care services or supplies recommended by Teladoc, including prescriptions ordered or refilled by Teladoc physicians, are based on all terms and conditions of the Coverage in force for the Member at the time services are provided, including deductible, coinsurance, and copays as applicable.**

25. Therapeutic/Rehabilitative Services

A. Covered Services

Medically Necessary and Medically Appropriate outpatient, home health or office therapeutic and rehabilitative services that are expected to result in significant and measurable improvement in Your condition resulting from an Acute disease, injury, autism in children under age 12, or cleft palate. The services must be performed by, or under the direct supervision of a licensed therapist, upon written authorization of the treating Practitioner;

- 1) Therapeutic/rehabilitative Services include: (1) physical therapy; (2) speech therapy for restoration of speech; (3) occupational therapy; (4) manipulative therapy (including chiropractic therapy); (5) cardiac rehabilitative services; and (6) pulmonary (or respiratory) rehabilitative services.

- a. The limit on the number of visits for therapy applies to all visits for that therapy, whether received in a Practitioner's office, outpatient facility or home health setting.
- b. Services received during an inpatient hospital, skilled nursing or rehabilitative facility stay are covered as shown in the inpatient hospital, skilled nursing and rehabilitative facility section, and are not subject to the therapy visit limits.
- c. Speech therapy is covered only for disorders of articulation and swallowing resulting from Acute illness, injury, autism in children under age 12 or cleft palate.

B. Limitations

- 1) Physical therapy is limited to 20 visits per Benefit Period. Prior Authorization is required for services rendered in the home.
- 2) Speech therapy is limited to 20 visits per Benefit Period. Prior Authorization is required.
- 3) Occupational therapy is limited to 20 visits per Benefit Period. Prior Authorization is required for services rendered in the home.
- 4) Manipulative therapy is limited to 18 visits per Benefit Period.
- 5) Cardiac rehabilitative therapy is limited to 20 visits per Benefit Period. Prior Authorization is required.
- 6) Pulmonary rehabilitative therapy is limited to 20 visits per Benefit Period.

C. Exclusions

- 1) Treatment beyond what can reasonably be expected to significantly improve health, including therapeutic treatments for ongoing maintenance or palliative care;
- 2) Enhancement therapy that is designed to improve Your physical status beyond Your pre-injury or pre-illness state;
- 3) Complementary and alternative therapeutic services;
- 4) Modalities that do not require the attendance or supervision of a licensed therapist;
- 5) Behavioral therapy, play therapy, communication therapy, and therapy for self-correcting language dysfunctions as part of speech therapy, physical therapy or occupational therapy programs;
- 6) Duplicate therapy.

26. Treatment Outside of the United States

A. Covered Services

Benefits are available for Medically Necessary and Medically Appropriate treatment of illness or injury occurring while a Member is temporarily traveling outside of the United States.

- 1) Benefits for Emergency services rendered outside of the United States will be paid at the Network Coinsurance Percentage.
- 2) Benefits for non-Emergency services rendered outside of the United States will be paid at the Out-of-Network Coinsurance Percentage.

B. Exclusions

Benefits are not available if a Member travels outside the United States to receive treatment otherwise available in the United States.

27. Vision Services – All Members

A. Covered Services

Medically Necessary and Medically Appropriate diagnosis and treatment of diseases and injuries that impair vision.

- 1) Services and supplies for the diagnosis and treatment of diseases and injuries to the eye;
- 2) The first set of eyeglasses or contact lens required to adjust for vision changes due to intraocular surgery and obtained during the Benefit Period, subject to a \$100 maximum per Member.

B. Exclusions

- 1) Routine vision services, including examinations, services, surgeries and supplies to detect or correct refractive errors of the eyes;
- 2) Eyeglasses, contact lenses and examinations for the fitting of eyeglasses and contact lenses;
- 3) Eye exercises and/or therapy;
- 4) Visual training.

28. Active&Fit Direct™ Program

The Active&Fit™ Direct Program allows Members eighteen (18) years of age and older the opportunity to participate in the Active&Fit™ Direct fitness center discount access program. Active&Fit™ Direct is a product provided by American Specialty Health Fitness, Incorporated (“ASH Fitness”). An enrollment fee, monthly fee, and applicable taxes give Members access to a fitness center from among the Active&Fit™ Direct network of over 9,000 participating fitness centers and select YMCAs nationwide. A minimum three-month enrollment is required.

