



# Product Enhancements

This insert is to be used with:

- Simplicity Plus for Individuals Plan (PRB-0424)
- CRL HSAdvantage Plus Plan (PRB-0485)

## Association/Individual Plans

### CRL HSAdvantage Plus Plan (PRB-0485)

For effective dates on or after January 1, 2006.

#### SINGLE DEDUCTIBLES

#### TRADITIONAL DEDUCTIBLES

Deductible amounts are applicable to charts on pages 3 & 4. Maximum deposit amounts are adjusted equal to deductible adjustments.

##### Individual or Single Coverage

- \$1,050
- \$1,500
- \$2,700
- \$5,000 plan deductible currently not available

##### Family Coverage

- \$2,100
- \$3,000
- \$5,450
- \$10,000 plan deductible currently not available

##### Family Coverage

- \$2,100 (with a \$4,200 family maximum)
- \$2,725 (with a \$5,450 family maximum)

## Individual Plan

### Simplicity Plus for Individuals (PRB-0424)

The LabOne Lab Card and LabOne Select Programs are offered\* as voluntary, member-driven cost containment programs designed to compliment the health plan, yet not replace the lab benefits under the plan.

If an insured has a deductible of \$1,000 or less they have the LabOne Lab Card Program available to them. This program provides outpatient lab services and specimens for covered services at **no charge** to the insured. The insured pays no deductible, no copayment and no coinsurance for lab services when using LabOne.

If an insured has a deductible greater than \$1,000 they have the LabOne Select Program available to them. This program provides outpatient lab services and specimens for covered services at **reduced** costs. The services will be subject to the lab benefit under the health plan, but out-of-pocket expenses will be reduced when using LabOne.

All an insured needs to do to take advantage of the LabOne Programs is simply show his or her LabOne card to the doctor and request that lab work or specimens be sent to LabOne for processing. The doctor customarily collects the specimens and calls LabOne for pickup. If a doctor is unable to collect the specimen, LabOne has contracted draw sites available.

LabOne provides a LabOne card and other materials that provide instructions to the insured and provider on how to send lab work or specimens to LabOne or on how to locate a draw site. LabOne will submit claims for services directly to CRL.

\*The LabOne programs are not available to insureds in the MAMCO/Berkshire Health Network.

#### **Change to Calendar Year:**

- The Preventive Medical (on page 6 of each brochure) has changed from a benefit year to a calendar year benefit. The Preventive Medical is included in the Select Plus Plan and is an optional benefit in the Economy and Select Plan.



# Product Enhancements

This insert is to be used with:

- Partnership Plan (PRB-0165)
- Professional Multi-Option Plan (PMO) (PRB-0463)
- CRL HSAdvantage Group Plan (PRB-0388)

## Employer Group Plan

### CRL HSAdvantage Group Plan (PRB-0388)

For effective dates on or after January 1, 2006.

#### SINGLE DEDUCTIBLES

Deductible amounts are applicable to chart on pages 5.

#### IN-NETWORK/OUT-OF-NETWORK

##### Individual or Single Coverage

- \$1,050
- \$1,700
- \$2,500

##### Family Coverage

- \$2,100
- \$3,350
- \$5,050

### Partnership Plan (PRB-0165)

The following additional Optional Prescription Drug Card and Mail-In Prescription Programs have been made available effective, May 1, 2003 for new Partnership plans:

#### Option #2

Retail (30-day supply):

- \$15 Generic
- \$25 Brand Formulary
- \$35 Brand Non-Formulary

Mail Order (90-day supply):

- \$30 Generic
- \$50 Brand Formulary
- \$70 Brand Non-Formulary

Mental Illness Drugs:

- 50% of covered charges up to a maximum of \$550 per calendar year

#### Option #3

Retail (30-day supply):

- \$10 Generic
- \$20 Brand Formulary
- \$30 Brand Non-Formulary

Mail Order (90-day supply):

- \$20 Generic
- \$40 Brand Formulary
- \$60 Brand Non-Formulary

Mental Illness Drugs:

- 50% of covered charges up to a maximum of \$550 per calendar year

The optional Prescription Drug Card and Mail-In Prescription reflected in the Partnership brochure will be Option #1. Effective May 1, 2003, the Mail Order for Option #1 will be for a 90-Day supply.

We will update the front of the Partnership Plan brochure to read: Recommended for employers with 10 or more employees.

#### Benefits for Specialized Situations:

- Remove the following language from Cosmetic Surgery/Treatment paragraph: "or disease that occurred or was first diagnosed while insured with us and".
- Remove the following language from the Accidental Injury to Teeth paragraph: "that occurs while insured".
- For employers with 51 or more employees (large employers), any calendar year or lifetime maximum described in the limitation does not apply to benefits paid for mental illness. Benefits for inpatient confinements are paid at the level stated in the limitation for mental illness up to a maximum of 30 days in any one twelve-month period.

#### General Exclusions:

- Update the Cosmetic Surgery/Treatment to read as follows: "For any cosmetic surgery/treatment, unless required to restore a part of the body which has been altered as a result of the following events and for which benefits would be payable: 1) accidental bodily injury, 2) surgery.
- Remove the "surgical repair of the eyelids" General Exclusion.
- Update the Treatment or Surgery of Teeth to: "For examination, Treatment or Surgery of the teeth, gums or direct supporting structure except for repair of Injury to sound natural teeth within (90) ninety days of the date of accident."
- Update the "suicide, attempted suicide or intentionally self-inflicted injury or sickness" to: resulting from any suicide, attempted suicide or intentionally self-inflicted Injury or Sickness, unless resulting from an act of domestic violence or covered medical condition, including Mental Illness.

### Partnership Plan (PRB-0165), PMO Plan (PRB-0463)

The LabOne Lab Card and LabOne Select Programs are offered\* as voluntary, member-driven cost containment programs designed to compliment the health plan, yet not replace the lab benefits under the plan.

If an insured has a deductible of \$1,000 or less they have the LabOne Lab Card Program available to them. This program provides outpatient lab services and specimens for covered services at **no charge** to the insured. The insured pays no deductible, no copayment and no coinsurance for lab services when using LabOne.

If an insured has a deductible greater than \$1,000 they have the LabOne Select Program available to them. This program provides outpatient lab services and specimens for covered services at **reduced** costs. The services will be subject to the lab benefit under the health plan, but out-of-pocket expenses will be reduced when using LabOne.

All an insured needs to do to take advantage of the LabOne Programs is simply show his or her LabOne card to the doctor and request that lab work or specimens be sent to LabOne for processing. The doctor customarily collects the specimens and calls LabOne for pickup. If a doctor is unable to collect the specimen, LabOne has contracted draw sites available.

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