

The Kwajalein Option:

Guide to Services and Benefits – Plan Year 2005

Introduction

The MIT Health Plans offer an innovative health care program designed specifically to meet the needs of MIT employees assigned to Kwajalein.

This Kwajalein Option combines the best features of the Flexible MIT Health Plan with added benefits covering almost any health care provider in the world.

When you're in Boston

Your coverage will be the same as the Flexible MIT Health Plan, with almost all services free of charge, as long as your care is coordinated by your MIT Medical Department personal physician.

When you're on Kwajalein

Almost all services at the Kwajalein Hospital will be fully covered, with no authorization necessary from your MIT Medical Department personal physician.

If care cannot be provided at the Kwajalein Hospital, you may be referred to the Straub Clinic in Honolulu. Authorization will be required from your MIT Medical Department personal physician and can be coordinated by the Kwajalein Hospital physician. With this authorization, your care at the Straub Clinic will be fully covered. Without authorizations, services will still be covered to the extent of the defined benefits but payable under the deductible/co-insurance option of the plan.

Referrals to the Straub Clinic are for **serious medical and surgical situations only** and this coverage does not apply to elective medical/surgical care. Elective medical/surgical care performed at the Straub Clinic is covered to the extent of the defined benefits under the deductible/co-insurance option of the plan.

When you're anywhere else in the world

Your medically necessary emergency and urgent medical care will be covered to the extent of the defined benefits of the plan under the deductible/co-insurance option of the plan. If follow up care is needed and occurs at the MIT Medical Department or Kwajalein Hospital, services will be covered in full.

To assure recognition of your coverage wherever you are, The Kwajalein Option is co-administered by The MIT Health Plans and Blue Cross Blue Shield of Massachusetts. **Claims for services at Kwajalein Hospital or Straub Clinic will be processed by the MIT Health Plans, Claims and Member Services staff, in Cambridge.** All other services will be processed by the Blue Cross Blue Shield network.

How It Works

As a member of the Flexible MIT Health Plans-Kwajalein Option, you will pick a personal physician at the MIT Medical Department for each member of your family. For adults, your doctor will be an internist; for children, you'll choose a pediatrician.

When you're in the MIT Health Plans Service Area (Massachusetts, Rhode Island, New Hampshire and Maine)

Your MIT Medical Department physician will coordinate your total care. **As long as your care is arranged through the MIT Medical Department and approved by the MIT Health Plans**, most services are free of charge. (Emergency care is covered in full after a \$50 co-payment.) If you need care right away, call the MIT Medical Department Urgent Care Line, 617-253-1311, 24 hours a day.

- Covered family members may live anywhere in the MIT Health Plans Service Area and maintain enrollment in The Kwajalein Option. As long as you and your family members are willing to come to the MIT Medical Department for all your care, you will be fully covered for most services.
- If, for reasons of convenience, you choose to receive care elsewhere in the MIT Health Plans Service Area, the charges for this care would come under the deductible and co-insurance features of the plan.

When you're on Kwajalein Island

Almost all services at the Kwajalein Hospital will be fully covered, with no authorization necessary from your MIT Medical Department personal physician. However, if you want advice, your MIT Medical Department personal physician is only a telephone call away. On Roi Numur, you can use the Lincoln tie line: simply dial 806-3-1311 to reach the MIT Medical Department Urgent Care Line. From anywhere else, call 617-253-1311. Physicians and nurses are available at the MIT Medical Department 24 hours a day, every day of the year.

If care cannot be provided at the Kwajalein Hospital, you may be referred to the Straub Clinic in Honolulu. Authorization will be required from your MIT Medical Department physician and coordinated by the Kwajalein Hospital physician. With this authorization, your care at the Straub Clinic will be fully covered. Referrals to the Straub Clinic are **for serious medical and surgical situations only** and do not apply to elective medical/surgical care. Referrals other than those to Straub Clinic for serious medical and surgical situations require prior approval from the MIT Health Plans. Services provided without authorization from the MIT Health Plans are covered to the extent of the defined benefit under the deductible/co-insurance options of the plan.

