



GlobalHealth

State of
Oklahoma

*Member Orientation
2022*



Welcome to
GlobalHealth

MSTMO22

GlobalHealth, Inc.
P.O. Box 2393
Oklahoma City, OK 73101-2393
www.GlobalHealth.com

WELCOME TO THE GLOBALHEALTH FAMILY!



Member Materials

Make the most of your benefits by going to www.GlobalHealth.com to download information including:

- ▶ **Member Handbook**
(includes Member Rights and Responsibilities & Notice of Privacy Practices)
- ▶ **Drug Formulary**
- ▶ **Physician and Health Providers Directory**
- ▶ **Pharmacy Directory**
- ▶ **Summary of Benefits and Coverage**
(Printed copies are available upon request by calling Customer Care)

CHOOSE A PRIMARY CARE PHYSICIAN (PCP)

When you enroll, you choose a PCP from the GlobalHealth provider network. Each member of the family may choose a different PCP, including a pediatrician for children. You may change your PCP selection at any time throughout the year. Your PCP change will be effective the same day.



Always start with your PCP. \$0 copay.

Your PCP will coordinate and manage your medical care including preventive care & referral requests if specialty care is necessary. Do not make your appointment with the specialist until you receive the authorization letter. The specialist may request referrals for procedures and follow up care after the initial visit. For same-day urgent care needs, call your PCP if during normal office hours. A referral is not required for specific self-referral services.



Hospital visits require referrals.

A referral and prior authorization from GlobalHealth are required for scheduled stays. You may only go to a hospital in the network except in an emergency. You do not have to obtain preauthorization for emergency services or stays in connection with childbirth. If you obtain other services without an authorized referral, you will be responsible for the costs. You must go to a network facility for non-emergency services including childbirth.



Emergency Care.

Let your PCP & GlobalHealth know within 48 hours of being seen. We may arrange to transfer you to an in-network hospital if you are admitted to an out-of-network hospital from the ER. You may go to any emergency room, but you may be balance billed if you choose an ER that is not in-network.

BALANCE BILLING BY AN OUT-OF-NETWORK PROVIDER

Balance billing occurs when a provider bills you the difference between its billed charge and the total amount the provider received from your cost-share and our usual and customary reimbursement for approved covered services. In-network providers may not balance bill you. Out-of-network providers may balance bill you and you will be responsible for the difference between our payment and the provider's billed amount.

Special Situations

As a general rule, you must receive care from providers within our network. However, there are some limited situations in which you may see an out-of-network provider.

- If you must seek urgent care when out of our service area.
- If you are treated for emergency services while out-of-network.

In these situations, we will pay in accordance with our usual and customary reimbursement and you could be balance billed by the provider. If you believe a provider has balance billed you in error, call Customer Care.

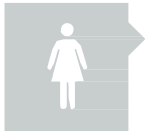
YOU MAY SELF REFER FOR THE FOLLOWING SERVICES

You do not need prior authorization from GlobalHealth or a referral from your PCP in order to obtain in-network care for the following services:



Obstetrical/Gynecological Services and Well-Woman Exams

From a healthcare professional who specializes in obstetrics or gynecology.



Routine Mammogram

From an imaging center.



Physical Therapy

For an evaluation only from a healthcare professional who specializes in physical therapy. You will need prior authorization for any additional treatment.



Routine Eye Exams & Eyewear

From a network optometrist & eyewear providers.



Behavioral & Mental Health/Substance Use Services

Medication management, therapy, and/or psychiatric testing from a healthcare professional who specializes in behavioral health.



After-Hours Urgent Care Visits



Routine Chiropractic Care

From a network chiropractor.

URGENT CARE VS. EMERGENCY ROOM

It is important to choose the appropriate place of care when it comes to injuries and illnesses. More than 50% of ER visits could be handled more efficiently in an urgent care.* Urgent care does not take the place of your Primary Care Physician (PCP). If possible, always visit your PCP first for non-life-threatening injuries or illnesses.

