

The medical services listed on these two pages are your benefits for the CNMI Preferred 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	NON-PARTICIPATING PROVIDERS
<b>ANNUAL DEDUCTIBLE</b>	None	\$200 Individual / \$600 Family
<b>PHYSICIAN &amp; OUTPATIENT BENEFITS</b>		
1. Primary Care Office Visit	\$5.00 co-payment	80% of UCR
2. Specialist Care Office Visit	\$25.00 co-payment	80% of UCR
3. Second Surgical Opinion	\$25.00 co-payment	80% of UCR
4. Home Health Care	\$5.00 co-payment	80% of UCR
6. Outpatient Laboratory Services	\$5.00 co-payment	80% of UCR
7. Outpatient X-ray Services	\$5.00 co-payment	80% of UCR
8. Outpatient Surgery	\$5.00 co-payment	80% of UCR
9. Urgent Care Visit	\$5.00 co-payment	80% of UCR
<b>HOSPITALIZATION &amp; INPATIENT BENEFITS</b>		
1. Room & board for semi-private room, intensive care, coronary care & surgery	100% of covered charges	80% of UCR
2. All other inpatient hospital services including laboratory, x-ray physician services, operating room, anesthesia & medication	per admission at Participating Providers in Saipan, Guam, Philippines, Asia, Hawaii & U.S.	80% of UCR
<b>MATERNITY CARE</b>		
1. Pre-natal & Post-natal Care (Includes routine ultrasound)	100% of covered charges	80% of UCR
2. Delivery		
Hospital Facility (Hospital & Inpatient Benefits Apply)	100% of covered charges	80% of UCR
3. Circumcision (covered within 30 days from date of birth)	\$5.00 co-payment	80% of UCR
<b>EMERGENCY BENEFITS</b>		
1. On & Off-island emergency facility, physician services, laboratory, x-rays	\$5.00 co-payment	\$5.00 co-payment
2. Ambulance Service (Limited to ground transportation)	\$5.00 co-payment	\$5.00 co-payment
<b>NON-EMERGENCY BENEFITS</b>		
Non-emergency treatment in a hospital emergency room	50% of covered charges	80% of UCR
<b>ROUTINE ANNUAL EXAM/PREVENTIVE CARE</b>		
1. Well-Baby Care (Up to age 2; Limited to 5 visits per Contract Period)	\$5.00 co-payment	80% of UCR
2. Annual Physical Exam	\$5.00 co-payment	80% of UCR
3. Annual Gynecological Exam	\$5.00 co-payment	80% of UCR
4. Annual Mammogram (over 40 years of age)	\$5.00 co-payment	80% of UCR
5. Annual Eye Exam (maximum of \$50 per contract period)	\$5.00 co-payment	Not Covered
6. Routine Immunizations	\$5.00 co-payment	80% of UCR
7. Health Screening/Out-patient Laboratory/Out-patient X-ray	\$5.00 co-payment	80% of UCR
<b>PRESCRIPTION DRUGS</b>		
Limited to generics unless specified by physician (additional co-pay may apply)		
1. Generic drugs	Retail \$ 0.00 co-payment	Mail \$ 0.00 for 90-days
2. Brand name drugs	\$15.00 co-payment	\$30.00 for 90-days
3. Non-Formulary drugs	\$30.00 co-payment	\$60.00 for 90-days
4. Injectable drugs	15% per unit	15% plus shipping
<b>DIAGNOSTIC TESTING</b>		
MRI, CT Scan, Ultrasound, Cardiac Stress Test, Cardiac Catherization, Coronary Angiography, Bone Scan, Biopsy and any other diagnostic procedures. Limited to one test per contract period per anatomical region. Pre-certification required.	80% of covered charges	80% of UCR
<b>CARDIAC CARE</b> (Limited to \$40,000 per Contract Period)		
1. Primary Care Office Visit	\$5.00 co-payment	80% of UCR
2. Specialist Care Office Visit	\$25.00 co-payment	80% of UCR
3. Cardiac Surgery (Limited to Centers of Care)	100% of covered charges	80% of UCR
<b>CHEMOTHERAPY, RADIATION THERAPY, NUCLEAR MEDICINE</b>	100% of covered charges	80% of UCR
(Limited to \$20,000 per Contract Period)		
<b>CONGENITAL DISEASES</b>		
(Limited to \$10,000 per Contract Period)		
1. Primary Care Office Visit	\$5.00 co-payment	80% of UCR
2. Specialist Care Office Visit	\$25.00 co-payment	80% of UCR
2. Hospitalization (Hospital & Inpatient Benefits Apply)	100% of covered charges	80% of UCR
<b>STERILIZATION PROCEDURES</b> (Outpatient Tubal Ligation or Vasectomy)	\$5.00 co-payment	80% of UCR
<b>BLOOD &amp; BLOOD DERIVATIVES</b> (Limited to cost of administration only)	100% of covered charges	80% of UCR
<b>ORGAN TRANSPLANT COVERAGE</b> (Limited to \$20,000 Lifetime)	100% of covered charges	80% of UCR
<b>AIDS COVERAGE</b>	80% of covered charges	50% of UCR
<b>CHIROPRACTIC</b> (Limited to \$250 per Contract Period)	\$5.00 co-payment	80% of UCR
<b>PHYSICAL THERAPY</b> (Limited to \$400 per Contract Period)	\$5.00 co-payment	80% of UCR
<b>SPEECH THERAPY</b> (Limited to \$200 per Contract Period/50 2-hr sessions lifetime)	\$5.00 co-payment	80% of UCR
<b>MENTAL HEALTH</b> (Limited to 10 Outpatient Visits)	\$5.00 of covered charges	80% of UCR
<b>DURABLE MEDICAL EQUIPMENT (DME)</b>	80% of covered charges	80% of UCR
Includes standard hospital bed, standard wheelchair, crutches, oxygen concentrator, bili-lite, nebulizer. Limited to rental only.		

