

SUMMARY OF MATERIAL MODIFICATIONS

To the Summary Plan Descriptions for the Creighton University Welfare Benefit Plans

Effective: May 1, 2016

Group Number: 714969

A Summary Plan Description (SPD) was published effective January 1, 2016. The following are modifications and clarifications that are effective May 1, 2016 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD.

In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

- A. *The Neurobiological Disorders - Autism Spectrum Disorder Services in the SPD, Section 6 – Additional Coverage Details is deleted in its entirety and replaced with the following:*

Neurobiological Disorders - Autism Spectrum Disorder Services

The Plan pays Benefits for psychiatric services for Autism Spectrum Disorder (otherwise known as neurodevelopmental disorders) that are both of the following:

- Provided by or under the direction of an experienced psychiatrist and/or an experienced licensed psychiatric provider.
- Focused on treating maladaptive/stereotypic behaviors that are posing danger to self, others and property and impairment in daily functioning.

These Benefits describe only the psychiatric component of treatment for Autism Spectrum Disorder. Medical treatment of Autism Spectrum Disorder is a Covered Health Service for which Benefits are available under the applicable medical Covered Health Services categories as described in this section.

Benefits include the following services provided on either an outpatient or inpatient basis:

- Diagnostic evaluations and assessment;
- Treatment planning;
- Treatment and/or procedures;
- Referral services;
- Medication management;

- Individual, family, therapeutic group and provider-based case management services;
- Crisis intervention;
- Partial Hospitalization/Day Treatment;
- Services at a Residential Treatment Facility; and
- Intensive Outpatient Treatment.

Enhanced Autism Spectrum Disorder Benefits

Covered Health Services include enhanced Autism Spectrum Disorder services that are focused on educational/behavioral intervention that are habilitative in nature and that are backed by credible research demonstrating that the services or supplies have a measurable and beneficial effect on health outcomes. Benefits are provided for intensive behavioral therapies (educational/behavioral services that are focused on primarily building skills and capabilities in communication, social interaction and learning such as *Applied Behavioral Analysis (ABA)*).

The Mental Health/Substance Use Disorder Administrator determines coverage for all levels of care. If an Inpatient Stay is required, it is covered on a Semi-private Room basis.

You are encouraged to contact the Mental Health/Substance Use Disorder Administrator for referrals to providers and coordination of care.

Please remember for Non-Network Benefits, you must notify the MH/SUD Administrator to receive these Benefits. Please call the phone number that appears on your ID card. Without notification, Benefits will be reduced by 20% of Eligible Expenses.

B. The following services are added and now require you to contact the Claims Administrator to provide prior notification:

Pre-service notification is also required for Benefits provided for Applied Behavioral Analysis (ABA).

50169443, Set 01, 02, 03, 05, 05, 07 – 06/06/2016