WELCOME TO THE GLOBALHEALTH FAMILY!

GlobalHealth

Member Materials
Make the most of your benefits by going to www.GlobalHealth.com/state 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.
**NETWORK PROVIDERS**

Our provider network includes top-quality providers, hospitals, and pharmacies throughout Oklahoma. It is important to stay in network in order to keep out-of-pocket costs low and avoid being balance billed.

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**Search Our Provider Network**


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**Download Our Mobile App**

**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 preauthorization 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 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 preauthorization from GlobalHealth or 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 preauthorization 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.

<table>
<thead>
<tr>
<th>URGENT CARE</th>
<th>$25 copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minor Injuries</td>
<td>Minor Illnesses</td>
</tr>
<tr>
<td>Stitches</td>
<td>Cold</td>
</tr>
<tr>
<td>X-rays</td>
<td>Flu</td>
</tr>
<tr>
<td>Sprains</td>
<td>Sore throat</td>
</tr>
<tr>
<td>Fractures</td>
<td>Low-grade fever</td>
</tr>
<tr>
<td>Minor cuts and burns</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EMERGENCY ROOM</th>
<th>$400 copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life-Threatening Injuries</td>
<td>Life-Threatening Illnesses</td>
</tr>
<tr>
<td>Severe cuts</td>
<td>Chest pain</td>
</tr>
<tr>
<td>Severe burns</td>
<td>Stroke</td>
</tr>
<tr>
<td>Broken bones</td>
<td>Trouble breathing</td>
</tr>
<tr>
<td>Head trauma</td>
<td>Severe abdominal pain</td>
</tr>
<tr>
<td></td>
<td>High-grade fever</td>
</tr>
</tbody>
</table>

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.

*Source: Tulsa People Magazine, December 2015 Edition*

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. Preauthorization 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.
# BENEFITS AT A GLANCE

The following is intended to be only a summary of benefits offered by GlobalHealth, plan MLGMH20-ST for State, Education and Local Government Employees. For more information, go to www.GlobalHealth.com/state.

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

Get details on preferred drugs and pharmaceutical management procedures at www.GlobalHealth.com/state. 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/search to find out which pharmacies are in our network.

<table>
<thead>
<tr>
<th>PHARMACY TYPE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>RETAIL NETWORK PHARMACIES</td>
<td>Up to a 30-day supply or up to a 90-day supply that you pick up at your local network pharmacy.</td>
</tr>
<tr>
<td>MAIL ORDER PHARMACY SERVICE</td>
<td>Maintenance medications are mailed to your home in a 90-day supply when prescribed as a 90-day supply by a network Provider.</td>
</tr>
<tr>
<td>CHICKASAW NATION REFILL CENTER MEDICATIONS BY MAIL</td>
<td>Native American-owned retail pharmacy that provides prescription medications to Native Americans. Proof of Native American status in one of the federally recognized tribes is required to receive discounts. Medications are mailed directly to your home or designated location.</td>
</tr>
<tr>
<td>SPECIALTY PHARMACIES</td>
<td>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.</td>
</tr>
</tbody>
</table>

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.

<table>
<thead>
<tr>
<th>TIER LEVEL</th>
<th>YOU PAY</th>
<th>BENEFIT DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACA</td>
<td>You pay no Cost-share</td>
<td>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</td>
</tr>
<tr>
<td>TIER ONE</td>
<td>30-day Supply $10 copay</td>
<td>Generic medication on the formulary</td>
</tr>
<tr>
<td></td>
<td>90-day Supply $20 copay</td>
<td></td>
</tr>
<tr>
<td>TIER TWO</td>
<td>30-day Supply $65 copay</td>
<td>Preferred brand name medications on the formulary</td>
</tr>
<tr>
<td></td>
<td>90-day Supply $130 copay</td>
<td></td>
</tr>
<tr>
<td>TIER THREE</td>
<td>30-day Supply $90 copay</td>
<td>Non-preferred name brand and specified high-cost generic drugs</td>
</tr>
<tr>
<td></td>
<td>90-day Supply $180 copay</td>
<td></td>
</tr>
<tr>
<td>TIER FOUR</td>
<td>30-day Supply</td>
<td>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.</td>
</tr>
<tr>
<td></td>
<td>Preferred Specialty: $200 copay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>*Non-preferred Specialty: $400 copay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>90-day Supply Not covered</td>
<td></td>
</tr>
</tbody>
</table>

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

**PRESCRIPTION DRUG BENEFITS**

Formulary Terms and Definitions

<table>
<thead>
<tr>
<th>TERM</th>
<th>DEFINITIONS</th>
</tr>
</thead>
<tbody>
<tr>
<td>PRIOR AUTHORIZATION (PA)</td>
<td>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.</td>
</tr>
<tr>
<td>STEP THERAPY (ST)</td>
<td>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.</td>
</tr>
<tr>
<td>QUANTITY LIMITS (QL)</td>
<td>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.</td>
</tr>
</tbody>
</table>

**Prescription Drug Resources and Links**


**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](http://www.globalfit.com/globalhealth)
EXCLUSIONS AND LIMITATIONS

• Epipharynx autotransplants limited to four per year.
• Glucocorticoids limited to two per year.
• Medication prescribed for parental use or administration, allergy shots, immunizing agents, and immunizing injectable drugs limited to immunizations covered by Preventive Care guidelines and given to you at a Network pharmacy.
• Non-prescription contraceptives, jellies, creams, 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 androgens prescribed for anorgasmia, hypogonadism, or hypogonadism limited to ten prescriptions per year. (See the Pharmacy and Therapeutics Committee’s standard quantity limits, prior authorization criteria, and step therapy policy, and specialty drugs limited to a one-month supply.
• Preventive care limited to USPSTF, HRAA, 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 recommended visits.
• Tobacco cessation limited to two attempts per year.
• The Pharmacy and Therapeutics Committee’s standard quantity limits, prior authorization criteria, and step therapy policy, and specialty drugs limited to a one-month supply.

