

Summary of Contract Changes for Washington Small Groups (Insured)

Premera Blue Cross has made changes to **medical plans** that are scheduled to take effect at your upcoming renewal. This summary lists the major changes and shows which changes are mandated by federal or state law or regulation. Not all the changes listed may apply to your plan or plans.

This is not a complete explanation of covered services, exclusions, limitations, reductions or the terms under which the program may be continued in force. This summary of contract changes is not a contract. For full coverage provisions, including a description of waiting periods, limitations and exclusions please contact your designated Premera account team.

MEDICAL BOOKLETS

Impacted Plan	Booklet Sections Affected	Description of Change	Reason for Change
All Medical Plans	Throughout the booklet(s)	General updates including punctuation, formatting, spelling, alignment across LOBs, and other items Updated incorrect pointers/references to section. Example) "Neurodevelopmental Therapy" updated to "Neurodevelopmental (Habilitation) Therapy"	Standard updates Clarifying language
All Medical Plans	Introduction	Updated to: "If any provision of this Plan is superseded by state or federal law, the Plan will comply with the applicable law as it relates to those provisions."	Request from Legal
All Medical Plans	Contact Information	Updated contact information	Standard updates
All Medical Plans	Quick Care Guide	Moved section to improve member experience	Standard updates
All Medical Plans	Continuity of Care	Updated to: "you can continue with your provider throughout your pregnancy plus 8 weeks of postpartum care." Added clarifying language regarding provider contract termination.	Clarifying language in compliance with FNSA OIC objection

Impacted Plan	Booklet Sections Affected	Description of Change	Reason for Change
All Medical Plans	Diagnostic, X-ray, Lab, and Imaging	Added coverage for diagnostic and supplemental breast examinations	WA mandate
All Medical Plans	Dialysis	Added clarifying language regarding services provided by OON providers.	Clarifying language
All Medical Plans	Gender Affirming Care	Removed prior authorization requirement	Medical Policy change
All Medical Plans	Maternity Care	Revised language to note that a member must enroll their newborn or newly adopted child within 60 days of the date of birth or date of adoption Revised coverage for abortion	Clarifying language WA mandate
All Medical Plans	Medical Transportation	Removed Premera Designated Centers of Excellence benefit due to discontinuation	Product change
All Medical Plans	Pediatric Care	Added clarifying language for removal of residual tooth roots	OIC Objection
All Medical Plans	Premera Designated Centers of Excellence	Removed Premera Designated Centers of Excellence benefit due to discontinuation	Product change
All Medical Plans	Prescription Drugs, Preventive Drugs Required By The Affordable Care Act (ACA)	Added: "Some preventive drugs have limits on how often you and/or who should get them. The limits are often based on your age or gender. After one of these limits is reached, these drugs are not covered in full and you may have to pay more out-of-pocket costs."	To align with ACA age-banding and for member information/clarity
All Medical Plans	Prescription Drugs, Contraceptives	Clarified contraceptives coverage	WA mandate
All Medical Plans	Prescription Drugs	Added Generic Drug Substitution language	Clarifying language

Impacted Plan	Booklet Sections Affected	Description of Change	Reason for Change
All Medical Plans	Preventive Care, Contraceptives	Clarified contraceptives coverage	WA mandate
All Medical Plans	Psychological and Neuropsychological Testing	Clarified benefit coverage	Clarifying language
All Medical Plans	Temporomandibular Joint Disorders Care (TMJ)	Added "Dental Services" definition	Clarifying language
All Medical Plans	Virtual Care	Revised benefit title from "App-Based Care" to "Virtual Care"	Clarifying language
All Medical Plans	Exclusions and Limitations; Definitions	Updated these sections for clarification and to align with other booklets and LOBs where appropriate.	Clarifying language

EMPLOYER AGREEMENT (Insured)

Agreement Sections Affected	Description of Change	Reason for Change
Introduction	Added language to clarify that "The Group must be located in our service area."	Clarifying language
Non-Contracted Providers	Clarified language to comply with Federal No Surprises Act and Balance Billing Protection Act	Federal and WA mandates
Compliance With Law	Added disclaimer language	Clarifying language
COBRA	Added COBRA language	Clarifying language