For additional information or to enroll, visit www.fbhealthplans.com/activeandfit.

Section VIII Prescription Drug Benefits

PRESCRIPTION DRUGS

Benefits are available for prescription drugs, subject to Deductible and Coinsurance, for use by a Member outside of a hospital or other facility. To be a Covered Service, a prescription drug must be:

1. prescribed on or after the Member's Effective Date by a licensed Practitioner who is authorized by law to prescribe the drug.
2. approved by the Food and Drug Administration (FDA) for the prescribed indication. Benefits will be available for a prescription drug which is prescribed to treat a recognized indication which has not been approved by the FDA for such indication, provided such prescription drug is: (a) otherwise approved by the FDA; and, (b) approved by the Medical Director based on peer-reviewed medical literature or standard reference compendia.
3. dispensed by a pharmacist, either in person or through home delivery, and
4. unavailable for purchase without a prescription.

Some prescription drugs may require Prior Authorization or may be subject to quantity limitations. Please call the number listed on Your Plan ID card for details.

Over-the-counter drugs (not requiring a prescription), prescription devices, vitamins which, by Tennessee law do not require a prescription; and/or prescription drugs dispensed in a physician's office are not Covered Services except as specified in this Contract. Benefits are available for:

1. drugs or formula required to treat Phenylketonuria, and
2. injectable insulin, oral hypoglycemic agents, and syringes.

Your prescription drug claims are electronically submitted by the Pharmacy for reimbursement at the time of service. You are responsible for the full cost of Your prescription drug claims at the time of service and will be reimbursed based on the Maximum Allowable Charge at the applicable Coinsurance Percentage after Your Deductible is met.

Any prescription drug claims not electronically submitted by the Pharmacy must be submitted within 6 months of the date on which the prescriptions were purchased. To obtain a prescription drug claim form, call the toll free number on Your Plan ID Card.

NETWORK PHARMACY

Network Pharmacies can offer savings through negotiated preferential pricing. To qualify for savings, the Member must utilize a Network Pharmacy. The Member should verify that the Pharmacy is an active Network Pharmacy for the Plan each time he or she visits the Pharmacy to obtain a prescription.

OUT-OF-NETWORK PHARMACY

When You use an Out-of-Network Pharmacy, You will not receive negotiated preferential pricing. You will be reimbursed at the Out-of-Network Coinsurance Percentage applied to the Maximum Allowable Charge after Your Deductible is met.

Charges billed by an Out-of-Network Pharmacy which exceed the Maximum Allowable Charge are the responsibility of the Member.

SELF-ADMINISTERED SPECIALTY PHARMACY PRODUCTS

Benefits are available for certain Medically Necessary and Medically Appropriate self-administered Specialty Pharmacy Products. Certain Specialty Pharmacy Products require Prior Authorization. The prescribing Physician should contact the Plan for Prior Authorization.

PROVIDER-ADMINISTERED SPECIALTY PHARMACY PRODUCTS

Benefits are available for Medically Necessary and Medically Appropriate Provider-Administered Specialty Pharmacy Products. This benefit includes administration by a qualified Provider. Prior Authorization may be required for certain Provider Administered Specialty Pharmacy Products.

COMPOUND DRUGS

A Compound Drug is an outpatient prescription drug which is not commercially prepared by a licensed pharmaceutical manufacturer in a dosage form approved by the Food and Drug Administration (FDA) and which contains at least one ingredient classified as a Legend Drug. Compound drugs, which require a physician's prescription, are prepared by a pharmacist who mixes and adjusts drug ingredients to customize a medication to meet a patient's individual needs.

All ingredients within the Compound Drug must be submitted on the claim. Only prescription drug ingredients covered under the Plan will be included in the payment for the Compound Drug. Non-prescription or over-the-counter drugs will not be paid. Compound Drugs are processed at brand or preferred brand amount.

Prior authorization is required for Compound Drugs over \$400.

Check to see if Your Pharmacy is a Network Pharmacy each time You fill a Compound Drug.

When purchasing a Compound Drug from a Network Pharmacy, You will be reimbursed based on the Maximum Allowable Charge at the Network Coinsurance Percentage after Your Deductible is met.

