



State of Oklahoma

Health Benefits
Plan 2019



Featuring:

- \$0 PCP Copay
- ZERO Deductibles
- \$25 Urgent Care Copay
- GlobalFit® Gym Membership Discounts



BENEFITS AT A GLANCE

The following is intended to be only a summary of benefits offered by GlobalHealth, plan MLGMH19-ST for State, Education and Local Government Employees. For more information, go to www.GlobalHealth.com/state.

BENEFIT	YOU PAY
ANNUAL DEDUCTIBLE	This plan doesn't have an annual deductible.
ANNUAL OUT-OF-POCKET MAXIMUM	Member: \$4,000 Family: \$12,000
PRIMARY CARE VISITS	\$0 copay per visit
SPECIALIST VISITS	\$50 copay per visit
PREVENTIVE CARE Well Child Visits	\$0 copay
X-RAYS & LABS	\$10 copay
SPECIALIZED SCANS, IMAGING, & DIAGNOSTIC EXAMS	\$250 copay per scan in a preferred facility; \$750 copay per scan in a non-preferred facility
INPATIENT HOSPITAL STAY	\$250 copay per day; \$750 copay maximum per admission plus a single \$150 copay for physician services
OUTPATIENT SURGERY	\$250 copay in a preferred facility; \$750 copay in a non-preferred facility plus a single \$50 copay for physician services
EMERGENCY ROOM SERVICE	\$350 copay plus a single \$50 copay for physician services, waived if admitted to hospital inpatient
URGENT CARE	\$25 copay in urgent care facility
PRESCRIPTION DRUGS <i>(Chickasaw Nation Refill Center is a home delivery option for Native American members. Please visit our website for additional information.)</i>	Retail Pharmacy \$10/\$65/\$90/\$100/\$200 Home Delivery or Extended Supply Retail \$20/\$130/\$180
MATERNITY CARE	\$0 copay for prenatal care; \$25 one-time copay for delivery and all post-natal care; \$500 copay per admission for delivery
FAMILY PLANNING	No copay
ALLERGY CARE	\$0 copay per PCP visit; \$50 copay per specialist visit; \$30 copay/6-week supply of antigen and administration
PHYSICAL, OCCUPATIONAL, SPEECH THERAPY <i>(limited to 60 combined visits per course of therapy)</i>	No copay for inpatient; Outpatient: \$35 copay per visit; Rehabilitation Facility: \$250 copay/day up to \$750 copay/admission plus a single \$50 copay for physician services
CHIROPRACTIC CARE <i>(15 visits per year)</i>	\$25 copay per visit
MENTAL HEALTH SERVICES CHEMICAL DEPENDENCY & SUBSTANCE ABUSE	\$0 copay per outpatient office visit \$250 copay/day up to \$750 copay/admission plus a single \$150 copay for physician services

CHOOSE A PRIMARY CARE PHYSICIAN (PCP).

When you enroll, you choose a PCP from the GlobalHealth provider network. Each member of the family may choose a different PCP, including a pediatrician for children. You may change your PCP selection at any time throughout the year. Your PCP change will be effective the same day. If you need to see a PCP before you receive your new member ID cards, contact Customer Care.



Find a PCP fast.

Check your Physician & Health Providers Directory or visit www.GlobalHealth.com/state and click "FIND A DOCTOR OR HOSPITAL"



Always start with your PCP.

Always unlimited \$0 copay.

Your PCP will coordinate and manage your medical care including preventive care & referral requests if specialty care is necessary. Do not make your appointment with the specialist until you receive the authorization letter from GlobalHealth. The specialist may request preauthorization for procedures and follow up care after the initial visit. For urgent care needs, call your PCP if during normal office hours. A referral is not required for specific self-referral services.



Hospital visits require referrals.

A preauthorization from GlobalHealth is required for scheduled stays. You may only go to a hospital in the network, except in an emergency. You do not have to obtain preauthorization for emergency services or stays in connection with childbirth. If you obtain other services without an authorization, you will be responsible for the costs.



Emergency Care.

Let your PCP & GlobalHealth know within 48 hours of being seen. We may arrange to transfer you to an in-network hospital if you are admitted to an out-of-network hospital from ER. You may go to any emergency room and pay your regular copay, but the providers may balance bill if you go to an ER that is not in-network.

