

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, 2018. We encourage you to review this carefully. For reference, the words and terms capitalized in this document are defined in your member contract.

Comprehensive Major Medical Benefits

- Updated the Specifically Listed Preventive Care Services to include Breast Cancer (BRCA) Risk Assessment and Genetic Testing for High Risk Family History of Breast or Ovarian Cancer, Lung Cancer Screening for Participants age 55 and over, and Hepatitis C virus infection Screening, vision and developmental screenings are included in routine or scheduled well-baby and well-child examinations.
- Updated the Covered Provider references to be compliant with the Affordable Care Act.
- Added language to clarify Blue Distinction Centers for Transplants (BDCT) Transplant services travel allowance.

Prescription Drug Benefit Services

- Added an Individual and Family Out-of-Pocket Limit for Covered Prescription Drug Benefits. When the Prescription Drug Out-of-Pocket Limit is met, the Prescription Drug Benefits payable will increase to 100% of the Allowed Charge or the Usual Charge for the remainder of the Benefit Period. Replaced the term “Formulary” with “Preferred”.
- Added language to allow vaccinations at the Pharmacy under the Prescription Drug Benefits, as listed on the Blue Cross of Idaho Prescription Drug Formulary.
- Clarified the exclusion for medications used primarily to increase growth.
- Added exclusion for lost, stolen, broken or destroyed medications, except in the case of loss due directly to a natural disaster.

Eligibility and Enrollment Section

- Corrected language in the Plan to reflect a sixty (60) day Special Enrollment Period for Eligible Dependents through marriage, birth, adoption or placement of adoption.

Definitions Section

- Added definition for Blue Distinction Centers for Transplants (BDCT)

Exclusions and Limitations

- Clarified language in the telephone consultation and internet communications exclusion.
- Removed incorrect preexisting condition language from Surgery intended mainly to improve appearance exclusion.

Prior Authorization - Attachment A

- Clarified the Outpatient Psychotherapy Services to be in accordance with BCI Medical Policies.
- Clarified the Prior Authorization language.
- Clarified the list of services to include Sleep Studies and Echocardiography.

Please note: This *Plan Update* is only a brief highlight of the benefit changes made.