When purchasing a Compound Drug from an Out-of-Network Pharmacy, You will be reimbursed, based on the Maximum Allowable Charge, at the Out-of-Network Coinsurance Percentage after Your Deductible is met. Charges billed by an Out-of-Network Pharmacy which exceed the Maximum Allowable Charge are the responsibility of the Member.

Section IX

Cost Containment and Medical Management

PRIOR AUTHORIZATION

Farm Bureau Health Plans does not make medical treatment decisions under any circumstances. The purpose of Prior Authorization is solely to ensure that patients receive Covered Services at the appropriate time and in the appropriate setting.

Prior Authorization is required for certain Covered Services to be paid at the Maximum Allowable Charge. The treating physician must contact Us at the telephone number shown on Your Plan ID Card before Covered Services are provided. Otherwise, benefits may be reduced or denied. Covered Services that require Prior Authorization include, but are not limited to:

- Advanced Radiological Imaging
- Certain Retail Prescriptions
- Certain Specialty Pharmacy Products
- Dialysis
- Durable Medical Equipment
- Home Health Care
- Inpatient Behavioral Health Care
- Inpatient Hospital Services
- Nuclear Cardiology
- Orthognathic Surgery
- Private Duty Nursing
- Skilled Nursing Facility
- Specialty Injectables
- Therapy (when performed at home)
- Twenty-Three (23) Hour Observation (Network Providers).

Prior Authorization is not a guarantee of benefits.

Be sure to ask the doctor to contact Us to obtain Prior Authorization at least 30 days before admitting a Member to a hospital.

The Member's doctor must report Emergency admissions within 24 hours or within one working day after admission. If the physician determines that a Member needs to remain in the hospital for a longer period of time, additional Prior Authorization must be requested.

Prior Authorization is not required for maternity admissions or when Medicare is the primary payor.

Prior Authorization will not be required for the following Advanced Radiological Imaging services when performed during an Emergency or during an inpatient hospital stay: CT Scans, CTA Scans, PET Scans, MRA, MRI, MRS, and Nuclear Cardiology.

You may call customer service to determine whether Prior Authorization is required. If Prior Authorization is required and not obtained, benefits may be reduced or denied. Network Providers are responsible for obtaining Prior Authorization for the Member before providing services. It is the Member's responsibility to obtain the Prior Authorization if the Provider is an Out-of-Network Provider.

Member liability resulting from any reduction in benefits will not apply to the Out-of-Pocket Maximum.

CONCURRENT UTILIZATION REVIEW

The goal of Concurrent Utilization Review is to encourage the appropriate use of hospitalization.

If under such review it is determined that continued care is not Medically Necessary and Medically Appropriate, the facility and the physician will be notified in writing of a specific date after which benefits will no longer be payable under this Plan. The Member or physician can appeal the decision by contacting Us. The case will be reviewed and both the physician and the Member will be notified of the results.

CARE MANAGEMENT

Our Care Management program will identify Members with potentially complicated medical needs, complex conditions and/or catastrophic illnesses or injuries that may be suited for alternative treatment plans. After evaluation of the Member's condition, We may determine that alternative treatment is Medically Necessary and Medically Appropriate. In that event, the Plan may elect to offer alternative benefits for services not otherwise specified as Covered Services in this Contract. Such benefits will be offered only in accordance with a plan of treatment with which the Member (or the Member's legal guardian) and the attending physician concur.

Care Management services will be made available on a case-by-case basis to individual Members. Under no circumstances does the Member acquire a vested interest in continued receipt of a particular benefit or level of benefits. Offer or confirmation of alternative benefits or modes of care in one instance shall not obligate Us to provide the same or similar benefits for the Member in another instance. In addition, nothing herein shall be deemed a waiver of Our right to enforce this Plan in strict accordance with its express terms and conditions.

Section X

Claims: How And When To File

WHEN TO APPLY FOR BENEFITS

You or Your Provider should file claims as soon as possible after You receive Covered Services. If Covered Services are received on a continuous basis, claims should be submitted no less than every 30 days.

All claims must be submitted within 6 months following the date of service.

Within 30 days of receipt of a claim, You will be provided with one of the following:

- a. an Explanation of Benefits.
- b. a notice of denial of a claim.
- c. a request for additional information.

