

2009 POLICY BENEFIT CHANGES

The following is a SUMMARY of policy benefit changes for all Group and Individual policies (except Individual Medicare Supplement policies) that renew on or after January 1, 2009.

This POLICY CHANGE information is provided to the policy holder (group) and is not provided to all employees or members. ***It is the policyholder's responsibility to identify policy changes to employees.***

Please review the Medical Certificate and Schedule of Benefits for complete coverage details.

If you have any questions, please contact your Group Service representative or our Member Service department at (608) 282-8900 or (800) 545-5015 or by e-mail at: ppicinfo@pplusic.com

SUMMARY OF CHANGES & CLARIFICATIONS

1. Medical Leave for Full Time Students – Mandated Benefit

- Effective on or after *July 2008 renewals* Physicians Plus policies that require students to be full time students (within the appropriate age limits) will remain eligible full time students when on a medical leave for up to 12 months.

2. Group Therapy – New Benefit

- Two (2) Outpatient Behavioral Health or AODA group therapy sessions will be equivalent to one (1) Individual Behavioral Health or AODA Outpatient therapy session.

3. Accidental Dental – Benefit Change

- Physicians Plus will cover Accidental Dental services that are provided by the appropriate provider and are required to treat sound natural teeth that are injured while you are covered under this Policy.
 - a) The term “injured” does not include conditions resulting from eating, chewing or biting.
 - b) Treatment must begin within 90 days after the accident; *or as soon as medically appropriate.*
 - c) Coverage includes tooth extractions and replacement with artificial teeth when medically indicated.

4. Skilled Nursing Confinement – Benefit Change

- Confinement means the period starting with a Member's admission on an inpatient basis to a Hospital or other facility for treatment of an Illness or Injury and ending with the Member's discharge from the same facility. However, if the Member is *transferred and/or admitted* to another facility for continued treatment of the same or related Illness or Injury, *within 60 days*, it will be considered one Confinement.

5. Maternity Home Services & Free Standing Birthing Centers – Benefit Exclusion

- Physicians Plus does not cover maternity services performed in the home (Home Birth) or services provided by a stand alone Birth or Birthing Center. This does not include birthing centers at a hospital.

6. Routine Vision – Benefit Change

- Routine vision and routine refractions will be included in the first dollar limited preventative benefit when a limited benefit applies (HealthShare plans).

7. Cochlear Implants – Benefit Clarification.

- SURGICAL SERVICES: 20% coinsurance will apply to the Cochlear Implantable device; coinsurance will not apply to any maximum out of pocket.

8. Implanon – Benefit Clarification

- Implanon (insertable contraceptive) is covered at 50% coinsurance and will apply to the policy deductible if applicable. Please refer to your Schedule of Benefits for more information on the applicable deductible. Implanon coinsurance will not apply to policy maximum out of pocket (except on HSA plans).

9. Cesarean Sections – Benefit Clarification

- Physicians Plus does not cover elective Cesarean Sections. All cesarean section services must be medically necessary.

10. Vagus Nerve Stimulators (VNS) – Benefit Clarification

- VNS is not covered for the diagnosis of depression.

11. Code Review & Usual and Customary Exclusions – Benefit Clarification

- Physicians Plus does not have contracts with out of network providers and therefore has no control over costs, billing and/or coding practices and/or the quality of treatments, services and supplies provided by a out of network provider.

12. Student Coverage for Behavioral Health – Benefit Clarification

- In accordance with Wisconsin state statute 609.655 Physicians Plus will cover up to 5 medically necessary Behavioral Health outpatient visits for a covered student who is *living in Wisconsin and is going to school in Wisconsin but out of the Physicians Plus service area.*

13. Corneal Transplants – Benefit Clarification

- Physicians Plus will cover corneal transplants under the limited Transplant/Tissue benefit. When medically necessary one transplant per eye; re-transplantable one time. All transplants require prior authorization and must be performed in an in-network facility with an in-network provider.

14. Behavioral Health (BH) Evaluations – Benefit Clarification

- Physicians Plus will cover 1(one) BH evaluation regardless of the diagnosis up to the limits of the policy. Further visits for treatment are subject to covered diagnoses.

15. Contract Year – Definition Added

- Contract Year means the 12 month period of time following the effective date indicated in the Group Master Policy. (i.e., June 1, 2008 - May 31, 2009 or January 1, 2009 - December 31, 2009). In some instances the Group Master Policy may specify a benefit period that is different than a Contract Year. In those situations, benefit limits will be applied based on the special benefit period rather than the Contract Year. Please consult your employer's Group Master Policy.