

# Dade County Firefighters Insurance Trust

## Options PPO Non-Differential Plan

Options PPO Non-Differential provides a maximum freedom for dealing with any health care situation. This incredibly flexible program lets you make your own health care decisions, including which doctors and specialists to visit. Benefits are provided for covered health services received from any physician or other licensed medical provider. When you do receive covered health services from the national network of physicians, hospitals and other health care providers, you benefit from negotiated contracted rates and fees.

### *Some of the Important Benefits of Options PPO Non-Differential for Covered Health Services:*

Receive care from any licensed medical physician or other provider you want.

Choose to see any licensed specialist you want without having to get a referral.

Go to any hospital you want-anywhere, anytime.

Emergencies are covered anywhere in the world.

Benefits are available for office visits and hospital care, as well as inpatient and outpatient surgery, when covered health services are provided.

Prenatal care is included.

Routine check-ups are included.

Childhood immunizations are provided.

Mammograms are included.

Pap smears are included.

Vision and hearing screenings are covered.

Care Coordination<sup>SM</sup> services are available to help identify and prevent delays in care for those who might need specialized help.

# Options PPO Non-Differential *Benefits Summary*

## Types of Coverage

This Benefit Summary is intended only to highlight your Benefits and should not be relied upon to fully determine coverage. This benefit plan may not cover all of your health care expenses. **More complete descriptions of Benefits and the terms under which they are provided are contained in the Summary Plan Description that you will receive upon enrolling in the Plan.**

If this Benefit Summary conflicts in any way with the Summary Plan Description, the Summary Plan Description shall prevail.

Terms that are capitalized in the Benefit Summary are defined in the Summary Plan Description.

\*Prior Notification is required for certain services.

## Benefits /Copayment Amounts

**Annual Deductible:** \$250 per Covered Person per calendar year, not to exceed \$500 for all Covered Persons in a family.

**Out-of-Pocket Maximum:** \$2,000 per Covered Person, per calendar year, not to exceed \$4,000 for all Covered Persons in a family. The Out-of-Pocket Maximum does not include the Annual Deductible. Copayments for some Covered Health Services will never apply to the Out-of-Pocket Maximum as specified in Section [1] of the SPD.

**Maximum Plan Benefit:** No Maximum Plan Benefit

<b>1. Ambulance Services - Emergency only</b>	Ground Transportation: 20% of Eligible Expenses Covered Air Transportation: 20% of Eligible Expenses
<b>2. Dental Services - Accident only</b>	20% of Eligible Expenses
<b>3. Durable Medical Equipment</b> Benefits for Durable Medical Equipment are limited to \$10,000 per calendar year.	20% of Eligible Expenses
<b>4. Emergency Health Services</b>	20% of Eligible Expenses
<b>5. Eye Examinations</b> Refractive eye examinations are limited to one every calendar year.	20% of Eligible Expenses
<b>6. Home Health Care</b> Benefits are limited to 60 visits for skilled care services per calendar year.	20% of Eligible Expenses
<b>7. Hospice Care</b> Benefits are limited to 360 days during the entire period of time a Covered Person is covered under the Plan.	20% of Eligible Expenses
<b>8. Hospital - Inpatient Stay</b>	20% of Eligible Expenses
<b>9. Injections Received in a Physician's Office</b>	20% of Eligible Expenses
<b>10. Maternity Services</b>	20% of Eligible Expenses  *Notification is required if Inpatient Stay exceeds 48 hours following a normal vaginal delivery or 96 hours following a cesarean section delivery.
<b>11. Outpatient Surgery, Diagnostic and Therapeutic Services</b>	20% of Eligible Expenses
<b>12. Physician's Office Services</b>	20% of Eligible Expenses
<b>13. Professional Fees for Surgical and Medical Services</b>	20% of Eligible Expenses
<b>14. Prosthetic Devices</b> Benefits for prosthetic devices are limited to \$10,000 per calendar year.	20% of Eligible Expenses
<b>15. Reconstructive Procedures</b>	Same as 8, 11, 12, 13 and 14
<b>16. Rehabilitation Services -Outpatient Therapy</b> Benefits are limited as follows: 30 visits of physical therapy; 30 visits of occupational therapy; 30 visits of speech therapy; 30 visits of pulmonary rehabilitation; and 36 visits of cardiac rehabilitation per calendar year.	20% of Eligible Expenses

