

MCHA

Policy of Coverage Benefit Changes

Effective January 1, 2010

| MCHA Plans | Description | Current Coverage | Coverage Change |
|--|---|--|---|
| Deductible Plans: \$500, \$1,000, \$2,000, \$5,000 & \$10,000 This change does not apply to the MCHA HDHP | 1. Out-of-Network coinsurance amounts <i>Section(s) impacted: Your Out-Of-Pocket Expenses, all benefit sections</i> | Out-of-network coinsurance is 30% after deductible | Out-of-network coinsurance will change to 50% after deductible |
| Deductible Plans: \$500, \$1,000, \$2,000, \$5,000 & \$10,000 This change does not apply to the MCHA HDHP, which uses only a list of preferred (formulary) drugs. | 2. Non-preferred (non-formulary) prescription drug coinsurance <i>Section(s) impacted: Prescription Drugs And Pharmacy Services, Specialty Prescription Drug Program, Mail Service Prescription Drug Program</i> | Non-preferred drug coinsurance is 40% after deductible | Non-preferred (non-formulary) coinsurance will change to 50% after deductible. The exception process, which allows coverage of a non-preferred (non-formulary) prescription drug at a preferred (formulary) benefit, will no longer be available. |
| All MCHA Plans | 3. Infertility services <i>Section(s) impacted: Professional Services, Infertility Services, Exclusions</i> | Covered as indicated in the Policy of Coverage. | Infertility treatment or diagnostic services will no longer be covered. |
| All MCHA Plans | 4. Infertility prescription drugs <i>Section(s) impacted: Prescription Drugs And Pharmacy Services, Specialty Prescription Drug Program, Mail Service Prescription Drug Program</i> | Covered as a specialty prescription drug up to a maximum benefit of \$3,000 per calendar year for infertility drugs. | Infertility prescription drugs will no longer be covered. |
| All MCHA Plans | 5. Custom foot orthotics <i>Section(s) impacted: Durable Medical Equipment And Prosthetics</i> | Current language states "Custom foot orthotics if you have a diagnosis of diabetes with neurological manifestations and you have arthropathy and/or ulcer(s) of the lower limbs. | Coverage for medically necessary custom-molded foot orthotics will be expanded to include other diagnoses in addition to diabetes. |