The New England Series
Underwritten by First Health® Life & Health Insurance Company

www.fh-hps.com

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Navigating Uncharted Waters

First Health Questions & Answers

Q: Can I access in-network providers while traveling?
A: Yes. Employees have access to providers in The First Health Network virtually anywhere throughout the United States. If you plan to travel outside the country, you should contact your plan representative to verify the terms of coverage provided by First Health Life & Health Insurance Company.

Q: When my doctor refers me to a specialist, is it my responsibility to confirm that the specialist also participates in The First Health Network?
A: Yes. While we encourage in-network physicians to refer their patients to other in-network physicians, this may not always be possible. We recommend that employees always confirm that the physician participates in The First Health Network. Likewise, if your physician refers you to a hospital, please confirm that the hospital participates in The First Health Network.

Q: How do I know if I am required to call First Health before receiving a covered service recommended by my doctor?
In order to receive maximum benefits, you must call First Health prior to the delivery of certain services. Failure to call before receiving these services could result in reduced benefits.

This does not cover all the provision requirements of your benefit plan, so please review your plan documents for full details. If you have questions, you may send us an e-mail, or call the toll-free number on your ID card for further information.

Q: When do I receive my I.D. cards and policy information?
A: When coverage is issued to your group, HealthPlan Services notifies your agent, then follows up by sending your complete administration kit to your agent to deliver. The kit includes certificate booklets, identification cards, claim forms, ‘EZ’ claim stickers and enrollment forms, as well as any other administrative material you will need.

Q: What is the deductible carryover?
A: Any covered expenses applied to the individual deductible in the last quarter of the calendar year will be applied to meet the individual deductible for the next year. This also applies to the family deductible. (Available on selected plans.)

Q: Can I receive preventive care at the doctor’s office under the doctor’s office co-pay?
A: Yes. This includes routine physical exams, OB/GYN exams, vision and hearing tests, immunizations and inoculations, and smoking cessation treatment. These are paid at 100 percent in-network after the co-pay up to the maximum allowable benefits.

Q: Are dependent children who are full-time college students covered under the health plan?
A: Yes. Dependents may be considered eligible if unmarried, attending an accredited school on a full-time basis, and relying on the employee for primary support. The length of time may vary by plan selection and by state. Please refer to the state specific administrative plan provisions.

Q: What is covered under the office visit co-pay?
A: If you go to a participating provider for an office visit, all services rendered inside that provider’s office will be covered under the co-pay. This includes any surgical procedures performed in the provider’s office. If your provider sends any samples outside the office for testing, the charges may be subject to your plan deductible and coinsurance. Charges not covered under the office co-pay are those related to psychiatric therapy, manipulative therapy, physical therapy and allergy shots. These charges may be subject to your plan deductible and co-insurance.

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Optional Benefits

**Small Group Dental**

**Features**
- **Flexible plan design**—any dentist—no network lists!
- **Outstanding preventive care**—you enjoy two free cleanings per year with all plans.
- **12-month rate guarantee** for groups issued with dental at the time of inception.
- Choice of maximum benefit ($500, $1,000, $1,500, or $2,000).
- No deductible for Type I care.

**Coverage Requirements**
- One-life group—dental available only if enrolled in First Health, Life & Health Insurance Company small group health plan.
- 2+ life group—minimum life insurance required with dental.
- 5+ life group—stand-alone dental is available.

**Deductible**
- Choice of $50, $100, or $200.
- Calendar-year deductible.
- Deductibles may be satisfied by a combination of Type II and Type III expenses.

**Annual maximum**
- Choice of $500, $1,000, $1,500, or $2,000.
- Per family member.
- Calendar-year maximum.

**Section 125 SmartPlan**
- The SmartPlan, Section 125 Cafeteria Plan through HealthPlan Services, is available at no additional cost for employers with three or more employees who enroll in a First Health, Life & Health Insurance Company small group health plan.
- This value-added benefit reduces the employer's taxable payroll, as well as their employees' taxable income.

