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Amendment to The University of Maine System HMO Choice Point of Service Health Plan for Early Retirees Under Age 65 Certificate of Coverage

Your Anthem Blue Cross and Blue Shield University of Maine System HMO Choice Point of Service Health Plan for Early Retirees Under Age 65 Certificate of Coverage (6321ME) is changed as stated in this amendment.

The “Table of Contents” is changed by removing the following language from the Claims Information subsection:

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The “Covered Services” section is changed as follows:

The “Surgical Services” provision is deleted in its entirety and replaced with the following:

Surgical Services

Benefits are provided for covered surgical procedures, including services of a surgeon, specialist, anesthetist or anesthesiologist, and for preoperative and postoperative care.

For covered surgeries, services of surgical assistants are payable as a surgery benefit if included on the list of payable Anthem surgical assistant codes. If you have questions about your surgical procedure, please contact your physician or Customer Service.

The “Definitions” section is changed as follows:

The definitions of “Accident Care”, “Creditable Coverage”, and “Medicare” are deleted and replaced with the following:

Accident Care Treatment of an accidental bodily injury sustained by the Member that is the direct cause of the condition for which Benefits are provided and that occurs while the insurance is in force.

Creditable Coverage (Prior Coverage) Coverage under an individual or group contract or policy that was in effect within 3 months before you were eligible for coverage under this Contract if you apply when initially eligible, or within 3 months of your effective date if you apply as a Late Enrollee. Creditable coverage includes Group or individual health insurance, Medicare, Medicaid, CHAMPUS, Indian Health Care Improvement Act, state health benefit risk pool, federal employees health benefit plan, qualified public health plan, the Peace Corps health benefit plan, S-CHIP, or a qualified foreign health plan. In calculating the period of Creditable Coverage, all periods of coverage under all types of Creditable Coverage are added together unless there is a consecutive 90-day or longer break in the time period the individual has Creditable Coverage.

Medicare The Health Insurance for the Aged Act, Title XVIII of the Social Security Amendments of 1965 as then constituted or later amended.

The “Definitions” section is further changed by adding the following to the definition of “Professional”:

- Licensed Marriage and Family Therapist
- Licensed Pastoral Counselor

The following definitions are added:

Effective Date The first day of coverage with Anthem Blue Cross and Blue Shield

Enrollment Date The first day of coverage or, if there is a waiting period, the first day of the waiting period.

All other terms, conditions, exclusions, and limitations of your Anthem Blue Cross and Blue Shield University of Maine System HMO Choice Point of Service Health Plan for Early Retirees Under Age 65 Certificate of Coverage (6321ME) apply to this amendment.



Nancy L. Purcell
Corporate Secretary
Anthem Blue Cross and Blue Shield