Prescriptions may be filled at the Kwajalein Hospital. Members will pay the full cost of the drug and submit a claim for reimbursement directly to the MIT Health Plans in Cambridge. A check for the cost of the drug less the applicable co-payment will be sent to the subscriber at their Kwajalein Island address. Members may also fill prescriptions at the MIT Medical Department Pharmacy by contacting their MIT Medical provider and requesting a refill or by sending the prescription directly to the MIT Medical Pharmacy (Campus building E23) via inter-office mail.

Prescriptions filled by the MIT Medical Pharmacy are sent via the weekly courier plan to the Kwajalein Island. Members must have a credit card on file to cover the cost of the applicable co-payment in order to take advantage of this service.

When you're anywhere else in the world

You are covered for medically necessary services as defined in the plan's benefits. The services will be subject to the deductible/co-insurance features of the plan.

- For most covered services you pay the first \$1,000 per member, (up to \$2,000 for an entire family) –your *deductible*.
- After your deductible, you pay 20 percent of most covered expenses (your co-insurance), up to an annual limit.
- When your \$1,000 deductible plus the 20 percent co-insurance in any calendar year reaches \$3,000 for one member, you've reached your *annual limit* for that member. Then the plan pays 100 percent for that member for covered services for the rest of that calendar year.
- When your \$2,000 family deductible plus 20 percent co-insurance in any calendar year reaches \$6,000 for a family, you've reached your annual limit for that family. Then the plan pays 100 percent for all enrolled family members for covered services for the rest of that calendar year.
- In Massachusetts, if you choose to use the deductible/co-insurance option of the plan, you can use any Blue Cross Blue Shield participating doctor or hospital. Outside Massachusetts, you can use any licensed physician or general hospital-anywhere in the world. Services rendered by providers that do not participate with Blue Cross Blue Shield may result in balance billing to the member after payment by Blue Cross Blue Shield.
- If you want advice, call the MIT Medical Department Urgent Care Line at 617-253-1311. Even though making that phone call won't necessarily change your coverage or change your out of pocket liability, you still may want to discuss your problem with your MIT Medical Department physician.
- Co-payments for prescription drugs:
 - Prescriptions written by MIT Medical Department physicians, Kwajalein Hospital clinicians, or a clinician to whom you have been referred by a MIT Medical Department physician are not subject to deductible/co-insurance option of the plan. Members pay a set co-payment for each up to 30 day supply based upon the drugs designation as either a generic drug (tier 1), preferred formulary drug (tier 2) or non preferred non formulary drug (tier 3). Certain medications for chronic conditions are eligible for fills of up to 90 days with a corresponding co-payment equal to two months. Co-payments paid are not included in the annual out of pocket maximums for the plan.
 - Prescriptions written by providers to whom a member has not been referred by a MIT Medical Department Physician are subject to the deductible/co-insurance options of the plan and are included in the annual out of pocket maximums for the plan.

Plan Year

The Kwajalein Option “plan year” is the calendar year, January 1 through December 31. This means that charges for services that require a deductible and/or co-insurance with dates of service:

- from the effective date of your plan membership
- through December 31 of that year (or your membership end date, if earlier)

will be considered a part of that plan year’s \$1,000 deductible(s) and \$3,000 or \$6,000 annual limit. Benefits with a maximum allowed also apply to each calendar year, January 1 through December 31.

Identification Card

When you enroll in the Kwajalein Option, you become the *subscriber*. The MIT Health Plans will send you an identification card showing your name and your MIT Health Plans/Blue Cross Blue Shield of Massachusetts contract identification number. Each member of your family covered under your family contract is known as a *plan member*. If you need more cards, call the MIT Health Plans office: from Kwajalein dial 806-3-1322 using Lincoln tie line, or call 617-253-1322.