Claims will be processed based on information available at the time the claim is received. We are not responsible for over or under payment of claims resulting from incomplete or inaccurate information, provided reasonable efforts are made to obtain and verify relevant facts when claims are submitted.

CLAIMS FOR NETWORK PROVIDER SERVICES

When You or a Covered Dependent receive care, the Network Provider will ask You to assign Your benefits to the Provider. A Network Provider will file the necessary claims. Available benefits will be paid directly to the Provider and You will receive an Explanation of Benefits (EOB) showing the payment and any balance that is Your responsibility.

CLAIMS FOR OUT-OF-NETWORK PROVIDER SERVICES

If an Out-of-Network Provider does not file the necessary claims on Your behalf, ask the Provider to give You a claim form and an itemized statement listing the services received and the charges for each service. You may then submit a claim to Us, and available benefits will be paid directly to You. Be sure to include: (1) the patient's name; (2) Your Plan ID and group numbers; (3) treatment date(s); (4) the patient's diagnosis; and (5) information about any other health insurance the patient may have.

Benefits for Covered Services are subject to Deductible, Out-of-Network Coinsurance Percentage and the Out-of-Network Out-of-Pocket Maximum. Charges billed by an Out-of-Network Provider which exceed the Maximum Allowable Charge will be the responsibility of the Member.

CLAIMS FOR PRESCRIPTION DRUGS

Your prescription drug claims are electronically submitted by the Pharmacy for reimbursement at the time of service. You are responsible for the full cost of Your prescription drug claims at the time of service and will be reimbursed based on the Maximum Allowable Charge at the applicable Coinsurance Percentage after Your Deductible is met.

Any prescription drug claims not electronically submitted by the Pharmacy must be submitted to FBHP within six (6) months of the date on which the prescriptions were purchased. To obtain a prescription drug claim form, call the toll free number on Your Plan ID Card or go to fbhealthplans.com.

COORDINATION OF BENEFITS

This Coverage includes the following Coordination of Benefits (COB) provision, which applies when a Member has Coverage under more than one group contract or health care "plan".

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Effective January 1, 2024

Coordination of Benefits rules determine whether the benefits available under this Contract are determined before or after those of another plan. In no event will benefits under this Contract be increased because of this provision.

Periodically We will send You a form to update Your COB information. Please complete the form and return it to Us to ensure Your records are accurate. Failure to return Your COB information to Us shall entitle Us to withhold any and all benefits due the Member until all requested information is received.

Definitions

The following terms apply to this provision:

- a. **"Plan"** means any arrangement which provides benefits or services for, or because of, medical or dental care or treatment through:
- group, blanket, or franchise insurance (whether insured or uninsured) other than school accident-type coverage;
 - Group practice, individual practice, or other pre-paid insurance;
 - coverage under labor management trust Plans or Employee benefit organization Plans;
 - coverage under government programs to which an Employer contributes or makes payroll deductions;
 - coverage under a governmental Plan or coverage required or provided by law. This does not include a state Plan under Medicaid (Title XIX, Grants to States for Medical Assistance Programs, of the United States Social Security Act, as amended from time to time); and
 - any other arrangement of health coverage for individuals in a group.

Each contract or other arrangement for coverage is a separate Plan. Also, if an arrangement has two parts and COB rules apply to only one of the two, each of the parts is a separate Plan.

- b. **"This Plan"** refers to the part of the Contract under which benefits for health care expenses are provided.

The term **"Other Plan"** applies to each arrangement for benefits or services, as well as any part of such an arrangement that considers the benefits and services of other contracts when benefits are determined.

- c. The order of benefit determination rules state whether This Plan is a **"Primary Plan"** or **"Secondary Plan"** as to another plan covering the person.

When This Plan is a Primary Plan, its benefits are determined before those of the Other Plan and without considering the Other Plan's benefits.

When This Plan is a Secondary Plan, its benefits are determined after those of the Other Plan and may be reduced because of the Other Plan's benefits.

When there are more than two Plans covering the person, This Plan may be a Primary Plan as to one or more Other Plans, and may be a Secondary Plan as to a different Plan or Plans.

- d. **"Allowable Expense"** means a necessary, reasonable and customary item of expense when the item of expense is covered in whole or in part by one or more Plans covering the Member for whom the claim is made.
- The reasonable cash value of a service is deemed to be both an Allowable Expense and a benefit paid when a Plan provides benefits in the form of services.