Dental services
• Dental care 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 the function of the jaw, mouth, or face resulting from a birth defect. Does not include dental work.
• General anesthesia (for 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; or
  • In the judgment of the treating Practitioner, is not of sufficient emotional development to undergo a medically necessary dental procedure without the use of anesthetics; and
  • Requires Inpatient or Outpatient services because of an underlying medical condition and critical status or because of the severity of the dental condition.

DME, orthotic devices, and prosthetic appliances
• Breast pumps limited to one per year for women who are pregnant or nursing.
• Full face CPAP or bi-level positive airway pressure machine with a full face mask and associated supplies limited to one per year.
• Corrective lenses and fitting limited to pair of bi-focal non-designer frames and single vision lenses or contact lenses following cataract surgery.
• Flat foot care 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.
• DMN 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 12 months.
• Hearing aids limited to:
  • One basic hearing aid per ear every 48 months unless medically necessary to replace more often.
  • Four additional aids per year (two molds for each ear) for children less than two years of age.
• Orthotic devices limited to:
  • Braces for the leg, foot, back, or shoulder.
  • Back and special cervical cornets.
  • Splints for the extremities; and
  • Special shoes.
• Replacement, repairs, and adjustments for orthotics and prosthetics limited to:
  • Normal wear and tear.
  • 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 postpartum surgery.

Genetic analysis, services, or testing
• Limited to counseling and testing for women whose family history is associated with a higher risk for hereditary 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.
• For pre-lingual Members with minimal speech perception using hearing aids.

Home healthcare
• Limited to 103 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 services.
• Rehabilitation Services included:
  • ASD treatment—Physical, occupational, and/or speech therapy services for the following diagnoses:
    • Autism disorder—childhood autism, infanteile psychosis, and Kanner’s syndrome.
    • Childhood disintegrative disorder—Halluer’s syndrome.
    • Rett’s syndrome, and
    • Specified pervasive developmental disorders—Asperger’s disorder, childhood psychosis, and borderline psychosis of childhood.
    • Cleft lip and cleft palate treatment—Otolgic, audiology, 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.
  • Anti-aging
  • Athletic performance
  • Cosmetic procedures
  • 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 and promoted services.
  • Separate charges for missed or canceled appointments, penalties or finance charges, maintenance and/or recordkeeping, record copying, or Case management services.
  • Services for travel, insurance, licensing, employment, school, camp, sports, preparation for college, and other non-medical services.
  • 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 these 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 worker’s compensation laws.
• Treatment of injuries or illnesses resulting from an attempt or completion of a suicide.
• Treatment at a skilled nursing facility or home care.
• Limited to 100 days per year.
• Temporomandibular joint dysfunction
  • 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 orthoptia or visual training limited to a diagnosis of mild amblyopia.

Dental services
• Corrective or inclusion 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 followup care of teeth, even if the teeth were lost or failed by emergency stabilization.
• Treatment of soft tissue topography for dental procedures or dentures.

DME, orthotic devices, and prosthetic appliances
• Accessories.
• Bondages, pads, or dopers.
• Braces for the leg, foot, back, or shoulder.
• Common or splinting.
• Eye glasses.
• Gloves.
• General supplies.
• Infant feeding equipment.
• Incontinence supplies.
• Incontinence supplies, including but not limited to:
  • Animal-facilitated therapy.
  • Music therapy.
  • Relaxation techniques.

Immunizations
• Unless also a Preventive Service, shots you must have for:
  • Employment.
  • Thermometry.
  • Travel.
  • A college or school of higher institution.

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 (spem banking), eggs, or embryos.
• Elective abortion.
• Expenses related to surrogate parenthood.
• Genetic counseling and monitoring.
• Genetic testing.
• Home utahoming.
• Homebone for the purpose of contraception.
• Implantation procedures and all services related to implantation.
• Gamete Intratransferal Transfer (GIFT)
  • IUI (Intrauterine Fertilization)
  • Intracavitary Insemination (ICI)
  • Zygote Intratransferal Transfer (ZIFT)
• Reversal of a sterilization procedure.
• Services associated with therapeutic procedures.

Physical, occupational, and speech therapy
• Acupuncture/acupressure.
• Acupuncture/massage therapy.
• Massage therapy.
• Respirational therapy, including but not limited to:
  • Animal-facilitated therapy.
  • Music therapy.
• Relaxation techniques.

Premarital counseling
• Drugs prescribed for a non-DA approved indication, dosage, or length of therapy.
• Products available without a prescription (OTC).
• Including but not limited to:
  • Dietary supplements.
  • Foods.
  • Vitamins.
  • Medications for irritation.
  • Non-prescription care drugs.
  • Saline.

Transplant
• Artificial or non-human organ transplants.

Transportation
• Commercial or public transportation.
• Gymnastix services.
• Inpatient or outpatient services.
• Inpatient or outpatient services.

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

Wheelchair.

Commercial or 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)

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