

**SUMMARY of Plan Changes (effective 01/01/2011) for
Western North Carolina Conference of The United Methodist Church**

- **\$5,000,000 lifetime maximum replaced with \$5,000,000 annual maximum**
- **Out of Area Benefits defined and Emergency Services covered as preferred: pre-cert not required:** Charges for Covered Medical Expenses rendered by a provider where a preferred or non-preferred arrangement does not exist will be considered as out-of-area charges.
- **In-network preventive benefits covered at 100%; new definition added Recommended Preventive Services (100% in-network, 70% after deductible out-of-network)**
- **RECOMMENDED PREVENTIVE SERVICES:**
Recommended Preventive Services (see attached for a list the services) are payable at 100% if services rendered are performed by a preferred provider. If a recommended preventive service is billed separately from an office visit or if the recommended preventive service is not the primary purpose of the office visit, co-pays, deductibles, and co-insurance still apply to the office visit.
- **Non-emergency admissions require 7-day advance pre-cert notice**
- **The Pre-Existing Conditions do not apply to those under the age of 19**
- **Definition of "Emergency Care" was removed and replaced with "Emergency Medical Condition" and "Emergency Services"**
- **Claims Processing section was updated for compliance**
- **Appeals Language was updated for compliance**
- **Information on how to request an external review was added**
- **Privacy Rights section was updated for compliance**
- **Under "Termination of Coverage," rescission language was added**
- **The following items were added to Prescription Drug Coverage *Covered Benefits*:**
 - Aspirin to prevent cardiovascular disease (CVD) (Men age 45 to 79 years old and Women age 55 to 79 years old)
 - Oral Fluoride supplementation (Children from birth through 5 years old).
 - Iron Supplementation in children (Children from birth to 12 months of age)
 - Folic acid supplementation (Women from age 18 to 45)
- **Hearing aid per hearing-impaired ear prescribed by an audiologist licensed in the state in which they practice up to \$2,500 per hearing aid every 36 months for covered persons under the age of 22 years. Benefits include the initial hearing aid evaluation, fitting, and adjustments that are provided according to accepted standards. This change was effective 03/01/2011.**

For additional details contact Primary PhysicianCare customer service at 1.800.446.5439 or go to www.primarypc.com, register as a member and view the complete summary plan description.

Covered Preventive Services for Adults

- **Abdominal Aortic Aneurysm** one-time screening for men of specified ages who have ever smoked
- **Alcohol Misuse** screening and counseling
- **Aspirin** use for men and women of certain ages
- **Blood Pressure** screenings for all adults
- **Cholesterol** screening for adults of certain ages or at higher risk
- **Depression** screening for adults
- **Type 2 Diabetes** screening for adults with high blood pressure
- **Diet** counseling for adults at higher risk for chronic disease
- **HIV** screening for all adults at higher risk
- **Immunization**
- **Obesity** screening and counseling for all adults
- **Sexually Transmitted Infection (STI)** prevention counseling for adults at higher risk
- **Tobacco Use** screening for all adults at higher risk

Covered Preventive Services for Women, including Pregnant Women

- **Anemia** screening on a routine basis for pregnant women
- **Bacteriuria** urinary tract or other infection screening for pregnant women
- **BRCA** counseling about genetic testing for women at higher risk
- **Breast Cancer Mammography** screenings every 1 to 2 years for women over 40
- **Breast Cancer Chemoprevention** counseling for women at higher risk
- **Breast Feeding** interventions to support and promote breast feeding
- **Cervical Cancer** screening for sexually active women
- **Chlamydia Infection** screening for younger women and other women at higher risk
- **Folic Acid** supplements for women who may become pregnant
- **Gonorrhea** screening for all women at higher risk
- **Hepatitis B** screening for pregnant women at their first prenatal visit
- **Osteoporosis** screening and interventions for all women over age 60 depending on risk factors
- **Rh Incompatibility** screening for all pregnant women and follow-up testing for women at higher risk
- **Tobacco Use** screening and interventions for all women, and expanded counseling for pregnant tobacco users
- **Syphilis** screening for all pregnant women or other women at increased risk

Covered Preventive Services for Children

- **Alcohol and Drug Use** assessments for adolescents
- **Autism** screening for children at 18 and 24 months
- **Behavioral** assessments for children of all ages
- **Cervical Dysplasia** screening for sexually active females
- **Congenital Hypothyroidism** screening for newborns
- **Developmental** screening for children under age 3, and surveillance throughout childhood
- **Dyslipidemia** screening for children at higher risk of lipid disorders
- **Fluoride Chemoprevention** supplements for children without fluoride in their water source
- **Gonorrhea** preventive medication for the eyes of all newborns
- **Hearing** screening for all newborns
- **Height, Weight and Body Mass Index** measurements for children
- **Hematocrit or Hemoglobin** screening for children
- **Hemoglobinopathies** or sickle cell screening for newborns
- **HIV** screening for adolescents at higher risk

- **Immunization** vaccines for children from birth to age 18
- **Iron** supplements for children ages 8 to 12 months at risk for anemia
- **Lead** screening for children at risk of exposure
- **Medical History** for all children throughout development
- **Obesity** screening and counseling
- **Oral Health** risk assessment for young children
- **Phenylketonuria (PKU)** screening for this genetic disorder in newborns
- **Sexually Transmitted Infection (STI)** prevention counseling for adolescents at higher risk
- **Tuberculin** testing for children at higher risk of tuberculosis
- **Vision** screening for all children