URGENT CARE \$25 copay		EMERGENCY ROOM \$400 copay	
Minor Injuries	Minor Illnesses	Life-Threatening Injuries	Life-Threatening Illnesses
<ul style="list-style-type: none"> • Stitches • X-rays • Sprains • Fractures • Minor cuts and burns 	<ul style="list-style-type: none"> • Cold • Flu • Sore throat • Low-grade fever 	<ul style="list-style-type: none"> • Severe cuts • Severe burns • Broken bones • Head trauma 	<ul style="list-style-type: none"> • Chest pain • Stroke • Trouble breathing • Severe abdominal pain • High-grade fever

OR

Still unsure? Call your in-network urgent care center and ask if they treat your symptoms. The above scenarios do not outweigh your personal judgment.

When it's an emergency, go to the nearest hospital emergency room and follow these steps:

- Show your member ID card.
- Call GlobalHealth's Customer Care within 48 hours, ask for Case Management and inform them you were treated in the ER.
- Call your PCP's office within 48 hours. Tell them you were treated in the ER.
- If you are admitted to an out-of-network hospital, GlobalHealth may arrange to transfer you to a hospital in the network.
- All follow-up care must be provided or arranged by your PCP. Prior authorization by GlobalHealth may also be needed.
- Be aware, an out-of-network provider may balance bill you. An in-network provider may not balance bill you.

*Source: Tulsa People Magazine, December 2015 Edition

BENEFITS AT A GLANCE

The following is intended to be only a summary of benefits offered by GlobalHealth, plan MLGMH21-ST for State, Education and Local Government Employees. For more information, go to www.GlobalHealth.com.

BENEFIT	YOU PAY
ANNUAL DEDUCTIBLE	This plan does not have an annual deductible.
ANNUAL OUT-OF-POCKET MAXIMUM	Member – \$4,000 Family – \$12,000
PRIMARY CARE VISITS	\$0 copay per visit
SPECIALIST VISITS	\$50 copay per visit
PREVENTIVE CARE	\$0 copay
X-RAYS & LABS	\$10 copay
SPECIALIZED SCANS, IMAGING, & DIAGNOSTIC EXAMS	\$250 copay per scan in preferred facility; \$750 copay per scan in non-preferred facility
INPATIENT HOSPITAL STAY	\$300 copay per day with \$900 maximum per admission
OUTPATIENT SURGERY	\$300 copay in preferred facility; \$800 copay in non-preferred facility
EMERGENCY ROOM SERVICE	\$400 copay, waived if admitted to hospital inpatient
URGENT CARE	\$25 copay in urgent care facility
MATERNITY CARE	\$0 copay for prenatal care; \$0 copay for delivery and all post-natal care; \$500 copay per admission for delivery
FAMILY PLANNING	No copay on FDA-approved services \$0 copay for men if services performed in an office setting
ALLERGY CARE	\$0 copay per PCP visit; \$50 copay per specialist visit \$30 copay/6-week supply of antigen and administration
PHYSICAL, OCCUPATIONAL, SPEECH THERAPY <i>(limited to 60 combined visits per course of therapy)</i>	No copay for inpatient Office Visit: \$35 copay per visit Outpatient Rehabilitation Facility: \$70 copay per visit
CHIROPRACTIC CARE (15 visits per year)	\$25 copay per visit
MENTAL HEALTH SERVICES CHEMICAL DEPENDENCY & SUBSTANCE ABUSE	\$0 copay per outpatient office visit \$300 copay per day with \$900 per admission

PRESCRIPTION DRUG BENEFITS

Get details on preferred drugs and pharmaceutical management procedures at www.GlobalHealth.com. We offer a four-tier system for generics, preferred brand-name medications, non-preferred medications and specialty medications. You may choose to obtain your prescriptions through retail or home delivery.



Visit www.GlobalHealth.com to find out which pharmacies are in our network.

PHARMACY TYPE	DESCRIPTION
<i>RETAIL NETWORK PHARMACIES</i>	Up to a 30-day supply or up to a 90-day supply that you pick up at your local network pharmacy.
<i>MAIL ORDER PHARMACY SERVICE</i>	Maintenance medications are mailed to your home in a 90-day supply when prescribed as a 90-day supply by a network Provider.
<i>SPECIALTY PHARMACIES</i>	Contracted specialty pharmacies fill your specialty medications and mail them to your home. You pay the prescription drug copay when specialty medications are sent to and administered by you.