The MIT Medical Department: Cambridge and Lexington Locations

The MIT Medical Department is a large multi-specialty group practice and a licensed, accredited hospital serving the entire MIT community from the Campus Center in Cambridge. Internal medicine and pediatric physicians and nurse practitioners are available on the grounds of Lincoln Laboratory. Obstetrics, gynecology and midwifery services are available at two alternate locations—one office in Lexington and one in Arlington. Members wishing to receive obstetrical, gynecological or midwifery services should contact the MIT Medical Lincoln Laboratory office or the MIT Medical Campus OB/GYN office for a referral. As a member of the Kwajalein Option, you’ll receive almost all care at the MIT Medical Department (Campus or Lexington location) free of charge. Office visits when you’re sick, checkups when you’re well and routine and diagnostic tests are all without charge when at the MIT Medical Department.

More than 70 physicians work with other medical professionals to provide a wide range of health care services, at our convenient locations. Specialists provide care in twenty different disciplines. You can have prescriptions written by MIT Medical Department physicians filled at the MIT Medical Department pharmacy, or have a routine eye exam at the eye service. The MIT Medical Department offers a full range of laboratory, x-ray, and other diagnostic testing services.

Hours and Location

Campus Center

Centrally located at 25 Carleton Street in Cambridge, the MIT Medical Department offers regular appointments from 8:30am to 5 p.m., Monday through Friday, and for certain services Monday through Thursday until 7 p.m., except for holidays. Urgent medical care is available 24 hours a day, 7 days a week at the Health Services Center by coming in or calling our Urgent Care Line, 617-253-1311. For more information on using the MIT Medical Department, call Claims and Member Service, 617-253-5979, during regular business hours.

Lexington Center

Conveniently located near the Wood Street Gate on the grounds of Lincoln Laboratory, MIT Medical/Lexington makes life simpler for those who work or live in the suburbs by offering regular appointments from 8:30 a.m. to 5 p.m., Monday through Friday. Members with after hours urgent medical needs may either go to the Campus Center or contact the Campus Center Urgent Care line at 617-253-1311.

Transportation and Parking

The Campus Center, at 25 Carleton Street in the Kendall Square area of Cambridge, is just half a block from the Kendall/MIT subway stop on the MBTA Red Line. For schedule information, call the MBTA Information Center at 617-722-3200. If you're driving, there's free parking for medical appointments for plan members directly across the street from the Health Services Center in MIT's Hayward parking lot. Let the parking attendant know that you have a medical appointment and have the parking slip stamped by your provider's secretary after your appointment. Be sure to allow enough time for alternate parking if the patient parking lot area is full.

If You Have Questions

If you have questions about the Kwajalein Option, call or stop by the MIT Health Plans, Claims and Member Services Office, on the first floor of the MIT Medical Department Campus Center, Building E23-191, 25 Carleton Street, near Kendall Square in Cambridge, telephone 617-253-5979, e-mail mservices@med.mit.edu. If you're calling from Kwajalein Island, dial 806-3-5979 using the Lincoln tie line. The office is open from 8:30am to 5:00pm for telephone questions and from 9:30am to 5:00pm for walk-ins, Monday through Friday, except for holidays.

Coordination of Benefits

The Kwajalein Option participates in a Coordination of Benefits Program administered jointly with Blue Cross Blue Shield of Massachusetts. If a member is covered under more than one health insurance plan, the member must give information on all plans to all providers and MIT Health Plans staff. The insurance industry has guidelines to determine primary and secondary payer responsibility for all medical claims. It is very important that our records have accurate health information for you and your family.

Your Benefits in the Kwajalein Option

The next chapter is a summary of your benefits in the Kwajalein Option. Under the Kwajalein Option your benefits for a particular medical service will depend on where you receive the covered service.

The Fine Print:

No Charge means that the member will not be charged by the MIT Health Plan or a Massachusetts Participating Blue Cross Blue Shield physician or agency for a covered service. At the Kwajalein Hospital, *No Charge* means that the MIT Health Plan will cover the service in full. There is no charge for covered services at the MIT Medical Department (Campus or Lexington locations), or if not available there, when the member is referred elsewhere in Massachusetts by a MIT Medical Department physician. In case of emergency coverage, see *Emergency Care Section* under **Other Services**.

