

SUMMARY PLAN DESCRIPTION LANGUAGE

Summary Plan Description Language: Obesity (Screening)

Covered Screening

Screening for obesity is a covered benefit and may include measurements and calculations relating to body mass index (BMI) and waist circumference.

Initiation, Cessation, and Interval

Screening is covered for all beneficiaries aged 2 and above once per calendar year. More frequent screening is covered, if medically indicated.

Summary Plan Description Language: Obesity (Counseling)

Covered Counseling

Intensive counseling (2 or more person-to-person individual or group sessions per month, for at least 3 months) is a covered benefit for beneficiaries aged 18 and older who meet criteria for obesity (BMI > 30).

Initiation, Cessation, and Interval

Six (6) counseling sessions are covered per calendar year. Additional sessions are covered, if medically indicated.

Summary Plan Description Language: Obesity (Treatment)

Covered Treatment Medications

All FDA-approved medications for the treatment of obesity or weight loss are covered. Coverage is reserved for beneficiaries with a BMI higher than 30 and beneficiaries with a BMI of 27 to 29 who also have at least one additional major risk factor for cardiovascular disease. Coverage for medication is contingent on physician monitoring and participation in an individual or group counseling program.

Procedures

Surgical treatment procedures are covered. Coverage is reserved for beneficiaries aged 18 and older with class III obesity (BMI exceeding 40) and beneficiaries with class II obesity (BMI of 35 or higher) who also have at least one obesity-related illness. All obesity-related surgical procedures are subject to pre-authorization requirements.

Initiation, Cessation, and Interval

The duration of treatment is determined by the type of medication used and its dosage. Coverage is provided for medications and surgery, as prescribed by a clinician.