GlobalHealth's Preferred Formulary Drug List

Preferred drugs are listed in the Drug Formulary. It includes generic and brand name medications that are approved by the FDA.

The list of drugs is subject to change.

- New medications may be introduced, or a generic may become available.
- Coverage will not be discontinued or reduced for a drug except:
 - when a new or lower cost therapeutic equivalent medication becomes available; or
 - when new adverse information about the safety or effectiveness of a drug is released.
- If we remove drugs from our formulary, add prior authorization, quantity limits and/or step therapy restrictions on a drug, or move a drug to a higher tier, we will notify affected members of the change at least 60 days before the change becomes effective.

If the FDA deems a drug on our formulary to be unsafe or the drug's manufacturer removes the drug from the market, the drug will be removed immediately from our formulary and you will be notified.

PRESCRIPTION DRUG BENEFITS

See the Drug Formulary to see what tier your medications are in and what, if any, utilization management restrictions they have.

TIER LEVEL	YOU PAY	BENEFIT DESCRIPTION
<i>As required by the Affordable Care Act (ACA)</i>	You pay no Cost-share	Preventive Care Prescription Drugs and over-the-counter drugs with a prescription. You pay no Cost-share. The list is subject to change as ACA guidelines are updated or modified.
TIER ONE	30-day Supply \$20 copay 90-day Supply \$40 copay	Generic medications on the formulary
TIER TWO	30-day Supply \$65 copay 90-day Supply \$130 copay	Preferred brand name medications on the formulary
TIER THREE	30-day Supply \$90 copay 90-day Supply \$180 copay	Non-preferred name brand and specified high-cost generic drugs
TIER FOUR	30-day Supply *Preferred Specialty: \$200 copay *Non-preferred Specialty: \$400 copay 90-day Supply Not covered	Preferred and non-preferred specialty medications are filled through a specialty pharmacy. Specialty drugs are limited to no more than a one-month supply per fill.

*Oral cancer medications have a maximum copay of \$100 per 30-day fill.

Use our Prescription Drug Cost Calculator at www.GlobalHealth.com/pharmacy/drug-pricing/

PRESCRIPTION DRUG BENEFITS

Formulary Terms and Definitions

TERM	DEFINITIONS
PRIOR AUTHORIZATION (PA)	On certain medications physicians are required to get approval from GlobalHealth before you fill your prescriptions. If you do not get approval, GlobalHealth may not cover the drug.
STEP THERAPY (ST)	In some cases, GlobalHealth requires you to try one or more prerequisite, clinically equivalent drugs to treat your medical condition before we will cover another drug for that condition.
QUANTITY LIMITS (QL)	There are limits to the amount of certain medications that you may receive. These drugs, if taken inappropriately for too long a period of time, could be unsafe and cause adverse effects.



Prescription Drug Resources and Links

Visit www.GlobalHealth.com for any of the following –

- Prior Authorization form for physicians
- Sign up for mail order
- Other forms and resources

GLOBALFIT® GYM MEMBERSHIP DISCOUNTS

Through our partnership with GlobalFit®, you can register for our wellness benefit giving you access to discounts on gym memberships at thousands of fitness clubs nationwide.



Members can register at: www.globalfit.com/globalhealth

2021 EXCLUSIONS AND LIMITATIONS

All benefits described below are excluded or limited under this plan for all types of services. We cover some benefits only as follows. You pay for additional services.

LIMITATIONS

Behavioral health services

- Applied behavioral analysis limited to the following diagnoses:
 - Autistic disorder – childhood autism, infantile psychosis, and Kanner’s syndrome;
 - Childhood disintegrative disorder – Heller’s syndrome;
 - Rett’s syndrome; and
 - Specified pervasive developmental disorders – Asperger’s disorder, atypical childhood psychosis, and borderline psychosis of childhood.
- Autism Screening and Developmental Screening limited to well-child visits.
- Psychosocial education limited to daily living and social skills education.

Cardiac rehabilitation services

- Limited to 36 visits per event.

Chiropractic care

- Limited to 15 visits per year.

Cosmetic services

- Treatment, item, supply, drug, procedure, or any portion of a procedure performed primarily to improve physical appearance limited to:
 - Breast reconstruction after a mastectomy;
 - Improve function of a malformed part of the body; and
 - Repair due to an accidental injury.

