

The medical services listed on these two pages are your benefits for the CNMI Limited 80/20 Plan. For a detailed description of your benefits, co-payments, deductibles and procedures, please refer to your Group Service Agreement or Member Handbook. For a listing of participating providers within our network, please refer to NetCare's Provider Directory or log on to [www.netcarelifeandhealth.com](http://www.netcarelifeandhealth.com)

BENEFIT DESCRIPTION	PARTICIPATING PROVIDERS		
<b>ANNUAL DEDUCTIBLE</b>	<b>None</b>		
<b>PHYSICIAN &amp; OUTPATIENT BENEFITS</b>			
1. Primary Care Office Visit	80% of covered charges		
2. Specialist Care Office Visit	80% of covered charges		
3. Second Surgical Opinion	80% of covered charges		
4. Home Health Care	80% of covered charges		
6. Outpatient Laboratory Services	80% of covered charges		
7. Outpatient X-ray Services	80% of covered charges		
8. Outpatient Surgery	80% of covered charges		
9. Private Duty Nursing	80% of covered charges		
10. Urgent Care Visit	80% of covered charges		
<b>HOSPITALIZATION &amp; INPATIENT BENEFITS</b>			
1. Room & board for semi-private room, intensive care, coronary care & surgery	80% of covered charges at approved providers		
2. All other inpatient hospital services including laboratory, x-ray physician services, operating room, anesthesia & medication	80% of covered charges at approved providers		
<b>MATERNITY CARE</b>			
1. Pre-natal & Post-natal Care Visits (Includes one routine ultrasound)	100% of covered charges		
2. Delivery - Hospital Facility	80% of covered charges at approved providers		
3. Delivery - Professional Fee	100% of covered charges		
4. Circumcision (Covered within 30 days from date of birth)	80% of covered charges		
<b>EMERGENCY BENEFITS</b>			
1. On & Off-island emergency facility, physician services, laboratory, x-rays	80% of covered charges		
2. Ambulance Service (Limited to ground transportation)	80% of covered charges		
<b>ROUTINE ANNUAL EXAM/PREVENTIVE CARE</b>			
Preventive services guidelines established by the U.S. Preventive Services Task Force with Grade A or B			
1. Well-Child Care (Limited to 5 visits per Contract Period)	100% of covered charges		
2. Annual Physical Exam	100% of covered charges		
3. Annual Gynecological Exam	100% of covered charges		
4. Annual Mammogram (Over 40 years of age)	100% of covered charges		
5. Annual Eye Exam (Maximum of \$50 per Contract Period)	100% of covered charges		
6. Routine Immunizations (Per CDC Guidelines)	100% of covered charges		
7. Health Screening/Out-patient Laboratory/Out-patient X-ray	100% of covered charges		
<b>PRESCRIPTION DRUGS</b>	<b>Retail</b>	<b>Mail</b>	<b>Out of Network</b>
Limited to generics unless specified by physician (additional co-pay may apply)	<b>Member Pays</b>	<b>Member Pays</b>	<b>Member Pays</b>
1. Generic drugs	\$ 5.00 co-payment	\$ 0.00 co-payment for 90-days	50% of AWP
2. Brand name drugs	20% of covered drug	\$30.00 co-payment for 90-days	50% of AWP
3. Non-Formulary drugs	30% of covered drug	\$60.00 co-payment for 90-days	50% of AWP
4. Injectable drugs	30% of covered drug	30% of covered drug (+shipping)	50% of AWP
<b>DIAGNOSTIC TESTING</b>			
MRI, CT Scan, Ultrasound, Cardiac Stress Test, Cardiac Catheterization, Coronary Angiography, Bone Scan, Biopsy and any other diagnostic procedures. (Pre-certification may be required for some procedures)	80% of covered charges		
<b>CARDIAC CARE</b> (Limited to \$30,000 per Contract Period)			
1. Primary & Specialty Care Office Visit	80% of covered charges		
2. Cardiac Surgery (Limited to Centers of Care)	80% of covered charges at approved providers		
<b>CHEMOTHERAPY, RADIATION THERAPY, NUCLEAR MEDICINE</b> (Limited to \$20,000 per contract period)	80% of covered charges		
<b>BLOOD &amp; BLOOD DERIVATIVES</b> (Limited to cost of administration only)	80% of covered charges		
<b>PHYSICAL THERAPY</b> (Limited to \$200 per Contract Period)	80% of covered charges		
<b>CHRONIC ORTHOPEDIC CONDITION</b> (Limited to \$5,000 per Contract Period)			
1. Primary & Specialty Care Office Visit	80% of covered charges		
2. Hospitalization	80% of covered charges		
<b>CONTRACT PERIOD MAXIMUM</b>	\$750,000.00		
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b>			
1. Per Individual Per Contract Period	None		
2. Per Family Per Contract Period	None		

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

**DEDUCTIBLE** - Dollar amount applied to covered benefits only. The CNMI Limited Plan does not have any deductibles.

**REFERRALS** - are not required for primary or specialty care at approved providers in CNMI. A NetCare approved referral is required for all services rendered outside of CNMI. Services outside of CNMI are limited only to Philippine Centers of Care and Philippine Participating Providers.

