

13) Changes in Enrollee Benefits

Describe any changes in benefits for enrollees/insureds over the prior year, providing a description of benefits added or eliminated, as well as any aggregate changes as measured as a percentage of the aggregate claims costs. Provide this information for each of the following categories: hospital inpatient, hospital outpatient (including emergency room), physician and other professional services. Prescription drugs from pharmacies, laboratory services (other than hospital inpatient), radiology services (other than hospital inpatient), other (describe).

Point of Service (POS), Preferred Provider Organization (PPO) and Out-of-Area (OOA)

Non-Grandfathered (NGF) Plans Only

- 1. The following update was made pursuant to updates in federal HRSA Guidance regarding Anxiety Screening:**
 - a. Anxiety screening for adults 64 years or younger, including those who are pregnant or postpartum. (Please refer to your COI for a detailed list of the preventive benefits that are covered based on the ACA guidelines and your Schedule of Coverage.)
 - Cost Impact: This change has little to no impact on aggregate claims cost.
- 2. The following are updates for LG PPO HSA's NGF pursuant to IRS Guidance:**
 - a. Pursuant to IRS Notice 2023-2027, for COVID-19 home antigen tests and molecular tests, a deductible would be applicable under the Participating Provider Tier.
 - Cost Impact: 0.1 percent change of aggregate claims cost