

HAWAI'I MEDICAL SERVICE ASSOCIATION
BLUE CROSS BLUE SHIELD OF HAWAII

SMALL BUSINESS PLAN HEALTH PLAN HAWAII

SUMMARY OF CHANGES EFFECTIVE JANUARY 1, 2025

HMSA periodically reviews your health plans to ensure that they provide your employees with quality health plan benefits in compliance with state and federal laws and are structured to best manage health care costs.

This notice contains a summary of the changes that will be made to your plan. Please use this document for general information only. It should not be used as the certificate for the plan. The 2025 *Guide to Benefits* or plan certificate will contain complete information on these changes as well as other benefits and applicable exclusions and limitations of your plan. In the case of a discrepancy between this summary and the language contained in the 2025 *Guide to Benefits* or plan certificate, the 2025 *Guide to Benefits* or plan certificate takes precedence.

BENEFIT CHANGES

- **Cardiac Rehabilitation.** Cardiac rehabilitation will be covered at the same benefit level as the Physical and Occupational Therapy - Outpatient benefit.
- **Maternity Care - Routine Prenatal Visits and Postpartum Visits.** The one visit limit for postpartum visits will be removed. Maternity care visits for routine prenatal and postpartum care will be covered with no member copay.
- **Orthodontic Services to Treat Orofacial Anomalies.** The benefit limitation for Orthodontic Services to Treat Orofacial Anomalies will change from \$6,900 to \$6,930.
- **Physical and Occupational Therapy and Speech Therapy.** Services related to developmental delay may be covered in accord with HMSA's medical policies.