**EMERGENCY CARE** - Coverage for medical emergencies outside of CNMI will be subject to limitations of your Plan. NetCare must be notified immediately for hospitalization.

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

*Medical Exclusions:* Services NOT covered by NetCare.

- Acupuncture care & services.
- Airfare.
- Allergy testing and treatment.
- Biofeedback and other forms of self-care or self-help training.
- Care for military service connected disabilities to which a member is legally entitled.
- Care and services normally covered by Medicare Parts A & B for which the member is eligible and entitle to at no cost, but declined to enroll.
- Care or services rendered by immediate relatives or members of the enrollee's household, rendered as a duly licensed medical practitioner employed by a health care provider.
- Chiropractic services.
- Chronic Brain Syndrome, or custodial care charges resulting from senile deterioration.
- Cost of care and services related to or for replacement of joints and use of prosthetic devices and artificial limbs.
- 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.
- Cost of services for Sterilization (Tubal Ligation, Vasectomy)
- Custodial care, domiciliary or convalescent care, or rest cures.
- Dental services except for surgical procedures as a result of accidental injury to natural teeth or jaw. Such services do not include capping, bridges or retainers as benefits.
- Durable Medical Equipment.
- Elective cosmetic treatment including but not limited to breast implants (unless after mastectomy due to cancer) cosmetic eye surgery (ie. Lasik), etc.
- Emergency treatment provided outside the service area if the need for care could have been foreseen before departing the service area.
- Experimental medical, surgical and other health-care procedures.
- Executive Physical Exam/EUCU (inpatient physical exam).
- 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.
- Hyperbaric Oxygen Treatment (HBO).
- Implants including a non-human artificial or mechanical organ, breast implants, penile prosthesis, cornea, intra-ocular lenses, artificial joints and limbs, etc. except for cardiac pacemakers and stents.
- Infertility services and care related to conception by artificial means, including artificial insemination, in-vitro fertilization and embryo transfers, sterilization unless medically necessary, cost of care and treatment for reversal of sterilization and treatment or correction of infertility.
- Inpatient Mental Health Care.
- Intentionally self-inflicted injury, while sane or insane unless or from a domestic violence dispute.
- Injury or illness incurred as a result of attempted suicide.
- Interrupted pregnancy (non-medically necessary), non-life threatening abortions unless medically necessary.
- Living expenses including meals, hotel rooms, transportation, etc.
- Long term rehabilitation and physical therapy.
- Maternity care for non-spouse dependent including but not limited to ectopic

- pregnancy, antepartum hemorrhage.
- Mental Health treatment and services.
- Nasal reconstruction except to correct a deformity as a result of an accidental injury which occurred within 90-days of the date of surgery, or the removal or treatment of cancer of the nose.
- Non-medical treatment of obesity (except as approved by the Plan).
- Orthopedic and external prosthetic devices including but not limited to shoes, orthotics, artificial limbs, etc.
- Over-the-counter drugs or drugs for which a prescription from a licensed physician is not required under federal law.
- Personal comfort items, such as but not limited to telephone, television, guest trays, electrical power, water and disposal systems, baths and pools at their installation, hospital room upgrades & surcharges.
- Physical examinations and all services related thereto when required for obtaining or continuing employment, insurance, schooling, governmental licensing or sports activities.
- Pre-existing conditions and medical conditions excluded and noted on the policy.
- Prenatal ultrasound (except as approved by the Plan). Routine ultrasounds are limited to one per pregnancy term. Subsequent ultrasounds are not covered unless medically necessary and approved by the Plan.
- Services provided by the covered person's spouse, child, brother, sister or parents whether by blood or by law.
- Services rendered outside of CNMI without a NetCare approved referral.
- Services rendered at non-participating providers.
- Speech related services.
- 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 Dialysis.
- Treatment and services related to Organ Transplants.
- Treatment and services related to Congenital abnormalities.
- Treatment of acne related services, including prescription drugs.
- Treatment for adult circumcision procedures, if provided solely for cosmetic or religious purposes.
- Treatment for services and supplies related to sexual dysfunction (ie. Viagra)
- Treatment for injuries sustained in the commission of an illegal act including but not limited to drunk driving (driving while intoxicated, or with an alcohol level of .08 or greater on the Draeger Alco Test, or blood alcohol level of 100-250 MG/DL).
- Treatment of injuries or illnesses sustained as a result of war or any acts of war, declared or undeclared.
- Treatment of injuries while participating in hazardous sports, such as but not limited to off-road, skydiving, etc.
- Treatment and services related to Occupational therapy, including hand therapy.
- Treatment and services related to sleeping disorders.
- Whole blood and blood derivatives.
- Any portion of an expense, charge or fee that exceeds the eligible charges and the Usual, Customary and Reasonable charge.
- Benefits and services not specified as covered.