

# Group Membership Contract

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*HealthPartners Primary Clinic Choice*

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CON-700.5 MCM HP-PC



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## HEALTHPARTNERS MISSION

*OUR MISSION IS TO IMPROVE THE HEALTH OF OUR MEMBERS,  
OUR PATIENTS AND THE COMMUNITY.*

### ABOUT HEALTHPARTNERS and MIDWEST ASSURANCE COMPANY

**HealthPartners, Inc. (HealthPartners).** HealthPartners is a non-profit corporation which is licensed by the State of Minnesota as a Health Maintenance Organization (HMO). HealthPartners underwrites and administers the HealthPartners Benefits described in this Contract. HealthPartners is the parent company of a family of related organizations and provides administrative services for Midwest Assurance Co. When used in this Contract, “we”, “us” or “our” has the same meaning as “HealthPartners” and its related organizations.

**Midwest Assurance Company (Midwest).** Midwest is the insurance company underwriting the Supplemental Medical Expense Benefits described in this Contract. Midwest is a part of the HealthPartners family of related organizations.

The comprehensive HMO coverage described in this Contract may not cover all your health care expenses. Read this Contract carefully to determine which expenses are covered.

The laws of the State of Minnesota provide members of an HMO, certain legal rights, including the following:

#### IMPORTANT ENROLLEE INFORMATION FOR HEALTHPARTNERS NETWORK SERVICES:

1. **COVERED SERVICES.** These are network services provided by participating HealthPartners network providers or authorized by those providers. This Contract fully defines what services are covered and describes procedures you must follow to obtain coverage.
2. **PROVIDERS.** Enrolling with HealthPartners does not guarantee services by a particular provider on the list of network providers. When a provider is no longer part of the HealthPartners network, you must choose among remaining HealthPartners network providers.
3. **REFERRALS.** Certain services are covered only upon referral. Read this Contract for referral requirements. All referrals to providers outside the HealthPartners network and certain types of health care providers within the HealthPartners network must be authorized.
4. **EMERGENCY SERVICES.** Emergency services from providers outside the HealthPartners network will be covered only if proper procedures are followed. Read this Contract for the procedures, benefits and limitations associated with emergency care from HealthPartners network and non-HealthPartners network providers.
5. **EXCLUSIONS.** Certain services or medical supplies are not covered. Read this Contract for a detailed explanation of all exclusions.
6. **CONTINUATION.** You may continue coverage or convert to an individual HMO contract under certain circumstances. Read this Contract for a description of your continuation and conversion rights.
7. **CANCELLATION.** Your coverage may be cancelled by you or HealthPartners only under certain conditions. Read this Contract for the reasons for cancellation of coverage.

8. **NEWBORN COVERAGE:** If your health plan provides for dependent coverage, a newborn infant is covered from birth, but only if services are provided by participating HealthPartners providers or authorized by us. Certain services are covered only upon referral. HealthPartners will not automatically know of the newborn's birth or that you would like coverage under your plan. You should notify HealthPartners of the newborn's birth and that you would like coverage. If your contract requires an additional enrollment payment for each dependent, HealthPartners is entitled to all enrollment payments due from the time of the infant's birth until the time you notify us of the birth. HealthPartners may withhold payment of any health benefits for the newborn infant until any enrollment payments you owe are paid.
9. **PRESCRIPTION DRUGS AND MEDICAL EQUIPMENT:** Enrolling with HealthPartners does not guarantee that any particular prescription drug will be available nor that any particular piece of medical equipment will be available, even if the drug or equipment is available at the start of the contract year.

#### **ENROLLEE BILL OF RIGHTS FOR HEALTHPARTNERS NETWORK SERVICES**

1. Enrollees have the right to available and accessible services including emergency services 24 hours a day and seven days a week.
2. Enrollees have the right to be informed of health problems, and to receive information regarding treatment alternatives and risks which is sufficient to assure informed choice.
3. Enrollees have the right to refuse treatment, and the right to privacy of medical or dental and financial records maintained by HealthPartners and its health care providers, in accordance with existing law.
4. Enrollees have the right to file a complaint with HealthPartners and the Commissioner of Health and the right to initiate a legal proceeding when experiencing a problem with HealthPartners or its health care providers.
5. Enrollees have the right to a grace period of 31 days for each enrollment payment due, when falling due after the first enrollment payment, during which period the contract shall continue in force.
6. Medicare enrollees have the right to voluntarily disenroll from HealthPartners and the right not to be requested or encouraged to disenroll, except in circumstances specified in federal law.
7. Medicare enrollees have the right to a clear description of nursing home and home care benefits covered by HealthPartners.

### **I. INTRODUCTION TO THE GROUP MEMBERSHIP CONTRACT**

#### **A. GROUP MEMBERSHIP CONTRACT**

This Group Membership Contract (this Contract) is the enrollee's evidence of coverage, under the Master Group Contract issued by HealthPartners and Midwest to the enrollee's group health plan sponsor. The Master Group Contract provides for the medical coverage described in this Contract. It covers the enrollee and the enrolled dependents (if any) as named on the enrollee's membership application. The enrollee and his or her enrolled dependents are our members. This Contract replaces all contracts previously issued by us.

## B. IDENTIFICATION CARD

An identification card will be issued to you at the time of enrollment. You will be asked to present your identification card, or otherwise show that you are a member, whenever you seek services. You may not permit anyone else to use your card to obtain care.

## C. ASSIGNMENT OF BENEFITS

You may not assign or in any way transfer your rights under this Contract.

## D. ENROLLMENT PAYMENTS

This Contract is conditioned on our regular receipt of enrollees' enrollment payments. The enrollment payments are made either individually or through the enrollee's group health plan sponsor. Enrollment payments are based upon the contract type and the number and status of any dependents enrolled with the enrollee.

Please refer to the most recent enrollment material for information regarding contributions to your plan which is hereby incorporated by this reference.

## E. BENEFITS

This Contract provides **comprehensive HealthPartners Network Benefits (HealthPartners Benefits)** underwritten by HealthPartners, for medical services delivered, authorized or referred by participating HealthPartners network providers. This Contract describes your HealthPartners Benefits and how to obtain covered services.

This Contract also provides **Supplemental Medical Expense Benefits (Supplemental Benefits)**, underwritten by Midwest for medical services delivered by non-network providers. This coverage is in addition to your comprehensive HealthPartners network coverage under this Contract. It is not used to fulfill the comprehensive HMO coverage required by law. This Contract describes your Supplemental Benefits and how to obtain covered services.

You may be required to get prior authorization from CareCheck before using certain benefits. There may be a reduction of benefits available to you, if you do not get prior authorization for those services. See "CareCheck" in this Contract for specific information about prior authorization.

## F. SCHEDULE OF PAYMENTS

Attached to this Contract is a Schedule of Payments, which is incorporated and fully made a part of this Contract. It describes the amounts of payments and limits for the coverage provided under this Contract. Refer to your Schedule of Payments for the amount of coverage applicable to a particular benefit. These benefits are further described in section III.

## G. AMENDMENTS TO THIS CONTRACT

Amendments which we include with this Contract or send to you at a later date are incorporated and fully made a part of this Contract.

## H. MASTER GROUP CONTRACT

The HealthPartners Master Group Contract combined with this Contract, any Amendments, the group health plan sponsor's application, the individual applications of the enrollees and any other document referenced in the Master Group Contract constitute the entire contract between HealthPartners and Midwest and the group health plan sponsor. This Master Group Contract is available for inspection at your group health plan sponsor's office or at HealthPartners' and Midwest's home office, at 8100 34th Avenue South, P.O. Box 1309, Minneapolis, MN 55440-1309. The Master Group Contract is delivered in the State of Minnesota and governed by the laws thereof.

## I. CONFLICT WITH EXISTING LAW

In the event that any provision of this Contract is in conflict with Minnesota or federal law, only that provision is hereby amended to conform to the minimum requirements of the law.

## J. HOW TO USE THE NETWORK

**This provision contains information you need to know in order to obtain network benefits.**

This Contract provides coverage for your services provided by our network of participating providers and facilities.

**Designated Physician, Provider or Facility:** This is a current list of network physicians, providers or facilities which are authorized to provide certain covered services as described in this contract. Call Member Services for a current list.

**Network Provider.** This is any one of the participating licensed physicians, dentists, mental and chemical health or other health care providers, facilities and pharmacies listed in your network directory, which has entered into an agreement with HealthPartners to provide health care services to members.

**HealthPartners provides a network directory, which lists the participating network providers and facilities available to you. It shows their locations, and office hours. Emergency care is available 24 hours a day, seven days a week.**

**Non-Network Providers.** These are licensed physicians, dentists, mental and chemical health or other health care providers, facilities and pharmacies not participating as network providers.

### ABOUT THE HEALTHPARTNERS NETWORK

**To obtain HealthPartners Benefits for covered services, you must select and receive services, referral or authorization for services, from your HealthPartners network providers.** Services you receive from HealthPartners network providers without obtaining a referral or authorization when required are not covered as HealthPartners Benefits. There are limited exceptions as described in this Contract.

**HealthPartners Network.** This is the network of participating HealthPartners network providers described in the network directory.

**HealthPartners Network Clinics.** These are participating clinics providing ambulatory medical services.

**Choice Of HealthPartners Network Clinic.** When you enroll for coverage, you must designate one specific clinic which is listed in your network directory in order to receive covered services. (Each member may select a different clinic.) Each clinic is associated with particular network providers which you also agree to use to receive covered services. You may designate a different clinic listed in your network directory on a monthly basis, by calling Member Services at (952) 883-5000 or 1-800-883-2177 outside the metro areas. Any change of your clinic will be effective the first of the following month after we receive your request, if

we receive it by the 20th of the month. Clinic changes may not be made during the time you are receiving inpatient services.

**HealthPartners Service Area.** This is the geographical area in which HealthPartners provides services to members. Contact Member Services for information regarding the service area.

**Second Opinions for HealthPartners Services.** If you question a decision about medical care, we cover a second opinion from HealthPartners network physician.

If you question the decision made by a HealthPartners network mental health professional concerning treatment for alcohol or drug abuse or mental health services, we cover a second opinion from another HealthPartners network mental health professional at your request. The coverage decision will not be final until the second HealthPartners provider is seen. If the determination is that no outpatient or inpatient treatment is necessary, you may request another opinion from a qualified non-network mental health professional and we will pay for such an opinion. We will consider the opinion of the non-network mental health professional, but are not obligated to accept or act upon the recommendations made by such professional.

**Continuity of Care.** In the event you must change your current primary care physician, specialty care physician or general hospital provider because that provider leaves the HMO network or because your employer changed health plan offerings, you may have the right to continue receiving services from your current provider for a period of time. Some services provided by non-network providers may be considered a covered HMO benefit for up to 120 days under this contract if you qualify for continuity of care benefits.

Conditions that qualify for this benefit are:

1. an acute condition;
2. a life-threatening mental or physical illness;
3. pregnancy beyond the first trimester of pregnancy;
4. a physical or mental disability defined as an inability to engage in one or more major life activities, provided that the disability has lasted or can be expected to last for at least one year, or can be expected to result in death; or
5. a disabling or chronic condition that is in an acute phase.

You may also request continuity of care benefits for culturally appropriate services or when we do not have a provider who can communicate with you directly or through an interpreter. Terminally ill patients are also eligible for continuity of care benefits.

Call Member Services for further information regarding continuity of care benefits.

**Referrals and Authorizations for HealthPartners Services.**

Certain services are considered covered services only when referred by your network clinic or upon prior authorization by us. Your physician will coordinate the referral and authorization process for any services which must first be referred or authorized. You should check with your physician to determine if a service requires a referral or authorization before you obtain services. You may also call our Member Services Department or check our web site at [www.healthpartners.com](http://www.healthpartners.com) for a list of which services require prior authorization. Your physician will also direct referrals for necessary services provided by a specialist which require more than one visit, including standing referrals. There is no referral requirement for Obstetric/Gynecologic providers associated with your clinic.

You may apply for, and if appropriate, receive a standing referral for the following conditions:

1. a chronic health condition;
2. a life-threatening mental or physical illness;
3. pregnancy beyond the first trimester of pregnancy;
4. a degenerative disease or disability; or
5. any other condition or disease of sufficient seriousness and complexity to require treatment by a specialist.

Our medical or dental directors, or their designees, make coverage determinations of medical necessity and make final authorization for covered services. Coverage Determinations are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors.

When an authorization for a service is requested from us, an initial determination must be made within 15 calendar days, so long as all information reasonably needed to make the decision has been provided. This time period may be extended for an additional 15 calendar days.