## Types of Coverage

## Benefits /Copayment Amounts

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**17. Skilled Nursing Facility/Inpatient Rehabilitation Facility Services**

Benefits are limited to 60 days per calendar year.

20% of Eligible Expenses

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**18. Transplantation Services**

20% of Eligible Expenses

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**19. Urgent Care Center Services**

20% of Eligible Expenses

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## Additional Benefits

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**Mental Health – Outpatient**

20% of Eligible Expenses

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**Mental Health – Inpatient and Intermediate**

Must receive prior authorization through the Mental Health Designee.

20% of Eligible Expenses

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**Residential Treatment**

Must receive prior authorization through the Mental Health Designee.

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**Substance Abuse Services – Outpatient**

20% of Eligible Expenses

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**Substance Abuse Services – Inpatient and Intermediate**

Must receive prior authorization through the Substance Abuse Designee.

20% of Eligible Expenses

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**Residential Treatment**

Must receive prior authorization through the Substance Abuse Designee.

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**Spinal Treatment**

Benefits include diagnosis and related services and are limited to one visit and treatment per day. Benefits are limited to 30 visits per calendar year.

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20% of Eligible Expenses

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Except as may be specifically provided in Section 1 of your Summary Plan Description (SPD) or through a Rider to the SPD, the following are not covered:

#### A. Alternative Treatments

Acupuncture; hypnosis; rolfing; massage therapy; aroma therapy; [acupuncture;] and other forms of alternative treatment.

#### B. Comfort or Convenience

Personal comfort or convenience items or services such as television; telephone; barber or beauty service; guest service; supplies, equipment and similar incidental services and supplies for personal comfort including air conditioners, air purifiers and filters, batteries and battery chargers, dehumidifiers and humidifiers; devices or computers to assist in communication and speech.

#### C. Dental

Except as specifically described as covered in Section 1 of your SPD for services to repair a sound natural tooth that has documented accident-related damage, dental services are excluded. There is no coverage for services provided for the prevention, diagnosis, and treatment of the teeth, jawbones or gums (including extraction, restoration, and replacement of teeth, medical or surgical treatments of dental conditions, and services to improve dental clinical outcomes). Dental implants and dental braces are excluded. Dental x-rays, supplies and appliances and all associated expenses arising out of such dental services (including hospitalizations and anesthesia) are excluded, except as might otherwise be required for transplant preparation, initiation of immunosuppressives, or the direct treatment of acute traumatic injury, cancer, or cleft palate. Treatment for congenitally missing, malpositioned, or super numerary teeth is excluded, even if part of a Congenital Anomaly.

#### D. Drugs

Prescription drug products for outpatient use that are filled by a prescription order or refill. Self-injectable medications. Non-injectable medications given in a Physician's office except as required in an Emergency. Over-the-counter drugs and treatments.

#### E. Experimental, Investigational or Unproven Services

Experimental, Investigational or Unproven Services are excluded. The fact that an Experimental, Investigational or Unproven Service, treatment, device or pharmacological regimen is the only available treatment for a particular condition will not result in Benefits if the procedure is considered to be Experimental, Investigational or Unproven in the treatment of that particular condition.

#### F. Foot Care

Routine foot care (including the cutting or removal of corns and calluses); nail trimming, cutting, or debriding; hygienic and preventive maintenance foot care; treatment of flat feet or subluxation of the foot; shoe orthotics.