Deductible means that you pay the first \$1,000 per member per calendar year for these covered services received while a member of the Kwajalein Option.

Co-insurance means that after you've paid your deductible for yourself or any covered family member, you pay 20 percent for these covered services until you've reached your annual limit for that calendar year for that member or for the entire family.

Co-payment means a set amount a member must pay for a covered service. Your co-payment is a fixed dollar amount.

Annual limit means that when your \$1,000 deductible plus the 20 percent co-insurance in any calendar year reaches \$3,000 for one member, you've reached your *annual limit* for that member. When your \$2,000 family deductible plus the 20 percent co-insurance in any calendar year reaches \$6,000 for a family, you've reached your *annual limit* for that family.

The **Hawaiian State Tax** on services covered under this plan is also a covered benefit, subject to the deductible and co-insurance for services that require a deductible and/or co-insurance. No other tax is covered under this plan.

Late Charges or Finance Charges are not covered by this plan.

	In Boston	On Kwajalein	Everywhere Else
SERVICES	At the MIT Medical Department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plan.	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care.	<ul style="list-style-type: none"> ● Outside Mass., at any covered facility, no authorization needed ● Inside Massachusetts, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Annual deductible	None	None for almost all services	\$1000 per person per year (but no more than \$2000 per family) deductible for covered hospital, surgical, and medical expenses.
Co-insurance	None for most services; 25 percent coinsurance for “in network” outpatient mental health	None for most services; 25 percent coinsurance for “in network” outpatient mental health	After you meet deductible, Plan pays 80 percent, you pay 20 percent up to annual limit of \$3,000/person, \$6,000/ for two or more for covered hospital, surgical, and medical expenses. After annual limit, plan pays 100 percent for covered services.
Co-payment	\$50 emergency room (waived if admitted) \$10-20-35 for each up to 30 day supply depending upon drug tier \$20 for certain immunizations	\$50 emergency room (waived if admitted) \$10-20-35 for each up to 30 day supply depending upon drug tier \$20 for certain immunizations	\$50 emergency room (waived if admitted)

IN HOSPITAL

	In Boston	On Kwajalein	Everywhere Else
	At the MIT Medical Department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plan.	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care.	<ul style="list-style-type: none"> • Outside Mass., at any covered facility, no authorization needed • Inside Massachusetts, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Medical, surgical & maternity Semi-private room and board; general nursing care; anesthesia; use of operating, recovery or other special rooms and their equipment; drugs and medication; laboratory, x-ray, & other diagnostic procedures; blood plasma and transfusions; casts and dressings	No charge For emergency coverage, see <i>Emergency Care</i> under "Other Services."	No charge	Deductible & co-insurance applies For emergency coverage, see <i>Emergency Care</i> under "Other Services."
Private room	No charge when medically necessary	No charge when medically necessary	Not covered Deductible & co-insurance applies up to semi-private room charge only.
Inpatient physician services Attending physician and consultations	No charge (but only one consultation per specialty)	No charge (but only one consultation per specialty)	Deductible & co-insurance applies (but only one consultation per specialty)
Well-baby newborn visit by pediatrician, including circumcision	No charge	No charge	Deductible & co-insurance applies to the physician charges of well newborn visits in the hospital. These visits are covered as part of the six (6) well child visits during the child's first year.
Mental health, including alcohol and drug rehabilitation Room, board, drugs, medication, nursing care, special techniques for treatment in a ValueOptions network facility.	<u>IN NETWORK ONLY referral required from ValueOptions - No charge</u> for up to 60 full days or 120 day or night treatment days per calendar year for each member in a cooperating mental hospital or a participating alcohol and drug treatment facility for the treatment of mental conditions. Up to 30 days additional days per calendar year for alcohol detoxification.	<u>IN NETWORK ONLY referral required from ValueOptions - No charge</u> for up to 60 full days or 120 day or night treatment days per calendar year for each member in a cooperating mental hospital or a participating alcohol and drug treatment facility for the treatment of mental conditions. Up to 30 days additional days per calendar year for alcohol detoxification	<u>IN NETWORK ONLY referral required from ValueOptions - No charge</u> for up to 60 full days or 120 day or night treatment days per calendar year for each member in a cooperating mental hospital or a participating alcohol and drug treatment facility for the treatment of mental conditions. Up to 30 days additional days per calendar year for alcohol detoxification
Extended care Semiprivate room and board in a chronic disease hospital other than a mental hospital or a skilled nursing facility	No charge for up to 100 days per calendar year for each member in an extended care facility.	No charge for up to 100 days per calendar year for each member in an extended care facility	Deductible & co-insurance applies for up to \$18 per day for each member in a participating extended care facility.