YOU MAY SELF REFER FOR THE FOLLOWING SERVICES.

You do not need preauthorization from GlobalHealth in order to obtain in-network care for the following services:



Obstetrical/Gynecological Services and Well-Woman Exams

From a healthcare professional who specializes in obstetrics or gynecology.



Routine Mammogram

From an imaging center.



Physical Therapy

For an evaluation only from a healthcare professional who specializes in physical therapy.

You will need preauthorization for any additional treatment.



Routine Eye Exams & Eyewear

From a network optometrist & eyewear providers.



Behavioral & Mental Health/Chemical Dependency Services

Medication management, therapy, and/or psychiatric testing from a healthcare professional who specializes in behavioral health.



After-Hours Urgent Care Visits

In-network.



Chiropractic Care Visits

In-network care within the chiropractor's scope of license.

PRESCRIPTION DRUG BENEFITS

Get details on covered drugs and pharmaceutical management procedures at www.GlobalHealth.com/state. We offer a four-tier system for generics, preferred brand-name medications, non-preferred medications and specialty medications. You may choose to obtain your prescriptions through retail or home delivery.



MEMBER MATERIALS

Make the most of your benefits by going to www.GlobalHealth.com/state to download information including:

- ▶ **Member Handbook**
(includes Member Rights and Responsibilities & Notice of Privacy Practices)
- ▶ **Drug Formulary**
- ▶ **Physician and Health Providers Directory**
- ▶ **Summary of Benefits and Coverage**

Printed copies are available upon request by calling Customer Care.

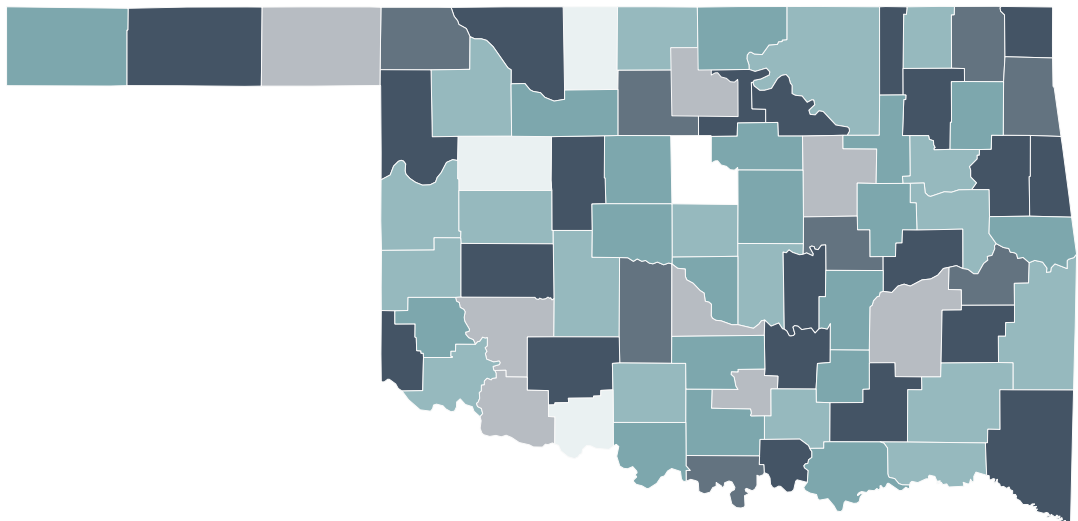


GlobalFit® Gym Discounts

Through our partnership with GlobalFit®, you can register for our benefit giving you access to discounts on gym memberships at thousands of fitness clubs nationwide.

We cover Oklahoma.

GlobalHealth is available statewide. You must live or work in Oklahoma to be eligible. Each of the 77 counties in Oklahoma and all of their zip codes are covered in their entirety.



EXCLUDED SERVICES AND LIMITATIONS

All benefits described below are excluded or limited under this plan for all types of services. We cover some benefits only as follows. You pay for additional services.

LIMITATIONS

Behavioral health services

- Applied behavioral analysis limited to the following diagnoses:
 - Autistic disorder – childhood autism, infantile psychosis, and Kanner's syndrome;
 - Childhood disintegrative disorder – Heller's syndrome;
 - Rett's syndrome; and
 - Specified pervasive developmental disorders – Asperger's disorder, atypical childhood psychosis, and borderline psychosis of childhood.
- Autism screening and developmental screening limited to well-child visits.
- Psychosocial education limited to daily living and social skills education.

