

PLAN UPDATES

To Your Group Plan

Please Read Carefully

Dear Statewide School Enrollee:

This *Plan Update* is a summary of the changes to your health insurance coverage effective on September 1, 2016. We encourage you to review this carefully. For reference, the words and terms capitalized in this document are defined in your Summary Plan Description.

Comprehensive Major Medical Benefits Section

- Updated the Specifically Listed Preventive Care Services to include dental fluoride application for Participants age 5 and under; Behavioral Counseling for Participants who are overweight or obese and Hepatitis B Virus Screening shall be extended to all Participants.
- Incorporated the Women's Health and Cancer Rights Act Notice language to the Benefits Outline.
- Removed the maternity admission notification language from the Inpatient Notification Section.
- Added an Approved Clinical Trial Services Section to clarify existing clinical trial covered services.
- Added clarification language to the Benefits Outline explaining excluded services from the Out-of-Pocket Limit.
- Updated the Therapy Services Section to include the Medicare allowable amount percentage for Renal Dialysis Services. Also removed out-of-date Respiratory and Enterostomal Therapy language from the Therapy Services Section. The Respiratory and Enterostomal Therapy benefits were not removed or changed by this language modification.

Definitions Section

- In the Provider definition, replaced the Independent Laboratory Facility Provider with Clinical Laboratory Improvement Amendments (CLIA) Certified, Independent Laboratory and added a definition of CLIA.
- Removed Lithotripsy Provider from the list of Facility Providers.
- Added Surrogate, and Approved Clinical Trial definitions.
- Removed Electroencephalogram (EEG) Provider definition.
- Removed Respiratory Therapy and Enterosomal Therapy from the Therapy Services definition.

Exclusions and Limitations Section

- Added expenses, procedures or services related to Surrogate pregnancy, delivery or donor eggs to the infertility treatment exclusion.

General Provisions Section

- Added language to all Inquiry and Appeals Procedures Sections explaining that Enrollees must exhaust any applicable internal appeals processes prior to pursuing legal action.

Please note: Any changes made to your benefit plan by your employer are not included in this *Plan Update*. This *Plan Update* is only a brief highlight of the changes made by Blue Cross of Idaho.