



APTIM Corp.  
Policy Number: 918814  
Renewal Date: 01/01/2025

## 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:

- By accepting benefits under the policy, members authorize and direct any person or institution that has provided services to them to furnish us with all information or copies of records relating to those services, including provider billing and provider payment records.
- UnitedHealthcare Rewards program may include administrative objectives as an activity target.
- The eligibility rules are requirements the group must use to determine who is eligible for coverage under the policy. The eligibility rules must be applied consistently and can be found in the policy, in the group application and within the certificate of coverage.
- A summary of the applicable provisions of the Consolidated Appropriations Act, including the No Surprises Act, is included.
- Allowed amounts determined for non-emergency covered health care services received at certain network facilities from out-of-network physicians include non-ancillary services that have satisfied the notice and consent criteria but unforeseen, urgent medical needs arise at the time the services are provided.
- The limitation for cognitive rehabilitation therapy only being covered if medically necessary following a post-traumatic brain injury or stroke is removed.
- The mental health care and substance-related and addictive disorders services language has been modified to align with the American Society of Addiction Medicine (ASAM) standards, which establish treatment criteria for addictive, substance-related and co-occurring conditions.
- Benefit for voice modification therapy and/or voice lessons for gender dysphoria are subject to applicable speech therapy visit limits as described under Habilitative Services and Rehabilitative Services - Outpatient Therapy.
- The cost share for Intensive Behavioral Therapy (IBT) may have changed. The most common IBT is Applied Behavior Analysis (ABA). See your Benefit Summary and/or Renewal Exhibit for the new cost share.

- One Pass Select provides a discounted fitness membership and is available for purchase by covered persons 18 and older.
- The Real Appeal weight loss program is available for eligible covered persons age 18 years and older.
- Biomarker testing for the purposes of diagnosis, treatment, appropriate management, or ongoing monitoring of a disease or condition when the test is supported by medical and scientific evidence is a covered benefit.
- Presumptive and definitive drug test limits are removed.
- For group sizes 51-99, the Administrative Services exhibit in the policy is no longer embedded.
- Health care services for human organ transplant or post-transplant care is not covered when the transplant operation is performed in China, or another country known to have participated in forced organ harvesting or the human organ to be transplanted was procured by a sale or donation originating in China or another country known to have participated in forced organ harvesting.
- Certain preventive care immunizations are covered under the pharmacy benefit.
- Your right to request an exception for contraceptives has been added as section 5.
- 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.