

The medical services listed on these pages are medical benefits for the ADVANTAGE PLAN HMO. This HMO Medical Plan is a summation of benefits. Detailed description of benefits, co-payments, deductibles & procedures are found in your Summary Plan Description, Summary of Benefit Coverage, or Uniform Glossary. A listing of participating providers can be found in NetCare's Provider Directory. Copies of these documents may be obtained by calling NetCare at 671-472-3610 or at www.netcarelifeandhealth.com

BENEFIT DESCRIPTION	WHAT YOU PAY AT PARTICIPATING PROVIDERS																				
DEDUCTIBLE (Subject to UCR)	NONE																				
PHYSICIAN & OUTPATIENT BENEFITS																					
1. Primary Care Office Visit at PCP	\$10 co-pay																				
2. Specialist Care Office Visit & Non-PCP Office Visit	\$25 co-pay																				
3. Second Surgical Opinion	\$25 co-pay																				
4. Home Health Care	\$25 co-pay																				
5. Hospice (\$50 per day/180 days Lifetime) Pre-certification required	\$25 co-pay																				
6. Injections (Does not include Specialty and Orthopedic Injections)	\$25 co-pay																				
7. Outpatient Laboratory Services	\$10 co-pay																				
8. Outpatient X-ray Services	\$10 co-pay per x-ray																				
9. Outpatient Surgery (Pre-certification required)	\$100 co-pay																				
10. Private Duty Nursing	\$25 co-pay																				
URGENT CARE																					
1. Clinic Urgent Care	\$25 co-pay																				
2. Hospital Urgent Care	\$100 co-pay																				
HOSPITALIZATION (Inpatient Services) All inpatient admissions require a NetCare approved referral within 48 hours of admission.																					
1. Room & board for semi-private room, intensive care, coronary care & surgery; All other inpatient hospital services including laboratory, x-ray, operating room, anesthesia, medication & physician's services	<ul style="list-style-type: none"> • Centers of Care - No charge for covered inpatient charges. • GMHA & GRMC - \$100 per day for the first 5 inpatient days. • Other Hospitals - 20% of covered inpatient charges. 																				
2. Skilled Nursing Facility - Limited to 60 days per contract period																					
3. Inpatient Mental Health & Chemical/Substance Treatment																					
EMERGENCY & NON-EMERGENCY SERVICES																					
1. On or Off-island Emergency services	20% of covered charges																				
2. Non-emergency services rendered in a hospital emergency room	\$100 co-pay plus 20% of covered charges																				
3. Ambulance Service (limited to ground transportation)	\$100 co-pay																				
ROUTINE ANNUAL EXAMS & IMMUNIZATIONS - Preventive guidelines established by U.S. Preventive Services Task Force, Grades A or B																					
Preventive Care for Adults, Child & Baby																					
1. Routine Annual Physical Exam - Limited to one exam per contract period	No Charge																				
2. Routine Annual Gynecological Exam - Limited to one exam per contract period	No Charge																				
3. Routine Annual Mammograms - Age 40+	No Charge																				
4. Routine Annual Eye Exam - Limited to one exam per contract period	No Charge																				
5. Routine Annual Immunizations - Per CDC Guidelines	No Charge																				
6. Routine Annual Health Screening	No Charge																				