When an authorization for an urgent service is requested from us, an initial determination must be made within 72 hours, so long as all information reasonably needed to make a decision has been provided. In the event that you have not provided all information necessary to make a decision, you will be notified of such failure within 24 hours. You will then be given 48 hours to provide the requested information. You will be notified of the benefit determination within 48 hours after the earlier of our receipt of the complete information or the end of the time granted to you to provide the specified additional information.

If the determination is made to approve the service, we will notify your health care provider by telephone, and may send written verification.

If the initial determination is made not to approve the service, we will notify your health care provider and hospital, if appropriate, by telephone within one working day of the determination, and we will send written verification with details of the denial.

If you want to request an expedited review, or have received a denial of an authorization and want to appeal that decision, you have a right to do so. If your complaint is not resolved to your satisfaction in the internal complaint and appeal process, you may request an external review under certain circumstances. Refer to section V. "Disputes and Complaints" for a description of how to proceed.

Durable medical equipment and supplies must be obtained from or repaired by approved vendors.

Non-emergent, scheduled outpatient Magnetic Resonance Imaging (MRI) and Computing Tomography (CT) must be provided at a designated facility. Your physician and facility will obtain or verify prior authorization for these services, as needed.

All services for the purpose of weight loss must be provided by a designated physician. Your physician will obtain or verify prior authorization for these services, as needed.

Call Member Services for more information on referral and authorization requirements or approved vendors.

**K. CARECHECK<sup>SM</sup> (Applicable to Supplemental Benefits only)**

It is your responsibility to notify CareCheck of all inpatient confinements and same day surgeries. Failure to follow CareCheck procedures may result in a reduction of the amount otherwise payable to you under this Contract. You can designate another person to contact CareCheck for you.

1. **CARECHECK<sup>SM</sup> Services.** CareCheck is HealthPartners' utilization review program for supplemental benefits. CareCheck must precertify all inpatient confinement and same day surgery. When you call CareCheck, a utilization management specialist reviews your proposed treatment plan. CareCheck provides certification and determines appropriate length of stay, additional days and reviews the quality and appropriateness of care.
2. **Procedure To Follow To Receive Maximum Benefits**
  - a. **For medical emergencies.** A certification request is to be made by phone to CareCheck as soon as reasonably possible after the emergency. You will not be denied full coverage because of your failure to gain certification prior to your emergency.
  - b. **For medical non-emergencies.** A phone call must be made to CareCheck when inpatient confinement or surgery is scheduled, but not less than 2 working days prior to that date. CareCheck advises the physician and the hospital, or skilled nursing facility, by phone, if the request is approved. This will be confirmed by written notice within ten days of the decision.
3. **Failure to Comply With CareCheck Requirements.** If you fail to make a request for services in the time noted above, but your inpatient confinement or outpatient surgery is subsequently approved as medically necessary, we will reduce the eligible charges by 20%.
4. **CareCheck Certification Does Not Guarantee Benefits.** CareCheck does not guarantee either payment or the amount of payment. Eligibility and payment are subject to all of the terms of the Contract.
5. **Information Needed When You Call CareCheck**

When you or another person contacts CareCheck, this information is needed:

- the enrollee's name, address, phone number and member number;
- the patient's name, birth date, the relationship to the enrollee and the patient's member number;
- the attending physician's name, address, and phone number;
- the facility's name, address, and phone number;
- the reason for the inpatient admission and/or proposed surgical procedure.

**6. Pre-certification Process.**

When certification is requested from us, an initial determination must be made within 15 calendar days, so long as all information reasonably needed to make the decision has been provided.

If the determination is made to approve, we will notify your health care provider by telephone, and may send written verification.

If the initial determination is made not to approve, we will notify your health care provider and hospital, if appropriate, by telephone within one working day of the determination, and we will send written verification with details of the denial.

If you want to request an expedited review, or have received a denial of a pre-certification and want to request an appeal, you have a right to do so. If your complaint is not resolved to your satisfaction

under certain circumstances, you may request an external review. Refer to section V. "Disputes and Complaints" for a description of how to proceed.

**How to contact CareCheck:** You may call (952)-883-5800 in the Minneapolis/St. Paul metro area or 1-800-942-4872 outside the metro area from 8:00 a.m. to 5:00 p.m. (Central Time) weekdays. You can leave a recorded message at other times. You may also write CareCheck at Quality Utilization Management Department, 8100 34th Avenue South, P.O. Box 1309, Minneapolis, MN 55440-1309.

## L. ACCESS TO RECORDS AND CONFIDENTIALITY

We comply with the state and federal laws governing the confidentiality of medical records. As part of this Contract, we are authorized to have access to any health records and medical information held by any health care provider who delivers health care services to you under this Contract. We are also authorized to use your health records, when necessary, for: claims processing, including claims we make for reimbursement or subrogation; quality of care assessment; underwriting; health service use reporting to your employer or other health plan sponsor; and evaluation of potential or actual claims against us.

## II. DEFINITIONS OF TERMS USED

**Actively at work.** This is the time period in which an enrollee is customarily performing all the regular duties of his/her occupation, at the usual place of employment or business, or at some location to which that employment requires travel. An enrollee is considered actively at work for the time period absent from work solely by reason of vacation or holiday, if the enrollee was actively at work on the last preceding regular work day.

**Admission.** This is the medically necessary admission to an inpatient facility for the acute care of illness or injury.

**Calendar Year.** This is the 12-month period beginning 12:01 A.M. Central Time, on January 1, and ending 12:00 A.M. Central Time of the next following December 31.

**CareLine<sup>sm</sup> Service.** This is a service which employs a staff of registered nurses who are available by phone to assist members in assessing their need for medical care, and to coordinate after-hours care, as covered in this Contract.

**Clinically Accepted Medical Services.** These are techniques or services that have been determined to be effective for general use, based on risk and medical implications. Some clinically accepted techniques are approved only for limited use, under specific circumstances.

**Continuous Coverage.** This is the maintenance of continuous and uninterrupted qualifying coverage by an eligible employee or dependent. An eligible employee or dependent is considered to have maintained continuous coverage if the individual requests enrollment in this plan within 63 days of termination of the qualifying coverage.

**Cosmetic Surgery.** This is surgery to improve or change appearance (other than reconstructive surgery), which is not necessary to treat a related illness or injury.

**Covered Service.** This is a specific medical or dental service or item, which is medically necessary or dentally necessary and covered by us, as described in this Contract.

**Custodial Care.** This is supportive services focusing on activities of daily life that do not require the skills of qualified technical or professional personnel, including but not limited to, bathing, dressing and feeding.

**Dentally Necessary.** This is care which is limited to diagnostic testing, treatment, and the use of dental equipment and appliances which, in the judgment of a dentist, is required to prevent deterioration of dental

health, or to restore dental function. The member's general health condition must permit the necessary procedure(s).

**Eligible Dependents.** These are the persons shown below. Under this Contract, a person who is considered an enrollee is not qualified as an eligible dependent. A person who is no longer an eligible dependent (as defined below) on an enrollee's Contract may qualify for continuation of coverage within the group and/or conversion to non-group coverage, as provided in section VIII. of this Contract.

1. **Spouse.** This is an enrollee's current legal spouse. If both spouses are covered as enrollees under this Contract, only one spouse shall be considered to have any eligible dependents.
2. **Child.** This is an enrollee's (a) unmarried natural or legally adopted child (effective from the date placed for adoption); (b) unmarried grandchild; (c) unmarried child for whom the enrollee or the enrollee's spouse is the legal guardian; (d) unmarried step-child of the enrollee (that is, the child of the enrollee's spouse); or (e) a child covered under a valid qualified medical child support order (as the term is defined under Section 609 of the Employee Retirement Income Security Act (ERISA) and its implementing regulations) which is enforceable against an enrollee. In each case the child must be either under 19 years of age, a full-time student, or a disabled dependent, as described below. An unmarried child who is a full-time student is an eligible dependent until attainment of age 25. In order to qualify as a dependent under clause (b) or (d) above, the child must be dependent on the enrollee for a majority of his or her financial support.
3. **Full-time student.** This is an enrollee's child as referred to in 2. above, who is enrolled in and attending full-time a recognized course of study or training in a public or private secondary school, college, university, or licensed trade school. Full-time student status continues during: (a) regularly scheduled school vacation periods; (b) absence from classes in which enrolled, due to physical or mental disability, until the end of the current term, quarter or semester, but in no event for more than four months. (Note: this does not include absence from classes or termination of student status for personal reasons or pregnancy); or (c) temporary residence outside the service area for the purpose of attending school. In order to maintain full-time student status during regularly scheduled school vacation periods (see clause (a) above), the dependent must meet the eligibility requirements as a full-time student immediately prior to and immediately after the vacation period. Full-time student status also continues if a dependent is unable to carry a full course load due to illness, injury or physical or mental disability, so long as the course load is at least 60% of what otherwise is considered to be a full-time course load by the institution in question.
4. **Disabled Dependent.** This is an enrollee's dependent as referred to in 2. and 3. above, who is beyond the limiting age and physically handicapped or mentally disabled, and dependent on the enrollee for the majority of his/her financial support. The disability must have come into existence prior to attainment of age 19 (or 25 in the case of a full-time student). Disability does not include pregnancy. "Disabled" means incapable of self-sustaining employment by reason of mental retardation, mental illness or disorder, or physical handicap. The enrollee must give us a written request for coverage of a disabled dependent. The request must include written proof of disability and must be approved by us, in writing. We must receive the request within 31 days of the date an already enrolled dependent becomes eligible for coverage under this definition, or when adding a new disabled dependent eligible under this definition. We reserve the right to periodically review disability, provided that after the first two years, we will not review the disability more frequently

**Emergency Accidental Dental Services.** These are services required immediately, because of a dental accident.

**Enrollee.** This is a person who is eligible through the group health plan sponsor's Master Group Contract, applies for membership and is accepted by us for coverage under this Contract.

**Enrollment Date.** This is the first day of coverage under the Contract, or the first day of the waiting period, if earlier.

**Facility.** This is a licensed medical center, clinic, hospital, skilled nursing care facility or outpatient care facility, lawfully providing a medical service in accordance with applicable governmental licensing privileges and limitations.

**Formulary:** This is a current list, which may be revised from time to time, of prescription drugs covered by us as indicated in the Schedule of Payments. We have written guidelines and procedures for granting an exception to the formulary that is available to you upon request. These guidelines and procedures include exceptions to the formulary for anti-psychotic drugs prescribed to treat emotional disturbances or mental illness and your right to receive certain non-formulary drugs for diagnosed mental illness or emotional disturbance when our formulary changes or you change health plans.

**Group Health Plan Sponsor.** This is the purchaser of this Contract's group medical coverage, which covers the enrollee and any eligible dependents.

**Habilitative Care:** This is speech, physical or occupational therapy which is rendered for congenital, developmental or medical conditions which have significantly limited the successful initiation of normal speech and normal motor development. To be considered habilitative, measurable functional improvement and measurable progress must be made toward achieving functional goals, within a predictable period of time toward a member's maximum potential ability. The determination of whether such measurable progress has been made is within the sole discretion of our medical director or his or her designee, based on objective documentation.

**Health Care Provider.** This is any licensed non-physician, lawfully performing a medical service in accordance with applicable governmental licensing privileges and limitations, who renders direct patient care to our members as covered in this Contract.

**Home Hospice Program.** This is a coordinated program of home-based, supportive and palliative care, for terminally ill patients and their families, to assist with the advanced stages of an incurable disease or condition. The services provided are comfort care and are not intended to cure the disease or medical condition, or to prolong life, in accordance with an approved home hospice treatment plan.

**Hospital.** This is a licensed facility, lawfully providing medical services in accordance with governmental licensing privileges and limitations, and which is recognized as an appropriate facility by us. A hospital is not a nursing home, or convalescent facility.

**Inpatient.** This is a medically necessary confinement for acute care of illness or injury, other than in a hospital's outpatient department, where a charge for room and board is made by the hospital or skilled nursing facility. We cover a semi-private room, unless a physician recommends that a private room is medically necessary. In the event a member chooses to receive care in a private room under circumstances in which it is not medically necessary, our payment toward the cost of the room shall be based on the average semi-private room rate in that facility.

