

Preferred Health Systems Insurance Company
PPO Plan Changes
for Health Care Reform

Preventive Care

- 100% Coverage (no copayments)
- List of Preventive Care Services is subject to change as additional guidance is issued for Health Care Reform

Emergency Room

- One-Level Cost Share no matter where emergency services are rendered

Mental Health and Substance Abuse – Outpatient

- Biologically Based Mental Illness is covered as any other mental health service

Dependent Child Age – to age 26

Lifetime Maximum – No limit

Annual Dollar limits changing to Visit limits for:

- Outpatient Speech Therapy
- Outpatient Rehabilitation
- Spinal Manipulation Services

No dollar limits apply for:

- Durable Medical Equipment
- Disposable Medical Supplies
- Home Health Care

Oral Surgery and Related Services

- Services for accidental injury to sound, natural teeth dollar limit does not apply to dependents under 18 years of age.

PHS retains the right to adjust benefits as necessary to comply with changes in any federal or state law, statute or regulation, including but not limited to the federal Patient Protection and Affordable Care Act, as amended.