7. Routine Annual Outpatient Laboratory & Outpatient X-ray	No Charge																				
PRESCRIPTION DRUGS (www.optumrx.com)																					
Out of pocket maximum \$3,000 Individual/\$9,000 Family	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;"></th> <th style="width: 25%; text-align: center;">Retail/Pharmacy</th> <th style="width: 25%; text-align: center;">Mail Order</th> <th style="width: 25%; text-align: center;">Out of Network</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">1. Generic drugs</td> <td style="text-align: center; padding: 5px;">\$ 5 per unit</td> <td style="text-align: center; padding: 5px;">\$ 0 (90 days)</td> <td style="text-align: center; padding: 5px;">50% of AWP</td> </tr> <tr> <td style="padding: 5px;">2. Brand drugs</td> <td style="text-align: center; padding: 5px;">\$ 15 per unit</td> <td style="text-align: center; padding: 5px;">\$ 0 (90 days)</td> <td style="text-align: center; padding: 5px;">50% of AWP</td> </tr> <tr> <td style="padding: 5px;">3. Non-formulary drugs</td> <td style="text-align: center; padding: 5px;">30% of covered charges</td> <td style="text-align: center; padding: 5px;">\$150 (90 days)</td> <td style="text-align: center; padding: 5px;">Not Covered</td> </tr> <tr> <td style="padding: 5px;">4. Injectables</td> <td style="text-align: center; padding: 5px;">30% of covered charges</td> <td style="text-align: center; padding: 5px;">30% + shipping</td> <td style="text-align: center; padding: 5px;">Not Covered</td> </tr> </tbody> </table>		Retail/Pharmacy	Mail Order	Out of Network	1. Generic drugs	\$ 5 per unit	\$ 0 (90 days)	50% of AWP	2. Brand drugs	\$ 15 per unit	\$ 0 (90 days)	50% of AWP	3. Non-formulary drugs	30% of covered charges	\$150 (90 days)	Not Covered	4. Injectables	30% of covered charges	30% + shipping	Not Covered
	Retail/Pharmacy	Mail Order	Out of Network																		
1. Generic drugs	\$ 5 per unit	\$ 0 (90 days)	50% of AWP																		
2. Brand drugs	\$ 15 per unit	\$ 0 (90 days)	50% of AWP																		
3. Non-formulary drugs	30% of covered charges	\$150 (90 days)	Not Covered																		
4. Injectables	30% of covered charges	30% + shipping	Not Covered																		
Contraceptives, including injectable contraceptives, are covered at no charge for generic retail & generic mail order at participating providers. Brand & non-formulary contraceptives at participating providers are subject to plan benefits. Specialty drugs purchased on Guam & Hawaii are limited to Kmart Pharmacy.																					
ALLERGY - Testing & Treatment limited to \$500 per Contract Period																					
	\$25 co-pay																				
AUTISM SPECTRUM DISORDER																					
Diagnosis, treatment & behavioral therapy is limited per Contract Period to \$50,000 up to age 8 years and \$25,000 from ages 9 to 21 years.	20% of covered charges																				
BLOOD, BLOOD PRODUCTS & DERIVATIVES																					
Limited to \$50,000 per Contract Period	20% of covered charges																				
CARDIAC CARE																					
Specialist Office Visit	\$25 co-pay																				
Cardiac Surgery (Pre-certification required)	<ul style="list-style-type: none"> • Centers of Care - No charge for covered inpatient charges. • GMHA & GRMC - \$100 per day for the first 5 inpatient days. • Other Hospitals - 20% of covered inpatient charges. 																				