#### G. Medical Supplies and Appliances

Devices used specifically as safety items or to affect performance primarily in sports-related activities. Prescribed or non-prescribed medical supplies and disposable supplies including but not limited to elastic stockings, ace bandages, gauze and dressings, ostomy supplies, syringes and diabetic test strips. Orthotic appliances that straighten or re-shape a body part (including some types of braces). Tubings and masks are not covered except when used with Durable Medical Equipment as described in Section 1 of your SPD.

#### H. Mental Health/Substance Abuse

[Services performed in connection with conditions not classified in the current edition of the Diagnostic and Statistical Manual of the American Psychiatric Association.] [Services that extend beyond the period necessary for short-term evaluation, diagnosis, treatment, or crisis intervention.] [Treatment of insomnia and other sleep disorders, dementia, neurological disorders, and other disorders with a known physical basis.]

[Treatment of conduct and impulse control disorders, personality disorders, paraphilias and other Mental Illness that will substantially improve beyond the current level of functioning, or that are not subject to favorable modification or management according to prevailing national clinical practice, as reasonably determined by the Mental Health/Substance Abuse Designee.]

[Services utilizing methadone treatment as maintenance, L.A.A.M. (1-Alpha-Acetyl-Methadol), Cyclozocine, or their equivalents.] Treatment provided in connection with or to comply with involuntary commitments, police detentions and other similar arrangements[, unless authorized by the Mental Health/Substance Abuse Designee]. [Services or supplies that in the reasonable judgement of the Mental Health/Substance Abuse Designee are not, for example, consistent with certain national standards or professional research further described in Section 2 of the SPD.]

[Services for the treatment of mental illness or mental health conditions and substance abuse services and chemical dependency services.]

#### I. Nutrition

Megavitamin and nutrition based therapy; nutritional counseling for either individuals or groups. Enteral feedings and other nutritional and electrolyte supplements, including infant formula and donor breast milk.

#### J. Physical Appearance

Cosmetic Procedures including, but not limited to, pharmacological regimens; nutritional procedures or treatments; salabrasion, chemosurgery and other such skin abrasion procedures associated with the removal of scars, tattoos, and/or which are performed as a treatment for acne. Replacement of an existing breast implant is excluded if the earlier breast implant was a Cosmetic Procedure. (Replacement of an existing breast implant is considered reconstructive if the initial breast implant followed mastectomy.)

Physical conditioning programs such as athletic training, bodybuilding, exercise, fitness, flexibility, and diversion or general motivation. Weight loss programs for medical and non-medical reasons. Wigs, regardless of the reason for the hair loss.

#### K. Providers

Services performed by a provider with your same legal residence or who is a family member by birth or marriage, including spouse, brother, sister, parent or child. This includes any service the provider may perform on himself or herself. Services provided at a free-standing or Hospital-based diagnostic

facility without an order written by a Physician or other provider as further described in Section 2 of the SPD. This exclusion does not apply to mammography testing.

#### L. Reproduction

Health services and associated expenses for infertility treatments.

Surrogate parenting. The reversal of voluntary sterilization[ and voluntary sterilization].

[Contraceptive supplies or services.] [Health Services and associated expenses for elective abortion.] [Fetal reduction surgery.] [Health Services associated with the use of non-surgical or drug induced Pregnancy termination.]

#### M. Services Provided under Another Plan

Health services for which other coverage is required by federal, state or local law to be purchased or provided through other arrangements, including but not limited to coverage required by workers' compensation, no-fault automobile insurance, or similar legislation. If coverage under workers' compensation or similar legislation is optional because you could elect it, or could have it elected for you, Benefits will not be paid for any Injury, [Mental Illness] [mental illness] or Sickness that would have been covered under workers' compensation or similar legislation had that coverage been elected.

Health services for treatment of military service-related disabilities, when you are legally entitled to other coverage and facilities are reasonably available to you. Health services while on active military duty.

#### N. Transplants

Health services for organ or tissue transplants are excluded, except those specified as covered in Section 1 of your SPD. Any solid organ transplant that is performed as a treatment for cancer.

Health services connected with the removal of an organ or tissue from you for purposes of a transplant to another person. Health services for transplants involving mechanical or animal organs.

