

Summary of Changes in Health Coverage

Everence Insurance Company, as agent of the plan, has prepared this summary on behalf of the Mennonite Educators Benefit Plan for Goshen College.

This summary briefly explains the changes made to the plan, effective July 1, 2020. For easy reference, the headings correspond to those listed in your Summary Plan Description. This summary is provided for informational purposes only. Please see your Summary Plan Description for complete details and information.

Schedule of Benefits

Plan Requirements – Total annual out-of-pocket maximum

The total annual out-of-pocket maximums for in-network services (deductible; coinsurance; office visit copays, Amwell copays, and prescription drug copays) have been increased to \$8,150 per person and \$16,300 per family.

Covered Services

Preventive Care Services – Adult Preventive Care Services

The plan now covers HIV preexposure prophylaxis (PrEP) for preventive use only, not treatment.

Preventive Care Services – Pediatric Preventive Care Services

Oral fluoride for children whose primary water source is deficient in fluoride is now covered for ages 6 months to 16 years, when prescribed by a physician.

Professional Provider Services

The plan covers virtual visits with non-Amwell physicians, subject to the normal cost sharing requirements for primary care physician and specialist office visits. Telephone consultations with non-Amwell physicians are not covered by the plan.

Exceptions & Limitations – What Is Not Covered

Illness, Injuries and Other Services

Non-emergency health services provided in a foreign country are no longer excluded by the plan.

Miscellaneous Plan Information

Plan Representative

The plan representative has been changed to Delores Johnson, Director of HR.

Sources of funding

The increased premium contribution requirement for employees and/or covered spouses who have not completed a routine physical exam within the required timeframe does not apply for the 2020-2021 plan year.