

# PLAN UPDATES

## To Your Group Plan

*Please Read Carefully*

This *Plan Update* is a summary of the changes to your Idaho AGC Health Plan, effective on January 1, 2020. We encourage you to review this carefully. For reference, the words and terms capitalized in this document are defined in the Plan.

### **Prescription Drug Benefit (Deductible Option)**

- Tier 3 Preferred Brand Name Prescription Drugs are no longer subject to the \$500 deductible.
- Tier 5 Preferred Specialty Prescription Drug and Generic Specialty Prescription Drug will change as follows: Participant pays 30% Cost-sharing per prescription after Deductible is met.
- Tier 6 Non-Preferred Specialty Prescription Drug will change as follows: Participant Pays 50% Cost-sharing per prescription after Deductible is met.

### **Employee Assistance Program**

- The Employee Assistance Program (EAP) benefit through PBA Health will be discontinued as of December 31, 2019. EAP benefits will be available as a value added benefit through Symetra.

### **New Life, Short-Term Disability and Accident Carrier**

- Symetra will replace Lincoln Financial Group carrier for Life, AD&D, Short-Term Disability and Accident Benefits.

### **Medical Benefits**

- Updated the Outpatient Applied Behavioral Analysis (ABA) section to clarify that benefits are covered for ABA services by Provider, including those rendered by a Provider who has obtained a Board Certified Behavioral Analysis (BCBA) certification issued by the Behavioral Analyst Certification Board.
- Updated the Transplant travel allowance language to allow for a travel benefit for kidney Transplants from a Recognized Transplant Center.
- Added a benefit for hearing aids for Eligible Dependent Children, subject to Deductible and Coinsurance. Please see Plan for benefit limits.
- Clarified that smoking cessation includes all “Tobacco-use” in the Preventive Care section.

### **Definitions Section**

- Removed the Definition for therapeutic boarding school and related exclusion.

### **Exclusions and Limitations**

- Clarified that there are no benefits for charges in connection with work for compensation or charges for which reimbursement or payment is contemplated under an agreement with a third party.