

For Group Health Plans

This information gives you a quick look at changes to your benefit plan starting on your group's anniversary, unless a different date is listed. This summary is just for your reference and doesn't decide if your health care costs will be paid. Your benefit plan book explains your coverage in full detail. If you have questions about your benefits or this summary, Member Services is happy to help. You can find their phone number and address on the back of your member ID card.

Cost-share changes

Certain cost-sharing amounts have changed. The new cost-sharing amounts can be found in the benefit plan and may be in the Summary of Benefits and Coverage (SBC).

Modification to categorization of chiropractors

Chiropractors are now considered primary care providers instead of specialists. This change makes payment rules more consistent and matches how chiropractic care is given. Because of this update, you may pay lower copays when you visit a chiropractor.

Modifications to covered services

- **Mental health and substance use service coverage**
 - BCBSND revised language regarding paying out-of-state providers for mental health and substance use services. This change helps make the rules easier to understand and more consistent. You are still covered based on standard rules no matter where your provider is located.
 - BCBSND also updated language to use the term "mental health" instead of "psychiatric." There are no changes to coverage or benefits - just more commonly used, clearer wording.
- **TMJ treatment limits**

The effective date of this benefit change is Jan. 1, 2026. BCBSND removed lifetime limits on temporomandibular joint (TMJ) treatments, such as surgeries and splints. Your coverage will depend on what care is medically needed, not on a set number of procedures. This change helps you get the right care.
- **Additional breast cancer screenings**

BCBSND expanded breast cancer screening benefits. If a screening mammogram is unclear, you can now get follow-up imaging, biopsies and lab tests as part of your preventive care. This means you can finish the full screening process without surprise costs. This change helps catch cancer earlier and follows national standards for preventive care.
- **Revision to case management**

BCBSND revised information on case management. You will now find case management explained in Section 2 Covered Services of the benefit plan book.

Precertification modifications

- **Clarifying precertification**

The effective date of this benefit change is Jan. 1, 2026. BCBSND updated plan materials to make it clear that some services need precertification even if they are handled through the BlueCard Program. If precertification isn't done ahead of time, the service may not be covered. This change helps you better understand when coverage could be affected.

- **Precertifications and appeals**

The effective date of this benefit change is Jan. 1, 2026. BCBSND updated language to make precertifications and appeals easier to understand. Urgent requests must be answered within 72 hours. Non-urgent requests must be answered within seven days, or they'll be automatically approved. These changes help you get care faster with less confusion.

Enrollment and eligibility updates

- **Updating plan eligibility rules**

To make it clearer, BCBSND updated plan rules on how you stay eligible for coverage, such as how to pay your premiums, when to report changes, and how special enrollment works. The updates also explain BCBSND's right to take back payments made for services that shouldn't have been covered. These changes help make the rules easier to understand and follow.

- **Qualifying events documentation**

BCBSND removed requirements for employers to send paperwork for events, such as marriage or the birth of a child. Instead, you need to let your employer know the event happened to qualify for a special enrollment period. This change is part of a larger effort to make benefit materials clearer and more consistent. Your employer should still collect documents for their own records, but they don't need to be submitted to BCBSND.

Substance use treatment records

The effective date of this benefit change is Feb. 16, 2026. There are new federal rules that improve how substance use treatment records are shared and protected that BCBSND has implemented. For treatments for substance use, you will need to sign a consent form that lets your treatment and billing information be used like other health records. This helps doctors and insurance companies work together to give better care. Even with this consent, your privacy is still protected - your records can't be used in court or legal cases without your permission. These changes make it easier to coordinate care while keeping your personal health information safe.