- The difference between the cost of a private Hospital room and the cost of a semi-private Hospital room is not considered an Allowable Expense under the above definition, unless the patient's stay in a private Hospital room is Medically Necessary, either in terms of generally accepted medical practice, or as specifically defined in the Plan.
 - We will determine only the benefits available under This Plan. You are responsible for supplying them with information about Other Plans so they can act on this provision.
- e. **"Claim Determination Period"** means a Benefit Period. It does not, however, include any time period during which a person has no Coverage under This Plan or any part of a year prior to the date this COB provision or a similar provision takes effect.

Effect On Benefits

This provision applies where there is a basis for a claim under This Plan and the Other Plan and when benefits of This Plan are determined after the Other Plan(s).

- a. Benefits of This Plan will be reduced when the sum of:
 - the benefits that would be payable for the Allowable Expenses under This Plan, in the absence of this COB provision; and
 - the benefits that would be payable for the Allowable Expenses under the Other Plan(s), in the absence of provisions with a purpose similar to that of this COB provision, whether or not a claim for benefits is made; the benefits exceed Allowable Expenses in a Claim Determination Period. In that case, the benefits of This Plan will be reduced so that they and the benefits payable under the Other Plan(s) do not total more than Allowable Expenses.
- b. When the benefits of This Plan are reduced as described in (a) above, each benefit is reduced proportionately and is then charged against any applicable benefit limit of This Plan.
- c. We will not, however, consider the benefits of the Other Plan(s) in determining benefits under This Plan when:
 - the Other Plan has a rule coordinating its benefits with those of This Plan and such rule states that benefits of the Other Plan will be determined after those of This Plan; and
 - the order of benefit determination rules require This Plan to determine benefits before those of the Other Plan.

Order Of Benefit Determination Rules

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

- a. Non-Dependent/Dependent

The benefits of the Plan which covers the person as an Employee, Member, or Subscriber (that is, other than as a Dependent) are determined before those of the Plan which covers the person as a Dependent, except that:

- if the person is also a Medicare beneficiary and,
- if the rule established by the Social Security Act of 1965 as amended makes Medicare secondary to the Plan covering the person as a Dependent of an active Employee, then the order of benefit determination shall be:
 - benefits of the Plan of an active Employee covering the person as a Dependent;
 - Medicare;

- benefits of the Plan covering the person as an Employee, Member, or Subscriber.

b. Dependent Child/Parents Not Separated or Divorced

Except as stated in (c) below, when This Plan and another Plan cover the same child as a Dependent of different persons, called "parents:"

- The benefits of the Plan of the parent whose birthday falls earlier in a year are determined before those of the Plan of the parent whose birthday falls later in that year; but
- If both parents have the same birthday, the benefits of the Plan which has covered one parent longer are determined before those of the Plan which has covered the other parent for a shorter period of time.

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

c. Dependent Child/Separated or Divorced Parents

If two or more Plans cover a person as a Dependent child of divorced or separated parents, benefits for the child are determined in this order:

- First, the Plan of the parent with custody of the child;
- Then, the Plan of the spouse of the parent with the custody of the child; and
- Finally, the Plan of the parent not having custody of the child.
- However, if the specific terms of a court decree state that one of the parents is responsible for the health care expense of the child, and the entity obligated to pay or provide the benefits of the Plan of that parent has actual knowledge of those terms, the benefits of that Plan are determined first. The Plan of the other parent shall be the Secondary Plan. This paragraph does not apply with respect to any Claim Determination Period or Plan Year during which any benefits are actually paid or provided before the entity has that actual knowledge.
- If the specific terms of a court decree state that the parents shall share joint custody, without stating that one of the parents is responsible for the health care expenses of the child, the Plans covering the child shall follow the order of benefit determination rules outlined in the second bullet under Paragraph b, Dependent Child/Parents Not Separated or Divorced.

d. Active/Inactive Employee

The benefits of a Plan which covers a person as an Employee who is neither laid off nor retired are determined before those of a Plan which covers that person as a laid off or retired Employee. The same would hold true if a person is a Dependent of a person covered as a retiree and an Employee. If the Other Plan does not have this rule, and if, as a result, the Plans do not agree on the order of benefits, this Rule is ignored.

e. Continuation Coverage

If a person whose Coverage is provided under a right of continuation pursuant to federal or state law also is covered under another Plan, the following shall be the order of benefit determination:

- First, the benefits of a Plan covering the person as an Employee, Member, or Subscriber (or as that person's Dependent);

- Second, the benefits under the continuation coverage.

