Amendment to Plan of Benefits

For Employees of: Yale Health Plan – Student Travel Plan
[Master Services] [Administrative Services] [Agreement] [Contract] No.: 866203

Effective as of the first day of the plan year that begins in 2019, the following changes have been made to your Booklet. The definition of recognized charge and the reimbursement policies now appearing in the Glossary section have been revised.

If your claim for professional services was not received from a National Advantage Program (NAP) provider, or if a claim specific rate or discount wasn’t negotiated by Aetna or a third-party vendor, the recognized charge for specific services or supplies will be the out-of-network plan rate, calculated in accordance with the following:

<table>
<thead>
<tr>
<th>Service or Supply</th>
<th>Out-of-Network Plan Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional services</td>
<td>An amount determined by Aetna, or its third-party vendors, based on data resources selected by Aetna, reflecting typical competitive charges and/or payments for a service, adjusted for the geographic area in which the service was provided.</td>
</tr>
</tbody>
</table>

In the event you receive a balance bill from a provider for your out-of-network service, Patient Advocacy Services may be available to assist you in certain circumstances.

We reserve the right to apply our reimbursement policies to all out-of-network services including involuntary services. Our reimbursement policies may affect the recognized charge. Our reimbursement policies may consider:

- The Centers for Medicare and Medicaid Services’ (CMS) National Correct Coding Initiative (NCCI) and other external materials that say what billing and coding practices are and are not appropriate
- Generally accepted standards of medical and dental practice
- The views of physicians and dentists practicing in the relevant clinical areas
- Aetna’s own data and/or databases and methodologies maintained by third parties.

Amend: Recognized Charge
Issue Date: October 1, 2019