

**FOURTH MODIFICATION TO POINT OF SERVICE HEALTH
BENEFITS ADMINISTRATION SERVICES CONTRACT (POS)**

THIS FOURTH MODIFICATION AGREEMENT is made this 15th of July 2011 by and between CareFirst of Maryland, Inc. (Contractor) and the State of Maryland, acting through the Department of Budget and Management.

IN CONSIDERATION of the promises and the covenants herein contained, the parties agree to modify the Contract dated 18th of March, 2009, as amended by a First Modification dated July 1, 2009, a Second Modification dated October 8, 2009 and a Third Modification dated November 17, 2010 between the Contractor, and the State of Maryland acting through the Department of Budget and Management as follows:

1. (a) Effective July 1, 2011, the plan design for the Point of Service (POS) benefits option of the State Employee and retiree health and Welfare Benefits Program is amended in connection with the Patient Protection and Affordable Care Act (PPACA) of March 23, 2010 in the following manner:

Type of Service	In-Network Care	Out of Network Care
Lifetime Maximums	unlimited	unlimited
Organ Transplants – for cornea, kidney and bone marrow, Heart, heart-lung, single or double lung, liver and pancreas.	100% of allowed benefit with PCP referral	80% of allowed benefit after deductible
Lifetime Maximums	Unlimited	Unlimited
Preventive Services Immunization, in accordance with PPACA provisions – Flu shot one per plan year for all ages	100% of allowed benefit	80% of allowed benefit after deductible
Preventive Services Physical Exams, in accordance with PPACA provisions – 1 physical examination and associated lab work per plan year, for ages 22 and over	100% of allowed benefit	Not covered
Preventive Services Child Care, in accordance with PPACA provisions – Birth through 30 months: 12 visits total 3 through 21 years: 1 visit per plan year.	100% of allowed benefit	Not covered
Preventive Services Mammography, in accordance with PPACA provisions –	100% of allowed benefit	100% of allowed benefit

Coverage for screening mammograms is in accordance with the Maryland State mandate and varies by age: 1 baseline screening (age 35-39); one mammogram each plan year (age 40 and above) Diagnostic mammograms have no age limitations or frequency restrictions		
Nutritional Counseling and health education tied to a chronic condition with appropriate Plan contact	100% of allowed benefit with PCP referral	80% of allowed benefit after deductible
Hearing Examinations and Hearing Aids For a child (age 0-18)	100% of allowed benefit for basic model hearing aid	Not covered 100% for basic model hearing aid for minor children (ages 0-18) as mandated by Maryland law. Including hearing aids per each impaired ear for minor children.

2. This Modification shall be interpreted and applied to permit the State Employee and Retiree Health and Welfare Benefits Program group health plan benefit options to comply with the Patient Protection and Affordable Care Act of 2010 and the applicable regulations promulgated thereto by the Federal Department of Health and Human Services, as well as the Maryland General Assembly HB 405 from the 2009 regular legislative session.

3. This Modification amends the Contract specifically as described herein. Except as specifically revised by the terms of this Modification, all of the terms of the Contract shall remain in full force and effect and shall apply to this Modification.

IN WITNESS THEREOF, the parties have executed this Fourth Modification.

CAREFIRST OF MARYLAND, INC.

STATE OF MARYLAND,
DEPARTMENT OF BUDGET
AND MANAGEMENT

[Redacted Signature]

[Redacted Signature]

By:

By:

T. Eloise Foster
Secretary

5/3/2011
Date

6/11/13
Date

[Redacted Witness Signature]

[Redacted Witness Signature]

Witness

Witness

Approved for form and legal
sufficiency this Monday May, 2010.

[Redacted Signature]

Assistant Attorney General