

HIGHLIGHTS OF MEDICAL PLAN CHANGES

2007/08 Plan Year

As we know, Blue Cross Blue Shield of Missouri is now **ANTHEM**. Our plan, formerly known as *Alliance Choice*, is now **Blue Access Choice**. As a result of this merger, there will be some changes to a few coverage provisions as of July 1, 2007. The notable changes, mostly improvements to coverage, are summarized below. (*Unless otherwise noted, these items refer to in-network coverage only.*)

NOW COVERED AT 100% (previously 20% co-pay)

- Ambulance service
- Durable medical equipment (up to \$4,000 annually)
- Orthotic devices (up to benefit period maximum)
- Prosthetic devices (up to benefit period maximum; breast prosthetics have no maximum)

NOW COVERED AT 100% (previously not covered at all)

- Private duty nursing (limit of \$50,000 per year, \$100,000 per lifetime)
- Foot orthotics

NOW UNLIMITED NETWORK VISITS, \$20 co-pay (previously limited visits, 20% co-pay)

- Speech therapy

NOW COVERED IN OR OUT OF NETWORK (previously covered only in network)

- Chiropractic Care
 - In-network, \$20 co-pay
 - Out-of-network, 30% co-pay

CHANGES IN COVERAGE

- Skilled nursing facility care (90-day limit; was 100-day)
- Mammograms (\$20.00 co-pay if office is not included)
- Allergy injections (\$20.00 co-pay or \$5.00 injection fee, determined by your doctor)
- Home health care services (90 visit limit per plan year; was unlimited)
- Chiropractic care (\$20.00 co-pay; previously 20% co-pay)

CHANGES IN PRESCRIPTION DRUG COVERAGE

- Self-injectables (Tier 4, 25% cost with a \$2,500 out-of-pocket max in-network; was 20% with a \$2,000 out-of-pocket max in-network)
- Prescription drugs *out-of-network* (50% co-pay with a \$45 minimum per prescription)

CHANGES IN OUT-OF-NETWORK LIMITS

Substance abuse treatment now has no limit on *out-of-network* rehabilitation programs, after 30% co-pay; previously limited to \$5,000 lifetime; in-network continues at 100% coverage for 21 days inpatient, 30 days outpatient.