**Maternity (2-50 employees)**
- Maternity payments vary based on gross salary.
- Beneficiaries include eligible employees.

**Supplemental Accident**
- This option waives the deductible and provides 100% benefits for eligible expenses due to an accident, up to a maximum of $500 per accident.

**Dependent Life Insurance**
- This option pays an employee's designated beneficiary in the event of an employee's death. AD&D pays in full for accidental loss of life, sight or limbs and half payment for loss of one limb or sight in one eye. For groups with fewer than 20 employees, life and AD&D amounts reduce to 65 percent at age 65 and terminate at age 70. With groups of more than 20 employees, the amounts reduce to 40 percent at age 70.

**Group Life and AD&D Insurance**
- This option pays an employee's designated beneficiary in the event of an employee's death. AD&D pays in full for accidental loss of life, sight or limbs and half payment for loss of one limb or sight in one eye. For groups with fewer than 20 employees, life and AD&D amounts reduce to 65 percent at age 65 and terminate at age 70. With groups of more than 20 employees, the amounts reduce to 40 percent at age 70.

**Plan 1**
- Same benefit for all employees. Select $10,000 (minimum) to $50,000 (maximum) in $1,000 increments. One-person groups must be insured for $50,000.

**Plan 2**
- An amount equal to one times annual salary rounded to the nearest $1,000, with a minimum of $10,000 and a maximum of $50,000, per employee.

Prior group life coverage may be duplicated to a maximum of $100,000 per employee.

There is $10,000 of guaranteed issue life insurance to age 64 for groups which elect health insurance with five or more lives. Employer must have 100 percent participation on life insurance to qualify. Increasing the face value greater than $10,000 will be subject to medical underwriting.

Vision benefit is included on all groups which elect life insurance (see Vision One benefits).

**Participation Guidelines for Life Insurance:**
- 1 — 4 employees: 100 percent of eligible employees must participate.
- 5+ employees: 75 percent of eligible employees must participate.

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**First Health**
- First Health Group Corp. is a unique national managed care company, offering the nation’s largest directly contracted PPO network and a wide range of complementary products and services, including comprehensive clinical management services.

**The First Health Network**
- As the cornerstone of our company, The First Health Network gives employees access to health care whenever and wherever they need it. First Health directly contracts with hospitals and health care professionals to ensure greater network stability, access to carefully credentialed providers and better rates. The First Health Network serves millions of people nationwide. With more than 4,400* hospitals and 334,000* physicians, 98 percent of the U.S. population has access to a participating provider.

**Careful Credentialing**
- We apply our rigorous credentialing and monitoring practices consistently across our national network. In fact, board-certification rates for physicians participating in The First Health Network are nearly 20 percent higher than national averages.

**Vision One**
- Vision One is a world-class network that delivers a valuable benefit at no additional cost. Vision One’s comprehensive network includes participating Pearle Vision, national and regional vision centers, and access to the Vision One catalog. Vision One is available for effective vision correction through the purchase of frames, lenses, contact lenses, and accessories from participating providers. Vision One is available for vision correction through the purchase of frames, lenses, contact lenses, and accessories from participating providers.

**First Health, National Transplant Program**
- The First Health, National Transplant Program offers specialized transplant services at carefully credentialed regional facilities. The program produces considerable savings by utilizing carefully credentialed regional facilities. Negotiated rates have been contracted for all transplant-related care.

**Clinical Management Services**
- First Health was founded as a utilization review company providing services differentiated by a high level of physician-to-physician consultation. Today, First Health’s comprehensive program includes precertification, concurrent review, individual case management, managed behavioral health services, and high-risk maternity care. First Health takes a proactive approach to clinical management, providing services that are based on the needs of the individual employee, with an emphasis on optimal outcomes and cost-effective services.

