

# TRH Children's Coverage



**TRH**®

HEALTH PLANS

*Live better. Save more.*



**Affordable health care coverage  
from people you know & trust**

## **Affordable Health Care Coverage For Children**

Even in the most supervised settings, accidents can happen to children – a broken arm, a cut lip. You never know when an accident will occur or a childhood illness will strike. As medical costs continue to rise, affordable health care coverage for children becomes even more important. That’s why TRH offers an individual health care plan for unmarried, dependent children of Farm Bureau members. You may have health care coverage at work, but what about your children? In many cases, TRH children’s coverage is more affordable than choosing a family plan through your employer.

### **TRH Premier Plan for Children**

TRH offers health care plans which use a large base of providers, hospitals, physicians, ambulatory surgical facilities, home health agencies, pharmacies and suppliers of durable medical equipment. This network, called Blue Network P, has more than 21,000 participating providers. Blue Network P offers members a network of doctors and medical facilities that agree to provide health care services to plan members so that they save money using the network. When you join the plan and use network providers, you receive the highest level of benefits. You may also seek medical care from out-of-network providers, but substantially reduced benefits and higher out-of-pocket expenses may result.

### **\$2 Million In Benefits**

Your child can receive up to \$2 million in benefits for eligible expenses during the lifetime of the coverage.

### **Paying Network Providers**

Network providers have agreed to special pricing arrangements. You are responsible for your deductibles and coinsurance for covered services.

### **Paying Out-Of-Network Providers**

There are no limits to your out-of-pocket expenses when you use out-of-network providers. Your benefits may be substantially reduced and your out-of-pocket expenses may be higher.

### **Your Child’s Identification Card**

When your child is accepted for TRH coverage, you will receive a TRH Plan identification card issued in your child’s name. Because TRH has chosen BlueCross BlueShield of Tennessee to administer its claims, the TRH Plan ID card is recognized and accepted by health care providers throughout the United States and in many foreign countries. You can use it wherever your child receives health care services. The TRH Plan ID card does not contain a Social Security number, which helps minimize the risk of identity theft.

### **Covered Services**

The following services and supplies are eligible expenses when they are medically necessary and are prescribed or performed by a physician for treatment of illness or accidental injury:

- Hospital – inpatient & outpatient services
- Physician services – inpatient & outpatient
- Surgical services
- Emergency services
- Local ground and air ambulance
- Prescription drugs (including Prescription Home Delivery service)
- Diagnostic services
- Cardiac rehabilitation services
- Home health care services
- Inpatient rehabilitation services
- Therapy services
- Behavioral health care services

Certain limitations may apply to covered services. Please review the Evidence of Coverage (EOC) for details on limitations and exclusions.

## Well Care Services

Child Health Supervision Services - Benefits are available, subject to the copayment, for a member under 7 years of age for physical examinations and appropriate immunizations/vaccinations rendered by a network provider. Benefits for physical examinations are subject to the following guidelines:

### Physical Exams:

Under age one: 4 exams from birth to the child's first birthday

Age one: 2 exams from the child's first birthday to the child's second birthday

Ages two through six: \*1 exam per year

### Immunizations, Vaccinations, Booster Shots

Diphtheria, Tetanus, Pertussis	Measles, Mumps, Rubella (MMR)
Haemophilus Influenza Type B	Meningococcal
Hepatitis A	Pneumococcal
Hepatitis B	Rotavirus
Inactivated Poliovirus	Varicella
Influenza	

## Cost-Saving Features

The TRH Premier Plan for children has several cost-saving features to help hold down health care costs. These cost-saving features are designed to ensure that your child receives necessary health care services at the most appropriate time and in the most appropriate setting.

- **Prior authorization** is required for certain services. Some of those services include: Certain specialty pharmacy products, certain prescription drugs, certain high-tech imaging services, home health care, home infusion therapy, hospice care, inpatient behavioral health care, inpatient and outpatient cardiac rehabilitative services, inpatient hospital stays, inpatient rehabilitation facility, occupational therapy, orthognathic surgery, physical therapy (when performed at home), private duty nursing, prosthetic appliances, skilled nursing facility, speech therapy, 23-hour observation (network providers), and transplants. A prior authorization confirmation is not a guarantee of benefits. Please see the EOC for details and limitations.
- **Care management** provides cost effective treatment alternatives for patients with complicated, chronic, and/or catastrophic illnesses or injuries. In this way, the program maintains the patient's quality of care without the expenses involved in long-term hospitalization. These features are fully explained in the EOC.

## Pharmacy Network

Benefits are available for prescription drugs subject to deductible and coinsurance. By showing your child's TRH member ID card at the time of filling a prescription at a network pharmacy, you will receive the benefit of negotiated pricing for your prescriptions. Using an out-of-network pharmacy can decrease the amount you are reimbursed on prescription drugs (after your annual plan deductible has been met) from 80 percent to 60 percent. Since prescription purchases are paid by the member up front, the member can file a claim along with their prescription receipts for eligible reimbursement. A reference number will be issued for each prescription filled which should be submitted with a claim form for reimbursement. Claims are not electronically filed by the pharmacist.

## Prescription Home Delivery

A Prescription Home Delivery service is also available to members. By using this service, members can enjoy the convenience of receiving many of their prescription drugs delivered right to their door. This service may also save you money. No benefits are available for prescription drugs purchased outside the U.S. unless approved by the plan. Look for generic equivalents to brand name prescription drugs. Generic drugs can cost you less - on the average some may even cost 50 percent less than brand name prescriptions.

## Waiting Period For Pre-Existing Conditions

Benefits will not be provided for any pre-existing condition until your child has completed a waiting period of 12 months. A pre-existing condition is defined as: An illness, injury, pregnancy or any other medical condition which existed at any time preceding the effective date of coverage for which, 1) medical advice or treatment was recommended by, or received from, a provider of health care services; or 2) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment.

## Coverage at Age 18

Upon reaching age 18, your child will be offered comparable coverage, provided he/she completes a transfer application within 60 days of his/her 18th birthday. The member will be issued a new EOC and TRH member ID card.

## Benefit Exclusion Rider

Benefit exclusion riders are attachments to coverage which specifically and totally exclude certain conditions. A benefit exclusion rider can remain for the life of the coverage. The pre-existing condition waiting period does not apply to benefit exclusion riders.

## Exclusions

To help keep your child's coverage affordable, there are some services and supplies which are not covered. The services and supplies described in the EOC are subject to medical necessity, coverage provisions and limitations and exclusions. When a service or supply is limited or excluded, all expenses related to and in connection with the service and/or supply will also be limited or excluded. Please review the EOC for a detailed listing of benefit exclusions.



Visit the TRH representative in your  
local Farm Bureau office.

Call our toll-free line for a  
no-obligation information package at  
1-877-874-8323.

Visit our web site at [www.trh.com](http://www.trh.com) for a rate quote and more details.