If the Other Plan does not have the Rule described above, and if, as a result, the Plans do not agree on the order of benefits, this Rule is ignored.

f. Longer/Shorter Length of Coverage

If none of the above Rules determines the order of benefits, the benefits of the Plan which has covered an Employee, Member, or Subscriber longer are determined before those of the Plan which has covered that person for the shorter term.

- To determine the length of time a person has been covered under a Plan, two Plans shall be treated as one if the claimant was eligible under the second within twenty-four hours after the first ended.
- The start of the new Plan does not include:
 - A change in the amount or scope of a Plan's benefits;
 - A change in the entity which pays, provides, or administers the Plan's benefits; or
 - A change from one type of Plan to another (such as, from a single Employer Plan to that of a multiple Employer plan).
- The claimant's length of time covered under a Plan is measured from the claimant's first date of coverage under that Plan. If that date is not readily available, the date the claimant first became a Member of the group shall be used as the date from which to determine the length of time the claimant's coverage under the present Plan has been in force.

If the Other Plan does not contain provisions establishing the Order of Benefit Determination Rules, the benefits under the Other Plan will be determined first. However, if the Other Plan does contain provisions establishing the Order of Benefit Determination Rules but the Other Plan does not apply these Rules to specific Member claims (for example, prescription drug claims), the benefits under the Other Plan relating to these specific Member claims will be determined first.

g. Plans with Excess and Other Non-conforming COB Provisions

Some Plans declare their coverage "in excess" to all Other Plans, "always Secondary," or otherwise not governed by COB rules. These Plans are called "**Non-complying Plans.**"

Rules. This Plan coordinates its benefits with a Non-complying Plan as follows:

- If This Plan is the Primary Plan, it will provide its benefits on a primary basis.
- If This Plan is the Secondary Plan, it will provide benefits first, but the amount of benefits and liability of This Plan will be limited to the benefits of a Secondary Plan.
- If the Non-complying Plan does not provide information needed to determine This Plan's benefits within a reasonable time after it is requested, This Plan will assume that the benefits of the Non-complying Plan are the same as the benefits of This Plan and provide benefits accordingly.
- If the Non-complying Plan reduces its benefits so that benefits received by You are less than those You would have received if the Non-complying Plan provided its benefits as the Primary Plan and This Plan provided its benefits as the Secondary Plan, then This Plan may advance the difference to You or on Your behalf. The benefits advanced shall not exceed the benefits This Plan would have provided if it had been the Primary Plan, less any benefits already provided as the Secondary Plan. In consideration of such advance, This Plan shall be subrogated to all of Your rights against the Non-complying Plan. Such advance shall also be without prejudice to any independent claims This Plan may have against the Non-complying Plan in the absence of such subrogation.

Section XI Limitations/Exclusions

The services and supplies described in this Contract are subject to Medical Necessity, Medical Appropriateness, Coverage provisions and the following limitations and exclusions. When a service, drug or supply is limited or excluded, all expenses related to and in connection with the service and/or supply will also be limited or excluded. Read this section carefully before submitting a claim.

PRE-EXISTING CONDITIONS

Benefits are not available for a Pre-Existing Condition as defined in the Glossary.