Dental services

- Dentistry or dental processes to the teeth and surrounding tissue limited to:
 - ER services to treat accidental injury to the jaw, sound natural teeth, mouth, or face.
 - Surgery to improve function of the jaw, mouth, or face resulting from a birth defect. Does not include dental work.
- General anesthesia/IV sedation for dental services limited to a Member who:
 - Has a medical or emotional condition that requires Hospitalization or general anesthesia for dental care;
 - Is severely disabled;
 - In the judgment of the treating Practitioner, is not of sufficient emotional development to undergo a Medically Necessary dental procedure without the use of anesthesia; and
 - Requires Inpatient or Outpatient services because of an underlying medical condition and clinical status or because of the severity of the dental procedure.

DME, orthotic devices, and prosthetic appliances

- Breast pumps limited to one per year for women who are pregnant or nursing.
 - Limited to purchase or rental of breast pump and related supplies.
- Corrective lenses and fittings limited to pair of basic non-designer frames and single vision lenses or contact lenses following cataract surgery.
- Footwear limited to:
 - Shoes, shoe inserts, arch supports, and supportive devices for Members diagnosed with diabetes or a blood circulation disease.
 - Orthopedic or corrective shoes permanently attached to a Denis Browne splint for children.
- DME rentals:
 - Knee walker or kneeling crutch rentals limited to 4 months.
 - Oxygen and oxygen equipment rentals limited to 36 months and remaining Medically Necessary.
 - Other DME rentals limited to 13 months.
- Hearing aids limited to:
 - One basic hearing aid per ear every 48 months unless Medically Necessary to replace more often.
 - Four additional ear molds per year (two molds for each ear) for children less than two years of age.
- Orthotic devices limited to:
 - Braces for the leg, arm, neck, back, or shoulder;
 - Back and special surgical corsets;
 - Splints for the extremities; and
 - Hernia trusses.
- Replacements, repairs, and adjustments for orthotics and prosthetics limited to:
 - Normal wear and tear; and
 - Due to a significant change in your physical condition.
- Wigs and scalp prostheses limited to one synthetic wig or scalp prosthesis per year when required due to loss of hair resulting from chemotherapy or radiation therapy.

Foot care

- Routine care limited to members with diabetes or a blood circulation disease.

General care or hospital services

- Hospital private room limited to isolation to prevent contagion per the hospital’s infection control policy.

General limitations

- Sexual dysfunction services limited to drugs and supplies for post-prostate surgery.

Genetic analysis, services, or testing

- Limited to counseling and testing for women whose personal or family history or ancestry is associated with a higher risk for deleterious mutations in BRCA 1 and BRCA 2 genes.
 - Limited to testing for Members with a cancer diagnosis for treatment plan purposes.
- ### Hearing services
- Cochlear® surgery and basic devices limited to Members at least 18 months of age or for pre-lingual Members with minimal speech perception using hearing aids.

Home healthcare

- Limited to 100 visits per year.

Obstetrical care

- Costs resulting from normal, full-term delivery out of our network limited to emergencies.

Physical, occupational, and speech therapy

- Rehabilitation Services limited to 60 Outpatient visits, combination of therapies. Outpatient visits include office visits and/or rehabilitation Outpatient Facility visits.
- Habilitation Services limited to:
 - ASD treatment – Physical, occupational, and/or speech therapy services for the following diagnoses:
 - Autistic disorder – childhood autism, infantile psychosis, and Kanner’s syndrome;
 - Childhood disintegrative disorder – Heller’s syndrome;
 - Rett’s syndrome; and
 - Specified pervasive developmental disorders – Asperger’s disorder, atypical childhood psychosis, and borderline psychosis of childhood.
 - Cleft lip and cleft palate treatment – Otolitic, audiologic, and speech therapy.

Prescription drugs

- Drugs prescribed or given to you by Out-of-network doctors in non-emergencies limited to those prescribed by dentists.
- Epinephrine autoinjectors limited to four per year.
- Glucometers limited to two per year.
- Inhaler extender devices and peak flow meters limited to three per year.
- Medication prescribed for parenteral use or administration, allergy sera, immunizing agents, and immunizing injectable drugs limited to immunizations covered under Preventive Care guidelines and given to you at a Network pharmacy.
- Non-prescription contraceptive jellies, ointments, foams, or devices limited to those that are FDA-approved and prescribed by a Network doctor for a woman.
- Prescription Drugs for the treatment of sexual dysfunction, including erectile dysfunction, impotence, and anorgasm, hypogasm, or decreased libido limited to post-prostate surgery indications.
- Prescription diaphragms limited to two per year.