[Transplant services that are not performed at a Designated Facility.] Any multiple organ transplant not listed as a Covered Health Service in Section 1 of the SPD.

#### O. Travel

Health services provided in a foreign country, unless required as Emergency Health Services.

Travel or transportation expenses, even though prescribed by a Physician. Some travel expenses related to covered transplantation services may be reimbursed at our discretion.

#### P. Vision and Hearing

Purchase cost of eye glasses, contact lenses, or hearing aids. Fitting charge for hearing aids, eye glasses or contact lenses. Eye exercise therapy. Surgery that is intended to allow you to see better without glasses or other vision correction including radial keratotomy, laser, and other refractive eye surgery.

#### Q. Other Exclusions

Health services and supplies that do not meet the definition of a Covered Health Service - see definition in Section 10 of your SPD.

Physical, psychiatric or psychological examinations, testing, vaccinations, immunizations or treatments otherwise covered under the Plan, when such services are: (1) required solely for purposes of career, education, sports or camp, travel, employment, insurance, marriage or adoption; (2) relating to judicial or administrative proceedings or orders; (3) conducted for purposes of medical research; or (4) to obtain or maintain a license of any type.

Health services received as a result of war or any act of war, whether declared or undeclared or caused during service in the armed forces of any country.

Health services received after the date your coverage under the Plan ends, including health services for medical conditions arising prior to the date your coverage under the Plan ends.

Health services for which you have no legal responsibility to pay, or for which a charge would not ordinarily be made in the absence of coverage under the Plan.

Charges in excess of Eligible Expenses or in excess of any specified limitation.

[Spinal treatments including services and supplies for analysis and adjustments of spinal subluxation; diagnosis and treatment by manipulation of the skeletal structure, or for muscle stimulation by any means (except treatment of fractures and dislocation of the extremities).]

Services for the evaluation and treatment of temporomandibular joint syndrome (TMJ), whether the services are considered to be medical or dental in nature.

Upper and lower jaw bone surgery except as required for direct treatment of acute traumatic Injury or cancer. Orthognathic surgery, jaw alignment, and treatment for the temporomandibular joint, except as a treatment of obstructive sleep apnea.

Surgical treatment and non-surgical treatment of obesity (including morbid obesity).

Growth hormone therapy; sex transformation operations; treatment of benign gynecostastia (abnormal breast enlargement in males); medical and surgical treatment of excessive sweating (hyperhidrosis); medical and surgical treatment for snoring, except when provided as part of treatment for documented obstructive sleep apnea. Oral appliances for snoring.

Custodial care; domiciliary care; private duty nursing; respite care; rest cures.

Psychosurgery. Speech therapy except as required for treatment of a speech impediment or speech dysfunction that results from Injury, stroke or Congenital Anomaly.

#### [R. Preexisting Conditions

[Benefits for the treatment of a Preexisting Condition are excluded until the date you have had Continuous Creditable Coverage for 12 months.]

[Benefits for the treatment of a Preexisting Condition are excluded until the earlier of the following: the date you have had Continuous Creditable Coverage for 12 months; or the date you have had Continuous Creditable Coverage for 18 months if you are a Late Enrollee.]

[Benefits for the treatment of a Preexisting Condition are excluded for Late Enrollees until the date you have had Continuous Creditable Coverage for [12]/[18] months.]

This exclusion does not apply to newborn children or newly adopted children. This exception for newborn and adopted children no longer applies after the end of the first 63-day period during which the child has not had Continuous Creditable Coverage.]

This summary of Benefits is intended only to highlight your Benefits and should not be relied upon to fully determine coverage. This plan may not cover all your health care expenses. Please refer to your Summary Plan Description for a complete listing of services, limitations, exclusions and a description of all the terms and conditions of coverage. If this description conflicts in any way with the Summary Plan Description, the Summary Plan Description prevails. Terms that are capitalized in the Benefit Summary are defined in the Summary Plan Description.

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