

**AMENDMENT #01-2020 TO THE  
GROUP INSURANCE COMMISSION  
SUMMARY PLAN DESCRIPTION**

This is an Amendment and Semi-Annual Notice of Changes to your Health New England, Inc. Summary Plan Description (“SPD”). Please keep this Amendment with your SPD as it changes the terms of that document. If specific terms of this Amendment differ from the terms of the SPD, the terms of this Amendment apply. This Amendment is effective January 1, 2020, unless noted below.

Your SPD is amended as follows:

<b>Benefit, Program, or Requirement</b>	<b>Description</b>
<b>Behavioral Health Services: Partial Hospitalization Program (PHP) and Intensive Outpatient Program (IOP)</b>	<p><b>Section 3 – Covered Benefits – Behavioral Health and Substance Use Disorder Services</b></p> <p>The following is added to the SPD.</p> <p>To be covered, Partial Hospitalization Program (PHP) and Intensive Outpatient Program (IOP) services must meet certain requirements. They must offer clinically intensive programming within a state licensed health care facility. That facility must use evidence-based treatment modalities for at least a certain number of hours per day. At least five hours per day is required for PHP. At least three hours per day is required for IOP.</p> <p><b>Clarification</b></p>
<b>Cologuard</b>	<p><b>Section 4 – Exclusions and Limitations</b></p> <p>The item below is removed from the list of exclusions</p> <ul style="list-style-type: none"> <li>• Cologuard</li> </ul> <p><b>Section 6 – Claims, Prior Authorization and Appeals Procedures</b></p> <p>The item below is added to the list of items requiring Prior Authorization</p> <ul style="list-style-type: none"> <li>• Cologuard</li> </ul> <p><b>Clarification</b></p>

*All other terms and conditions of this SPD remain in full force and effect.*