



Client and Member Bulletin

RE: Coverage for Blood and Blood Derivatives

Please be advised that as a result of Public Law 32-325 that was signed into law on January 2, 2015, blood and blood derivatives is now a covered benefit under your group health policy.

This benefit is effective as of January 2, 2015 and is applicable to all NetCare fully insured groups.

In order to keep your premium rates affordable, the coverage for blood and blood derivatives will be on an 80/20 basis which means NetCare will pay for 80% of the covered charges and the member will be responsible for 20% of the covered charges.

If you are currently enrolled under the SmartChoice Deductible Plans, the annual deductible must be satisfied first before the plan pays 80% of covered charges.

This will be applicable to all benefit plans and will have an annual maximum limitation of up to \$50,000 per Contract Period.

Please feel free to contact our customer service center at 472-3610 if you should have any questions or need further information.

We appreciate and value your business and look forward to serving you.