EXCLUSIONS

1. Services or supplies not prescribed or performed by an Eligible Provider.
2. Services or supplies which We determine are not Medically Necessary and Medically Appropriate.
3. Services provided before the Member's Coverage begins or after the Member's Coverage is terminated.
4. Services for a Pre-Existing Condition during the Benefit Period.
5. A drug, device, service, medical treatment or procedure which is Investigational.
6. Any work related illness or injury (unless resulting from self-employment not subject to Workers Compensation insurance requirements).
7. Services or supplies furnished without cost under the laws of any government except Medicaid (TennCareSM) coverage provided by the State of Tennessee.
8. Illness or injury resulting from war.
9. Services and supplies for which the Member is not required or legally obligated to pay.
10. Self-treatment or services provided by any person related to a Member by blood or marriage, or any person who resides in the Member's immediate household.
11. Services paid under any other group, blanket or franchise insurance coverage; other health insurance plan, union welfare plan, or labor-management trust plan.
12. Personal, physical fitness, recreational or convenience items and services such as: diapers, disposable underpads, and incontinence pads; barber and beauty services; television; breast pumps; air conditioners; humidifiers; air filters; heaters; physical fitness equipment or programs except as otherwise specified in this Contract; recreational equipment; saunas; whirlpools; water purifiers; swimming pools; tanning beds; weight loss programs; home modifications or improvements; motorized vehicles (except Medically Necessary electric wheelchairs).
13. Telephone, fax, and e-mail consultations and other services delivered by electronic means except as otherwise specified in this Contract or approved by the Plan.
14. Charges incurred due to failure to keep a scheduled appointment.
15. Charges to complete forms or to provide requested medical information or records.
16. Charges for writing or calling in a prescription.
17. Charges for depositions, testimony, or court-related fees.
18. Charges for handling fees, postage, shipping, mail, or sales tax.

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19. Charges for admitting orders unless billed with in-hospital medical visits.
20. Custodial Care, such as help in walking, getting in or out of bed, or any service that could be performed by non-professional personnel.
21. Routine foot care including, but not limited to, trimming of toe nails, except for diabetic patients. Foot orthotics, shoe inserts and custom made shoes except for diabetic patients or as part of a leg brace.
22. Routine physical examinations and screening examinations, except as otherwise specified in this Contract.
23. Immunizations and vaccinations, including but not limited to, shots for traveling outside of the United States, and except as otherwise specified in this Contract. Administration charges for Non-Covered immunizations and vaccinations are not eligible.
24. Services or supplies for dental care, except as otherwise specified in this Contract. Dental services include routine, restorative, prosthetic and orthodontic services.
25. Eyeglasses, contact lenses, and examinations for and the fitting of eyeglasses and contact lenses, except as otherwise specified in this Contract. Eye exercises and/or therapy and visual training.
26. Hearing services and hearing aids and examinations for prescribing or fitting of hearing aids. For the purpose of this Coverage, "hearing aids" shall include any service, device or surgical procedure designed to restore or enhance the ability to hear, including, but not limited to, audient bone conductor, electromagnetic, and/or surgically implanted devices (such as cochlear implant).
27. Hospital admissions primarily for physical therapy.
28. Habilitative services of any kind (services to achieve a level of functioning that the Member has never attained). Rehabilitative services including, but not limited to, aquatic therapy, hydrotherapy, educational therapy, occupational therapy, speech therapy, recreational therapy, massage therapy, craniosacral therapy, vision exercise therapy, neuromuscular reeducation, cognitive rehabilitation, nutrition therapy, dietary supplements (vitamins), and acupuncture, unless otherwise specified in this Contract.

(If the Administrator determines that services during a continuous Hospital confinement have developed into primarily rehabilitative services, that portion of the stay beginning on the day of such development shall not be covered under this Plan.)

29. Surgery to change sex and related services.
30. Services or supplies that are designed to medically enhance a Member's level of fertility in the absence of a disease state, create a pregnancy, or improve conception quality Services include, but are not limited to: artificial insemination; in vitro fertilization; fallopian tube reconstruction; uterine reconstruction; assisted reproductive technology (ART) including, but not limited to, GIFT and ZIFT; fertility injections; fertility drugs; sperm preservation; services for follow up care related to infertility treatments.

However, a service or supply may be covered if it is provided to treat an illness or underlying medical condition resulting in infertility, which include treatment to correct a previous tubal pregnancy and treatment by ovulatory drugs (such as clomid) or hormonal treatment used primarily to treat irregular menstrual periods.

31. Services covered under Medicare, except as required by applicable state or federal law.
32. Non-medical self-care or self-help training and any related diagnostic testing or medical social services.

