HAWAIʻI MEDICAL SERVICE ASSOCIATION
BLUE CROSS BLUE SHIELD OF HAWAII

SMALL BUSINESS PLAN PREFERRED PROVIDER PLAN - A

SUMMARY OF CHANGES EFFECTIVE JANUARY 1, 2024

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 2024 *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 2024 *Guide to Benefits* or plan certificate, the 2024 *Guide to Benefits* or plan certificate takes precedence.

BENEFIT CHANGES

- **Applied Behavior Analysis (ABA) Rendered by a Behavior Analyst Recognized by Us.** ABA services will be covered at the same benefit level as outpatient Behavioral Health - Hospital and Facility Services. This change complies with the Federal Mental Health Parity law which requires similar coverage and precertification for behavioral health services and similar services for other health conditions.

- **Orthodontic Services to Treat Orofacial Anomalies.** The benefit limitation for orthodontic services to treat orofacial anomalies will change from $5,500 to $6,900.

LANGUAGE CLARIFICATIONS

- **Recreational Therapy**. Recreational therapy and related programs are not covered and will be added to the Miscellaneous Exclusions section of the Guide to Benefits.