- The Pharmacy and Therapeutics Committee’s standard quantity limits, prior authorization criteria, and step therapies apply.
- Smoking cessation products limited to:
 - Two full 90-day courses of FDA-approved tobacco cessation products per year, if prescribed by your PCP.
 - Members who are at least 18 years old.
 - Specialty Drugs limited to a one-month supply.
- Pulmonary rehabilitation services
 - Limited to 36 visits per event.

Preventive care

- DEXA scans for bone density screening limited to one every 24 months.
- Limited to USPSTF, HRSA, and CDC guidelines.
- Routine exam for adults limited to one per year.
- Routine exam for children and well-child care limited to the American Academy of Pediatrics (AAP) schedule.
- Tobacco cessation limited to two attempts per year.

Skilled nursing facility care

- Limited to 100 days per year.

Temporomandibular joint dysfunction

- Non-surgical treatment limited to a lifetime maximum of \$1,500.

Vision

- Diabetic eye exam limited to one per year.
- Glaucoma test limited to one per year.
- Routine services limited to one check-up, including eye refraction, per year.
- Treatment for orthoptics or visual training limited to a diagnosis of mild strabismus.

EXCLUDED SERVICES

We do not cover the following benefits. We may pay for care while deciding whether or not the care falls within the Excluded Services listed below. If it is later determined that the care is excluded from your coverage, we will recover the amount we have allowed for benefits. You must give us all documents needed to enforce our rights.

Behavioral health services

- Education, tutoring, and services offered through a school/academic institution for the purpose of diagnosing or treating a learning disability, disruptive, impulse-control, or conduct disorder.
- Wilderness therapy.

Dental services

- Correction of occlusive jaw defects, dental implants, or grafting of alveolar ridges.
- General or preventive dentistry.
- Non-emergency procedures that involve the teeth or their supporting structures.
- Replacement, re-implantation, and follow-up care of teeth, even if the teeth are not saved by emergency stabilization.
- Treatment of soft tissue to prepare for dental procedures or dentures.

DME, orthotic devices, and prosthetic appliances

- Accessories.
- Additional warranties.
- Bandages, pads, or diapers.
- Bionic and myoelectric prosthetics.
- Changes to your home or vehicle.
- Clothing and devices available OTC.
- Continuous passive motion devices.
- Equipment that serves as comfort or convenience.
 - For example, portable oxygen concentrators.
- Equipment or devices not medical in nature such as:
 - Braces worn for athletic or recreational use
 - Ear plugs
 - Elastic stockings and supports
 - Garter belts
 - Jacuzzi/whirlpools.
 - Mattresses and other bedding or bed-wetting alarms.
- Multiple DME items for the same or like purposes.
- Power-operated vehicles that may be used as wheelchairs.
- Purchase or rental of equipment or supplies for common household use such as:
 - Air-cleaning machines or filtration devices
 - Air conditioners
 - Beds and chairs
 - Cervical or lumbar pillows
 - Grab bars
 - Physical fitness equipment
 - Raised toilet seats
 - Shower benches
 - Traction tables
 - Water purifiers
- Upgrade features to enhance basic equipment.