Chiropractic care

- Limited to 15 visits per year.

Cosmetic services

- Treatment, item, supply, drug, procedure, or any portion of a procedure performed primarily to improve physical appearance limited to:
 - Breast reconstruction after a mastectomy;
 - Improve function of a malformed part of the body; and
 - Repair due to an accidental injury.

Dental services

- Dentistry or dental processes to the teeth and surrounding tissue limited to:
 - ER services to treat accidental injury to the jaw, sound natural teeth, mouth, or face.
 - Surgery to improve function of the jaw, mouth, or face resulting from a birth defect. Does not include dental work.
- General anesthesia/IV sedation for dental services limited to a member who:
 - Has a medical or emotional condition that requires hospitalization or general anesthesia for dental care; is severely disabled;
 - In the judgment of the treating practitioner, is not of sufficient emotional development to undergo a medically necessary dental procedure without the use of anesthesia; and
 - Requires inpatient or outpatient services because of an underlying medical condition and clinical status or because of the severity of the dental procedure.

DME, orthotic devices, and prosthetic appliances

- Breast pumps limited to one per year for women who are pregnant or nursing.
 - Limited to purchase or rental of breast pump and related supplies.
- Corrective lenses and fittings limited to first set of basic frames and lenses or one set of contact lenses following cataract surgery.
- Footwear limited to:
 - Shoes, shoe inserts, arch supports, and supportive devices for members diagnosed with diabetes or a blood circulation disease.
 - Orthopedic or corrective shoes permanently attached to a Denis Browne splint for children.
- Glucometers limited to two per year.
- Hearing aids limited to:
 - One aid per ear every 48 months unless medically necessary to replace more often.
 - Four additional ear molds per year for children less than two years of age.
- Orthotic devices limited to:
 - Braces for the leg, arm, neck, back, or shoulder;
 - Back and special surgical corsets;
 - Splints for the extremities; and
 - Trusses.
- Replacements, repairs, and adjustments for orthotics and prosthetics limited to:
 - Normal wear and tear; and
 - Due to a significant change in your physical condition.
- Wigs and scalp prostheses limited to one synthetic wig or scalp prosthesis per year when required due to loss of hair resulting from chemotherapy or radiation therapy.

Foot care

- Routine care limited to members with diabetes or a blood circulation disease.

General care or hospital services

- Hospital private room limited to isolation to prevent contagion per the hospital's infection control policy.

General limitations

- Experimental or Investigational drugs, items, devices, and procedures limited to:
 - Off-label uses of certain drugs used in the study or treatment of cancer; and
 - Certain investigational uses of drugs, including chemotherapy for cancer treatment, if given to you as part of an approved clinical trial.
- Sexual dysfunction services limited to drugs and supplies for post-prostate surgery.

Genetic analysis, services, or testing

- Limited to counseling and testing for women whose family history is associated with a higher risk for deleterious mutations in BRCA 1 and BRCA 2 genes.

Hearing services

- Cochlear® surgery and devices limited to members at least 18 months of age or for pre-lingual members with minimal speech perception using hearing aids.

Home healthcare

- Limited to 100 visits per year.

Obstetrical care

- Costs resulting from normal, full-term delivery out of our network limited to emergencies.

Physical, occupational, and speech therapy

- Rehabilitation services limited to 60 combined outpatient visits per year for:
 - Physical therapy;
 - Occupational therapy; and/or
 - Speech therapy.

- Habilitation services limited to:
 - ASD treatment – Physical, occupational, and/or speech therapy services for the following diagnoses:
 - Autistic disorder – childhood autism, infantile psychosis, and Kanner's syndrome;
 - Childhood disintegrative disorder – Heller's syndrome;
 - Rett's syndrome; and
 - Specified pervasive developmental disorders – Asperger's disorder, atypical childhood psychosis, and borderline psychosis of childhood.