OUTPATIENT SERVICES

	In Boston	On Kwajalein	Everywhere Else
	At the MIT Medical department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plans	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care	<ul style="list-style-type: none"> • Outside Mass., at any covered facility, no authorization needed • Inside Massachusetts, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Doctor's office visits For diagnosis or treatment, prenatal care, and postpartum checkup	No charge At MIT Medical or Lexington Practice for Women or Mount Auburn OB/GYN Associates and Midwifery Associates (in Arlington)	No charge	Deductible & co-insurance applies
Nurse Practitioner/physician assistant visits	No charge	No charge	Deductible & co-insurance applies
Routine doctor's office visits (well care visits)	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Not covered Except limited pediatric visits. See <i>Routine Pediatric Office Visits</i> , below.
Routine pediatric office visits (well care visits and routine physical examinations)	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Deductible & co-insurance applies <i>Only</i> for up to six visits during first year of life, three visits for 1-year-olds, and annual visits for 2-, 3-, 4-, 5-year olds. <i>Otherwise not covered.</i>
Routine physical exams	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Not covered
Physical Exams Required For other insurance companies, schools, camps	No charge at MIT Medical only; form physicals not covered (for example physicals for FAA certification)	Not covered	Not covered
Vision, hearing and other screening tests	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Not covered
Eye refractions	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Not covered
Casts and dressings	No charge	No charge	Deductible & co-insurance applies
Immunizations	\$20 for certain immunizations (Cholera, Hepatitis A, Hepatitis B, ISG, Japanese Encephalitis, Meningococcal, Rabies (prophylactic), Typhoid (oral and injectible), Yellow Fever)	\$20 for certain immunizations (Cholera, Hepatitis A, Hepatitis B, ISG, Japanese Encephalitis, Meningococcal, Rabies (prophylactic), Typhoid (oral and injectible), Yellow Fever)	Not covered Except for limited pediatric visits. See <i>Routine Pediatric Office Visits</i> , above.
Diagnostic laboratory and x-ray services	No charge	No charge	Deductible & co-insurance applies
Routine mammograms	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Deductible & co-insurance applies For one baseline mammogram for a member age 35–39 and one routine mammogram per calendar year for members age 40 or older.

