

## **Seton Healthcare Network – Summary of Material Modification**

### **Seton Healthcare Network Employee Health Plan**

**Effective January 1, 2007**

#### **Introduction**

The purpose of this Summary of Material Modifications (SMM) is to notify you of important changes made to the Seton Healthcare Network Employee Health Plan (the Plan) effective January 1, 2007. You should take the time to read this information carefully and keep it with the copy of the Summary Plan Description (SPD) dated January 1, 2005, that was provided to you.

If there are any discrepancies between the information in this SMM and the official Plan documents, the terms of the Plan document will prevail.

Certain services are subject to authorization depending on which benefit option you select. Please contact the Plan Administrator for the Plan's authorization requirements.

The important changes to the plan are as follows:

#### **Glossary:**

Dependent

Section (a) of this term is replaced with this new Section (a)

(a) the Eligible Employee's lawful spouse (according to Texas law). Eligible Employees may be required to complete, sign and return an Affidavit of Marriage and/or to provide a valid marriage license showing date of marriage on or before date of enrollment. Eligible Employees who are parties to an informal marriage under Texas law (sometimes called "common law" marriage) and who propose to add their spouse will be required to complete, sign and return an Affidavit of Informal Marriage provided by the Plan Sponsor on or before the date of enrollment.

#### **Section 9: Plan and Contract Information**

##### **Plan Information**

The Plan Number is changed from 001 to 501

#### **Exhibit A: Medical Benefits and Exclusions and Limitations**

**Section H. Chemical Dependency and Detoxification Treatment is replaced with this new Section H.**

**H. Chemical Dependency and Detoxification Treatment**

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Coverage for chemical dependency treatment is available on the same basis as physical illness generally under the Plan, subject to the limitations and definitions of this subsection. Expenses for the treatment of chemical dependency have a lifetime maximum of three (3) separate series of treatments. A chemical dependency treatment series is a planned and organized program to promote chemical free status which may include different facilities or treatment modalities and is complete when the Participant is discharged on medical advice from inpatient detoxification, inpatient rehabilitation, partial hospitalization, or intensive outpatient therapy, or alternatively, when there is a lapse in treatment of, or failure to materially comply with the treatment plan for a period of thirty (30) days. The services rendered must be based on an individual treatment plan, and approved by the Plan. An order by a court or state agency is not an indication of medical necessity. The individual treatment plan, and utilization review of services provided under such plan, shall be in compliance with applicable federal and state regulations for detoxification, chemical dependency treatment and chemical dependency treatment centers.

#### **Inpatient Benefit**

Inpatient benefit is subject to the physical illness benefit limitations of the Plan.

#### **Residential Treatment**

Residential Treatment is a covered benefit when determined to be medically necessary for treatment of chemical dependency and subject to the following restrictions:

- Services must be based on an individual treatment plan; and
- Providers of services must be properly licensed and in-network

## **SETON Healthcare Network Employee Health Plan Medical Benefits –**

### **Exclusions and Limitations**

#### **Section A: Routine Health Services**

The following limitation is added to the plan:

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Disability determinations are limited to one per Participant per lifetime.