**Investigative:** As determined by us, a drug, device or medical treatment or procedure is investigative if reliable evidence does not permit conclusions concerning its safety, effectiveness, or effect on health outcomes. We will consider the following categories of reliable evidence, none of which shall be determinative by itself:

1. Whether there is final approval from the appropriate government regulatory agency, if required. This includes whether a drug or device can be lawfully marketed for its proposed use by the United States Food and Drug Administration (FDA); if the drug or device or medical treatment or procedure is the subject of ongoing Phase I, II or III clinical trials; or if the drug, device or medical treatment or procedure is under study or if further studies are needed to determine its maximum tolerated dose, toxicity, safety or efficacy as compared to standard means of treatment or diagnosis; and
2. Whether there are consensus opinions or recommendations in relevant scientific and medical literature, peer-reviewed journals, or reports of clinical trial committees and other technology assessment bodies. This includes consideration of whether a drug is included in the American Hospital Formulary Service as appropriate for its proposed use; and
3. Whether there are consensus opinions of national and local health care providers in the applicable specialty as determined by a sampling of providers, including whether there are protocols used by the treating facility or another facility studying the same drug, device, medical treatment or procedure.

Applicable only to network benefits:

Notwithstanding the above, we will not consider a drug, device or medical treatment or procedure investigative if it shows sufficient promise. In order to show sufficient promise, we must determine, on a case-by-case basis, that a drug, device or medical treatment or procedure meets the following criteria:

1. reliable evidence preliminarily suggests a high probability of improved outcomes compared to standard treatment (e.g. significantly increased life expectancy or significantly improved function); and
2. reliable evidence suggests conclusively that beneficial effects outweigh any harmful effects; and
3. if applicable, the FDA has indicated that approval is pending or likely for its proposed use; and
4. reliable evidence suggests the drug, device or treatment is medically appropriate for the member.

When we determine whether a drug, device, or medical treatment shows sufficient promise, reliable evidence will mean only published reports and articles in the authoritative peer-reviewed medical and scientific literature; the written protocols or protocols used by the treating facility or the protocol(s) of another facility studying substantially the same drug, device or medical treatment or procedure, which describes among its objectives, determinations of safety, or efficacy in comparison to conventional alternatives, or toxicity; or the written informed consent used by the treating facility or by another facility studying substantially the same drug, device or medical treatment or procedure.

**Late Entrant.** This is an eligible enrollee of the group health plan sponsor, or the eligible enrollee's dependent, requesting enrollment for coverage under the Master Group Contract, after the applicable eligibility period has expired in accordance with the group health plan sponsor's Master Group Contract, provided that the initial enrollment period is a period of at least 30 days. However, an eligible enrollee or dependent is not considered a late entrant if:

1. the individual was covered under qualifying existing coverage at the time the individual was eligible to enroll in this plan, declined enrollment on that basis, and presents to us a certificate of termination of the qualifying prior coverage, due to loss of eligibility for that coverage, or proof of the termination of the group health plan sponsor's payment toward that coverage, provided that the individual maintains continuous coverage and requests enrollment within 30 days of termination of qualifying coverage or termination of the group health plan sponsor's payment toward that coverage. For purposes of this clause, an individual is not a late entrant if the individual elects coverage under the health benefit plan rather than

- accepting continuation coverage for which the individual is eligible under state or federal law with respect to the individual's previous qualifying coverage;
2. the individual has lost coverage under another group health plan due to the expiration of benefits available under the Consolidated Omnibus Budget Reconciliation Act of 1985, Public Law Number 99-272, as amended, and any state continuation laws applicable to the employer or carrier, provided that the individual maintains continuous coverage and requests enrollment within 30 days of the loss of coverage;
  3. the individual is the new spouse of an eligible enrollee, and the enrollee requests coverage of such spouse within the applicable eligibility period in accordance with the group health plan sponsor's Master Group Contract, provided that the initial enrollment period for the new spouse is a period of at least 30 days;
  4. the individual is a new dependent child of an eligible enrollee, and the enrollee requests coverage of such dependent child within the applicable eligibility period in accordance with the group health plan sponsor's Master Group Contract, provided that the initial enrollment period for the dependent child is a period of at least 30 days;
  5. the individual is employed by an employer that offers multiple health benefit plans and the individual elects a different plan during an open enrollment period; or
  6. a court has ordered that coverage be provided for a former spouse or a dependent child under an enrollee's health benefit plan and request for enrollment is made within 30 days after issuance of the court order.
  7. the individual enrolls for coverage during a special enrollment period.

**Medically Necessary Care.** This is diagnostic testing and medical treatment which is medically appropriate to the member's physical or mental diagnosis for an injury or illness, and preventive services covered in this Contract. Medically necessary care must meet the following criteria:

1. it meets clinically accepted medical services and practice parameters of the general medical community; and
2. it is an appropriate type of service delivered at an appropriate frequency and level of care, and in an appropriate setting for the member's condition; and
3. it restores or maintains health; or
4. it prevents deterioration of the member's condition; or
5. it prevents the reasonably likely onset of a health problem or detects an incipient problem.

**Medicare.** This is the federal government's health insurance program under Social Security Act Title XVIII. Medicare provides health benefits to people who are age 65 or older, or who are permanently disabled. The program has two parts: Part A and Part B. Part A generally covers the costs of hospitals and extended care facilities. Part B generally covers the costs of professional medical services. Both parts are subject to Medicare deductibles.

**Member.** This is the enrollee covered for benefits under this Contract, and all of his or her eligible and enrolled dependents. When used in this Contract, "you" or "your" has the same meaning.

**Mental Health Professional.** This is a psychiatrist, psychologist, or appropriately licensed mental health therapist, lawfully performing a mental or chemical health service in accordance with governmental licensing privileges and limitations, who renders mental or chemical health services to our members as covered in this Contract. For inpatient services, these mental health professionals must be working under the order of a physician.

**Outpatient.** This is medically necessary diagnosis, treatment, services or supplies provided by a hospital's outpatient department, or a licensed surgical center and other ambulatory facility (other than in any physician's office).

**Period of Confinement.** This is (a) one continuous hospitalization, or (b) a series of hospitalizations or skilled nursing facility stays or periods of time when the member is receiving home health services for the same medical condition in which the end of one is separated from the beginning of the next by less than 90 days. For the purpose of this definition, "same condition" means illness or injury related to former illness or injury in that it is either within the same ascertainable diagnosis or set of diagnoses, or within the scope of complications or related conditions.

**Physician.** This is a licensed medical doctor, or doctor of osteopathy, lawfully performing a medical service, in accordance with governmental licensing privileges and limitations, who renders medical or surgical care to our members as covered in this Contract.

**Pre-existing Condition.** This is, with respect to coverage, any condition present before the member's enrollment date for the coverage for which medical advice, diagnosis, care or treatment was recommended or received, during the six months immediately preceding the enrollment date under this Contract.

**Prescription Drug.** This is any medical substance for prevention, diagnosis or treatment of injury, disease or illness approved and/or regulated by the Federal Food and Drug Administration (FDA). It must (1) bear the legend: "Caution: Federal Law prohibits dispensing without a prescription" or "Rx Only"; and (2) be dispensed only by authorized prescription of any physician or legally authorized health care provider under applicable state law.

**Qualifying Coverage.** This is health benefits or health coverage provided under:

1. a health benefit plan, as defined in this section, but without regard to whether it is issued to a small employer and including blanket accident and sickness insurance, other than accident-only coverage, as defined in section 62A.11; or
2. part A or part B of Medicare; or
3. medical assistance under Minnesota Statutes, chapter 256B; or
4. general assistance medical care under Minnesota Statutes, chapter 256D; or
5. MCHA; or
6. a self-insured health plan; or
7. MinnesotaCare plan established under Minnesota Statutes, section 256.L02; or
8. Minnesota Employees Insurance Program (MEIP) and Public Employees Insurance Program (PEIP), provided under Minnesota Statutes, section 43.A316, 43A.317, or 471.617; or
9. a Civilian Health and Medical Program of the Uniformed Services (CHAMPUS) or other coverage provided under United States Code, title 10, chapter 55; or
10. a health care network cooperative under chapter 62R or a health provider cooperative under chapter 62R.17; or
11. a medical care program of the Indian Health Service or of a tribal organization; or
12. the federal Employees Health Benefits Plan, or other coverage provided under United States Code, title 5, chapter 89;
13. a health benefit plan under section 5(e) of the Peace Corps Act, codified as United States Code, title 22, section 2504(e); or
14. a health plan; or
15. a plan similar to any of the above plans provided in this state or in another state as determined by the Commissioner.

**Reconstructive Surgery.** This is limited to reconstructive surgery, incidental to or following surgery, resulting from injury or illness of the involved part, or to correct a congenital disease or anomaly resulting in functional defect in a dependent child. A functional defect is one that interferes with a member's ability to perform activities of daily living.

**Rehabilitative Care.** This is a restorative service, which is provided for the purpose of obtaining significant functional improvement, within a predictable period of time, (generally within a period of two months) toward a patient's maximum potential ability to perform functional daily living activities.

**Skilled Nursing Facility.** This is a licensed skilled nursing facility, lawfully performing medical services in accordance with governmental licensing privileges and limitations, and which is recognized as an appropriate facility by us, to render inpatient post-acute hospital and rehabilitative care and services to our members, whose condition requires skilled nursing facility care. It does not include facilities which primarily provide treatment of mental or chemical health, or tuberculosis.

**Waiting Period.** This is, for a potential member, the period that must pass before the member is eligible, under the group health plan sponsor's eligibility requirements, for coverage under this Contract.

### III. DESCRIPTION OF COVERED SERVICES

HealthPartners agrees to cover the services described below and on the Schedule of Payments. The Schedule of Payments describes the level of payment that applies for each of the covered services. To be covered under this section, the medical or dental services or items described below must be medically or dentally necessary.

Coverage for eligible services is subject to the exclusions, limitations, and other conditions of this Contract.

Covered services and supplies are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. These medical policies (medical coverage criteria) are available by calling Member Services, or on our web site at [www.healthpartners.com](http://www.healthpartners.com).

- A. **AMBULANCE AND MEDICAL TRANSPORTATION.** We cover ambulance and medical transportation for medical emergencies and as shown below.

**For HealthPartners Benefits.** Transfers between network hospitals for treatment by network physicians are covered, if initiated by a network physician. Transfers from a hospital or to home or to other facilities are covered, if medical supervision is required en route.

- B. **CHIROPRACTIC SERVICES.** We cover chiropractic services for rehabilitative care, provided to diagnose and treat acute neuromusculo-skeletal conditions.

Massage therapy which is performed in conjunction with other treatment/modalities by a chiropractor, is part of a prescribed treatment plan and is not billed separately is covered.

#### C. DENTAL SERVICES

1. **Preventive Dental Services:** We cover dentally necessary preventive dental care. Preventive dental care is limited to routine dental exams, teeth cleaning (prophylaxis or periodontal maintenance recall), oral hygiene instruction, in-office treatment with topical fluoride, bitewing x-rays and full-mouth (panoramic) x-rays.
2. **Accidental Dental Services**
  - a. **Accidental Dental Services Within the Network:** We cover services dentally necessary to treat and restore damage done to sound, natural, unrestored teeth as a result of an accidental injury (not including injury caused by biting or chewing). Coverage is for damage caused by external trauma to face and mouth only, not for cracked or broken teeth which result from biting or chewing. When an implant-supported dental prosthetic treatment is pursued, the accidental dental benefit will be applied to the prosthetic procedure. Benefits are limited to the amount that would be paid toward the placement of a removable dental prosthetic appliance that could be used in the absence of implant treatment. Care must be provided or pre-authorized by a HealthPartners dentist.

- b. **Emergency Accidental Dental Services Outside the Network:** We cover emergency accidental dental services provided by a non-network dentist to the same extent as eligible services specified above.

3. **Medical Referral Dental Services.**

- a. **Medically Necessary Outpatient Dental Services:** We cover medically necessary outpatient dental services. Coverage is limited to dental services required for treatment of an underlying medical condition, e.g., removal of teeth to complete radiation treatment for cancer of the jaw, cysts and lesions.
- b. **Medically Necessary Hospitalization for Dental Care:** We cover medically necessary hospitalization for dental care. This is limited to charges incurred by a member who: (1) is a child under age 5; (2) is severely disabled; or (3) has a medical condition, and requires hospitalization or general anesthesia for dental care treatment. Coverage is limited to facility and anesthesia charges. Oral surgeon/dentist professional fees are not covered.
- c. **Medical Complications of Dental Care:** We cover medical complications of dental care. Treatment must be medically necessary care and related to significant medical complications of non-covered dental care, including complications of the head, neck, or substructures.

- 4. **Oral Surgery:** We cover oral surgery. Coverage is limited to treatment of medical conditions requiring oral surgery, such as treatment of oral neoplasm, non-dental cysts, fracture of the jaws, and trauma of the mouth and jaws.

