



Missouri Special Notice

APPLIES TO:

Residents of Missouri

ELECTIVE ABORTION COVERAGE

Missouri law requires notification regarding whether an optional rider for elective abortion coverage has been purchased. The law also requires notification that a member has a right to opt out of and not pay for such coverage if such coverage is contrary to his or her moral, ethical or religious beliefs.

WHAT YOU NEED TO KNOW

1. You have not purchased an optional rider for elective abortion coverage pursuant to VAMS section 376.805.
2. Your plan, however, may still have elective abortion coverage pursuant to state law or your plan sponsor benefit elections. If you have questions whether your plan covers elective abortion, please call your Sales or Account Management Representative.
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.

PROCESS TO EXCLUDE ELECTIVE ABORTION COVERAGE

If a resident of Missouri wants to exclude the elective abortion benefit based on moral, ethical or religious beliefs, they will need to notify you that they would like to opt out. You will need to contact your Sales or Account Management Representative and provide them with a list of members who elect to exclude this benefit at the time of enrollment.