



The Medical Plan of the Presbyterian Church (U.S.A.) is undergoing some changes. Maximize your benefits by reviewing these changes to ensure that you understand how they affect active Plan members.

Change for a Reason

The upcoming changes to the Medical Plan are happening for good reasons. Together they:

- Improve Plan design, making your benefits easier to understand
- Offer you greater control over your coverage
- Ensure compliance with federal regulations
- Encourage you to be a good healthcare consumer

What's New

- **Changes to out-of-pocket costs** — Your out-of-pocket costs, including deductibles and copayments, will change for both medical and surgical care and prescription drugs, effective January 1, 2010. Some will decrease while others will increase. Details are available on Pensions.org (see below).
- **A new health management service provider** — Effective January 1, 2010, ActiveHealth Management® will replace and expand upon the services currently provided by CareAllies, including pre-certification, case management, and specialized support for individuals with certain chronic conditions. ActiveHealth Management also brings with it personalized online health information and support capabilities.
- **Expanded coverage for children with congenital developmental disabilities** — In response to an overture to the 218th General Assembly (2008), the Medical Plan will cover “habilitative” services for dependent children with developmental disabilities, including autism, Down syndrome, cerebral palsy, and spina bifida. Beginning January 1, 2010, covered services include specified therapies to promote growth and improve function.
- **A new dependent coverage waiver option** — Effective October 1, 2009, you can waive coverage for your spouse and/or dependent children provided they have comparable medical coverage through another employer or military services-related group healthcare plan. (Choosing this option will not affect the benefit dues paid by your employing organization.) See [Administrative Rule 206](#).
- **An increase in the maximum lifetime benefit** — To keep pace with changes in the cost of living, the maximum lifetime benefit payable under the Medical Plan for each member, spouse, and dependent child will increase from \$3 million to \$3.5 million, effective January 1, 2010.

You can find more information in the summer 2009 issue of [The Board Bulletin](#). You may also view the [Medical Plan Changes for Active Benefits Plan Members](#) e-learning module.

Questions?

Watch your mail over the next few weeks for a [special mailing](#) that provides additional details about the changes to your healthcare benefits. More information will also be sent to you by email and mail and will be posted to Pensions.org over the coming months.

You may also call the Board at 800-773-7752 (800-PRESPLAN) or contact us through [Pensions.org](#).