	In Boston	On Kwajalein	Everywhere Else
OUTPATIENT SERVICES (continued)	At the MIT Medical department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plans	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care	<ul style="list-style-type: none"> ● Outside Mass., at any covered facility, no authorization needed ● Inside Mass, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Routine pap smears	No charge at MIT Medical only or affiliated Mount Auburn Hospital practices (see “doctor’s office visits” for listing of practices)	No charge at Kwajalein Hospital only	Deductible & co-insurance applies For one test per calendar year. Visit not covered.
Routine laboratory And x-ray services	No charge at MIT Medical only	No charge at Kwajalein Hospital only	Not covered
Consultation and treatment by specialists	No charge	No charge	Deductible & co-insurance applies
Physical therapy 24 visits per calendar year	No charge	No charge	Deductible & co-insurance applies
Occupational therapy 24 visits per calendar year	No charge	No charge	Deductible & co-insurance applies
Speech therapy 24 visits per calendar year	No charge	No charge	Deductible & co-insurance applies
Special therapeutic techniques such as inhalation therapy, chemotherapy, <i>in vitro</i> fertilization.	No charge	No charge	Deductible & co-insurance applies
Mental health diagnostic or evaluation services	No charge at MIT Medical; services by outside providers included as part of outpatient mental health benefit described below.	Included as part of outpatient mental health benefit described below.	Included as part of outpatient mental health benefit described below.
Outpatient mental health benefit	Up to 50 visits per calendar year for individual, family, couple, or group therapy. ValueOptions Network: You pay 25 percent co-insurance. Any other provider: You are reimbursed 50 percent of the reasonable and customary fee up to a maximum of \$60 per session.	Up to 50 visits per calendar year for individual, family, couple, or group therapy. ValueOptions Network: You pay 25 percent co-insurance. Any other provider: You are reimbursed 50 percent of the reasonable and customary fee up to a maximum of \$60 per session.	Up to 50 visits per calendar year for individual, family, couple, or group therapy. ValueOptions Network: You pay 25 percent co-insurance. Any other provider: You are reimbursed 50 percent of the reasonable and customary fee up to a maximum of \$60 per session.
Prescription drugs	Tier 1: \$8 generic Tier 2: \$25 preferred brand name formulary Tier 3: \$40 non preferred non formulary When filled at MIT Medical pharmacy, for up to a 30-day supply. For certain medicines, up to 90-day refills are double the 30-day co-payment	Tier 1: \$8 generic Tier 2: \$25 preferred brand name formulary Tier 3: \$40 non preferred non formulary When filled Kwajalein Hospital pharmacy, for up to a 30-day supply. For certain medicines, up to 90-day refills are double the 30-day co-payment	Deductible & co-insurance applies Can fill at any pharmacy <i>except</i> the MIT Pharmacy or the Kwajalein Hospital Pharmacy.

	In Boston	On Kwajalein	Everywhere Else
OUTPATIENT SERVICES (continued)	At the MIT Medical department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plans	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care	<ul style="list-style-type: none"> • Outside Mass., at any covered facility, no authorization needed • Inside Mass, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Durable Medical Equipment	No charge for covered appliances	Deductible & co-insurance applies <i>only</i> up to reasonable charges as determined by Blue Cross Blue Shield of Massachusetts.	Deductible & co-insurance applies <i>Only</i> up to reasonable charges as determined by Blue Cross Blue Shield of Massachusetts.
Allergy serums	No charge	Deductible & co-insurance applies	Deductible & co-insurance applies
Podiatry Only for certain podiatry services specified by Blue Cross Blue Shield of Massachusetts	No charge	No charge	Deductible & co-insurance applies

OTHER SERVICES

	In Boston	On Kwajalein	Everywhere Else
	At the MIT Medical department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plans	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care	<ul style="list-style-type: none"> • Outside Mass., at any covered facility, no authorization needed • Inside Mass, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Dental care Reduction of a fracture Excision of a benign or malignant neoplasm	No charge	Deductible & co-insurance applies	Deductible & co-insurance applies
Dental care Correction of damage to sound natural teeth caused by accidental injury <i>while covered under this contract</i> , including replacement of damaged teeth only.	No charge	Deductible & co-insurance applies	Deductible & co-insurance applies In a BC/BS participating hospital or surgical day care center, within 72 hours of accident.
Dental care Removal of impacted/unerupted wisdom teeth embedded in the bone.	No charge	Deductible & co-insurance applies	Deductible & co-insurance applies In a BC/BS participating hospital or surgical day care center.
Dental care Surgery Osseous surgery involving two or more quadrants, 5 or more teeth per quadrant	No charge	Deductible & co-insurance applies	Deductible & co-insurance applies
Dental care Extraction of 7 or more teeth at one time	No charge	Not covered	Not covered
Interrupted pregnancies	No charge	No charge For subscriber, spouse, or eligible dependent.	Deductible & co-insurance applies for subscriber, spouse or eligible dependent <i>only when BC/BS determines it to be strictly medically necessary.</i>
Home health care Organized non-custodial services (excludes meals, personal items, and housekeeping services).	No charge	Deductible & co-insurance applies	Deductible & co-insurance applies

