

The Covered Medical Expenses listed on these two pages are your benefits for the SmartChoice HSA Plan. For a detailed description of your benefits, co-payments, deductibles and procedures, please refer to your Group Service Agreement or Summary Plan Description. For a listing of participating providers within our network, please refer to NetCare's Provider Directory or log on to www.netcarelifeandhealth.com. This plan is intended to qualify as a high deductible health plan that may be paired with a health savings account (HSA). You should check with your tax advisor for guidance.

BENEFIT DESCRIPTION	PARTICIPATING PROVIDERS		NON-PARTICIPATING PROVIDERS
ANNUAL DEDUCTIBLE	\$2,500 Individual/\$5,000 Family		\$5,000 Individual/\$10,000 Family
PHYSICIAN & OUTPATIENT BENEFITS			
1. Primary Care Office Visit	80% of covered charges		70% of UCR
2. Specialist Care Office Visit	80% of covered charges		70% of UCR
3. Second Surgical Opinion	80% of covered charges		70% of UCR
4. Home Health Care	80% of covered charges		70% of UCR
5. Hospice (\$50 per day/180 days Lifetime)	80% of covered charges		70% of UCR
6. Outpatient Laboratory Services	80% of covered charges		70% of UCR
7. Outpatient X-ray Services	80% of covered charges		70% of UCR
8. Outpatient Surgery	80% of covered charges		70% of UCR
9. Private Duty Nursing	80% of covered charges		70% of UCR
10. Urgent Care Visit	80% of covered charges		70% of UCR
HOSPITALIZATION & INPATIENT BENEFITS			
1. Room & board for semi-private room, intensive care, coronary care & surgery	100% of covered charges at designated Centers of Care (COC);		70% of UCR
2. All other inpatient hospital services including laboratory, x-ray physician services, operating room, anesthesia & medication	80% of covered charges at all other participating providers - including Guam Memorial Hospital		70% of UCR
3. Skilled Nursing Facility (Limited to 60-days per Contract Period)			70% of UCR
4. Inpatient Mental Health			70% of UCR
MATERNITY CARE			
1. Pre-natal & Post-natal Care Visits (Includes one routine ultrasound) <i>Deductible is not applicable to Pre-natal & Post-natal Care</i>	100% of covered charges		70% of UCR
2. Delivery - Hospital Facility & Birthing Center	100% of covered charges at designated Centers of Care (COC); 80% of covered charges at all other participating providers - including Guam Memorial Hospital		70% of UCR
3. Delivery - Professional Fee	100% of covered charges		70% of UCR
4. Circumcision (Covered within 30 days from date of birth)	80% of covered charges		70% of UCR
5. Non-Spouse Maternity (Limited to \$500 outpatient pre-natal services per Contract Period).	80% of covered charges		70% of UCR
EMERGENCY BENEFITS			
1. On & Off-island emergency facility, physician services, laboratory, x-rays	80% of covered charges		70% of UCR
2. Ambulance Service (Limited to ground transportation due to bona fide emergency)	80% of covered charges		70% of UCR
NON-EMERGENCY BENEFITS			
Non-emergency treatment in a hospital emergency room	50% of covered charges		50% of UCR
ROUTINE ANNUAL EXAM/PREVENTIVE CARE - <i>Deductible is not applicable to Annual Exam/Preventive Care</i>			
Preventive services guidelines established by the U.S. Preventive Services Task Force with Grade A or B			
1. Well-Child Care (Limited to 5 visits per Contract Period)	100% of covered charges		70% of UCR
2. Annual Physical Exam	100% of covered charges		70% of UCR
3. Annual Gynecological Exam	100% of covered charges		70% of UCR
4. Annual Mammogram (Over 40 years of age)	100% of covered charges		70% of UCR
5. Annual Eye Exam (Maximum of \$50 per Contract Period)	100% of covered charges		Not Covered
6. Routine Immunizations (Per CDC Guidelines)	100% of covered charges		70% of UCR
7. Health Screening/Outpatient Laboratory/Outpatient X-ray	100% of covered charges		70% of UCR
PRESCRIPTION DRUGS			
Limited to generics unless specified by physician (additional co-pay may apply)	Retail	Mail	Out of Network
	Member Pays	Member Pays	Member Pays
1. Generic drugs	20% of covered drug	20% of covered drug	30% of AWP
2. Brand name drugs	20% of covered drug	20% of covered drug	30% of AWP
3. Non-Formulary drugs	50% of covered drug	50% of covered drug	Not Covered
4. Injectable drugs	50% of covered drug	50% of covered drug (+shipping)	Not Covered
DIAGNOSTIC TESTING			
MRI, CT Scan, Ultrasound, Cardiac Stress Test, Cardiac Catherization, Coronary Angiography, Bone Scan, Biopsy and any other diagnostic procedures. Limited to one test per Contract Period per anatomical region. Pre-certification required.	80% of covered charges		70% of UCR
CARDIAC CARE			
1. Specialist Care Office Visit	80% of covered charges		70% of UCR
2. Cardiac Surgery	80% of covered charges		70% of UCR
CHEMOTHERAPY, RADIATION THERAPY, NUCLEAR MEDICINE	80% of covered charges		70% of UCR
CONGENITAL DISEASES (Limited to \$15,000 per Contract Period)			
1. Specialist Care Office Visit	80% of covered charges		70% of UCR
2. Hospitalization	80% of covered charges		70% of UCR
STERILIZATION PROCEDURES (Outpatient Tubal Ligation or Vasectomy)	80% of covered charges		70% of UCR
BLOOD & BLOOD DERIVATIVES (Limited to cost of administration only)	80% of covered charges		70% of UCR
ORGAN TRANSPLANT COVERAGE (Limited to \$50,000 Lifetime)	80% of covered charges		70% of UCR
ALLERGY TESTING/TREATMENT (Limited to \$500 per Contract Period)	80% of covered charges		70% of UCR
ACUPUNCTURE (Limited to \$1,000 per Contract Period)	80% of covered charges		70% of UCR
CHIROPRACTIC (Limited to \$1,000 per Contract Period)	80% of covered charges		70% of UCR
SLEEP MEDICINE (Evaluation, Diagnosis, Treatment, Equipment) (Limited to \$5,000 per Contract Period)	80% of covered charges		70% of UCR
HYPERBARIC OXYGEN TREATMENT (HBO) (Limited to \$5,000 per Contract Period)	80% of covered charges		70% of UCR
PHYSICAL THERAPY (Limited to \$1,500 per Contract Period)	80% of covered charges		70% of UCR
SPEECH THERAPY (Limited to \$400 per Contract Period/100 2-hr sessions lifetime)	80% of covered charges		70% of UCR