BENEFIT DESCRIPTION

WHAT YOU PAY AT PARTICIPATING PROVIDERS

DEDUCTIBLE (Subject to UCR)	NONE
CHEMICAL DEPENDENCY/SUBSTANCE ABUSE (OUTPATIENT)	\$25 co-pay
CHEMOTHERAPY, RADIATION THERAPY & NUCLEAR MEDICIN Pre-certification required	\$100 co-pay per procedure
CHIROPRACTIC - Limited to \$2,000 per Contract Period	\$10 co-pay
CHRONIC ORTHOPEDIC DEFORMITY & CONDITIONS Pre-certification required	
Limited to \$50,000 per Contract Period for all related services	20% of covered charges
CONGENITAL DISEASES - Limited to \$15,000 per Contract Period. Pre-certification required.	
1. Primary Care Office Visit at PCP	\$10 co-pay
2. Specialist Care Office Visit & Non-PCP Office Visit	\$25 co-pay
3. Hospitalization (Hospitalization & Inpatient Benefits apply)	\$100 co-pay per day for the first 5 inpatient days
DIAGNOSTIC TESTING	
MRI, Mammogram, CT Scan, EKG, Ultrasound, Cardiac Stress Test, Cardiac Catherization, Coronary Angiography, Bone Scan, Biopsy and any other diagnostic procedure. Limited to one test per anatomical region per contract period. Pre-certification required. Approval based on medical review.	\$100 co-pay per procedure
DURABLE MEDICAL EQUIPMENT (DME)	
Includes standard hospital bed, standard wheelchair, crutches, portable commode, oxygen concentrator, bili-lite, nebulizer, wigs after chemotherapy. Limited to rental only. Pre-certification required.	\$100 co-pay
FITNESS BENEFIT & REWARD	
Limited to participating fitness centers and attendance 8 times/month	Plan pays up to \$180 Cash Reward
MATERNITY CARE All inpatient admissions require a NetCare approved referral within 48 hours of admission.	
1. Pre-natal / Post-natal Care Visit (Includes one routine ultrasound)	No Charge
2. Delivery: Hospital Facility	\$100 co-pay for the first 5 inpatient days
3. Delivery: Birthing Center (Limited to Guam)	\$100 co-pay
4. Delivery: Centers of Care	No Charge
5. Delivery: Professional Fee	No Charge
6. Circumcision: Within 30 days of date of birth (Pre-certification required)	\$50 co-pay
7. Breastfeeding Equipment (limited to rental only)	No Charge
MENTAL HEALTH TREATMENT (OUTPATIENT)	
First 20 visits	\$25 co-pay
All visits thereafter	\$50 co-pay plus 20% of covered charges
OCCUPATIONAL THERAPY	
Maximum of 10 visits per Contract Period. Pre-certification required.	\$25 co-pay
PHYSICAL THERAPY	
Maximum of 20 visits per Contract Period. Pre-certification required.	\$25 co-pay
RECONSTRUCTIVE BREAST SURGERY	
Limited to the following in accordance with the Women's Health & Cancer Rights Act of 1998. Pre-certification required.	
1. Primary Care Office Visit at PCP	\$10 co-pay
2. Specialist Care Office Visit & Non-PCP Office Visit	\$25 co-pay
3. Hospitalization (Hospitalization & Inpatient Benefits apply)	\$100 co-pay per day for the first 5 inpatient days
•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 & wigs	
SPEECH THERAPY (OUTPATIENT)	
Limited to 20 visits per Contract Period. Pre-certification required.	\$25 co-pay
STERILIZATION PROCEDURES	
Outpatient Tubal Ligation or Vasectomy at PCP or Surgicenter	No Charge
Pre-certification required	
WELLNESS - Guidelines established by U.S. Preventive Services Task Force	20% of covered charges
Member co-insurance may be reimbursed upon program completion	
GROUP TERM LIFE INSURANCE (optional group benefit)	Plan pays \$5,000 Basic + \$5,000 AD&D
ANNUAL PLAN MAXIMUM	Unlimited
LIFETIME MAXIMUM	Unlimited
ANNUAL OUT-OF-POCKET MAXIMUM	
1. Per Individual Per Contract Period	\$2,000.00
2. Per Family Per Contract Period	\$6,000.00

CENTERS OF CARE shall be defined as a Participating Provider that is a Hospital or Ambulatory Surgical Center located outside of the Service Area. The Hospital or Ambulatory Surgical Center shall be a Participating Provider at the time services are rendered to the Covered Person and shall be specifically designated by name as a Center of Care in the more recent of NetCare's most current brochure or NetCare's most current updated Provider Directory.

COVERED CHARGES for Participating Providers are charges 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. Covered Charges or Eligible Charges shall be defined as the reimbursement amounts agreed between the Company and the Participating Provider.

