

# Summary of Material Modifications Amendment #10

## To the Revised April 1, 2015 Summary Plan Description of The Affiliated Physicians and Employers Health Plan

I. Effective January 1, 2017 for all Enrolled Groups, the plan will include coverage for Bereavement Counseling (including hospice bereavement) as an outpatient visit:

Section titled "Medical Benefits What's Covered", beginning on page 19, has been amended as follows:

### MENTAL HEALTH AND SUBSTANCE ABUSE

The Plan complies to the federal law known as the Mental Health Parity and Addiction Equity Act of 2008, which requires that benefits provided for Mental Disorder and Substance Abuse disorders are consistent with benefits provided under the plan's general medical/surgical coverage.

The Plan covers the following Mental Disorder and Substance Abuse services. To receive the network level of benefits, services must be provided by an In-Network Physician at the provider's office or at an In-Network Substance Abuse center.

Bereavement Counseling (including hospice bereavement) is covered as an outpatient office visit.

II. Effective January 1, 2017 for all Enrolled Groups, the Tier 2 Emergency Room Services benefit for Plans X & Y will be the same as the Tier 1 benefit:

Section titled "Schedule of Benefits", beginning after page 80, has been amended as follows:

Plan	Tier 1	Tier 2
Plan X: Community Care Health Plan - NJ Network Only (Silver)	\$100 copay/visit, then \$500 Emergency Room deductible, then 100% (copay waived if admitted)	\$100 copay/visit, then \$500 Emergency Room deductible, then 100% (copay waived if admitted)
Plan Y: Community Care Health Plan - NJ Network Only (Bronze)	You pay \$100 copay/visit, then subject to the deductible, then 100% (Copay waived if admitted)	You pay \$100 copay/visit, then subject to the deductible, then 100% (Copay waived if admitted)