- 5. **Orthognathic Surgery Benefit:** We cover orthognathic surgery for the treatment of skeletal malocclusions where a functional occlusion can not be achieved through non-surgical treatment alone and where a demonstrable functional impairment exists. Functional impairments include but are not limited to difficulties in chewing, breathing or swallowing. Associated dental or orthodontic services (pre or post operatively) are not covered as part of this benefit.

- 6. **Treatment of Cleft Lip and Cleft Palate:** We cover treatment of cleft lip and cleft palate of a dependent child, to age 18, including orthodontic treatment and oral surgery directly related to the cleft. Dental services which are not required for the treatment of cleft lip or cleft palate are not covered. If a dependent child covered under this Contract is also covered under a dental plan which includes orthodontic services, that dental plan shall be considered primary for the necessary orthodontic services. Oral appliances are subject to the same copayment, conditions and limitations as durable medical equipment.

- 7. **Treatment of Temporomandibular Disorder (TMD) and Craniomandibular Disorder (CMD):** We cover surgical and non-surgical treatment of temporomandibular disorder (TMD) and craniomandibular disorder (CMD), which is medically necessary care. Dental services which are not required to directly treat TMD or CMD are not covered.

D. **DURABLE MEDICAL EQUIPMENT, ORTHOTICS AND PROSTHETICS.** We cover equipment and services, as described below.

- 1. Durable medical equipment and orthotic benefits, including certain disposable supplies, enteral feedings and the following diabetic supplies and equipment: glucose monitors, insulin pumps, syringes, blood and urine test strips and other diabetic supplies as deemed medically appropriate and necessary, for members with gestational, Type I or Type II diabetes. No more than a 90-day supply will be covered and dispensed at a time.

Durable medical equipment and orthotics are limited by the following:

- a. Payment will not exceed the cost of an alternate piece of equipment or service that is effective and medically necessary.

- b. We reserve the right to determine if an item will be approved for rental vs. purchase.
2. For prosthetic benefits, other than hair prostheses (i.e., wigs) for hair loss resulting from alopecia areata (subject to \$350 maximum payment per calendar year) and oral appliances for cleft lip and cleft palate, payment will not exceed the cost of an alternate piece of equipment or service that is effective and medically necessary.
  3. Items which are not eligible for coverage include, but are not limited to:
    - a. Replacement or repair of any covered items, if the items are (i) damaged or destroyed by member misuse, abuse or carelessness, (ii) lost; or (iii) stolen.
    - b. Duplicate or similar items.
    - c. Labor and related charges for repair estimates of any covered items which are more than the cost of replacement by an approved vendor.
    - d. Sales tax, mailing, delivery charges, service call charges.
    - e. Items which are primarily educational in nature or for hygiene, vocation, comfort, convenience or recreation.
    - f. Communication aids or devices: equipment to create, replace or augment communication abilities including, but not limited to, hearing aids, fitting of hearing aids, speech processors, receivers, communication boards, or computer or electronic assisted communication.
    - g. Household equipment which primarily has customary uses other than medical, such as, but not limited to, exercise cycles, air purifiers, central or unit air conditioners, water purifiers, non-allergenic pillows, mattresses or waterbeds.
    - h. Household fixtures including, but not limited to, escalators or elevators, ramps, swimming pools and saunas.
    - i. Modifications to the structure of the home including, but not limited to, its wiring, plumbing or charges for installation of equipment.
    - j. Vehicle, car or van modifications including, but not limited to, hand brakes, hydraulic lifts and car carrier.
    - k. Rental equipment while member's owned equipment is being repaired, beyond one month rental of medically necessary equipment.
    - l. Other equipment and supplies, including but not limited to assistive devices, that we determine are not eligible for coverage.

Durable medical equipment and supplies must be obtained from or repaired by approved vendors.

Covered services and supplies are based on established medical policies, which are subject to periodic review and modification by the medical or dental directors. These medical policies (medical coverage criteria) are available by calling Member Services, or on our web site at [www.healthpartners.com](http://www.healthpartners.com).

#### E. EMERGENCY AND URGENTLY NEEDED CARE SERVICES

**Emergency Care.** These are services to treat: (1) the sudden, unexpected onset of illness or injury which, if left untreated or unattended until the next available clinic or office hours, would result in hospitalization, or (2) a condition requiring professional health services immediately necessary to preserve life or stabilize health.

When reviewing claims for coverage of emergency services, our medical director will take into consideration a reasonable layperson's belief that the circumstances required immediate medical care that could not wait until the next working day or next available clinic appointment.

**Network Urgent Care Clinic.** This is a participating network clinic listed in your network directory, which renders medically necessary and appropriate urgent care to our members, as covered in this Contract.

**Urgently Needed Care.** These are services to treat an unforeseen illness or injury, which are required in order to prevent a serious deterioration in the member's health, and which cannot be delayed until the next available network clinic hours.

**1. Emergency and Urgently Needed Care Within the Network**

We cover emergency care or urgently needed care delivered in the network. If you need emergency care or urgently needed care, call your clinic, or, after regular clinic hours, telephone the CareLine nurse, if possible under the circumstances. The service nurse or a network physician will recommend how, when and where to obtain the appropriate treatment.

**2. Emergency and Urgently Needed Care Outside the Network**

We cover professional services of physicians, urgent care treatment, emergency room treatment and inpatient hospital services delivered outside the network for emergency or urgently needed care. Covered services are subject to all of the benefit limitations set forth in this Contract.

We **must be** notified within two days of admittance to an out-of-network hospital, or as soon as reasonably possible under the circumstances.

Out-of-network coverage under this section stops when treatment for the condition no longer meets the definition of emergency care or urgently needed care, or when the member's condition permits him or her to receive care within the network.

- 3. Authorized Care Outside the Service Area.** If a member has an illness, injury or condition for which services may be required and the member will be temporarily leaving the service area, we cover urgently needed care from non-network providers if the member is under the care of a HealthPartners network physician who has authorized that care. Coverage may include professional services from a non-network physician and hospital services, which are for scheduled care which is immediately required and cannot be delayed. This coverage is subject to all of the covered professional medical and hospital services and limitations set forth in this section.

**F. HEALTH EDUCATION.** We cover education for preventive services and education for the management of chronic health problems (such as diabetes).

**G. HOME HEALTH SERVICES.** We cover skilled nursing services, physical therapy, occupational therapy, speech therapy, respiratory therapy, total parenteral nutrition/intravenous ("TPN/IV") therapy and other therapeutic services, prenatal and postnatal services, child health supervision services, phototherapy services, home health aide services, laboratory services, and other eligible home health services when provided in the member's home, if the member is homebound (i.e., unable to leave home without considerable effort due to a medical condition. Lack of transportation does not constitute homebound status). Home health services are eligible and covered only when they are:

1. medically necessary; and
2. provided as rehabilitative or terminal care; and
3. ordered by a physician, and included in the written home care plan.

For IV therapy and phototherapy related to prenatal and postnatal maternal and child health services, and preterm high-risk pregnancy services, equipment, supplies and drugs for these services, as appropriate, are included in the coverage.

Home health services are not provided as a substitute for a primary caregiver in the home or as relief (respite) for a primary caregiver in the home. We will not reimburse family members or residents in the member's home for the above services.

A service shall not be considered a skilled nursing service merely because it is performed by, or under the direct supervision of, a licensed nurse. Where a service (such as tracheotomy suctioning or ventilator monitoring) or like services, can be safely and effectively performed by a non-medical person (or self-administered), without the direct supervision of a licensed nurse, the service shall not be regarded as a

skilled nursing service, whether or not a skilled nurse actually provides the service. The unavailability of a competent person to provide a non-skilled service shall not make it a skilled service when a skilled nurse provides it. Only the skilled nursing component of so-called "blended" services (i.e., services which include skilled and non-skilled components) are covered under this Contract.

## H. HOME HOSPICE SERVICES

### Applicable Definitions:

**Part-time.** This is up to two hours of service per day, more than two hours is considered continuous care.

**Continuous Care.** This is from two to twelve hours of service per day provided by a registered nurse, licensed practical nurse, or home health aide, during a period of crisis in order to maintain a terminally ill patient at home.

**Appropriate Facility.** This is a nursing home, hospice residence, or other inpatient facility.

**Custodial Care Related to Hospice Services.** This means providing assistance in the activities of daily living and the care needed by a terminally ill patient which can be provided by primary caregiver (i.e., family member or friend) who is responsible for the patient's home care.

1. **Home Hospice Program.** We cover the services described below for members who are terminally ill patients and accepted as home hospice program participants. Members must meet the eligibility requirements of the program, and elect to receive services through the home hospice program. The services will be provided in the patient's home, with inpatient care available when medically necessary as described below. Members who elect to receive hospice services do so in lieu of curative treatment for their terminal illness for the period they are enrolled in the home hospice program.
  - a. **Eligibility:** In order to be eligible to be enrolled in the home hospice program, a member must: (1) be a terminally ill patient (prognosis of six months or less); (2) have chosen a palliative treatment focus (i.e., emphasizing comfort and supportive services rather than treatment attempting to cure the disease or condition); and (3) continue to meet the terminally ill prognosis as reviewed by our medical director or his or her designee over the course of care. A member may withdraw from the home hospice program at any time.
  - b. **Eligible Services:** Hospice services include the following services provided by Medicare-certified providers, if provided in accordance with an approved hospice treatment plan.
    - (1) **Home Health Services:**
      - (a) Part-time care provided in the member's home by an interdisciplinary hospice team (which may include a physician, nurse, social worker, and spiritual counselor) and medically necessary home health services are covered.
      - (b) One or more periods of continuous care in the member's home or in a setting which provides day care for pain or symptom management, when medically necessary, will be covered.
    - (2) **Inpatient Services:** We cover medically necessary inpatient services.
    - (3) **Other Services:**
      - (a) Respite care is covered for care in the member's home or in an appropriate facility, to give the patient's primary caregivers (i.e., family members or friends) rest and/or relief when necessary in order to maintain a terminally ill patient at home.
      - (b) Medically necessary medications for pain and symptom management are covered when filled at a network pharmacy.
      - (c) Semi-electric hospital beds and other durable medical equipment are covered.
      - (d) Emergency and non-emergency care is covered.
2. **What Is Not Covered.** We do not cover the following services:
  - a. financial or legal counseling services; or

- b. housekeeping or meal services in the patient's home; or
- c. custodial care related to hospice services, whether provided in the home or in a nursing home; or
- d. any service not specifically described as covered services under this home hospice services benefits; or
- e. any services provided by members of the patient's family or residents in the member's home.

**I. HOSPITAL AND SKILLED NURSING FACILITY SERVICES**

**1. Medical or Surgical Hospital Services.**

- a. **Inpatient Hospital Services:** We cover the following medical or surgical services, for the treatment of acute illness or injury, which require the level of care only provided in an acute care facility. These services must be authorized by a physician.

Inpatient hospital services include: room and board; the use of operating or maternity delivery rooms; intensive care facilities; newborn nursery facilities; general nursing care, anesthesia, laboratory and diagnostic imaging services, radiation therapy, physical therapy, prescription drugs or other medications administered during treatment, blood and blood products (unless replaced), and blood derivatives, and other diagnostic or treatment related hospital services; physician and other professional medical and surgical services provided while in the hospital.

We cover up to 120 hours of services provided by a private duty nurse or personal care assistant who has provided home care services to a ventilator-dependent patient, solely for the purpose of assuring adequate training of the hospital staff to communicate with that patient.

Services for items for personal convenience, such as television rental, are not covered.

- b. **Outpatient Hospital, Ambulatory Care or Surgical Facility Services:** We cover the following medical and surgical services, for diagnosis or treatment of illness or injury on an outpatient basis. These services must be authorized by a physician.

Outpatient services include: use of operating rooms, maternity delivery rooms or other outpatient departments, rooms or facilities; and the following outpatient services: general nursing care, anesthesia, laboratory and diagnostic imaging services, radiation therapy, physical therapy, drugs administered during treatment, blood and blood products (unless replaced) and blood derivatives, and other diagnostic or treatment related outpatient services; physician and other professional medical and surgical services provided while an outpatient.

For HealthPartners Benefits, Non-emergent, scheduled outpatient Magnetic Resonance Imaging (MRI) and computing Tomography (CT) must be provided at a designated facility. Your physician and facility will obtain or verify prior authorization for these services, as needed.