BENEFIT DESCRIPTION	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
DURABLE MEDICAL EQUIPMENT (DME) Includes standard hospital bed, standard wheelchair, crutches, oxygen concentrator, bili-lite, nebulizer. Limited to rental only.	80% of covered charges	70% of UCR
CHRONIC ORTHOPEDIC CONDITION (Limited to \$50,000 per Contract Period)		
1. Primary & Specialty Care Office Visit	80% of covered charges	70% of UCR
2. Hospitalization	80% of covered charges	70% of UCR
ALCOHOL/SUBSTANCE ABUSE TREATMENT (OUTPATIENT)	80% of covered charges	70% of UCR
MENTAL HEALTH (OUTPATIENT)		
First 20 visits	80% of covered charges	70% of UCR
All visits thereafter	40% of covered charges	70% of UCR
RECONSTRUCTIVE BREAST SURGERY		
1. Primary & Specialty Care Office Visit	80% of covered charges	70% of UCR
2. Hospitalization/Surgery	80% of covered charges	70% of UCR
Limited to the following: ●Reconstruction of the breast on which a Mastectomy was performed due to cancer ●Surgery and reconstruction of other breast to produce symmetrical appearance ●Prostheses and treatment of physical complication, including Lymphedemas		
FITNESS REWARD (Limited to participating Fitness Centers and attendance participation of 8 times per month).	Up to \$100.00 Cash Reward	Not Covered
WELLNESS BENEFIT	80% of covered charges	Not Covered
CONTRACT PERIOD MAXIMUM	\$1,250,000.00	
ANNUAL OUT-OF-POCKET MAXIMUM (Includes Deductible)		
1. Per Individual Per Contract Period	\$5,800.00	Not Applicable
2. Per Family Per Contract Period	\$11,600.00	Not Applicable

COVERED CHARGES - The charge determined by NetCare to be the maximum amount that it will pay for a covered service to a health care provider. Any applicable co-payment will apply to the Eligible Charge. The Eligible Charge will be the lesser of the actual charge of the negotiated charge for Participating Provider services. For non-participating provider services, the Eligible Charge will be the lesser of the actual charge or UCR in the geographic region where the service was rendered.

DEDUCTIBLE - The dollar amount applied to covered benefits only. Non-covered benefits are not applicable toward the annual deductible. The individual deductible does not apply toward the family deductible amount. Therefore, the entire family must meet the family deductible before First Dollar benefits apply.

PHILIPPINE CARE - All covered benefits/services rendered at NetCare's Philippine Centers of Care are 100% of covered charges, subject to precertification requirements and plan benefit limits. The annual deductible must be satisfied before 100% of covered charges are payable.

PROVIDER NETWORK - Services are limited to Guam and Philippine providers. Benefits are not payable for services rendered at providers other than those in Guam and Philippines.

REFERRALS - Referrals are not required for primary or specialty care at approved providers within Guam and Philippine service areas. However, we recommend for members to contact NetCare for referral assistance and allow ample time (2-4 weeks) to schedule appointments.

