

Continuation of Care

If, as of your plan's effective date, you or a covered family member are receiving ongoing treatment for certain acute medical or serious chronic conditions — for example, a first-trimester pregnancy, chemotherapy, dialysis, or transplant, you may be eligible for continuation of care benefits. The purpose of this option is to allow the temporary continuation of care with a non-network provider for a limited period under certain circumstances. If approved, care is generally covered as in-network for a set period of time; however, coverage levels are subject to review and could be impactful to your rates. It is important during the time of quote that continuation of care is identified and submitted using this form. To verify providers that participate in the network, please reach out to jdyer@unifiedgrp.com.

Generally, continuation of care will continue for no more than **90 days** (subject to plan limitations) from your plan's effective date, except for:

- Pregnancy – If pregnant as of your plan's effective date, the continuation of care will cover your out-of-network physician (obstetrician) through your delivery date at in-network reimbursement levels.*
- Extended cycles of care – If undergoing an extended cycle of care (e.g. a transplant) that is completed in phases over time, your continuation of care benefit will be reviewed on a case by case basis.*
- If a covered person has a scheduled appointment with a physician. However, this period shall not exceed 30 days from the above effective date.*

* Subject to review and approval.

Continuation of Care Conditions

- **An acute medical condition** is a medical condition that involves a sudden onset of symptoms due to an illness, injury or other medical problem that requires prompt medical attention and that has a limited duration.
- **A serious chronic condition** is a medical condition due to a disease, illness, or other medical problem that is serious in nature and that persists without full cure or worsens over time or one that requires ongoing treatment to maintain remission or prevent deterioration. Completion of covered services may be provided for a period of time necessary to complete a course of treatment and to arrange for a safe transfer to another provider.
- If in an active course of treatment for any behavioral health condition.
- Pregnancy, regardless of trimester.
- A terminal illness.