



Renewal Date: July – December 2025

REQUIRED UNIFORM MODIFICATION NOTICE FOR LARGE GROUP EMPLOYERS

Important: Legal Notice Regarding Changes to Your Group Health Plan to Take Effect at Your Next Renewal

Your group health insurance coverage is coming up for renewal. The following changes, which may also include language clarifications, are required and will be implemented at your next renewal:

- The cost share for your first colonoscopy may have changed.
- Over-the-counter hearing aids are not covered.
- Definition of urgent care center includes entities which may include facilities and mobile urgent care units.
- The breast reduction exclusion does not apply to breast reduction surgery for the treatment of gender dysphoria.
- A discount program for certain product and services is available to eligible covered persons.
- Annual limits for presumptive and definitive drug testing are removed.
- The cost share for outpatient services such as electro-convulsive therapy, transcranial magnetic stimulation, psychiatric testing, and medication assisted treatment may have changed. See your Benefit Summary and/or Renewal Exhibit for the new cost share.
- The term intensive outpatient treatment has been changed to intensive outpatient program.
- The term transitional living is also known as supportive housing, including recovery residences.
- AbleTo Virtual Behavioral Health Therapy and Coaching program is discontinued.
- The mental health/substance-related and addictive disorders delegate (the delegate) administers benefits for mental health and substance-related and addictive disorders services. If the covered person needs assistance with coordination of care, locating a provider, and confirmation that services the covered person plans to receive are covered health care services, the covered person can contact the delegate.
- The exclusion section specific to mental health and substance-related and addictive disorders services has been removed. The following have been added as exclusions that apply to both medical and behavioral services: transitional, assisted, and

independent living services, educational counseling, testing and support services, and vocational counseling, testing and support services.

- The term autism spectrum disorder means a condition marked by enduring problems communicating and interacting with others, along with restricted and repetitive behavior, interests, or activities, and as listed in the current edition of the International Classification of Diseases section on Mental and Behavioral Disorders or the Diagnostic and Statistical Manual of Mental Disorders published by the American Psychiatric Association.
- One Pass Select provides a discounted fitness membership that is available for purchase by covered persons 18 and older. Grocery delivery is included as part of the gym membership purchase.
- The term unproven services may include services for medical and behavioral conditions. Determinations of unproven services based on well-designed randomized controlled trials or observational studies, include the following: well-designed systematic reviews (with or without meta-analyses) of multiple well-designed randomized controlled trial, individual well-designed randomized controlled trials, well-designed observational studies with one or more concurrent comparison group(s) including cohort studies, case-control studies, cross-sectional studies, and systematic reviews (with or without meta-analyses) of such studies. Medical and drug policies can be viewed on www.myuhc.com and liveandworkwell.com.
- Performance Funding program supports a single calculation of the funding arrangement for an employer across multiple policies, when the group has multiple policies.
- When benefits are available for infertility, treatment is limited to the following services: ovulation induction, insemination procedures, assisted Reproductive Technologies (ART), and pharmaceutical products for the treatment of infertility. Certain criteria must be met to be eligible for benefits.
- When coverage is available for weight loss surgery, you may be eligible if your body mass index (BMI) is greater than 40, or greater than 35 with complicating coexisting medical conditions such as sleep apnea or diabetes.
- Step therapy requirements can be satisfied through use of a pharmaceutical product or a prescription drug product.
- Therapeutic equivalent requirements can be satisfied through use of a pharmaceutical product or a prescription drug product.
- Prescription drug products used for cosmetic or convenience are excluded.
- Over-the-counter continuous glucose monitors are excluded.
- Certain prescription drug products that are packaged as unit dose, repackaged, or relabeled are excluded.
- Dollar limits for infertility prescription drug products are removed.
- Any cost-sharing changes are described in your renewal package.

Refer to the benefit documents for specific coverage details. Rates and/or benefits may be subject to regulatory approval. If the rates or products offered are changed as a result of the regulatory review process, we will advise you as soon as possible.

If you have any questions or would like to discuss, please contact me.

We're looking forward to another year of serving you and your employees.