UCR - Usual Customary & Reasonable charges of the geographical location where service was rendered based on the current Medicare RBRVS/DRG.

Medical Exclusions: Services NOT covered by NetCare.

- Airfare (unless criteria as set forth by the Plan has been met).
- Biofeedback and other forms of self-care or self-help training.
- Care for military service connected disabilities to which a member is legally entitled.
- Care and services normally covered by Medicare Parts A & B for which the member is eligible and entitle to at no cost, but declined to enroll.
- Care or services rendered by immediate relatives or members of the enrollee's household, rendered as a duly licensed medical practitioner employed by a health care provider.
- Chronic Brain Syndrome, or custodial care charges resulting from senile deterioration.
- Cost of care or treatment related to diseases, illness, or injuries where payment is provided for under local laws or programs, federal acts, industrial insurance, automobile insurance or Worker's Compensation programs.
- Custodial care, domiciliary or convalescent care, or rest cures.
- Dental services except for surgical procedures as a result of accidental injury to natural teeth or jaw. Such services do not include capping, bridges or retainers as benefits.
- Elective cosmetic treatment including but not limited to breast implants (unless after mastectomy due to cancer) cosmetic eye surgery (ie. Lasik), etc.
- Emergency treatment provided outside the service area if the need for care could have been foreseen before departing the service area.
- Executive Physical Exams/Executive Check-up (Inpatient Physical Exam).
- Experimental medical, surgical and other health-care procedures.
- Gastric Bypass, stapling or reversal, surgical correction (except as approved by the Plan).
- Hearing Aids.
- Hip Joint replacement surgery and all related treatment and services.
- Implants including a non-human artificial or mechanical organ, breast implants, penile prosthesis, cornea, intra-ocular lenses, artificial joints and limbs, etc. except for cardiac pacemakers and stents.
- Infertility services and care related to conception by artificial means, including artificial insemination, in-vitro fertilization and embryo transfers, sterilization unless medically necessary, cost of care and treatment for reversal of sterilization and treatment or correction of infertility.
- Inpatient services related to non-spouse maternity (e.g. ectopic pregnancy, antepartum hemorrhage).
- Intentionally self-inflicted injury, while sane or insane unless or from a domestic violence dispute.
- Injury or illness incurred as a result of attempted suicide.
- Interrupted pregnancy (non-medically necessary), non-life threatening abortions unless medically necessary.
- Living expenses including meals, hotel rooms, transportation, etc.
- Long term rehabilitation and physical therapy.
- Medical treatment and services related to ESRD, including dialysis

- Nasal reconstruction except to correct a deformity as a result of an accidental injury which occurred within 90-days of the date of surgery, or the removal or treatment of cancer of the nose.
- Non-medical treatment of obesity (except as approved by the Plan).
- Orthopedic and external prosthetic devices including but not limited to shoes, orthotics, artificial limbs, etc.
- Over-the-counter drugs or drugs for which a prescription from a licensed physician is not required under federal law.
- Personal comfort items, such as but not limited to telephone, television, guest trays, electrical power, water and disposal systems, baths and pools at their installation, hospital room upgrades & surcharges.
- Physical examinations and all services related thereto when required for obtaining or continuing employment, insurance, schooling, governmental licensing or sports activities.
- Pre-existing conditions and medical conditions excluded and noted on the policy.
- Prenatal ultrasound (except as approved by the Plan). Routine ultrasounds are limited to one per pregnancy term. Subsequent ultrasounds are not covered unless medically necessary and approved by the Plan.
- Services provided by the covered person's spouse, child, brother, sister or parents whether by blood or by law.
- State & local taxes, administrative fees and handling/shipping charges.
- Temporomandibular (jaw) joint disorders and related diseases (TMJ).
- The purchases and/or fitting of eyeglasses or contact lenses (unless Vision Care Rider is elected), radical keratotomy or lasik.
- Transsexual surgery and related services.
- Treatment of acne related services, including prescription drugs.
- Treatment for adult circumcision procedures, if provided solely for cosmetic or religious purposes.
- Treatment for services and supplies related to sexual dysfunction (ie. Viagra)
- Treatment for injuries sustained in the commission of an illegal act including but not limited to drunk driving (driving while intoxicated, or with an alcohol level of .08 or greater on the Draeger Alco Test, or blood alcohol level of 100-250 MG/DL).
- Treatment of injuries or illnesses sustained as a result of war or any acts of war, declared or undeclared.
- Treatment of injuries while participating in hazardous sports, such as but not limited to off-road, skydiving, etc.
- Treatment and services related to Occupational therapy, including hand therapy.
- Treatment and services related to sleeping disorders.
- Whole blood and blood derivatives.
- Any portion of an expense, charge or fee that exceeds the eligible charges and the Usual, Customary and Reasonable charge.
- Benefits and services not specified as covered.