

# SUMMARY OF BENEFIT CHANGES AND CONTRACT LANGUAGE CLARIFICATIONS

January 1, 2012

This comparison summarizes the revisions that will be made to group effective with the first renewal on or after January 1, 2012 (unless specifically noted otherwise). This list does not include minor grammatical or cosmetic modifications. If there is any inconsistency between this Summary of Changes and the Booklet, Policy, Plan or Endorsement the terms of the Booklet, Policy, Plan or Endorsement will prevail.

<b>REGENCE BLUECROSS BLUESHIELD OF UTAH</b>		
<b>Unique Self-Funded Employer Plans</b>		
<b>BENEFIT / REGULATORY / LEGISLATIVE CHANGES</b>		
<b>COMPONENT / CONTRACT(S) AFFECTED</b>	<b>EXISTING CONTRACT / BOOKLET / REASON FOR CHANGE</b>	<b>NEW CONTRACT / BOOKLET LANGUAGE</b>
<b>APPEAL PROCESS</b> Applies to all medical Integrated Health Solutions products.	Health Care Reform dictates the Appeal Process.	Revising Option 1 where We assume all duties for the appeals process and Option 2 where We assume the duties for the first level of appeals to comply with Health Care Reform.
<b>TERMINATION OF PREGNANCY</b> Applies to all <u>group</u> medical products. <input type="checkbox"/> <b>MODIFY</b>	The Utah Legislature passed a bill that amends provisions of abortion coverage.	Added language and revised the exclusion to clarify and accommodate the new mandate which limits for abortion coverage, if offered. This mandate is effective January 1, 2012 regardless of your group's renewal date.
<b>LANGUAGE CLARIFICATIONS</b>		
<b>COMPONENT / CONTRACT(S) AFFECTED</b>	<b>EXISTING CONTRACT / BOOKLET / REASON FOR CHANGE</b>	<b>NEW CONTRACT / BOOKLET LANGUAGE</b>
<b>DENTAL BENEFITS</b> Applies to all dental Integrated Health Solutions products.	Revising a few sections and exclusions to be clearer to the insured.	Added "series" to "bitewing x-rays" Added clarification to the Orthodontic benefit, if applicable, also added clarification to the following exclusions:  Cosmetic/Reconstructive Services and Supplies; Fractures of the Mandible; Implants; Non-Direct Patient Care; and added Veneers.
<b>GENERAL EXCLUSIONS</b> Applies to all medical Integrated Health Solutions products. <input type="checkbox"/> <b>MODIFY</b>	Clarifying the "Dental Services" exclusion to include an exception for Repair of Teeth.	Added an exception to the exclusion for when a group chooses the Repair of Teeth benefit.
<b>GENERAL EXCLUSIONS</b> Applies to all medical Integrated Health Solutions products. <input type="checkbox"/> <b>MODIFY</b>	Changing the "Infertility" exclusion to add clarity.	Revised the exclusion to show what types of treatment are not covered.

<p><b>GENERAL EXCLUSIONS</b> Applies to all medical Integrated Health Solutions products.</p> <p><input type="checkbox"/> <b>MODIFY</b></p>	<p>Adding further clarification to the "Non-Direct Patient Care" exclusion.</p>	<p>Revised the second bullet to read as: "charges for preparing or duplicating medical reports or chart notes."</p>
<p><b>NEWBORN CARE</b> Applies to all medical Integrated Health Solutions products.</p>	<p>Clarifying the newborn care benefit by separating the language from the maternity benefit.</p>	<p>Created a benefit specifically for newborn care to clarify that the coverage is for the newborn and not part of the mother's maternity benefit.</p>
<p><b>PREVENTIVE CARE AND IMMUNIZATIONS</b> Applies to all non-grandfathered medical Integrated Health Solutions products.</p>	<p>Adding clarification to the benefit for the designation of services and time allotted for changing those designations.</p>	<p>Revised examples of covered services and added a one year timeframe to revise or add recommended services.</p>
<p><b>SPECIAL ENROLLMENT PERIOD</b> Applies to all medical Integrated Health Solutions products.</p>	<p>Clarifying the Special Enrollment language to include provisions if the employee wants to decline coverage after they are already enrolled, and experiences a qualifying event.</p>	<p>Added language throughout the entire provision to add clarification for when an employee may decline coverage.</p>
<p><b>TOBACCO USE CESSATION</b> Applies to all medical Integrated Health Solutions products.</p>	<p>Revising tobacco use cessation benefits due to federal regulations.</p>	<p>Revised coverage to the Preventive Care and Immunizations benefit, revised the "Tobacco Addiction Treatment" exclusion and removed the "Prescription Medications for Smoking Cessation" exclusion in the Prescription Medications benefit.</p>



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