

OUTLINE OF COVERAGE

HIRSP Federal Plan

Effective October 2011

Eligibility

To qualify for the HIRSP Federal Plan, you must meet all of the requirements under **A** and at least one of the requirements under **B**:

A. Base Criteria

1. A resident of Wisconsin
2. A citizen or national of the United States, or lawfully present in the United States
3. Have not had creditable coverage in the six months prior to the HIRSP Federal Plan effective date

B. Pre-Existing Condition Criteria

You must have experienced one of the following based on medical underwriting:

1. A letter from your physician dated within the last nine months confirming your diagnosis or treatment of one of the conditions listed at www.HIRSP.org/conditions/

OR

In the past nine months you have received:

2. A notice of rejection from an insurer
3. A notice of reduction of limitation on coverage, including restrictive riders
4. A notice of an increase in premium of 50% or more
5. Two or more offers for insurance with premiums at least 50% higher than a standard risk would be charged for the coverage

If you qualify for the HIRSP Federal Plan, you will not be subject to a six-month waiting period for coverage of pre-existing conditions.

If you do not meet the requirements in **A** and **B**, you may be eligible for Wisconsin HIRSP. To get more information about Wisconsin HIRSP visit www.hirsp.org or call 1-800-828-4777.

Comparison of HIRSP Federal Plans

	Federal 500	Federal 1,000	Federal 2,500	Federal 3,500
Medical Deductible	\$500 per year	\$1,000 per year	\$2,500 per year	\$3,500 per year
Medical Coinsurance	20% of allowed amount up to \$1,000 total per year	20% of allowed amount up to \$1,000 total per year	20% of allowed amount up to \$1,000 total per year	20% of allowed amount up to \$1,000 total per year
Medical Out-of-Pocket Maximum	\$1,500 per year	\$2,000 per year	\$3,500 per year	\$4,500 per year
Drug Copay	\$5 Tier 1/\$45 Tier 2 up to a maximum \$2,000 per year	\$5 Tier 1/\$45 Tier 2 up to a maximum \$2,000 per year	\$5 Tier 1/\$45 Tier 2 up to a maximum \$2,000 per year	\$5 Tier 1/\$45 Tier 2 up to a maximum \$1,450 per year

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Medical Benefits

Covered Services

HIRSP Federal Plan will cover medically necessary and appropriate services consistent with the HIRSP Federal policy. Prescription drugs must be obtained at a HIRSP-certified network pharmacy. A partial listing of covered services follows.

Covered Services

- Medical-surgical services
- Hospital Services
- Anesthesia services
- Consultation
- Prescription drugs
- Home Care
- Radiology services
- Laboratory services
- Pap test and pelvic exam
- Skilled nursing care
- Hospice care
- Yearly routine exam

Visit www.hirsp.org for more specific information on covered services

Covered Services Requiring Prior Approval

- Durable medical equipment costing more than \$1,500 or rented for more than three months
- Transplant services
- Home Intravenous (IV) therapy or home infusion therapies including Total Parenteral Nutritional (TPN) and antibiotic therapy
- Prosthetics costing more than \$1,500
- Surgical Services for morbid obesity
- Reduction mammoplasty, septoplasty, and blepharoplasty
- Spinal surgeries*
- PET scans*
- MRA studies*
- Most specialty medications
- Inpatient non-emergency admissions, at least 3 business days prior to confinement
- Outpatient visits and transitional treatment for treatment of alcoholism, drug abuse and nervous or mental disorders beyond 50 visits per calendar year
- Pain management procedures, including injections
- Spinal cord stimulator
- Implantable infusion pain pump
- Genetic testing services for treatment of an illness
- Dental repair related to an injury*

* Prior approval not required in the event of an emergency

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Noncovered Services

The following is a partial list of treatments, services, supplies and expenses that HIRSP Federal Plan does not cover.

- Cosmetic treatments
- Eyeglasses
- Charges for procedures or services that are determined as not medically necessary and appropriate
- Infertility, impotence and sterilization services or drugs
- Routine dental care
- Custodial care
- Hearing aids
- Expenses incurred for procedures or services that are of questionable medical value, experimental or investigative (except drugs for the treatment of HIV infection)
- Any services covered by any other policy of healthcare insurance

Refer to the HIRSP Federal policy for a full listing of covered/noncovered services, exclusions, conditions and limitations.

Provider Network

To be covered by the HIRSP Federal Plan, healthcare providers **must** be Wisconsin Medicaid-certified. HIRSP Federal Plan will pay benefits up to the HIRSP Federal Plan allowed amount. You are responsible for any applicable deductible and coinsurance amounts.

If you receive emergency medical care from a healthcare provider located outside of the state of Wisconsin who is not Wisconsin Medicaid-certified, HIRSP Federal Plan will cover those health care services up to the HIRSP Federal Plan allowed amount. You are responsible for any applicable deductible and coinsurance amounts, and any amount that may be billed by the provider in excess of the HIRSP Federal Plan allowed amount.

Customer Service & Website

Customer Service 1-888-253-2698 or 1-608-221-5315
Monday – Thursday from 7:00 AM to 7:00 PM CST
Friday from 7:00 AM to 4:30 PM CST

Administration 1-800-332-0903
Monday – Thursday from 7:00 AM to 5:00 PM CST
Friday from 7:00 AM to 4:30 PM CST

Web Site www.hirsp.org

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ADDENDUM A

HIRSP Federal Qualifying Health Condition list

If you have been treated or diagnosed within the last 5 years with one of the conditions listed below, please submit a letter from a licensed physician dated within the last 9 months confirming your treatment or diagnosis.

