



## BENEFIT CHANGE RECAP FOR IDAHO EMPLOYERS

From time to time, we make changes to our health plan benefits to keep them in line with market demands and regulatory requirements. This year, in part due to federal healthcare reform legislation, we notified employers of several changes to benefits. To help you track the changes, this document recaps the 2010 benefit changes. Please note that not all the changes apply to all employers.

### Healthcare reform notice to Idaho employers renewing October 1, 2010, and later:

- The plan's overall maximum lifetime benefit provision no longer applies. If any covered expense that includes a lifetime maximum benefit amount is deemed to be an "essential benefit" by the U.S. Department of Health and Human Services, the lifetime maximum amount will not apply to that covered expense.
- Dependent children are now eligible to enroll and remain on a parent's plan until they turn 26 years old. This is regardless of the child's place of residence, marital status, or financial dependence on the parent.
- The plan's pre-existing condition exclusion period no longer applies to members under the age of 19.
- Any cost-sharing in the plan (deductibles, copayments, and/or coinsurance amounts) will be waived for specific preventive care services when provided by a participating provider. The HHS provides a complete list of recommended preventive care services on their Web site as guidance at: <http://www.healthcare.gov/center/regulations/prevention/recommendations.html>.

Current USPSTF recommendations do not include the November 2009 breast cancer recommendations.

(Note: The preventive care cost-sharing mandate does not apply to large groups who have opted to retain their grandfathered status. This information was not included in the notice we sent to grandfathered groups.)