

Appendix C.

1) Required changes to current benefit structure (Appendix B)

- a) Add/change annual deductibles to the following:
 - i) \$100 tier 1
 - ii) \$350 tier 2
 - iii) \$500 tier 3
- b) Change the tier 3 coinsurance from 20% to 40% of Reasonable Charge
- c) Add the following copays to the “Emergency Room Expenses” benefit:
 - i) \$75 tier 1
 - ii) \$150 tier 2
 - iii) \$250 tier 3
- d) Change the following benefits:
 - i) Remove “Women’s Health Benefit” (coverage of mammograms should be covered per state mandate)
 - ii) Remove “Allergy Testing Expenses”
 - iii) Change the “Immunizations Expenses” coverage to only include the following UK required immunizations (Covered only when performed at UHS and only for students)
 - (1) Measles
 - (2) Mumps
 - (3) Rubella
 - (4) Polio
 - (5) Varicella
 - (6) Tetanus
 - (7) Diphtheria
 - (8) Pertussis
 - (9) Hepatitis B
 - (10) Meningococcal Meningitis

2) Additional required benefit quote

Offeror will submit a stand-alone estimated percentage cost impact of increasing the “Surgical Benefits—Outpatient” maximum from \$10,000 to \$25,000 per condition, per policy year. This quote does not need to be included in premium rate requests outlined in section 4.9.