

January 2009 changes

REGULATORY/LEGISLATIVE CHANGES

Chemical Dependency. As required by Washington State law, the chemical dependency benefit limit must increase each year in increments of \$500. This means the chemical dependency benefit maximum in group medical plans will be revised to \$14,500.

Colorectal Cancer Screening. Colorectal cancer screening is now a covered benefit for all members as the result of the passage by the Washington Legislature of Substitute Senate Bill 1337 requiring colorectal cancer screening coverage in all health plans. If a plan covers Preventive Care, then routine colorectal cancer screenings will be covered like any Preventive Care condition. If a plan does not cover Preventive Care, then routine colorectal cancer screenings will be covered like any Professional or Hospital benefit of the plan. Colorectal cancer screenings covered under the Preventive Care benefit are not subject to any Preventive Care maximums.

Dependent Age. For those large groups that chose not to increase the dependent age in January, 2008, the dependent age limit must be raised to age 25.

LANGUAGE CLARIFICATION REQUESTED BY THE OFFICE OF THE INSURANCE COMMISSIONER AND DEPARTMENT OF LABOR

Due to recent discussions with the Office of the Insurance Commissioner, the Mental Health Services and Your Rights provision in the Mental Disorders benefit is removed from our medical plans.

In response to a request from the Department of Labor, the Women's Health and Cancer Rights notice will be included in the medical plan brochures.

LANGUAGE CLARIFICATIONS

We have also made a language clarification to our medical and dental plans to reflect our current administrative practice. That clarification is:

- The definition of allowed amount is revised to specifically inform members that they will be responsible for the total billed charges for benefits in excess of lifetime or calendar year benefit maximums, if any, and for charges for any other service or supply not covered under the plan, regardless of the provider rendering such service or supply.

These language clarifications do not change the benefits of the plans or how they are administered; they are clarifications only, and reflect our current administrative practices.