

WHEN IS PRE-CERTIFICATION REQUIRED FOR SERVICES?

There are certain services which you are required to have pre-certified, including but not limited to hospital admissions. Your employer has provided you with an Identification Card that gives you the telephone number of the Pre-Certification Company. You should call at least five (5) days prior to a non-emergency hospital admission and within 72 hours after an emergency admission or by the end of the next business day if such confinement commences on a Saturday, Sunday or legal holiday which prevents notification within 72 hours of admission.

If the patient is unconscious, in a coma, or unable to contact the Plan for certification due to Illness or Injury rendering the patient physically or mentally incapable, the certification requirement will be waived until the patient is able to contact the Plan, in which case certification will be retroactive to the date of admission.

Penalty: If the Participant fails (1) to ensure that a non-emergency admission to a Hospital is pre-certified or (2) to obtain certification of an emergency admission to a Hospital within the time-frame above, he or she will be responsible for all non-covered charges plus a penalty of 20% of covered charges with no allowable accumulations toward the out-of-pocket maximum.

The Plan does not require pre-certification or authorization for a Hospital stay in connection with childbirth for the mother or newborn child of up to 48 hours in cases of normal vaginal delivery or up to 96 hours following a Cesarean section; although, pre-certification for stays in excess of said lengths of stay is required.

In addition to all inpatient services, other services requiring pre-certification which are subject to the 20% penalty include: (1) Durable Medical Equipment (DME), including Prosthetics and Orthotics, all rentals and purchases of over \$1,000; (2) Home Health Services; (3) Hospice Services; and (4) Positive Emission Tomographic (PET) Imaging.

Certain Prescription medications may also require pre-authorization or the drug may not be covered. The Participant should contact the Pharmacy Customer Service number on his or her insurance ID card for additional information and assistance as to which medications require pre-certification.

Home Health Nursing Services must be pre-certified prior to each shift.