	In Boston	On Kwajalein	Everywhere Else
OTHER SERVICES (continued)	At the MIT Medical department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plans	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care	<ul style="list-style-type: none"> • Outside Mass., at any covered facility, no authorization needed • Inside Mass, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Ambulance service	No charge In a medical emergency or when authorized in advance by the MIT Health Plan up to a limit of 1,000 miles.	No charge In a medical emergency, up to a limit of 100 miles.	Deductible & co-insurance applies In a medical emergency for reasonable charges up to a limit of 100 miles.
Emergency care Emergency physician and hospital services in case of accidental injury or emergency illness when treated in emergency room of hospital or when admitted as registered patient	\$50 co-payment When authorized in advance, or at nearest hospital in life-threatening emergency. The co-payment is waived if you are admitted as an inpatient.	\$50 co-payment At Kwajalein Hospital or elsewhere when authorized by your MIT Medical personal physician or the After Hours Service. See section under emergency care in the Boston area for more details on emergency care.	Deductible & co-insurance applies In a BC/BS participating hospital or surgical day care center.

EXCLUDED SERVICES

	In Boston	On Kwajalein	Everywhere Else
	At the MIT Medical department (Campus of Lexington Location), or elsewhere when authorized in advance by the MIT Health Plans	When available at the Kwajalein Hospital (no authorization necessary) or by referral to the Straub Clinic or elsewhere for urgent and emergency medical care	<ul style="list-style-type: none"> ● Outside Mass., at any covered facility, no authorization needed ● Inside Mass, at any BC/BS participating facility, if not authorized by the MIT Health Plans
Excluded Services	Not covered	Not covered	Not covered
Eyeglasses, contact lenses, hearing aids and hearing aid evaluations, chiropractic care, cosmetic surgery, drugs not requiring a prescription under law, elective podiatry, blood storage, FAA exams, ear piercing, custodial confinement, Christian Science services, treatment of conditions covered by workers' compensation, Service-connected disabilities, dental care except as noted under <i>Dental Care</i> benefits, personal or family transportation and accommodations, "late" or finance charges, taxes (except as specified-Hawaii state tax only), orthodontics, contraceptive devices, personal comfort items, "take-home" supplies such as tape, gauze pads, scrub kits, etc.			

Eligibility

MIT employees who are eligible for MIT benefits and are assigned to Kwajalein may join the Flexible MIT Health Plan - Kwajalein Option. Information on deadlines and enrollment forms are available from the Lincoln Laboratory Benefits Office, Building A-125, Lincoln Laboratory, ext. 7055.

You may choose an individual contract to cover yourself, or a family contract to cover yourself, your spouse or spousal equivalent (an affidavit must be filed with the MIT Health Plans for a spousal equivalent), your unmarried dependent children until the end of the month in which they turn 25 years of age, and:

- An unmarried dependent child until the end of the month during which the child turns 25; these dependents do not need to be enrolled as full-time college students;
- A dependent child of one of your dependent children, but only as long as the dependent parent is eligible for coverage on your contract and remains on your contract;
- An unmarried child over age 25 who is physically or mentally handicapped and therefore unable to earn his or her own living. You must apply for this special coverage through MIT Health Plans Office before the child's 25th birthday. Please contact the MIT Health Plans Office at 617-253-1322 or hplan@med.mit.edu for further information;
- Your former spouse if you are divorced or legally separated, until one of you remarries, unless specifically prohibited by court order. If you remarry, a court order may still obligate you to provide coverage for your former spouse as long as he or she remains unmarried. In this situation, it is possible for your former spouse to be covered by an individual contract at the full unsubsidized cost, but *only if you request this coverage through the Lincoln Laboratory Benefits Office.*

As employers, MIT and Lincoln Laboratory have certain rules about when you may begin, end, or change your health insurance. If you have questions about these rules, contact the Lincoln Laboratory Benefits Office.

