Missouri Special Notice

APPLIES TO:

Residents of Missouri

ELECTIVE ABORTION COVERAGE

Missouri law requires notification to members with coverage for elective abortions that they have a right to opt out of and not pay for that coverage if such coverage is contrary to his or her moral, ethical or religious beliefs.

WHAT YOU NEED TO KNOW

1. An optional rider for elective abortion has not been purchased by the group contract holder pursuant to VAMS section 376.805.

2. Your plan, however, may still have elective abortion coverage pursuant to state law or plan sponsor benefit elections. If you have questions whether your plan covers elective abortion, please call the number on your ID card.

3. An enrollee who is a member of a group health plan with coverage for elective abortions has the right to exclude and not pay for coverage for elective abortions if such coverage is contrary to his or her moral, ethical or religious beliefs.

WHAT TO DO IF YOU WANT TO EXCLUDE ELECTIVE ABORTION COVERAGE

If your plan covers elective abortions, you are a resident of Missouri, and you want to exclude this benefit based on moral, ethical or religious beliefs, you will need to contact your plan sponsor/employer. You will need to exclude this benefit at the time of your annual enrollment period.