

SUMMARY OF MATERIAL MODIFICATIONS

To the Summary Plan Description for San Francisco Health Services System Retroactively Effective January 1, 2020

A Summary Plan Description (SPD) was published effective January 1, 2020. The following are modifications and clarifications that are retroactively effective to January 1, 2020 unless otherwise stated. These modifications and clarifications are intended as a summary to supplement the SPD. It is important that you keep this summary with your SPD since this material plus the SPD comprise your complete SPD. In the event of any discrepancy between this Summary of Material Modifications (SMM) and the SPD, the provisions of this SMM shall govern.

For All Plans:

Section 6: Additional Coverage Details	
Under Heading:	The Following language in red text is added to this section for clarification purposes:
Rehabilitation Services	<p>Rehabilitative Services Benefits are limited to:</p> <ul style="list-style-type: none"> ■ 60 visits per calendar year for physical, cognitive and occupational therapy combined; ■ 60 visits per calendar year for speech therapy; ■ 30 visits per calendar year for post-cochlear implant aural therapy; ■ 20 visits per calendar year for pulmonary rehabilitation; ■ 36 visits per calendar year for cardiac rehabilitation; and ■ \$1,000 per calendar year for Chiropractic/Manipulative Treatment. Spinal manipulation by any provider type counts toward this maximum. <p>These visit limits apply to Network Benefits and Non-Network Benefits combined.</p>