Special Note on College Students: Because The Kwajalein Option covers you no matter where you are in the world, the plan works well for families where some members are on Kwajalein Island and others are elsewhere, such as children in college in the United States. Students outside the MIT Medical Service area (Massachusetts, New Hampshire, Rhode Island, or Maine) may use any Blue Cross Blue Shield – Blue Choice provider for services. Deductible and co-insurance option of the plan will apply.

How to File Claims

All claims **must be received within one year** of the date of service.

Claims for Medical/Surgical Services and Supplies:

Most claims for medical/surgical services and supplies will be submitted directly to Blue Cross Blue Shield. However, if a member must submit a bill for services directly to the MIT Health Plans due to an authorization from the MIT Health Plans to go to a provider other than Kwajalein Hospital or Straub Hospital a UB92 claim form, HCFA 1500 claim form or an itemized bill from

the provider (except for claims for mental health services – see instructions below) may be used to file the claim.

If submitting an itemized bill instead of a UB92 or HCFA 1500 claim form, the itemized bill must include:

- 1) Date of Service
- 2) Type of Service identified by the correct CPT or Revenue Code
- 3) Name of Provider
- 4) Address of Provider
- 5) Provider's Tax ID Number
- 6) Name of Patient
- 7) Patient's Blue Cross Blue Shield ID Number
- 8) Charged Amount
- 9) Diagnosis Codes

Claims for Outpatient Mental Health:

The outpatient mental health benefit under the Flexible MIT Health Plans has an in-network and out-of-network option administered by ValueOptions. Members must register treatment with a provider by calling ValueOptions at 1-866-259-7190 (toll free number). After registering the name of your provider with ValueOptions:

In-network -

If the services are rendered by a ValueOptions in-network provider, the provider will submit claims for payment directly to ValueOptions. Members are only responsible for a 25 percent co-insurance based upon the ValueOptions fee schedule. The identification number on your Flexible MIT Health Plan insurance card should be given to your provider for billing to ValueOptions.

Out-of-Network –

If services are rendered by an out-of-network provider, either the provider or the member may submit claims. The provider may request payment in full at the time of service and indicate on the bill to ValueOptions that reimbursement should be sent to the member. A HCFA 1500 claim form or ValueOptions claim form may be submitted for payment to:

ValueOptions
P.O. Box 1740
Latham, New York 12110

For more information on the Flexible MIT Health Plan and ValueOptions behavioral health partnership, please visit the MIT Medical Department web site at <http://web.mit.edu/medical>, select Health Plans from the main web page, select MIT employee health plans, scroll down to mental health and substance abuse benefits.

Claims for Prescription Drugs:

Members submitting claims for drug prescriptions filled outside the MIT Medical Pharmacy must complete the MIT Health Plans claim form. The claim form is located on the MIT Medical Department web site (<http://web.mit.edu/medical/g-forms.html>). Members should attach the

prescription receipt, sign the claim form, and send it to Claims and Member Services, E23-191 (address located on the claim form).

Claims for All Other Medical Services Provided Within Massachusetts

Claims for all other services provided within Massachusetts not covered in the bullet items above, must be billed to Blue Cross Blue Shield of Massachusetts. Services authorized by the MIT Health Plans will not go towards the deductible and co-insurance option of your plan. Members should give the provider the Flexible MIT Health Plan identification number from their insurance card.

Services not authorized by the MIT Health Plans are subject to the Blue Cross Blue Shield of Massachusetts guidelines for coverage and if covered will be paid under the deductible and co-insurance features of the plan. The provider will submit claims directly to Blue Cross Blues Shield of Massachusetts for processing using the identification number on your Flexible MIT Health Plan insurance card.

Questions about Claims

If you have questions about claims the Flexible MIT Health Plan - Kwajalein Option, call or write the MIT Health Plans, Claims Office and Member Services Office, E23-191, 77 Massachusetts Avenue, Cambridge, MA 02139-4307, telephone 617-253-5979, email mservice@med.mit.edu. The MIT Health Plans office is open 8:30 a.m. to 5 p.m. Eastern Standard Time (EST) for telephone calls and e-mail, walk-ins 9:30 a.m. to 5 p.m., Monday through Friday, except holidays.