- 2. **Skilled Nursing Facility Care.** We cover room and board, daily skilled nursing and related ancillary services for post acute treatment and rehabilitative care of illness or injury, following a hospital confinement.

- J. **INFERTILITY SERVICES.** We cover professional services, services for the diagnosis and treatment of infertility, medically necessary tests, facility charges and laboratory work related to covered services. Artificial insemination and/or super-ovulatory drugs for members diagnosed with infertility is limited to six cycles per confirmed pregnancy. This limit applies to services provided under this Contract or any prior plans.

- K. **LABORATORY AND DIAGNOSTIC IMAGING SERVICES.** We cover laboratory tests, and diagnostic imaging, when ordered by a provider and provided during office visits.

For HealthPartners Benefits, Non-emergent, scheduled outpatient Magnetic Resonance Imaging (MRI) and computing Tomography (CT) must be provided at a designated facility. Your physician and facility will obtain or verify prior authorization for these services, as needed.

#### **L. MASTECTOMY RECONSTRUCTION BENEFIT.**

We cover reconstruction of the breast on which the mastectomy has been performed; surgery and reconstruction of the other breast to produce symmetrical appearance, and prostheses and physical complications of all stages of mastectomy, including lymphedemas.

#### **M. MENTAL AND CHEMICAL HEALTH SERVICES**

##### **1. Mental Health Services.**

We cover services for: (1) a medical and/or DSM (most recent edition) mental health diagnosis leading to significant disruption of function in the member's life; and (2) a mental or nervous disorder identified by scientific, medical, and/or mental health professional community standards as having a recognized treatment.

We provide coverage for mental health evaluations and treatment ordered by a Minnesota court under a valid court order that is issued on the basis of a behavioral care evaluation performed by a licensed psychiatrist or doctoral level licensed psychologist, which includes a diagnosis and an individual treatment plan for care in the most appropriate, least restrictive environment. We must be given a copy of the court order and the behavioral care evaluation, and the service must be a covered benefit under this plan, and the service must be provided by a network provider, or other provider as required by law.

- a. **Outpatient Services:** We cover outpatient professional mental health services for evaluation, crisis intervention, and treatment of mental and nervous disorders.

A comprehensive diagnostic assessment will be made of each patient as the basis for a determination by a mental health professional, concerning the appropriate treatment modality and the extent of services required.

- b. **Inpatient Services (including Day Treatment):** We cover inpatient services in a hospital and professional services for treatment of mental and nervous disorders. Care received in an inpatient hospital eating disorder unit for an eating disorder is covered. This does not include medical stabilization.

We cover day treatment services in a hospital or licensed residential treatment facility and professional services for treatment of mental and nervous disorders.

## 2. Chemical Health Services.

We cover medically necessary services for diagnosis and treatment of addictive physical or emotional conditions or illnesses caused by habitual use of alcohol and drugs.

- a. **Outpatient Services:** We cover outpatient professional services for diagnosis and treatment of alcohol or drug abuse. A comprehensive diagnostic assessment will be made of each patient as the basis for a determination by a participating mental health professional concerning the appropriate treatment site and the extent of services required.
- b. **Inpatient Services (including Day Treatment):** We cover inpatient services in a hospital or a licensed residential primary treatment center and professional services for treatment of alcohol or drug abuse, which require the level of care only provided in an acute care facility. These services must be authorized by a physician.

We also cover day treatment services in a hospital or licensed chemical dependency treatment facility and professional services for treatment of alcohol or drug abuse.

- 3. **Hospital or Residential Treatment Facility Care for Emotionally Handicapped Children.** We cover medically necessary inpatient treatment for emotionally handicapped children as diagnosed by a physician under the Minnesota Department of Human Services criteria. This care must be authorized by and arranged through a mental health professional. For treatment provided by a hospital or residential treatment center licensed by the Minnesota Commissioner of Human Services, inpatient coverage for emotionally handicapped children is the same as the inpatient benefit. The child must be under 18 years of age and an eligible dependent according to the terms of this Contract.

- N. **OFFICE VISITS FOR ILLNESS OR INJURY.** We cover the following when medically necessary: professional medical and surgical services, including acupuncture and biofeedback, of physicians and other health care providers; blood and blood products (unless replaced) and blood derivatives.

We cover diagnosis and treatment of illness or injury to the eyes. Where contact or eye glass lenses are prescribed as medically necessary for the post-operative treatment of cataracts or for the treatment of aphakia, or keratoconus, we cover the initial evaluation, lenses and fitting. Members must pay for lens replacement beyond the initial pair.

## O. PHYSICAL THERAPY, OCCUPATIONAL THERAPY AND SPEECH THERAPY.

We cover the following physical therapy, occupational therapy and speech therapy services:

- (1) rehabilitative care to correct the effects of illness or injury;
- (2) habilitative care rendered for congenital, developmental or medical conditions which have significantly limited the successful initiation of normal speech and normal motor development.

Massage therapy which is performed in conjunction with other treatment/modalities by a physical or occupational therapist, is part of a prescribed treatment plan and is not billed separately is covered.

- P. **PRESCRIPTION DRUG SERVICES.** We cover prescription drugs and medications, which can be self-administered or are administered in a physician's office.

- Q. PREVENTIVE SERVICES.** We cover the following eligible preventive services.
1. Routine health exams and periodic health assessments. A physician or health care provider will counsel members as to how often health assessments are needed based on the age, sex and health status of the member.
  2. Child health supervision services, including pediatric preventive services, routine immunizations, developmental assessments and laboratory services appropriate to the age of the child from birth to 72 months, and appropriate immunizations to age 18.
  3. Prenatal care and exams.
  4. Postnatal care and exams.
  5. Routine screening procedures for cancer.
  6. Routine eye and hearing exams.
  7. Professional voluntary family planning services.
  8. Adult immunizations.

- R. SPECIFIED NON-NETWORK SERVICES.** We cover the following services when you elect to receive them from a non-network provider, at the same level of coverage we provide when you elect to receive the services from a network provider:
1. Voluntary family planning of the conception and bearing of children.
  2. The provider visit(s) and test(s) necessary to make a diagnosis of infertility.
  3. Testing and treatment of sexually transmitted diseases (other than HIV).
  4. Testing for AIDS or other HIV-related conditions.

**S. TRANSPLANT SERVICES**

**Autologous.** This is when the source of cells are from the individual's own marrow or stem cells.

**Allogeneic.** This is when the source of cells are from a related or unrelated donor's marrow or stem cells.

**Autologous Bone Marrow Transplant.** This is when the bone marrow is harvested from the individual and stored. The patient undergoes treatment which includes tumor ablation with high-dose chemotherapy and/or radiation. The bone marrow is reinfused (transplanted).

**Allogeneic Bone Marrow Transplant.** This is when the bone marrow is harvested from the related or unrelated donor and stored. The patient undergoes treatment which includes tumor ablation with high-dose chemotherapy and/or radiation. The bone marrow is reinfused (transplanted).

**Autologous/Allogeneic Stem Cell Support.** This is a treatment process that includes stem cell harvest from either bone marrow or peripheral blood, tumor ablation with high-dose chemotherapy and/or radiation, stem cell reinfusion, and related care. Autologous/allogeneic bone marrow transplantation and high dose chemotherapy with peripheral stem cell rescue/support are considered to be autologous/allogeneic stem cell support.

**Designated Center of Excellence for Transplants.** This is any health care provider, group or association of health care providers designated by us to provide services, supplies or drugs for specified transplants for our members.

**Transplant Services.** This is transplantation (including retransplants) of the human organs or tissue listed below, including all related post-surgical treatment and drugs and multiple transplants for a related cause. Transplant services do not include other organ or tissue transplants or surgical implantation of mechanical devices functioning as a human organ, except surgical implantation of FDA approved Ventricular Assist Devices (VAD), functioning as a temporary bridge to heart transplantation.

**What is covered.** We cover eligible transplant services (as defined above) while you are our member. Transplants that will be considered for coverage are limited to the following:

1. Kidney transplants for end-stage disease.

2. Cornea transplants for end-stage disease.
3. Heart transplants for end-stage disease.
4. Lung transplants or heart/lung transplants for: (1) primary pulmonary hypertension; (2) Eisenmenger's syndrome; (3) end-stage pulmonary fibrosis; (4) alpha 1 antitrypsin disease; (5) cystic fibrosis; and (6) emphysema.
5. Liver transplants for: (1) biliary atresia in children; (2) primary biliary cirrhosis; (3) post-acute viral infection (including hepatitis A, hepatitis B antigen e negative and hepatitis C) causing acute atrophy or post-necrotic cirrhosis; (4) primary sclerosing cholangitis; and (5) alcoholic cirrhosis.
6. Allogeneic bone marrow transplants or peripheral stem cell support associated with high dose chemotherapy for: (1) acute myelogenous leukemia; (2) acute lymphocytic leukemia; (3) chronic myelogenous leukemia; (4) severe combined immunodeficiency disease; (5) Wiskott-Aldrich syndrome; and (6) aplastic anemia.
7. Autologous bone marrow transplants or peripheral stem cell support associated with high-dose chemotherapy for: (1) acute leukemias; (2) non-Hodgkin's lymphoma; (3) Hodgkin's disease; (4) Burkitt's lymphoma; (5) breast cancer stages II, III and IV, and (6) neuroblastoma.
8. Pancreas transplants for simultaneous pancreas-kidney transplants for diabetes.

Charges for transplant services must be incurred at a designated center of excellence for transplants. The transplant-related treatment provided, including the expenses incurred for directly related donor services, shall be subject to and in accordance with the provisions, limitations, maximums and other terms of this Contract.

Medical and hospital expenses of the donor are covered only when the recipient is a member and the transplant and directly related donor expenses have been prior authorized for coverage. Treatment of medical complications that may occur to the donor are not covered. Donors are not considered members, and are therefore not eligible for the rights afforded to members under this contract.

#### **IV. SERVICES NOT COVERED**

**In addition to any other benefit exclusions, limitations or terms specified in this Contract, we will not cover charges incurred for any of the following services, except as specifically described in this Contract:**

1. Treatment, procedures, or services or drugs which are not medically necessary and/or which are primarily educational in nature or for the vocation, comfort, convenience, appearance or recreation of the member, including cognitive retraining.
2. For HealthPartners coverage, treatment, procedures or services which are not provided authorized or referred by a network physician or other authorized network provider.
3. Procedures, technologies, treatments, facilities, equipment, drugs and devices which are considered investigative, or otherwise not clinically accepted medical services. We consider the following transplants to be investigative and do not cover them: surgical implantation of mechanical devices functioning as a permanent substitute for a human organ, non-human organ implants and/or transplants and other transplants not specifically listed in this Contract.  
While complications related to an excluded transplant are covered, services which would not be performed but for the transplant, are not covered.
4. Rest, respite and custodial care. This applies to all types of institutional care and to services, medical equipment and drugs provided in the home.
5. Services associated with non-covered services, including, but not limited to, diagnostic tests, monitoring, laboratory services, drugs and supplies.
6. Services provided which are outside the scope of practice or license of the individual or facility providing the service.
7. Cosmetic surgery to repair or reshape a body structure primarily for the improvement of the member's appearance or self-esteem, including, but not limited to, augmentation procedures, reduction procedures and scar revision. This exclusion does not apply to services for port wine stain removal and reconstructive surgery.