BENEFIT DESCRIPTION	PARTICIPATING PROVIDERS	NON-PARTICIPATING PROVIDERS
<b>CHRONIC ORTHOPEDIC CONDITION</b> (Limited to \$5,000 per Contract Period)		
1. Primary & Specialty Care Office Visit	80% of covered charges	80% of UCR
2. Hospitalization	80% of covered charges	80% of UCR
<b>ALCOHOL/SUBSTANCE ABUSE TREATMENT</b> (Limited to 10 Outpatient Visits)	\$5.00 of covered charges	80% of UCR
<b>RECONSTRUCTIVE BREAST SURGERY</b>		
1. Primary & Specialty Care Office Visit	80% of covered charges	80% of UCR
2. Hospitalization/Surgery	80% of covered charges	80% of UCR
Limited to the following: <ul style="list-style-type: none"> <li>• Reconstruction of the breast on which a Mastectomy was performed due to cancer</li> <li>• Surgery and reconstruction of other breast to produce symmetrical appearance</li> <li>• Prosthesis and treatment of physical complication, including Lymphedemas</li> </ul>		
<b>ANNUAL PLAN MAXIMUM</b>		
1. Individual Lifetime Maximum		\$1,000,000.00
2. Individual Annual Maximum		\$100,000.00
<b>ANNUAL CO-PAYMENT MAXIMUM</b>		
1. Per individual per contract period	\$2,000.00	None
2. Per family per contract period	\$6,000.00	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. Non-covered benefits are not applicable toward your annual deductible. The individual Deductible does not apply toward the family deductible amount. Therefore, the entire family must meet the family deductible before First Dollar benefits apply.

**REFERRALS** - are not required for primary or specialty care at approved providers in CNMI, Guam, Asia, Philippines or Hawaii. Referrals are required for all services rendered in the Continental United States.