**First Health, Vision One**
- Vision One offers a wide range of vision care options, including comprehensive care, contact lenses, and accessories. Vision One offers a wide range of vision care options, including comprehensive care, contact lenses, and accessories. Vision One offers a wide range of vision care options, including comprehensive care, contact lenses, and accessories. Vision One offers a wide range of vision care options, including comprehensive care, contact lenses, and accessories.
Introducing The New England Series

You can’t always forecast rough seas ahead. Just as you can’t know in advance when you’ll catch the flu. When life takes an unexpected course, the last thing you need is trouble with your health plan. That’s where The New England Series comes in.

With The New England Series, underwritten by First Health® Life & Health Insurance Company, you can expect reliable help, genuine caring and unfailing coverage. The New England Series provides an integrated solution for your health care needs.

Experience At The Helm
First Health® Life & Health Insurance Company is a wholly owned subsidiary of First Health Group Corp. In conjunction with its parent company, First Health® Life & Health Insurance Company is well equipped to provide employees with exceptional health benefits.

A Pinnacle of Strength
First Health® Life & Health Insurance Company received an A.M. Best rating of A-(Excellent). This rating was assigned based largely on the financial strength of parent company First Health Group Corp.

Professional Administration
The New England Series is administered by HealthPlan Services, Inc. (HPS), a leading third party administrator that specializes in the marketing and administration of health insurance plans for small businesses and individuals.

Prescription Benefits
Affordable and Flexible
Pick the plan that makes the most sense for your group!

OPTION 1
Preferred Pharmacy: This benefit has an additional charge, if elected.
$7 Generic copay for up to a 34-day supply.
$15 Brand-name copay + 20 percent coinsurance for up to a 34 day supply of drugs on formulary.
$25 Brand-name copay + 40 percent coinsurance for up to a 34 day supply of drugs not on formulary.

Non-Preferred Pharmacy: Pay for prescriptions and file a claim directly to HealthPlan Services. Prescription cost will be applied toward deductible and out-of-network co-insurance.

Mail Order: $15 Copay for up to a 90-day supply of generic drugs.
$45 Copay for up to a 90-day supply of drugs on formulary.
$60 Copay for up to a 90-day supply of drugs not on formulary.

Please Note: If you would like to nominate your provider to participate in the First Health® Rx Program, please have your pharmacy contact First Health® Rx at 800-639-9157.

OPTION 2
Preferred Pharmacy: This benefit has no additional charge, if elected.
$15 Generic copay for up to a 34-day supply.
$25 Brand-name copay + 20 percent coinsurance for up to a 34 day supply of drugs on formulary.
$40 Brand-name copay + 40 percent coinsurance for up to a 34 day supply of drugs not on formulary.

Non-Preferred Pharmacy: Pay for prescriptions, and file a claim directly to HealthPlan Services. Prescription cost will be applied toward deductible and out-of-network co-insurance.

Mail Order: $30 Copay for up to a 90-day supply of generic drugs.
$60 Copay for up to a 90-day supply of drugs on formulary.
$90 Copay for up to a 90-day supply of drugs not on formulary.

Please Note: If you would like to nominate your provider to participate in the First Health® Rx Program, please have your pharmacy contact First Health® Rx at 800-639-9157.

Exceptional Benefits
The New England Series offers the ideal combination of quality products and superior service:

- Unlimited in-network preventive care on all PPO plans
- Free prescription drug card on all plans, with coverage for oral contraceptives
- Free 24-hour coverage for owners, officers, proprietors and partners
- Full Section 125 Cafeteria Plans available with health plans at no additional cost
- Health Reimbursement Accounts
- Vision One benefit included with the purchase of life insurance
- Comprehensive hearing and vision exams
- Deductible credit from previous group carrier
- When you choose an in-network provider for your health care needs, you receive in-network savings.

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Please note: If the physician does not indicate “brand name only” on the prescription and your client elects a brand name when a generic is available, your client may be responsible for the generic copay PLUS the difference between the brand-name and generic cost.