



SUMMARY OF PLAN CHANGES

THIS NOTIFICATION CONTAINS IMPORTANT INFORMATION ABOUT YOUR HEALTH INSURANCE

PLEASE READ CAREFULLY

PLEASE FORWARD TO ALL OF YOUR COVERED EMPLOYEES

We are updating your current group certificate/Summary Plan Description (SPD) to reflect changes to your coverage. Effective on your group's 2018 renewal, your certificate/SPD will have the changes described below.

The following are federal mandates:

1. Coverage of aspirin as a preventive drug for cardiovascular disease shall be limited to ages 50-69. *(This is a directive from United States Preventive Services Task Force.)*
2. The maximum out-of-pocket limit ("MOOP") will be increased to \$ 7,350 single/\$14,700 family for IN-NETWORK medical benefits – this includes ALL copayments *(applies only to non-HDHP plans that have a maximum out-of-pocket "MOOP" separate from the deductible/coinsurance out-of-pocket "OOP". These amounts are determined annually by the U.S. Department of Health and Human Services.)*

The following is a Wisconsin mandate:

Autism limits will be increased to comply with the revised minimum benefit amounts set for 2018 (which have not been determined at this time)

The following revisions are being made by Arise Health Plan:

1. Coverage is added for purchase and rental of hospital grade breast pumps from an in-network provider. However, a breast pump with a purchase price greater than \$1,000 will require prior authorization. *(added benefit)*
2. Additional replacements for orthotic devices or appliances will be allowed if the covered person is under age 19 and due to rapid growth. *(Replacements are only allowed once per calendar year if medically necessary, however, currently the exception is limited to under age 18 due to rapid growth.)*
3. Preventive services:
 - a. POS Plan: preventive services provided by a non-participating provider will be covered subject to applicable deductible and coinsurance amounts (immunizations will remain covered without cost-sharing). *(added benefit)*
 - b. HMO plan: preventive services provided by a non-participating provider remain "not covered".
4. Coverage of penile prosthetics is removed. *(Arise is longer providing coverage for any treatment of sexual dysfunction.)*
5. For plans with an emergency room copayment, benefits will now be subject to the applicable coinsurance amount after the copayment has been satisfied. *(The deductible remains waived for emergency room services. Arise is encouraging appropriate use of emergency room services.)*

6. Coverage of additional transportation and lodging in relation to a covered transplant is removed. *(Arise still provides coverage for lodging and meals in relation to a covered transplant as part of the global fee agreement with the transplant network.)*
7. Specific exclusions for the following will be added as the services are not medically necessary:
 - a. services provided by personal trainers
 - b. medical and surgical treatment of hyperhidrosis/excessive sweating

New certificates/SPD's will be available on-line within 30 days after your plan's renewal date. If you would prefer to receive a paper copy, please contact our Member Services Department.

Please note this is not a complete description of the changes. Other minor changes include updates and clarification to existing language (without changing the intent or benefits). We encourage you to review the new certificate/SPD and all other schedules of benefits and any endorsements or summaries of material modifications as applicable.