Prescription drugs

- Drugs prescribed or given to you by out-of-network doctors in non-emergencies limited to those prescribed by dentists.
- Inhaler extender devices, peak flow meters, Ana-Kits, and EpiPens limited to three per year.
- Medication prescribed for parenteral use or administration, allergy sera, immunizing agents, and immunizing injectable drugs limited to immunizations covered under preventive care guidelines and given to you at a network pharmacy.
- Non-prescription contraceptive jellies, ointments, foams, or devices limited to those that are FDA-approved and prescribed by a network doctor for a woman.
- Prescription drugs for the treatment of sexual dysfunction, including erectile dysfunction, impotence, and anorgasm, hypogasm, or decreased libido limited to post-prostate surgery indications.
- Prescription diaphragms limited to two per year.
- The Pharmacy and Therapeutics Committee's standard quantity limits, prior authorization criteria, and step therapies apply.
- Smoking cessation products limited to:
 - Two full 90-day courses of FDA-approved tobacco cessation products per year, if prescribed by your PCP.
 - Members who are at least 18 years old.
- Specialty drugs limited to a one-month supply.

Preventive care

- Limited to USPSTF, HRSA, and CDC guidelines.
- Routine exam for adults limited to one per year.
- Routine exam for children and well-child care limited to the American Academy of Pediatrics (AAP) schedule.
- Tobacco cessation limited to two attempts per year.

Skilled nursing facility care

- Limited to 100 days per year.

Temporomandibular joint dysfunction

- Non-surgical treatment limited to a lifetime maximum of \$1,500.

Vision

- Diabetic eye exam limited to one per year.
- Glaucoma test limited to one per year.
- Routine services limited to one check-up, including eye refraction, per year.
- Treatment for orthotics or visual training limited to a diagnosis of mild strabismus.

EXCLUDED SERVICES

We do not cover the following benefits. We may pay for care while deciding whether or not the care falls within the excluded services listed below. If it is later determined that the care is excluded from your coverage, we will recover the amount we have allowed for benefits. You must give us all documents needed to enforce our rights.

Behavioral health services

- Education, tutoring, and services offered through a school/academic institution for the purpose of diagnosing or treating a learning disability, disruptive, impulse-control, or conduct disorder.

Dental services

- Correction of occlusive jaw defects, dental implants, or grafting of alveolar ridges.
- General or preventive dentistry.
- Non-emergency procedures that involve the teeth or their supporting structures.
- Replacement, re-implantation, and follow-up care of teeth, even if the teeth are not saved by emergency stabilization.
- Treatment of soft tissue to prepare for dental procedures or dentures.

DME, orthotic devices, and prosthetic appliances

- Bandages, pads, or diapers.
- Bionic and myoelectric prosthetics.
- Changes to your home or vehicle.
- Clothing and devices available OTC.
- Continuous passive motion devices.
- Equipment that serves as comfort or convenience.
 - For example, portable oxygen concentrators.
- Equipment or devices not medical in nature such as:
 - Braces worn for athletic or recreational use
 - Ear plugs
 - Elastic stockings and supports
 - Garter belts
- Jacuzzi/whirlpools.
- Mattresses and other bedding or bed-wetting alarms.
- Multiple DME items for the same or like purposes.
- Power-operated vehicles that may be used as wheelchairs.
- Purchase or rental of equipment or supplies for common household use such as:
 - Air-cleaning machines or filtration devices
 - Air conditioners
 - Beds and chairs
 - Cervical or lumbar pillows
 - Grab bars
 - Physical fitness equipment
 - Raised toilet seats
 - Shower benches
 - Traction tables
 - Water purifiers
- Upgrade features to enhance basic equipment.
- Upgrade features, accessories, or supplies for hearing aids.

General excluded services

- Care or services provided outside the GlobalHealth service area if the need for such care or services could have been foreseen before leaving the service area.
- Charges for injuries resulting from war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer.
- Custodial care, respite care, homemaker services, or domiciliary care.
- Drugs, therapies, and technologies:
 - Before the long-term effect is known or proven; or
 - That are not more effective than standard treatment.
- Drugs, eyewear, devices, appliances, equipment, dental work, or other items that are lost, missing, sold, or stolen.

