

Carrier Position and Resources on Travel Benefits Options

| Carrier | Fully-Insured | Level Funded | Self-Insured (ASO) | Are Travel Benefits Supported for Abortion Services |
|---------------------|--|--------------|---|--|
| <p>Aetna</p> | <ul style="list-style-type: none"> Travel and lodging is not an available option as Aetna is not filed for that benefit in the states | | <p>Currently reviewing the opinion and evaluating how best to support the coverage needs of clients and members, while remaining in compliance with the resulting law or regulations.</p> <ul style="list-style-type: none"> Will cover abortion services that are covered benefits in a member’s plan and that are provided in accordance with state law. We will not cover services that are prohibited by state law. Will continue to provide clients with the flexibility to choose medical and pharmacy benefits to best suit their needs. CSRs will explain what services are covered on a member’s specific plan, help member’s find an-in-network provider, and confirm whether a travel and lodging reimbursement is offered by their employer. CSRs cannot educate a member on what services are currently legally available in a particular state. To facilitate access to care, self-funded customers may choose to offer a travel and lodging reimbursement that can apply to: Abortion services only; Abortion, infertility, and gender affirming services or Any covered service (except services already managed by National Medical Excellence, Institutes of Excellence/Institutes of Quality and Gene Therapy) Account teams with customers who elect this travel and lodging reimbursement will be given a member communication and claim form that plan sponsors can distribute. | <p>Yes (ASO)</p> <p>The travel benefit supporting abortion services is currently only known for ASO plans.</p> |

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| Anthem CA | <ul style="list-style-type: none"> Continuing to evaluate the ruling to determine the impact to fully insured clients. | | <p>Ability to implement benefits for abortion travel expenses, etc. can do so today. However, individual state laws may impact a members ability to obtain services. As we move forward, they may want to consider waiting until we fully understand each state's requirements and how that would impact an ASO client.</p> | TBD. |
| BlueShield CA | <ul style="list-style-type: none"> Abortion services are included in all fully insured portfolio plans, unless under exemption (e.g., religious), and are standard in self-funded plan designs unless otherwise specified. The benefit is available in all states except where services are restricted or prohibited. Under current California state law, surgical and medical (prescription drug) pregnancy termination services are a covered benefit. The following services are covered under the fully insured medical plan options: <ul style="list-style-type: none"> Elective and Medical Termination of Pregnancy (oral & surgical), Prescription Drug for Termination (RU-486 or another comparable drug) Plan B (Morning After Pill), Inpatient / Outpatient Facility, and Additional services (Urgent Care, ER, Ambulance, etc.). All are covered unless restricted by the state plans may only include coverage for in-network benefits, unless urgent or emergent care. | See Fully-Insured | <p>Self-funded groups may add a travel benefit to plan. Benefit will be subject to regulatory review. Details of benefit design may change.</p> <p>ASO groups will be responsible for funding any travel reimbursements under the program.</p> | <ul style="list-style-type: none"> Yes. As of 6/24/2022, for all fully insured and self-funded groups, travel and lodging benefits are available, unless the group elects to opt out of the provided member program. Travel reimbursement cannot exceed \$2,000 per pregnancy termination event; costs accrued by the member above the \$2,000 threshold are the member's responsibility. Lodging is not to exceed \$250 per day. Meals are not to exceed \$100 per day. Travel reimbursement is limited to pregnancy termination services and does not extend to travel to obtain fertility and/or other reproductive -type services. Members should refer to their Evidence of Coverage for pregnancy termination benefits coverage. |

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| Blue Cross Blue Shield of MA | <ul style="list-style-type: none"> • Yes. (Pending DOI approval) For employer groups 51+ FTE's. • Clients must actively opt-in for this benefit to apply and will need to sign an indemnification form. Reimbursed via a claim form. | | | Yes |
| Blue Cross Blue Shield of TX | <ul style="list-style-type: none"> • Currently evaluating ruling and impact to customers - will provide update | | | TBD |

