Second Amendment to the New Hampshire School Health Care Coalition Health Benefits Booklet

WHEREAS, the New Hampshire School Health Care Coalition (the "Plan Sponsor") sponsors the SCHOOLCARE Health Benefits Plan, effective July 1, 2019 (the "Plan"); and

WHEREAS, Section 16c of the Plan reserves to the Plan Sponsor the right to amend the Plan; and

WHEREAS, the Plan Sponsor wishes to amend the Plan with respect to clarifying coverages.

NOW THEREFORE, the Plan is amended effective July 1, 2021 as follows:

Section 1. Introduction – Important Information, added as follows:

Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA) - Non-Quantitative Treatment Limitations (NQTLs). Federal MHPAEA regulations provide that a plan cannot impose a Non-Quantitative Treatment Limitation (NQTL) on mental health or substance use disorder (MH/SUD) benefits in any classification unless the processes, strategies, evidentiary standards, or other factors used in applying the NQTL to MH/SUD benefits are comparable to, and are applied no more stringently than, those used in applying the NQTL to medical/surgical benefits in the same classification of benefits as written and in operation under the terms of the plan.

Non-Quantitative Treatment Limitations (NQTLs) include:

- Medical management standards limiting or excluding benefits based on Medical Necessity or whether the treatment is experimental or investigative;
- Prescription drug formulary design;
- Network admission standards;
- Methods for determining in-network and out-of-network provider reimbursement rates;
- Step therapy a/k/a fail-first requirements; and
- Exclusions and/or restrictions based on geographic location, facility type or provider specialty.

A description of your plan's NQTL methodologies and processes applied to medical/surgical benefits and MH/SUD benefits is available for review covered persons at <a href="www.cigna.com/sp">www.cigna.com/sp</a>. To determine which document applies to your plan, select the relevant health plan product; medical management model (inpatient only or inpatient and outpatient) which can be located in this booklet immediately following The Schedule; and pharmacy coverage.

Section 3. Schedules of Benefits, the following addition applies to In-Network Medical Benefits:

**Transgender Services** coverage at the same level as other benefits (Physician, Facility and Professional Services) on your Plan.

Section 4. Benefits and Services, the following is added:

**R.** Transgender Services. See the Schedules of Benefits for other information regarding the Contract Year benefit allowance and Coinsurance requirements.

Coverage is provided for services related to gender transition, including gender reassignment surgery. Coverage when applicable includes behavioral counseling, hormone therapy, genital reconstructive surgical procedures, and initial mastectomy or breast reduction.

IN WITNESS WHEREOF, the Plan Sponsor has executed this Second Amendment as of this 9<sup>th</sup> day of August, 2021.

New Hampshire School Health Care Coalition
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