8. All services for the purpose of weight reduction, including, but not limited to, surgery, hospitalization, weight loss programs and drugs under the Supplemental benefits. This exclusion does not apply to services for the purpose of weight reduction provided by a designated network physician.
9. Dental treatment, procedures or services not listed in this Contract.
10. Vocational rehabilitation and recreational or educational therapy.
11. Health services and certifications when required by third parties, including for purposes of insurance, licensure and employment, and when such services are not preventive care or otherwise medically necessary. However, if a court orders an examination for a child, the initial examination will be covered. Court ordered treatment for mental health services will be covered by the benefits available under this contract when the court order complies with the requirements of Minnesota Statute 253B.045, subd.6 and 62Q.535.
12. Reversal of sterilization, assisted reproduction, including, but not limited to gamete intrafallopian tube transfer (GIFT), zygote intrafallopian tube transfer (ZIFT), intracytoplasmic sperm injection (ICSI), and/or in-vitro fertilization (IVF), and all charges associated with such procedures; treatment of infertility after reversal of sterilization; artificial insemination when not medically necessary for the treatment of a member's medically diagnosed infertility; surrogate pregnancy and related obstetric/maternity benefits; and sperm, ova or embryo acquisition, retrieval or storage.
13. Services and/or surgery for gender reassignment, except as determined medically necessary.
14. Acupuncture is not covered under the Supplemental benefits.
15. Podiatric services, except as they meet criteria for medically necessary care.
16. Keratotomy and keratorefractive surgeries, eyeglasses, contact lenses and their fitting, measurement and adjustment, and hearing aids and their fitting.
17. Enteral feedings, unless they are the sole source of nutrition used to treat a life-threatening condition, nutritional supplements, over-the-counter electrolyte supplements and infant formula, except as required by Minnesota law.
18. Growth hormones which are not for treatment of growth hormone deficiency or chronic renal insufficiency.
19. Genetic counseling and genetics studies which are not medically necessary.
20. Services provided by a family member of the enrollee, or a resident in the enrollee's home.
21. Religious counseling; marital/relationship counseling and sex therapy provided in the absence of a significant mental disorder.
22. Private duty nursing services.
23. A pre-existing condition is not covered for a late entrant until:
  - (a) the end of 12 months from the enrollment date; or
  - (b) the open enrollment period next following the date of application.
 The pre-existing condition limitation is reduced by any period of time during which the member had continuous and qualifying coverage prior to his or her enrollment under this Contract, including any waiting period applicable under this Contract.
24. Services that are provided to a member, who also has other primary insurance coverage for those services and who does not provide us the necessary information to pursue Coordination of Benefits, as required under this Contract.
25. The portion of a billed charge for an otherwise covered service by a provider, which is in excess of the fair and reasonable charges, or which is either a duplicate charge for a service or charges for a duplicate service.
26. Charges for services (a) for which a charge would not have been made in the absence of insurance or health plan coverage, or (b) which the member is not legally obligated to pay, and (c) from providers who waive copayment, deductible and coinsurance payments by the member.
27. Travel and lodging incidental to travel, regardless if it is recommended by a physician.
28. Health club memberships.
29. Replacement of prescription drugs due to loss, damage or theft.
30. Autopsies.
31. Massage therapy for the purpose of comfort or convenience of the member.
32. For HealthPartners coverage, charges incurred for transplants, Magnetic Resonance Imaging (MRI) and Computing Tomography (CT) received at facilities which are not designated facilities, or charges incurred for weight loss services provided by a physician who is not a designated physician.
33. Accident related dental services to treat and restore damage done to sound, natural, unrestored teeth which have been initiated beyond twelve months from the date of the injury; received beyond the initial treatment or restoration; or beyond twenty-four months from the date treatment and restoration were initiated.

## V. DISPUTES AND COMPLAINTS

### A. DETERMINATION OF COVERAGE

Eligible services are covered only when medically necessary for the proper treatment of a member. Decisions about medical necessity, restrictions on access and appropriateness of treatment are made by our medical director or his or her designee.

### B. COMPLAINTS

1. **In General:** We have a complaint procedure to resolve claims and disputes between or on behalf of members, applicants and us. Complaints should be made in writing or orally. They may be medical or non-medical in nature, or may concern the provision of care, administrative actions, or claims related to this Contract. Our member complaint system is limited to members, applicants, former members, or anyone acting on behalf of a member, applicant or former member seeking to resolve a dispute which arose during their membership or application for membership.

2. **Definitions:**

**Complaint.** This is any grievance by a complainant, as defined below, against us which has been submitted by a complainant and which is not under litigation. Examples of complaints are the scope of coverage for health care services; eligibility issues; denials, cancellations, or nonrenewals of coverage; administrative operations; and the quality, timeliness, and appropriateness of health care services provided. If the complaint is from an applicant, the complaint must relate to the application. If the complaint is from a former enrollee, the complaint must relate to services received during the time the individual was an enrollee.

**Complainant.** This is an enrollee, applicant, or former enrollee, or anyone acting on behalf of an enrollee, applicant or former enrollee, who submits a complaint.

3. **Complaint and Appeal Process**

- a. **Informal Complaints:**

A complainant may submit a complaint to the Member Services Department either in writing or orally. Member Services will make every effort to resolve the complaint. The Member Services Department will investigate the complaint and provide for informal discussions. If the oral complaint is not resolved to the complainant's satisfaction within 10 business days of receipt of the complaint, we will provide a complaint form to the complainant, which must be completed and returned to the Member Services Department for further consideration. We will assist the complainant in completing this form, or will complete the form and mail it to the complainant for a signature, if the complainant asks for assistance.

- b. **Formal Complaint and Appeal Process:**

A complainant can seek further review of a complaint not resolved through the informal process. The steps in this complaint and appeal process are outlined below.

1. **Formal Complaint Review.** You or your authorized representative may send your written request for review, including comments, documents, records and other information relating to the complaint, the reasons you believe you are entitled to benefits, and any supporting documents to:

HealthPartners/Midwest Assurance Company

Member Services Department  
8100 34th Avenue South  
P.O. Box 1309  
Minneapolis, MN 55440-1309  
Telephone: (952) 883-5000 Outside the metro area: 1-800-883-2177  
TDD Telephone Number: (952) 883-5127

We will notify the complainant within 10 business days that we received the written complaint, unless the complaint has been resolved to the complainant's satisfaction within those 10 business days.

Upon request and at no charge to you, you will be given reasonable access to and copies of all documents, records and other information relevant to your complaint.

We will review your complaint and will notify you of our decision in accordance with the following timelines:

**Pre-Service Claims (including prior authorization requests).**

If the complaint concerns urgent services, you may request an expedited review either orally or in writing. Within 72 hours of such request, a decision on your complaint will be made.

If the complaint concerns non-urgent services, a decision on your complaint will be made within 15 calendar days.

These time periods may be extended if you agree.

**Post-Service Claims.**

A decision on your complaint will be made within 30 days. This time period may be extended if you agree.

All notifications described above will comply with applicable law.

2. **Appeal.** If after the first level of complaint review, your request was denied, you or your authorized representative may submit a written request for appeal, including any relevant documents, and submit issues, comments and additional information as appropriate to:

HealthPartners/Midwest Assurance Company  
Member Services Department  
8100 34th Avenue South  
P.O. Box 1309  
Minneapolis, MN 55440-1309  
Telephone: (952) 883-5000 Outside the metro area: 1-800-883-2177  
TDD Telephone Number: (952) 883-5127

The Member Services Department will provide the complainant with the option of either a written reconsideration, or a hearing before the Member Appeals Committee either in person or over the phone. At any time, the complainant may also file a complaint with the Commissioner of Health regarding network benefits, either in writing or by calling (651) 282-5608, or toll-free 1-800-657-3916 or the Commissioner of Commerce regarding Supplemental benefits at (651) 296-2488, or toll-free at 1-800-657-3602. Hearings and written reconsiderations shall include the receipt of testimony, correspondence, explanations, or other information from the complainant, staff persons, administrators, providers, or other persons, as is deemed necessary for a fair appraisal and resolution of the complaint. During your appeal, upon your request we will provide you, free of charge, reasonable access to all documents, records and other information relevant to your appeal.

We will review your appeal and will notify you of our decision in accordance with the following timelines:

**Pre-Service Claims (including prior authorization requests).**

If the appeal is for urgent services, you may request an expedited review either orally or in writing. Within 72 hours of such request, a decision on your appeal will be made.

If the appeal is for non-urgent services, a decision on your appeal will be made within 15 calendar days.

These time periods may be extended if you agree.

**Post-Service Claims.**

In the case of written reconsideration, written notice of the decision and all key findings will be given to the complainant within 30 days of the Member Services Department's receipt of the complainant's written notice of appeal and request for written reconsideration. In the case of a hearing, written notice of the decision and all key findings will be given to the complainant within 45 days of the Member Services Department's receipt of the complainant's written notice of appeal and request for a hearing.

These time periods may be extended if you agree.

All notifications described above will comply with applicable law.

**4. External Complaint Procedures:**

- a. If your complaint is denied based on our medical necessity criteria, you have the right to request external review upon receiving notice of our decision on your complaint. If your complaint is denied for any other reason, you have the right to request external review upon notice of our decision at the completion of our internal appeal process. However, if the complaint relates to a malpractice claim, the complaint shall not be subject to the Internal Complaint Process.
- b. To initiate the external review process, you may submit a written request for an external review to the Commissioner of Health (Commissioner of Commerce). This written request must be accompanied by a \$25 filing fee payable to the Commissioner. This fee may be waived by the

- Commissioner in cases of financial hardship. We must participate in this external review, and must pay the cost of the review which exceeds the \$25 filing fee.
- c. Upon receipt of the request for external review, the external reviewer must provide immediate notice of the review to the complainant and to us. Within 10 business days, the enrollee and HealthPartners must provide the reviewer with any information they wish to be considered. The enrollee (who may be assisted or represented by a person of their choice) and HealthPartners shall be given an opportunity to present their versions of the facts and arguments. Any aspect of the external review involving medical determinations must be performed by a health care professional with expertise in the medical issue being reviewed.
  - d. An external review must be made as soon as possible, but no later than 40 days after receipt of the request for external review. Prompt written notice of the decision and the reasons for it must be sent to the enrollee, the Commissioner of Health or Commissioner of Commerce, and to us.
  - e. The results of the external review are non-binding on the enrollee and binding on us. We may seek judicial review of the decision under certain circumstances.

## VI. CONDITIONS

### A. RIGHTS OF REIMBURSEMENT AND SUBROGATION

If we provide or pay for services to treat an injury or illness: (a) caused by the act or omission of another party; or (b) covered by no fault or employer liability laws; or (c) available or required to be furnished by or through national or state governments or their agencies; or (d) sustained on the property of a third party which has premises liability insurance available, we have the right to recover the reasonable value of our services and payments made. This right shall be by reimbursement and subrogation. The right of reimbursement means you must repay us at the time you receive a full recovery. Full recovery means all amounts received by you from any persons, organizations or insurers by way of settlement, judgment, award or otherwise on account of such injury or illness. Full recovery does not include payments made to you or on your behalf on account of such injury or illness. The right of subrogation means that we may make claim in your name or our name against any persons, organizations or insurers on account of such injury or illness.

The rights of reimbursement and subrogation apply when you have been fully compensated for your losses or damages by any recovery of payments, and we will be entitled to immediately collect the reasonable value of our subrogation rights from said payments.

If, after recovery of any payments, you receive services or incur expenses on account of such injury or illness, you must pay for such services or expenses. The total of all reimbursement and payments will not exceed your recovery.

This right of reimbursement and subrogation applies to any type of recovery from any third party, including but not limited to recoveries from tortfeasors, underinsured motorist coverage, uninsured motorist coverage, medical payments coverage, other substitute coverage or any other right of recovery, whether based on tort, contract, equity or any other theory of recovery. The right of reimbursement is binding upon you, your legal representative, your heirs, next of kin and any trustee or legal representative of your heirs or next of kin in the event of your death. Any amounts you receive from such a recovery must be held in trust for our benefit to the extent of our subrogation claims.

You agree to cooperate fully in every effort by us to enforce our rights of reimbursement and subrogation. You also agree that you will not do anything to interfere with those rights. You are required by law to promptly inform us in writing of any potential or pending claim for recovery you may have on account of such injury or illness. Our rights under this part are subject to Minnesota Law. We agree that our subrogation right will be reduced by a pro rata share of the costs of recovery, to the extent required by law. A member desiring information about the effect of Minnesota Law on our subrogation rights should consult an attorney.

## B. COORDINATION OF BENEFITS

You agree, as a member, to permit us to coordinate our obligations under this Contract with payments under any other health benefit plans as specified below, which cover you or your dependents. You also agree to provide any information or submit any claims to other health benefit plans necessary for this purpose. If you fail to provide this information, your claim may be delayed or denied. You agree to authorize our billing to other health plans, for purposes of coordination of benefits.

Unless applicable federal or state law prevents disclosure of the information without the consent of the patient or the patient's representative, each person claiming benefits under this Contract must provide any facts needed to pay the claim.

### 1. Applicability.

- a. This coordination of benefits (COB) provision applies to this Contract when an enrollee or the enrollee's covered dependent has health care coverage under more than one plan. "Plan" and "This Plan" are defined below.
- b. If this coordination of benefits provision applies, the order of benefit determination rules should be looked at first. Those rules determine whether the benefits of This Plan are determined before or after those of another plan. The benefits of This Plan:
  - (1) shall not be reduced when, under the order of benefit determination rules, This Plan determines its benefits before another plan; but
  - (2) may be reduced when, under the order of benefits determination rules, another plan determines its benefits first. The above reduction is described in paragraph 4. below.