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| Cigna | <ul style="list-style-type: none"> Travel benefit is not currently available for Fully insured groups, will be continually reviewed in the coming months. FI groups can add an off-renewal HRA. HRA would run on a short plan year then renew when the medical plan renews. HRA would require underwriting approval | See Self-Insured | <ul style="list-style-type: none"> 3 different travel plan options available. See more info for benefit, cost, & eligibility specifications. Each offering is not customizable at this time. Travel cannot be offered on any services that are carved out. Members must travel to nearest INN provider within 60-100 miles. 10K cap , no option to adjust. If client goes with organ transplant and gene therapy, there is a separate \$10K cap. These benefits are not adjustable Requires hold harmless agreement. Reimbursed via a claim form. Clients with Cigna level funded contracts that elect to purchase the travel coverage should know that the travel coverage claims will not count towards the stop loss. i.e., the client will be liable for the travel coverage claims beyond their maximum liability / premium they pay each month. | <ul style="list-style-type: none"> Yes 3 different travel plan options available. |

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| Premera | <ul style="list-style-type: none"> Currently evaluating ruling and impact to customers - will provide update | | | TBD |
| Kaiser CA | <p>There are currently no changes with respect to pregnancy termination services</p> <p>Current Plan Coverage:</p> <ul style="list-style-type: none"> Elective and Medical Termination of Pregnancy (oral & surgical) Covered under "Family Planning Services" Prescription Drug for Termination (RU-486 or other comparable drug is covered under the termination service copay) Plan B (Morning After Pill) Subject to Rx Copay Inpatient / Outpatient Facility Copays (If Applicable) Additional services are subject to the applicable plan copay (Urgent Care, ER, Ambulance, etc.) Elective and therapeutic abortions are covered in all commercial plans. Beginning January 1, 2023, California law requires Kaiser Permanente to provide coverage for abortion and abortion related services, including pre-abortion and follow-up services without imposing a deductible, coinsurance, copayment, or any other cost-sharing requirement. For a Health Savings Account (HSA) qualified high deductible health plans (HDHPs), the cost-sharing limits apply once an enrollee's deductible has been satisfied. | | | Currently, in all states that Kaiser Permanente operates in, there are no restrictions on abortion benefits. This means that members would not need to access travel and lodging benefits at this time. In any state where restrictions become applicable, we will work to support the delivery of these benefits to our members as permitted by law. |

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| <p>Regence Blue Shield</p> | <ul style="list-style-type: none"> • Currently evaluating decision to understand potential impact to members. Standard Medical travel product for self-funded, Optiflex, and fully insured groups who wish to either add or enhance a general medical travel benefits is available. Medical travel product will be available beginning 7/1/22, can be added mid-year or at plan renewal. See more info for additional details. • Medical travel benefit is limited to \$4k per calendar or plan year. (\$2k limit also available for self-funded accounts). • Off-renewal changes will assess a \$2k change fee. | | <p>See Fully-Insured</p> | <p>TBD.</p> |

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| <p>UHC</p> | <ul style="list-style-type: none"> Policy makers are still reviewing the impact of the court's decision and how it will affect both our fully insured business as well as our level-funded. Currently there is no option to purchase a travel benefit. See more info for additional details. | <p>See Fully-Insured</p> | <p>Case by case basis the request can be made for client to add travel and lodging for abortion to the plan under the travel and lodging benefit for other services like transplants.</p> <ul style="list-style-type: none"> Client will need to get approval to add. There could be an annual maximum of \$500-\$2,000. No Lifetime Maximum Lodging Per Diem (for patient or caregiver if patient is in hospital) is \$50 per day No Meals/Food coverage 50-200 miles one way from the member's home address- may be able to request more mileage here Servicing provider can be INN or OON- can request INN only Deductible needs to be met before the benefit applies This could be administered by UHC for Self-Funded clients Members are required to submit the UnitedHealthcare standard Travel & Lodging claims form with valid receipts to obtain reimbursement. Receipts must be submitted within one year of when the expense was incurred. Automobile mileage (reimbursed at the IRS rate) for the most direct route between the patient's home and the location of the facility where the services are provided | |