



SUMMARY OF PLAN CHANGES

THIS NOTIFICATION CONTAINS IMPORTANT INFORMATION ABOUT YOUR HEALTH COVERAGE

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 WPS:

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. 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.
4. Acupuncture therapy will no longer be covered.

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/Summary Plan Description and all other schedules of benefits and any endorsements or summaries of material modifications as applicable.