

ASURIS NORTHWEST HEALTH

SUMMARY OF BENEFIT CHANGES AND CONTRACT LANGUAGE CLARIFICATIONS

Effective October 15, 2009

This comparison summarizes the revisions that will be made to group products effective with the first renewal on or after October 15, 2009 (unless specifically noted otherwise). This list does not include minor grammatical or cosmetic modifications.

BENEFIT / REGULATORY / LEGISLATIVE CHANGES (Advance SM and Preferred Plans)		
COMPONENT / CONTRACT(S) AFFECTED	EXISTING CONTRACT / BOOKLET / REASON FOR CHANGE	NEW CONTRACT / BOOKLET LANGUAGE
MENTAL HEALTH AND CHEMICAL DEPENDENCY Applies to all <u>groups</u> of 51+ medical products.	Federal legislation passed the Mental Health Parity Act (MHPA).	Modified the Mental Health and/or Chemical Dependency benefit so coverage is paid the same as any other condition and removed any maximums that may have applied.
SPECIAL ENROLLMENT Applies to all <u>group</u> medical products (including groups of 100+).	Federal legislation, effective 4/2009, allows for participants (employees) who are eligible for coverage but not enrolled in the group plan to enroll within 60 days if the employee or dependent's Medicaid or CHIP (state premium assistance) eligibility ends, or if the employee or dependent becomes eligible for a premium subsidy under Medicaid or CHIP.	The Special Enrollment provision was revised to describe an additional qualifying event based on: <ul style="list-style-type: none"> • Loss of Medicaid/CHIP coverage; or • Becoming eligible for Medicaid/CHIP