NON-GRANDFATHERED STATUS DISCLOSURE - This group health plan believes this plan is a non-grandfathered health plan under the Patient Protection and Affordable Care Act. Being a non-grandfathered health plan means that your policy includes certain consumer protections. Questions may be directed at NetCare at 671-472-3610 or EBSA at www.dol.gov/ebsa or DHHS at www.healthreform.gov.

PHILIPPINE CARE - All covered benefits/services rendered at NetCare's Philippine Centers of Care are 100% of covered charges, subject to pre-certification requirements, approved referrals and plan benefit limits.

PRIMARY CARE PROVIDER (PCP) - A PCP is a physician who provides primary or routine care. Each enrolled member is paneled to a PCP by election or assignment. Member out-of-pocket expense is determined by care at a PCP or non-PCP. A specialist provider may be chosen as a PCP provided the specialist allows primary or routine patient care.

PRESCRIPTION DRUGS - NetCare adopted a mandatory generic program, which means prescription drugs are limited to covered generic drugs. Additional charges will apply for non-generic prescription drugs that include copayment of the non-generic drug plus the ingredient cost difference of the non-generic and generic drugs.

PROVIDER NETWORK - Covered benefits and services are limited to participating providers on Guam. Charges for services rendered outside Guam and at non-participating providers are not covered by the plan.

REFERRALS - Referrals are required for medical care at providers other than a PCP. Covered benefits and services outside Guam also require a NetCare approved referral. No coverage will be provided for services at a non-PCP and services outside Guam without a NetCare approved referral.

RESIDENCY - Enrollment is limited to members who live on Guam and do not reside outside Guam for more than 90 consecutive days per Contract Period. A NetCare approved authorization is required for members receiving continuous medical care outside Guam that is not for long term medical treatment.

SERVICE AREA - The service area for this policy shall be defined as Guam.

UCR means Usual, Customary & Reasonable charges of the geographical location where service was rendered based on the current Medicare RBRVS/DRG. Charges in excess of UCR are not payable by the plan.

MEDICAL EXCLUSIONS

Medical services listed below are NOT covered by NetCare

- Airfare (unless criteria as set forth by the Plan has been met).
- Acupuncture.
- Biofeedback and other forms of self-care or self-help training.
- Blood derivatives used for experimental purposes.
- 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 entitled 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 healthcare providers.
- 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 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 (i.e. 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.

MEDICAL EXCLUSIONS (continued)

Medical services listed below are NOT covered by NetCare

- Hyperbaric Oxygen Treatment (HBO).
- Implants including but not limited to dissolvable implants, non-human artificial or mechanical organ, breast implants, penile prosthesis, cornea, intra-ocular lenses, artificial joints and limbs, etc. except for cardiac pacemakers, cardiac stents, & covered contraceptive devices.
- 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 and outpatient services and care provided to dependents of a non-spouse dependent.
- 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 including but not limited to physical therapy, speech therapy, hand therapy, and occupational therapy.
- Medical treatment and services related to End Stage Renal Disease, 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, inclusive of OTC contraceptives and devices and all non FDA approved drugs.
- 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 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.
- Prescription drugs not included in NetCare's mandatory generic drug program, unless approved by the Plan.
- Preventive care & services rendered at participating specialist providers, except for OB/GYN related services.
- Services provided by the covered person's spouse, child, brother, sister or parents whether by blood or by law.
- Services rendered by a non-participating provider, except when rendered for emergency care & services.
- Services rendered outside Guam other than at NetCare's direct contracted providers and NetCare's Centers of Care.
- Services rendered outside Guam without a NetCare approved referral.
- Services rendered at a non-PCP without a NetCare approved referral.
- Specialty drugs purchased at pharmacies other than Kmart Pharmacies in Guam & Hawaii. Specialty drugs purchased in the Continental United States and Philippines are not limited to Kmart Pharmacy and are subject to plan benefits.
- 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 and services related to Organ Transplant.
- Treatment and services related to sleeping disorders, sleep evaluation & diagnosis.
- 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 (i.e. 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.
- 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.