33. Services, surgeries or supplies to detect or correct refractive errors of the eyes.
34. Services or supplies incurred after a Concurrent Review determines the services and supplies are no longer Medically Necessary.
35. Charges in excess of the Maximum Allowable Charge for a service, drug or supply.
36. Services rendered for or in connection with physical therapy which consist primarily of the application, supervision, or direction in the use of exercise or physical fitness equipment--whether or not such services are rendered by an Eligible Provider.
37. Any treatment, service, drug or supply including, but not limited to, surgical procedures for the treatment of obesity or morbid obesity. Any treatment, service, drug or supply arising out of the rendering of, or failure to render, treatment for obesity or morbid obesity, except as otherwise specified in this Contract.
38. Services or expenses for treatment of illness or injury sustained in the commission of a crime or for treatment while confined in a prison, jail or other penal institution or while in the custody of any government or law enforcement entity.
39. Room, board, and general nursing care rendered on the date of discharge, unless both admission and discharge occur on the same day.
40. Staff consultations required by Hospital rules.
41. Dental appliances, including those used for correction of jaw malformations, except where prescribed as part of a surgical procedure necessary to restore a major bodily function, except as otherwise specified in this Contract.
42. Over-the-counter drugs (not requiring a prescription), unless required by law or specifically designated as covered under this Plan; prescription devices, dietary supplements, nutritional supplements, vitamins, except those which by law require a prescription, except as otherwise specified in this Contract; and/or prescription drugs dispensed in a doctor's office. Medical supplies that can be obtained without a prescription (except for diabetic supplies) including, but not limited to, adhesive bandages, dressing material for home use, antiseptics, medicated creams and ointments, cotton swabs, and eyewash.
43. Replacement of implanted cataract lenses.
44. Court-ordered treatment for a Member unless benefits are otherwise payable.
45. Medical treatment for which a Member has been reimbursed under a mass tort or class action lawsuit, settlement or judgment.
46. Any treatment, services or supplies required as a result of attempted suicide or an intentionally self-inflicted illness or injury whether sane or insane including any treatment, services or supplies arising out of the rendering of, or failure to render, treatment of any such attempted suicide or self-inflicted illness or injury.
47. Cranial prosthesis (wigs).
48. Services or supplies for sterilization or the reversal of sterilization.
49. Well child services.
50. Maintenance medications for substance abuse disorders (such as Methadone and Buprenorphine).
51. Treatment of sexual dysfunction, including but not limited to erectile dysfunction, delayed ejaculation, anorgasmia and decreased libido including prescription drugs (such as Viagra, Cialis, etc.) and prosthetic appliances.

52. Services or expenses in connection with a surrogate birth. Surrogate birth means:
- The union of an egg and sperm then placed in another woman to carry to term; or
 - The insemination of a woman under Contract, who carries to term and relinquishes the child to the biological father (and his wife) to parent.
53. Orthognathic surgery.
54. Orthotripsy (extracorporeal shock wave therapy for musculoskeletal conditions).
55. Speech devices and examinations for prescribing or fitting of speech devices, including but not limited to Dynavox.
56. Any medical treatment, services or supplies required as a result of taking an illegal drug or substance.
57. Marriage counseling, pastoral counseling, conjoint therapy, sex therapy, assertiveness training, hypnosis and regressive hypnotic techniques.
58. Cranial orthosis, including helmet or headband, for the treatment of plagiocephaly.
59. Genetic testing and genetic counseling for preventive services.
60. Services and supplies related to complications of Non-Covered Services.
61. For any transplant procedure or any associated expense including, but not limited to, artificial organs.
62. Maternity services except as otherwise specified in this Contract.
63. Allergy testing and treatment.
64. Treatment of Behavioral Health and Substance Abuse.
65. Surgical and non-surgical treatment for temporomandibular joint syndrome or dysfunction (TMJ or TMD) and associated pain of the joint between the temporal bones and the mandible.
66. Removal of impacted wisdom teeth.
67. Nicotine replacement therapy and aids to smoking cessation including, but not limited to, patches or prescription drugs.
68. Prescription drugs intended to terminate a pregnancy including, but not limited to, RU-486.
69. Non-Covered Services
70. Services or treatment provided as a result of injuries suffered while committing or attempting to commit a felony, engaging in an illegal occupation, or participating in a riot, rebellion or insurrection.
71. Charges for copies of Your records, charts or x-rays, or any costs associated with forwarding/mailling copies of Your records, charts or x-rays.
72. Services, supplies or prosthetics for Cosmetic Services, except as otherwise specified in this Contract.