General excluded services

- Care or services provided outside the GlobalHealth service area if the need for care or services provided outside the GlobalHealth Service Area if the need for such care or services could have been foreseen before leaving the Service Area.
- Charges for injuries resulting from war or act of war (whether declared or undeclared) while serving in the military or an auxiliary unit attached to the military or working in an area of war whether voluntarily or as required by an employer.
- Custodial care, respite care, homemaker services, or domiciliary care.
- Drugs, therapies, and technologies:
 - Before the long-term effect is known or proven; or
 - That are not more effective than standard treatment.
- Drugs, eyewear, devices, appliances, equipment, dental work, or other items that are lost, missing, sold, or stolen.
- Drugs or other items that have been damaged or rendered unusable due to improper handling or abuse.
- Elective enhancement procedures, services, supplies, or medications, including but not limited to:
 - Anti-aging
 - Athletic performance
 - Cosmetic purposes
 - Hair growth
 - Sexual performance
- Lodging and meals.
- New procedures, services, supplies, and drugs that have not been reviewed and approved by GlobalHealth.
- Personal or comfort items.
- Private duty nursing.
- Screening services requested solely by you, such as commercially advertised heart or lung scans.
- Separate charges for missed or canceled appointments, penalty or finance charges, maintenance and/or record-keeping, record copying, or Case Management services.
- Services for travel, insurance, licensing, employment, school, camp, sports, premarital, or pre-adoption purposes.
- Services, other than Hospital Services for behavioral health, for which you do not allow the release of information to GlobalHealth.
- Services received while outside of the U.S. (50 states and territories).
- Services received without an authorization when one is required. Complications arising from those services.

- Services resulting in whole or in part from an excluded condition, item, or service.
- Services that are provided as a result of Workers’ Compensation laws or similar laws.
- Treatment of injuries or illnesses resulting from an attempt or commission of a felony, or as a result of being engaged in an illegal occupation.
- Treatment of any kind which is excessive or not Medically Necessary.
- Treatment of any kind received before your start date of coverage or after the time coverage ends, even if authorized.
- Treatment, supplies, drugs, and devices for which no charge was made. Treatment, supplies, drugs, and devices for which no payment would be requested if you did not have this coverage.
- Treatment for injury resulting from extreme activities including, but not limited to:
 - Base jumping
 - Bungee jumping
 - Bull riding
 - Car racing
 - Skydiving
 - Motorcycle/BMX racing and/or stunts
- Treatment for disabilities connected to military service for which you are legally entitled and to which you have reasonable accessibility (that is, services through a federal governmental agency).
- Treatment for which the cost is recoverable under any other coverage, including Workers’ Compensation, Occupational Disease law, school/academic institution, or any state or government agency.

Genetic analysis, services, or testing

- Genetic counseling and testing for family planning or disease identification purposes.

Immunizations

- Unless also a Preventive Service, shots you must have for:
 - Employment;
 - The military;
 - Travel; or
 - A vocational school or institute of higher education.

Obstetrical and infertility services

- Alternative programs for delivery such as home delivery and use of midwives and birthing centers.
- Cost of donor sperm or donor egg.
- Cryopreservation or storage of sperm (sperm banking), eggs, or embryos.
- Elective abortions.
- Expenses related to surrogate parenthood.
- Genetic counseling and genetic Screening.
- Home uterine monitoring.
- Hysterectomies for the purpose of contraception.
- Insemination procedures and all services related to insemination.
 - Gamete Intrafallopian Transfer (GIFT)
 - In Vitro Fertilization (IVF)
 - Intracervical Insemination (ICI)
 - Zygote Intrafallopian Transfer (ZIFT)
- Reversal of a sterilization procedure.
- Services associated with these procedures.

Physical, occupational, and speech therapy

- Acupuncture/acupressure.
- Kinesiology or movement therapy.
- Massage therapy.
- Recreational therapy including, but not limited to:
 - Animal-facilitated therapy
 - Music therapy
- Rolf technique.

Prescription drugs

- Drugs prescribed for a non-FDA approved indication, dosage, or length of therapy.
- Products available without a prescription (OTC). Including but not limited to:
 - Dietary supplements
 - Foods
 - Formulas
 - Medications for irrigation
 - Non-preventive care drugs
 - Saline

Transplants

- Artificial or non-human organ transplants.

Transportation

- Commercial or public transportation.
- Gurney van services.
- Wheelchair van services.

Vision

- Computer programs of any type, including, but not limited to, those to assist with vision therapy.
- Insurance for contact lenses.
- LASIK, INTACS, radial keratotomy, and other refractive surgery.
- Lens upgrades.
- Non-prescription lenses.
- Special multifocal ocular implant lenses.

Weight loss

- Commercial weight loss programs or OTC weight loss products.
- Bariatric surgery when related to weight loss alone.



Have Questions? Contact Customer Care

(405) 280-5600 (local)

1-877-280-5600 (toll-free)

(TTY: 711)

www.GlobalHealth.com

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