

# Summary of 2009-2010 Benefit Plan Changes

## Definition of Dependent

The definition of a dependent has been expanded to include an employee's domestic partner (both same and opposite sex) and the natural or adopted children of a domestic partner who meet the required criteria. Coverage available will include: medical, dental, vision, basic life, voluntary accidental death and dismemberment, and any COBRA rights related to such benefits.

## Anthem Plans

- **HMO, HMO-POS** – Home Health Care visits will be limited to 100 visits per contract year in- and out-of-network combined.
- **HMO-POS, PPO** – Fourth quarter carryover deductible credit will no longer be applied.
- **HMO, HMO-POS, PPO** – Skilled Nursing Facility maximum benefit will be increased from 60 inpatient days to 100 inpatient days.
- **HMO, HMO-POS, PPO** – Smoking Cessation Program will have a \$500 lifetime benefit with no annual limit.
- **HMO, HMO-POS, PPO** – Generic mail order drugs will be available for one (1) copay for 90 days.
- **HMO, HMO-POS, PPO** - The following hearing aid services are covered for members up to their 18th (eighteenth) birthday when provided by or purchased as a result of a written recommendation from an otolaryngologist or a state-certified audiologist:
  - Audiological evaluations to measure the extent of hearing loss and determine the most appropriate make and model of hearing aid. These evaluations will be provided as part of Diagnostic Services.
  - Hearing aids (monaural or binaural) including ear mold(s), the hearing aid instrument, batteries, cords and other ancillary equipment. Initial and replacement hearing aids will be supplied every five years, unless alteration to the existing hearing aid is not adequately meeting the member's needs. Hearing aids will be provided as part of Durable Medical Equipment.
  - Visits for fitting, counseling, adjustments and repairs for a one-year period after receiving the covered hearing aid. These visits will be provided as part of Durable Medical Equipment.

## Kaiser Permanente

- Minor children with a verified hearing loss will receive coverage for:
  - Initial hearing aids and replacement hearing aids not more frequently than every 5 years;
  - A new hearing aid when alterations to the existing hearing aid cannot adequately meet the needs of the child;
  - Services and supplies including, but not limited to. The initial assessment, fitting, adjustments, and auditory training that is provided according to accepted professional standards.

## Voluntary Accidental Death & Dismemberment

New benefit that provides coverage for loss of life, limbs or sight resulting from an accident occurred on or off the job.