### 2. Definitions.

- a. "Plan" is any of these which provides benefits or services for, or because of, medical or dental care or treatment:
  - (1) Group insurance or group-type coverage, whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. It also includes coverage other than school accident-type coverage.
  - (2) 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).Each contract or other arrangement for coverage under (1) or (2) is a separate plan. Also, if an arrangement has two parts and COB rules apply only to one of the two, each of the parts is a separate plan.
- b. "This Plan" is the part of this Contract that provides benefits for health care expenses.
- c. "Primary Plan/Secondary Plan" 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 of the plans and may be a Secondary Plan as to a different plan or plans.
- d. "Allowable Expense" is a necessary, reasonable and customary item of expense for health care when the item of expense is covered at least in part by one or more plans covering the person for whom the claim is made.  
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.  
When a plan provides benefits in the form of services, the reasonable cash value of each service provided will be considered both an Allowable Expense and a benefit paid.

When benefits are reduced under a primary plan because a covered person does not comply with the plan provisions, the amount of such reduction will not be considered an Allowable Expense. Examples of such provisions are those related to second surgical opinions, precertification of admissions or services, and preferred provider arrangements.

- e. **"Claim Determination Period"** is a calendar year. However, it does not include any part of a year during which a person has no coverage under This Plan, or any part of a year before the date this COB provision or a similar provision takes effect.

### 3. Order Of Benefit Determination Rules.

- a. **General.** When there is a basis for a claim under This Plan and another plan, This Plan is a Secondary Plan which has its benefits determined after those of another plan, unless:
  - (1) the other plan has rules coordinating its benefits with those of This Plan; and
  - (2) both those rules and This Plan's rules, in subparagraph b. below, require that This Plan's benefits be determined before those of the other plan.
- b. **Rules.** This Plan determines its order of benefits using the first of the following rules which applies:
  - (1) **Nondependent/Dependent.** The benefits of the plan which cover the person as an enrollee, member or subscriber (that is, other than as a dependent) are determined before those of the plan which cover the person as a dependent.
  - (2) **Dependent Child/Parents not Separated or Divorced.** Except as stated in subparagraph b., (3.) below, when This Plan and another plan cover the same child as a dependent of different persons, called "parents":
    - (a) 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
    - (b) if both parents have the same birthday, the benefits of the plan which covered one parent longer are determined before those of the plan which covered the other parent for a shorter period of time. However, if the other plan does not have the rule described in "(a.)" immediately above, but instead has a rule based on 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.
  - (3) **Dependent Child/Separated or Divorced.** 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:
    - (a) first, the plan of the parent with custody of the child;
    - (b) then, the plan of the spouse of the parent with the custody of the child; and
    - (c) 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.
  - (4) **Joint Custody.** 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 health care expenses of the child, the plans covering follow the order of benefit determination rules outlined in subparagraph b., 2.
  - (5) **Active/Inactive Enrollee.** The benefits of a plan which covers a person as an enrollee who is neither laid off nor retired (or as that enrollee's dependent) are determined before those of a plan which cover that person as a laid off or retired enrollee (or as that enrollee's dependent). 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.
  - (6) **Longer/Shorter Length of Coverage.** If none of the above rules determines the order of benefits, the benefits of the plan which covered an enrollee, member or subscriber longer are determined before those of the plan which covered that person for the shorter term.

**4. Effect On The Benefits Of This Plan.**

- a. **When This Section Applies.** This paragraph 4. applies when, in accordance with paragraph 3. "Order of Benefit Determination Rules", This Plan is a Secondary Plan as to one or more other plans. In that event the benefits of This Plan may be reduced under this section. Such other plan or plans are referred to as "the other plans" in B. immediately below.
- b. **Reduction in This Plan's Benefits.** The benefits of This Plan will be reduced when the sum of:
  - (1) the benefits that would be payable for the Allowable Expense under This Plan in the absence of this COB provision; and
  - (2) the benefits that would be payable for the Allowable Expenses under the other plans, in the absence of provisions with a purpose like that of this COB provision, whether or not claim is made; exceeds those 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 plans do not total more than those Allowable Expenses. When the benefits of This Plan are reduced as described above, each benefit is reduced in proportion. It is then charged against any applicable benefit limit of This Plan.

**5. Right To Receive And Release Needed Information.** Certain facts are needed to apply these COB rules. We have the right to decide which facts we need. Consistent with applicable state and federal law, we may get needed facts from or give them to any other organization or person, without your further approval or consent unless applicable federal or state law prevents disclosure of the information without the consent of the patient or the patient's representative, each person claiming benefits under This Plan must give us any facts we need to pay the claim.

**6. Facility Of Payment.** A payment made under another plan may include an amount which should have been paid under This Plan. If it does, we may pay that amount to the organization which made that payment. That amount will then be treated as though it were a benefit paid under This Plan. We will not have to pay that amount again. The term "payment made" includes providing benefits in the form of services, in which case "payment made" means reasonable cash value of the benefits provided in the form of services.

**7. Right Of Recovery.** If the amount of the payments made by us is more than we should have paid under this COB provision, we may recover the excess from one or more of:

- a. the persons it has paid or for whom it has paid;
- b. insurance companies; or
- c. other organizations.

The "amount of the payments made" includes the reasonable cash value of any benefits provided in the form of services.

The benefits provided by this plan do not apply to injury or disease covered by no-fault insurance, employers liability laws (including workers' compensation), and care available or required to be furnished by or through national or state governments or their agencies including care to which a member is legally entitled and for which facilities are reasonably available for military service-connected conditions or disabilities. Subject to our rights in part A. "Rights of Reimbursement and Subrogation" above, we will provide medically necessary services upon request and only pay expenses incurred for medical treatment otherwise covered by this plan if the no-fault insurer, employer, or national or state government or its agencies refuse to pay said expenses. You must cooperate with our program to bill allowable no-fault and worker's compensation claims to the appropriate insurer(s).

**C. MEDICARE AND THIS CONTRACT**

The provisions in this section apply to some, but not all, members who are eligible for Medicare. They apply in situations where the federal Secondary Medicare Payer Program allows Medicare to be the primary payer of a member's health care claims. Consult your Employer to determine whether or not Medicare is primary in your situation.

Medicare is the primary payer for members with end stage renal disease, after the 30 month period following the earlier of (1) the month in which the member begins a regular course of renal dialysis, or (2) the first of the month in which the member became entitled to Medicare, if the member received a kidney transplant without first beginning dialysis. This is regardless of the size of the employer. Medicare is primary payer for retirees who are age 65 or over. Also, Medicare is a primary payer for members under age 65, who are covered by Medicare because of disability (other than end stage renal disease), when the group health plan sponsor of This Plan employs 100 or more employees and the member is not actively performing services for the employer.

Medicare is secondary payer for Medicare enrollees who: (1) are active employees and (2) are covered by Medicare because they have reached age 65 when there are 20 or more employees in the group. The Medicare secondary payer rules change from time to time and the most recent rule will be applied.

The benefits under this Contract are not intended to duplicate any benefits to which members are, or would be, entitled under Medicare. All sums payable under Medicare for services provided pursuant to this Contract shall be payable to and retained by us. Each member shall complete and submit to us such consents, releases, assignments and other documents as may be requested by us in order to obtain or assure reimbursement under Medicare for which members are eligible.

We also reserve the right to reduce benefits for any medical expenses covered under this Contract by the amount of any benefits available for such expenses under Medicare. This will be done before the benefits under this Contract are calculated. Charges for services used to satisfy a member's Medicare Part B deductible will be applied under this Contract in the order received by us. Two or more charges for services received at the same time will be applied starting with the largest first.

The benefits under this Contract are considered secondary to those under Medicare if the member is eligible for Medicare, regardless of whether the member:

1. has Medicare coverage;
2. has refused Medicare coverage;
3. has dropped Medicare coverage; or
4. has failed to make proper request for Medicare coverage.

The provisions of this section will apply to the maximum extent permitted by federal or state law. We will not reduce the benefits due any member due to that member's eligibility for Medicare where federal law requires that we determine our benefits for that member without regard to the benefits available under Medicare.

## VII. EFFECTIVE DATE AND ELIGIBILITY

### A. EFFECTIVE DATE

Your coverage begins on the effective date contained in the information which accompanies your initial identification card. Your coverage is contingent upon fulfillment of the eligibility rules contained in the Master Group Contract.

An employee must be actively at work on the initial effective date of coverage or coverage for the employee and dependents will be delayed until the date the employee returns to work. The effective date of coverage shall not be delayed if the employee is not actively at work on the effective date of coverage due to the employee's health status, medical condition, or disability.

### B. ELIGIBILITY

You must make written application to enroll yourself and any eligible dependents, and such application must be received by us within 31 days of the date you first become eligible. Similarly, you must make written application to enroll a newly acquired dependent, and we must receive such written application and receive any required payments, if any, within 31 days of when you first acquire the dependent (e.g., through marriage).

**Late Enrollment.** If you do not enroll yourself or any eligible dependents within 31 days of the date that you or your dependents first become eligible, you may enroll yourself and any eligible dependents:

1. During the annual open enrollment period; or
2. At any time, if you or your dependents have maintained continuous and qualifying coverage within 63 days prior to your application for coverage under this Contract, subject to the pre-existing condition limitation in section IV.

There may be additional situations when you are eligible to enroll yourself and any eligible dependents after the first 31 days of eligibility, in accordance with the terms of your group health plan sponsor's Master Group Contract. If you have any questions, contact your group health plan sponsor.

**Special Enrollment Period.** If you are eligible, but not enrolled for coverage under this Contract, or your dependent, if the dependent is eligible but not enrolled for coverage under this Contract, you or your dependent may enroll for coverage under the terms of this Contract if all of the following conditions are met:

- a. you or your dependent were covered under a group health plan or had health insurance coverage at the time coverage was previously offered to you or your dependent;
- b. you stated in writing at the time of initial eligibility that coverage under a group health plan or health insurance coverage was the reason for declining enrollment, but only if the group health plan sponsor required this and provided you with notice of this requirement and the consequences of it;
- c. you or your dependent's coverage described in a. above was:
  - (1) under a COBRA continuation provision and that coverage was exhausted; or
  - (2) not under such a provision and either the coverage was terminated as a result of loss of eligibility for the coverage (including as a result of legal separation, divorce, death, termination of employment, or reduction in the number of hours of employment) or the employer contributions toward coverage were terminated; and
- d. you requested this enrollment not later than 30 days after the date of exhaustion of coverage described in c. (1) above, or termination of coverage or employer contribution described in c. (2) above.

Dependents may enroll if: (a) a group health plan makes coverage available with respect to your dependent; (b) you are covered under the Contract (or have met any waiting period applicable to becoming covered under the Contract and are eligible to be enrolled under the Contract but for a failure to enroll during a previous enrollment period); and (c) a person becomes your dependent through marriage, birth, or adoption or placement for adoption. This Contract shall provide for a dependent special enrollment period

during which the person may be enrolled under this Contract as your dependent and in the case of the birth or adoption of a child, your spouse may be enrolled as your dependent if otherwise eligible for coverage. You may also enroll at this time. A dependent special enrollment period shall be a period of not less than 30 days and shall begin on the later of:

- a. the date dependent coverage is made available; or
- b. the date of the marriage, birth, or adoption or placement for adoption described in (c) in the paragraph above.

If a member seeks to enroll a dependent during the first 30 days of a dependent special enrollment period, the coverage of the dependent shall become effective:

- a. in the case of marriage, not later than the first day of the first month beginning after the date the completed request for enrollment is received;
- b. in the case of a dependent's birth, as of the date of birth; or
- c. in the case of a dependent's adoption or placement for adoption, the date of adoption or placement for adoption.

**Newborn Enrollment.** Newborn infants, including a newborn grandchild of a covered grandparent and a newly adopted child, may be covered without being subject to the pre-existing condition limitation, regardless of when notice is received by us. However, we must receive required payments, if any, from the date of eligibility for a newborn infant, before benefits will be paid. You must notify us immediately of any change in eligibility of an enrolled dependent.

### C. CHANGES IN COVERAGE

Any change in coverage is subject to our approval. If a change in coverage is requested by us or the group health plan sponsor, it is effective on the date mutually agreed to by the group health plan sponsor and us, unless the provision pertaining to that change specifically provides otherwise.

The effective date of a change in coverage is delayed for an enrollee or dependent confined to a hospital or skilled nursing facility on that date (except for a newborn child, a child placed for adoption or disabled dependent). The delay will end on the date the enrollee or dependent is not confined.

Any change in coverage required by state or federal law becomes effective according to law.