- Drugs or other items that have been damaged or rendered unusable due to improper handling or abuse.
- Elective enhancement procedures, services, supplies, or medications, including but not limited to:
 - Anti-aging
 - Athletic performance
 - Cosmetic purposes
 - Hair growth
 - Sexual performance
- Lodging and meals.
- New procedures, services, supplies, and drugs that have not been reviewed and approved by GlobalHealth.
- Personal or comfort items.
- Private duty nursing.
- Screening services requested solely by you, such as commercially advertised heart scans.
- Separate charges for missed or canceled appointments, penalty or finance charges, maintenance and/or record-keeping, record copying, or case management services.
- Services for travel, insurance, licensing, employment, school, camp, sports, premarital, or pre-adoption purposes.
- Services, other than hospital services for behavioral health, for which you do not allow the release of information to GlobalHealth.
- Services received while outside of the U.S. (50 states and District of Columbia).
- Services received without an authorization when one is required.
- Complications arising from those services.
- Services resulting in whole or in part from an excluded condition, item, or service.
- Services that are provided as a result of Workers' Compensation laws or similar laws.

- Treatment of injuries or illnesses resulting from an attempt or commission of a felony, or as a result of being engaged in an illegal occupation.
- Treatment of any kind which is excessive or not medically necessary.
- Treatment of any kind received before your start date of coverage or after the time coverage ends, even if authorized.
- Treatment, supplies, drugs, and devices for which no charge was made. Treatment, supplies, drugs, and devices for which no payment would be requested if you did not have this coverage.
- Treatment for injury resulting from extreme activities including, but not limited to:
 - Base jumping
 - Bungee jumping
 - Bull riding
 - Car racing
 - Skydiving
 - Motorcycle stunts
- Treatment for disabilities connected to military service for which you are legally entitled and to which you have reasonable accessibility (that is, services through a federal governmental agency).
- Treatment for which the cost is recoverable under any other coverage, including Workers' Compensation, Occupational Disease law, school/academic institution, or any state or government agency.

Genetic analysis, services, or testing

- Genetic counseling for family planning.

Immunizations

- Unless also a preventive service, shots you must have for:
 - Employment;
 - The military;
 - Travel; or
 - A vocational school or institute of higher education.

Obstetrical and infertility services

- Alternative programs for delivery such as home delivery and use of midwives and birthing centers.
- Cost of donor sperm or donor egg.
- Cryopreservation or storage of sperm (sperm banking), eggs, or embryos.
- Elective abortions.
- Expenses related to surrogate parenthood.
- Genetic counseling and genetic screening.
- Home uterine monitoring.
- Insemination procedures and all services related to insemination.
 - Gamete Intrafallopian Transfer ("GIFT")
 - In Vitro Fertilization ("IVF")
 - Intracervical Insemination ("ICI")
 - Zygote Intrafallopian Transfer ("ZIFT")
- Reversal of a sterilization procedure.
- Services associated with these procedures.

Physical, occupational, and speech therapy

- Acupuncture/acupressure.
- Kinesiology or movement therapy.
- Massage therapy.
- Recreational therapy including, but not limited to:
 - Animal-facilitated therapy
 - Music therapy
- Rolf technique.

Prescription drugs

- Drugs prescribed for a non-FDA approved indication, dosage, or length of therapy.
- Non-preventive care drugs, dietary supplements, formulas, foods, and products available without a prescription (OTC).
- Saline and medications for irrigation.

Transplants

- Artificial or non-human organ transplants.

Transportation

- Commercial or public transportation.
- Gurney van services.
- Wheelchair van services.

Vision

- Computer programs of any type, including, but not limited to, those to assist with vision therapy.
- Insurance for contact lenses.
- LASIK, INTACS, radial keratotomy, and other refractive surgery.
- Lens upgrades.
- Non-prescription lenses.
- Special multifocal ocular implant lenses.

Weight loss

- Commercial weight loss programs or OTC weight loss products.
- Surgical weight loss.

Featuring:

\$0 PCP copay, GlobalFit® Gym Discounts, and ZERO deductibles.

2019	Employee	Employee & Spouse	Employee, Spouse & Child	Employee, Spouse & Children	Employee & Child	Employee & Children
Monthly Rate	\$623.18	\$1,543.06	\$1,898.94	\$2,124.22	\$979.06	\$1,204.34



GlobalHealth

(405) 280-5600 (local)

1-877-280-5600 (toll-free)

(TTY: 711)

www.GlobalHealth.com/state

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