

Lifetime/Annual Dollar Limits Summary & Essential Health Benefits per the Patient Protection & Affordable Care Act (PPACA)

Law prohibits imposing annual limits on “Essential Health Benefits” and any lifetime dollar limits. The services covered in the medical plan will not change but any service designated as “essential” will no longer have an annual and/or lifetime dollar limit. These “essential services” as defined by the federal mandate include: Ambulatory services, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse services, prescription drugs, rehabilitative and habilitative care, laboratory services, preventative and wellness service and chronic disease management, pediatric services, including oral and vision care. Essential Health Benefits as required by Health Care Reform are included in your medical plan. Please visit www.excellusbcbs.com for a full listing of covered benefits. This list is subject to change based on additions and deletions from regulatory agencies.

*** These are notices we are required to share. However we do not have any additional information regarding this information.**