**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.

<ul style="list-style-type: none"> <li>• Acupuncture care &amp; services.</li> <li>• Airfare.</li> <li>• Allergy testing and treatment.</li> <li>• Biofeedback and other forms of self-care or self-help training.</li> <li>• Care for military service connected disabilities to which a member is legally entitled.</li> <li>• Care and services normally covered by Medicare Parts A &amp; B for which the member is eligible and entitled to at no cost, but declined to enroll.</li> <li>• 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.</li> <li>• Chronic Brain Syndrome, or custodial care charges resulting from senile deterioration.</li> <li>• Cost of care and services related to or for replacement of joints and use of prosthetic devices and artificial limbs.</li> <li>• 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.</li> <li>• Custodial care, domiciliary or convalescent care, or rest cures.</li> <li>• 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.</li> <li>• Elective cosmetic treatment including but not limited to breast implants (unless after mastectomy due to cancer) cosmetic eye surgery (ie. Lasik), etc.</li> <li>• Emergency treatment provided outside the service area if the need for care could have been foreseen before departing the service area.</li> <li>• Experimental medical, surgical and other health-care procedures.</li> <li>• Gastric Bypass, stapling or reversal, surgical correction (except as approved by the Plan).</li> <li>• Hearing Aids.</li> <li>• Hip Joint replacement surgery and all related treatment and services.</li> <li>• 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.</li> <li>• 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.</li> <li>• Inpatient Mental Health Care.</li> <li>• Intentionally self-inflicted injury, while sane or insane unless or from a domestic violence dispute.</li> <li>• Injury or illness incurred as a result of attempted suicide.</li> <li>• Interrupted pregnancy (non-medically necessary), non-life threatening abortions unless medically necessary.</li> <li>• Living expenses including meals, hotel rooms, transportation, etc.</li> <li>• Long term rehabilitation and physical therapy.</li> <li>• Maternity care for non-spouse dependent.</li> </ul>	<ul style="list-style-type: none"> <li>• Medical treatment and services related to dialysis.</li> <li>• 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.</li> <li>• Non-medical treatment of obesity (except as approved by the Plan).</li> <li>• Organ Transplants.</li> <li>• Orthopedic and external prosthetic devices including but not limited to shoes, orthotics, artificial limbs, etc.</li> <li>• Over-the-counter drugs or drugs for which a prescription from a licensed physician is not required under federal law.</li> <li>• 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 &amp; surcharges.</li> <li>• Physical examinations and all services related thereto when required for obtaining or continuing employment, insurance, schooling, governmental licensing or sports activities.</li> <li>• Pre-existing conditions and medical conditions excluded and noted on the policy.</li> <li>• 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.</li> <li>• Services provided by the covered person's spouse, child, brother, sister or parents whether by blood or by law.</li> <li>• State &amp; local taxes, administrative fees and handling/shipping charges.</li> <li>• Temporomandibular (jaw) joint disorders and related diseases (TMJ).</li> <li>• The purchases and/or fitting of eyeglasses or contact lenses (unless Vision Care Rider is elected), radical keratotomy or lasik.</li> <li>• Transsexual surgery and related services.</li> <li>• Treatment of acne related services, including prescription drugs.</li> <li>• Treatment for adult circumcision procedures, if provided solely for cosmetic or religious purposes.</li> <li>• Treatment for services and supplies related to sexual dysfunction (ie. Viagra)</li> <li>• 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).</li> <li>• Treatment of injuries or illnesses sustained as a result of war or any acts of war, declared or undeclared.</li> <li>• Treatment of injuries while participating in hazardous sports, such as but not limited to off-road, skydiving, etc.</li> <li>• Treatment and services related to Occupational therapy, including hand therapy.</li> <li>• Treatment and services related to sleeping disorders.</li> <li>• Whole blood and blood derivatives.</li> <li>• Any portion of an expense, charge or fee that exceeds the eligible charges and the Usual, Customary and Reasonable charge.</li> <li>• Benefits and services not specified as covered.</li> </ul>
---	---