

Wilkes University
BlueCare HMO
Group Numbers 10213312, 10213313
Summary Material Modification (SMM)
Amendment (6-1-2017)

TO: Employees and Participants of the Wilkes University Medical Plans

FROM: Joseph Housenick, Assistant Vice President and Chief HR Officer

Wilkes University has amended the HMO Plan, a self-insured health insurance plan, effective June 1, 2017. Accordingly, certain provisions in your HMO Group Health Insurance Summary Plan Description (SPD) have been modified to describe and explain the HMO Plan as amended. The SMM should be maintained and read with the SPD.

The following description adds to or replaces the information in the Plan Documents as indicated:

Annual Limitations: The annual limitation on in-network out-of-pocket maximums increases to \$7,150 for self-only coverage and \$14,300 for family.

Gender Reassignment Surgery: Coverage will be provided for gender reassignment surgery at the same cost-sharing as other surgical procedures, subject to medical necessity.

Generic Drug Pricing Policy and Total Maximum Out-of-Pocket (TMOOP) Application: The cost difference a claimant pays will apply to TMOOP to comply with ACA regulations. These amounts were previously excluded from TMOOP.

Metabolic Formulas: Benefits for amino acid-based elemental formulas are exempt from plan deductible requirements.

Non-Participating Referrals: With BlueCare HMO, members do not have access to any provider who is not part of the First Priority Health network unless prior authorization to a non-participating provider is obtained prior to the services being rendered. If the non-participating provider is not a participating Highmark or BlueCard provider, the member may be subject to balance billing for services rendered.

Oral Chemotherapy Mandate: PA Act 73 prohibits coverage or cost-sharing for oral chemotherapy medications to be less favorable than coverage or cost-sharing for intravenously administered or injected chemotherapy medication under the pharmacy benefit.

- All products, except QHDHP, will not apply any deductible or copayment for oral chemotherapy medications.
- QHDHP products will apply the deductible only for oral chemotherapy medications. Any additional cost sharing (copays or coinsurance) under the plan design will not apply.

Residential Treatment Centers: Residential Treatment Centers are added as an eligible treatment setting for mental health and substance abuse services. This is not a change in product benefits but rather an addition of an eligible place of service.

All other terms and conditions of the Plan which are not affected by this Amendment are unchanged.

IN WITNESS WHEREOF, this instrument is executed by Wilkes University as of the day and year written below. BY:

Signature 

Date 4/17/2017

Print Name Joseph Housenick

Title Asst. VP & CHRO