<ul style="list-style-type: none"> ▪ AIDS/HIV ▪ Alzheimer's Disease/Dementia ▪ Alcohol or Drug Abuse ▪ ALS, Lou Gehrig's Disease ▪ Amnesia ▪ Aneurysm ▪ Angina Pectoris ▪ Aphasia ▪ Anorexia ▪ Aplastic Anemia ▪ Ascites ▪ AV Block ▪ Barrett's Esophagus ▪ Bechet's Syndrome ▪ Bi polar Disorder ▪ Bone Marrow Transplant ▪ Buerger's Disease ▪ Brain Disorders (abscess, chronic brain syndrome, tumors, brain injury) ▪ Bulimia ▪ Cardiomyopathy ▪ Cancer ▪ Celiac Sprue Disease ▪ Cerebral Palsy ▪ Cerebral Vascular Accident (CVA) ▪ Chronic Pancreatitis ▪ Cirrhosis of the Liver ▪ Congestive Heart Failure ▪ COPD ▪ Coronary Artery Disease ▪ Crohn's Disease ▪ Cystic Fibrosis ▪ Dermatomyositis ▪ Diabetes 	<ul style="list-style-type: none"> ▪ Dialysis ▪ Down's Syndrome ▪ Emphysema ▪ Enlargement of the heart ▪ Epilepsy with a seizure within the last 5 years ▪ Factor IV ▪ Farmer's Lung ▪ Fibromyalgia ▪ Friedreich's Ataxia ▪ Gilbert's Syndrome ▪ Guillain-Barre Syndrome ▪ Heart attack ▪ Hemophilia ▪ Hepatitis A, B or C ▪ High cholesterol levels ▪ Hodgkin's Disease ▪ Huntington's Chorea ▪ Hydrocephalus ▪ Hysterectomy ▪ Ischemic Heart Disease ▪ Left Bundle Branch Block ▪ Leukemia ▪ Liver Disease or disorders (Abscess, Cirrhosis, Enlarged, Fatty Liver, elevated liver enzyme levels) ▪ Lupus ▪ Marfan Syndrome ▪ Mental Retardation ▪ Morbid Obesity ▪ Multiple Sclerosis ▪ Muscular Dystrophy's ▪ Myasthenia Gravis (MG) ▪ Myotonia 	<ul style="list-style-type: none"> ▪ Obsessive-Compulsive Disorder ▪ Organ Transplants ▪ Osteogenesis Imperfecta ▪ Osteoporosis ▪ Pacemaker ▪ Paraplegia/Quadriplegia ▪ Parkinson's ▪ Palsy ▪ Panic Disorder ▪ Peripheral Vascular Disease ▪ Pick's Disease ▪ Pregnancy ▪ Psychotic Disorder ▪ Quadriplegia ▪ Renal Failure/Renal Insufficiency ▪ Retinitis Pigmentosa ▪ Rheumatoid Arthritis ▪ Schizophrenia ▪ Scleroderma ▪ Seizure ▪ Sickle Cell Anemia ▪ Sinus Bradycardia or Tachycardia ▪ Sleeping disorder ▪ Stroke ▪ Suicide Attempt ▪ Syringomyelia ▪ Tourette's Syndrome ▪ Transient Ischemic Attack (TIA) ▪ Turner Syndrome ▪ Ulcerative Colitis ▪ Usher Syndrome ▪ Wilson's Disease
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Note: If submitting a letter from a licensed physician identifying one of the conditions above, you do not need to submit a notice of rejection, reduction or premium increase from an insurance company.

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Frequently Asked Questions

How can I compare which plan is better for me?

The HIRSP Federal Plan offers four deductible options. The deductible options are \$500, \$1,000, \$2,500 and \$3,500. Premium rates for the HIRSP Federal Plans are generally lower than current HIRSP plan rates. However, if your household income is below \$34,000 per year, you may qualify for a premium subsidy under HIRSP. If you qualify for subsidy under HIRSP, your premium may be lower than the premium on the HIRSP Federal Plan. For more details regarding the HIRSP Federal Plan options visit www.hirsp.org.

What are the benefits for the HIRSP Federal Plan?

The HIRSP Federal Plan offers comprehensive medical and drug benefits. The HIRSP Federal Plan does not have a waiting period for treatment of your pre-existing condition(s). To view the benefits, various plan options and out of pocket costs available under the HIRSP Federal Plan, please visit the HIRSP website at www.hirsp.org.

Prescription drug coverage? More than just generics?

The HIRSP Federal Plan offers a drug benefit that includes generic and brand name drugs with no waiting period for pre-existing conditions.

Do I have to be uninsured for 6 months?

You cannot have been enrolled in creditable coverage in the six months prior to enrolling in the HIRSP Federal Plan.

Creditable Coverage includes coverage under qualifying group health plans and insurance from any of the following:

- A. health insurance coverage;
- B. Medicare Parts A, B and D;
- C. Medicaid;
- D. TriCare, formerly the Civilian Health and Medical Plan of the Uniformed Services (CHAMPUS);
- E. Civilian Health and Medical Plan of the Veterans Administration (CHAMPVA);
- F. a medical care program of the federal Indian health service or of an American Indian tribal organization;
- G. a state health benefits risk pool;
- H. a federal employee health plan;
- I. a public health plan;
- J. a Peace Corps health plan.

Will I lose my place on the BadgerCare Plus Core plan waiting list if I apply for this program?

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You will not lose your place on the BadgerCare Plus Core plan waiting list if you enroll in the HIRSP Federal Plan. However, if you enroll in the BadgerCare Plus Core plan first, you will not be eligible for the HIRSP Federal Plan.

Can I apply over the internet?

You can apply for the HIRSP Federal Plan online by visiting www.hirsp.org.