

CAHP HEALTH BENEFITS TRUST  
BENEFIT MODIFICATIONS FOR PLAN YEAR 2002

Basic Plan

1. Terminate CAHP Vision Service Plan (Actives will be transferred to State Vision Service Plan. Retirees will not have vision coverage).
2. Increase office visit copayment from \$10 to \$15 (waived for preventive care).
3. Eliminate coverage for laser eye surgery benefit.
4. Implement PPO specialty network for acupuncture and speech therapy, with copayments changed from current 10 percent (all providers) to 10 percent for PPO providers and 40 percent for non-PPO providers.
5. Change emergency care services:
  - Decrease outpatient hospital emergency care payment from 100 percent to 90 percent for PPO facility and emergency treatment.
  - Increase outpatient hospital non-emergency care payment from 50 percent to 60 percent for non-PPO facility and non-emergency treatment.
  - Decrease outpatient physician emergency care payment from 100 percent to 90 percent for PPO physician, emergency treatment by a physician and non-PPO provider at a PPO facility.
  - Increase outpatient physician non-emergency care payment from 50 percent to 60 percent for non-PPO physician.
  - Emergency room copayment remains at \$25 per visit (waived if hospitalized).
  - Decrease inpatient hospital emergency care payment from 100 percent to 90 percent.
6. Changes mandated by Federal mental health parity; details yet to be approved by the Trustees of the CAHP Health Benefits Trust.

Medicare Supplement Plan

1. Terminate CAHP Vision Service Plan.
2. Increase office visit copayment from \$5 to \$10.
3. Implement PPO specialty network for acupuncture and speech therapy.