## VIII. CONTINUATION OF GROUP COVERAGE OR CONVERSION TO NON-GROUP COVERAGE

If your eligibility for group coverage under this Contract ends because of one of the events shown below, called "qualifying events," you may be eligible to continue group coverage, or to convert to non-group (individual) coverage. Each of these options is shown below.

### A. CONTINUATION OF GROUP COVERAGE

1. **Qualifying Events.** Coverage under this Contract may be continued by an enrollee, spouse and other dependents, enrolled at the time coverage would otherwise end, or child born to or placed for adoption with the enrollee during the period of continuation coverage, as a result of one of the following qualifying events.
  - a. Termination of employment (except for gross misconduct) of the enrollee, or reduction in hours resulting in a loss of group coverage.
  - b. Death of the enrollee.
  - c. Divorce or legal separation from the enrollee.
  - d. Loss of eligibility as a dependent child.
  - e. Initial enrollment of the enrollee for Medicare.
  - f. For a retired enrollee, spouse and other dependents, the bankruptcy filing by a former employer, under Title XI, United States Code, on or after July 1, 1986.

2. **Duration of Continuation Coverage.** The maximum period coverage can be continued depends on the qualifying event. It may be terminated earlier as shown below. The maximum period of continuation coverage starts on the day of the qualifying event.
  - a. **Maximum period.**
    - (1) Termination and reduced hours. The maximum period of continuation coverage is 18 months. If a second qualifying event, other than the employer's bankruptcy, occurs during the 18 months, the maximum period of continuation coverage is 36 months. Coverage continues until the occurrence of one of the events shown in the paragraph "Earlier Termination".
    - (2) Disabled enrollee, spouse or dependent child. If the enrollee, spouse or other dependent is disabled under Title II or XVI of the Social Security Act, at any time during the first 60 days of continuation coverage, the 18-month maximum continuation period may be extended to 29 months. The disabled person must notify the group health plan sponsor within 60 days of the date of determination of disability, and within the initial 18-month continuation period. If a second qualifying event (other than bankruptcy) occurs during the extended 29-month period, the maximum period of continuation coverage is 36 months. See part B. "Disabled Enrollee" below, which describes your rights for coverage as a disabled enrollee under Minnesota law.
    - (3) Bankruptcy. In the case of bankruptcy of a retired enrollee's former employer, the maximum period of continuation coverage is until the death of the retired enrollee. In the case of the surviving spouse or dependent children of the retired enrollee, the maximum period of continuation coverage is 36 months after the death of the retired enrollee.
    - (4) Divorce or legal separation. Under Minnesota law, there is no maximum period of coverage for a former spouse or dependents who lose coverage due to divorce or legal separation. Coverage continues until the occurrence of one of the events shown in the paragraph "Earlier Termination".
    - (5) Death of enrollee. Under Minnesota law, there is no maximum period of coverage for a surviving spouse and dependents who lose coverage due to the death of the enrollee. Coverage continues until the occurrence of one of the events shown in the paragraph "Earlier Termination".
    - (6) Other qualifying events. The maximum period of continuation coverage for all other qualifying events is 36 months.
  - b. **Earlier Termination.** Coverage terminates before the end of the maximum period if any of the following occurs.
    - (1) End of the plan. The group health plan sponsor terminates the agreement under which this coverage is offered to its enrollees.
    - (2) Failure to pay premium. The person receiving continuation coverage does not make the monthly payment within 30 days of the due date.
    - (3) Other group health coverage. The person receiving continuation coverage becomes covered under any other group health type coverage, not containing an exclusion or limitation for any pre-existing condition of the person. If the other group health coverage contains a pre-existing condition limitation, continuation coverage is extended until the pre-existing limitation is satisfied or coverage is otherwise terminated. A person will not be subject to earlier termination of continuation coverage on account of coverage under another group plan that existed prior to that person's first day of continuation coverage.
    - (4) Termination of extended coverage for disability. In case a person receives extended (29-month) continuation coverage due to disability at the time of termination or reduced hours, the extended coverage terminates at the beginning of the month 30 days after a final determination that the person is no longer disabled. See part B. "Disabled Enrollee" below, which describes your rights for coverage as a disabled enrollee under Minnesota law.
    - (5) Termination provisions of this Contract. The person is subject to the termination clause under section IX. of this Contract.
3. **Election of Continuation Coverage.**
  - a. You have 60 days to elect continuation of group coverage. The 60-day period begins on the date your group coverage would otherwise terminate due to a qualifying event or the date on which you received written notice of your right of continued group coverage, whichever is later.

- b. If you wish to continue group coverage as shown above, you must apply in writing to your group health plan sponsor (not us). You must also pay your first monthly payment within 45 days of the date you elected to continue group coverage. If your coverage was terminated because of the death of the enrollee, your initial payment is not due until 90 days after you receive notice of the continuation right. Thereafter, your monthly payments are due and payable at the beginning of each month for which coverage is to be continued.
- c. You or your enrolled dependents must notify the group health plan sponsor within 60 days, when divorce, separation or a change in status resulting in a loss of eligibility as a dependent would end coverage.

**B. CONVERSION TO NON-GROUP MEMBERSHIP**

1. **Eligibility for Conversion Coverage.** After an enrollee, enrolled dependents or survivors have exhausted their benefits under Part A. "Continuation of Group Coverage", they are eligible to apply for non-group conversion coverage of the type then in effect and available when application is made. This right to convert enables enrollees and enrolled dependents or survivors to enroll for health coverage without supplying evidence of good health. This right may be exercised by making application:
  - a. Within 63 days of the date the enrollee or dependent has exhausted his or her continuation right as described in part A. above.
  - b. Within 63 days of the date of termination of an enrollee's or dependent's group coverage, if the enrollee or dependent is not eligible for continuation under Part A. above.
 If elected, your conversion coverage takes effect on the date group coverage ceases or continuation eligibility terminates. You must submit the required non-group enrollment prepayment along with your application to convert.
2. **Exception to your right for Conversion Coverage.** An enrollee or his or her enrolled dependents will not be allowed to convert to HealthPartners non-group membership if any of the following has occurred:
  - a. the enrollee's group coverage was ended for cause under section IX. "Termination", paragraphs 1., 2. and 7.; or
  - b. the enrollee's group health plan sponsor replaces us with another group health program prior to conversion or continues to offer other group health coverage.

**C. DISABLED ENROLLEE**

Pursuant to the provisions of Minnesota Statute 62A.148, the group health plan sponsor and we agree not to terminate, suspend or otherwise restrict the participation in, or the receipt of, benefits otherwise payable hereunder, to any enrollee who becomes totally disabled while employed by the group health plan sponsor and covered hereunder while this Contract is in force, solely due to absence caused by such total disability. The group health plan sponsor may require the enrollee to pay all or some part of the payment for coverage in this instance. Such payment shall be made to the group health plan sponsor by that enrollee.

For the purpose of this section the term "total disability" means (a) the inability of an injured or ill enrollee to engage in or perform the duties of the enrollee's regular occupation or employment within the first two years of such disability and (b) after the first two years of such disability, the inability of the enrollee to engage in any paid employment or work for which the enrollee may, by education or training, including rehabilitative training, be or reasonably become qualified.

**D. REPLACEMENT OF COVERAGE AND CONFINED MEMBERS**

When the group health plan sponsor replaces the Master Contract with that of another health plan offering similar benefits, coverage will be extended for a member who is confined in an institution or institutions for medical care or treatment that would otherwise be covered under this Contract. Coverage will be extended only for services related to the condition for which the confinement is required. Coverage for these services will end on the earlier of the date of discharge or the date benefits provided under the Contract are exhausted.

**E. PUBLIC EMPLOYEES**

Certain retired employees of public or governmental entities and their dependents may be eligible for continued coverage upon retirement, pursuant to Minnesota Statute 471.61. If you qualify under this law, you may be required to pay the entire premium for continued coverage and will be required to notify your employer within certain deadlines, of your intent to continue coverage.

## IX. TERMINATION

A member's coverage under this Contract terminates, when any of the following events occur.

1. The enrollment payment is due on or before the beginning of the month during which coverage is provided. There is a 31-day grace period during which to pay the required payment. Coverage under this Contract will continue in effect during the grace period. If no payment is received by us within the 31-day grace period, we will send the enrollee a notice of termination, stating that coverage will terminate 30 days from the date of notice for the enrollee and dependent. Coverage terminates, retroactive to the paid through date, but not more than 60 days prior to the end of the notice period. We are not obligated to accept any payment after the end of the grace period.
2. You are expected to pay all copayments and deductibles. If you do not make full payment, coverage under this Contract may terminate on the date following 30 days' advance notice by us.
3. When an enrollee ceases to be eligible under the terms of the Master Group Contract, coverage for the enrollee and all enrolled dependents terminates on the last day of the month in which the enrollee's eligibility ceases, unless group continuation is elected as described in section VIII. A. above.
4. When an enrolled dependent no longer meets this Contract's definition of eligible dependent, coverage for that dependent terminates on the last day of the month in which the dependent's eligibility ceases, unless group continuation is elected as described in section VIII. A. above.
5. When the maximum period under the group continuation coverage described in section VIII. A. above expires for an enrollee or dependent.
6. When the Master Group Contract is terminated, either as requested by us or the health plan sponsor, in accordance with the terms of the Master Group Contract.
7. In the event of misrepresentation or omission of a material fact by a member regarding eligibility, enrollment, other coverage, claims or other expenses, we have the right to cancel or rescind this membership contract, or disenroll a member.

If an enrollee or enrollee's dependent no longer meets the group health plan sponsor's eligibility requirements, or if the group health plan sponsor has forwarded enrollment for an enrollee or enrollee's dependent to us, regardless of whether such enrollee or enrollee's dependent meets their eligibility requirements, we are required to obtain the enrollee or enrollee's dependent's signature before we may retroactively terminate coverage under this Contract. If a required signature is not obtained, the group health plan sponsor is required to pay the premium for an enrollee or enrollee's dependent up to the date of termination. A signature is not required for retroactive termination for any other reason, including, but not limited to, voluntary or involuntary termination of employment.

## X. CLAIMS PROVISIONS

1. **Notice of Claims.** When a claim arises for services you have already received, you should notify us of the charges incurred in writing. This written notice of claim must be given within 20 days after any charges incurred, which are covered by this section, or as soon as reasonably possible. **Notice given to us by you or**

on behalf of you, at HealthPartners' claims office at 8100 34th Avenue South, P.O. Box 1289, Minneapolis, MN 55440-1289, with information sufficient to identify you and the service, is deemed notice.

2. **Claim Forms.** After receiving notice of claim, we will furnish you a claim form for filing your proof of loss. If you don't receive this form within 15 days after notice is given to us, you should submit written proof which documents the date and type of service, provider name and itemized charges, for which a claim is made.
3. **Proof of Loss.** Written proof of loss must be furnished within 90 days of the loss. Where this section provides for payments contingent upon a period of confinement, these 90 days shall begin at the end of the period for which we are liable. If the claimant does not furnish proof within 90 days as required, benefits shall still be paid for that loss if (1) it was not reasonably possible to give proof within those 90 days and (2) proof is furnished as soon as reasonably possible and, except in the absence of legal capacity, no later than fifteen months from the date of loss.
4. **Time of Payment of Claims.** We will make payment promptly upon receipt of due written proof of loss. Benefits which are payable periodically during a period of continuing loss shall be payable on at least a monthly basis. We will notify you of our benefit determination if you have any remaining liability within 30 days of receipt of a completed claim. This time period may be extended by us for an additional 15 days for circumstances beyond our control.
5. **Payment of Claims.** All or any portion of any benefits provided on account of hospital, nursing, medical or surgical services may, at our option, be paid directly to the hospital or provider providing such services, but it is not required that the services be provided by a particular hospital or provider.

At our option, all payments for claims may be made directly to the provider of medical services, rather than to the enrollee, for claims incurred by a child, who is covered as a dependent of an enrollee who has legal responsibility for the dependent's medical care pursuant to a court order, provided we are informed of such order. This payment will discharge us from all further liability to the extent of the payment made.

6. **Physical Examinations and Autopsy.** In the event we require information from a physical examination or autopsy to properly resolve a claim dispute, we may request this information from you or your legal representative. Failure to submit the required information may result in denial of your claim.
7. **Information.** When you seek coverage for goods or services under this Plan, you grant us the right to collect and review any claims, eligibility, coordination of benefits, or medical information necessary to make a proper determination of coverage under this Plan. In the event you fail to cooperate with or execute any documents necessary for our review of coverage requests, or coordination of benefits, or rights of subrogation, we reserve the right to refuse to grant coverage without receipt of necessary information.