

HAWAII MEDICAL SERVICE ASSOCIATION
BLUE CROSS BLUE SHIELD OF HAWAII

HEALTH PLAN HAWAII PLUS

SUMMARY OF CHANGES EFFECTIVE JULY 1, 2010

HMSA periodically reviews your health plans to ensure that they provide your employees with quality health plan benefits in compliance with state and federal laws and are structured to best manage health care costs.

This notice contains a summary of the changes that will be made to your plan. Please use this document for general information only. It should not be used as the certificate for the plan. The July 2010 *Guide to Benefits* or plan certificate will contain complete information on these changes as well as, other benefits and applicable exclusions and limitations of your plan. In the case of a discrepancy between this summary and the language contained in the July 2010 *Guide to Benefits* or plan certificate, the July 2010 *Guide to Benefits* or plan certificate takes precedence.

Benefit Modifications

- **Mental Health and Substance Abuse Services.** Due to new federal regulations, copayments for the following behavioral health services will be changed:
 - Physician Visits – (office visit) - from \$15 to no copayment.
 - Physician Visits – (hospital outpatient) - from \$15 to no copayment.
 - Psychological Testing – (office visit) - from 10% of eligible charge to no copayment.
 - Psychological Testing – (hospital outpatient) - from 10% of eligible charge to no copayment.
 - Air Ambulance - from 20% of eligible charge to a \$75 copayment.
 - Ground Ambulance - from 20% of eligible charge to a \$75 copayment.