

# Essential Health Benefits Benchmark Plan Update

Last Updated: October 24, 2024

Benefits	New	Modifications related to nondiscrimination and compliance with 45 CFR §156.125
<b>Hearing Aids</b>	Adds hearing aid benefit that includes an annual hearing exam and one hearing aid per ear with hearing loss every three years.	
<b>Human Donor Milk</b>	Adds coverage for human donor milk. Includes medically necessary human donor milk in an inpatient setting for an infant who is medically or physically unable to receive maternal human milk.	
<b>Artificial Insemination</b>	Adds artificial insemination in vivo benefit. Covers placement of sperm into the cervix or uterus to achieve a pregnancy. Includes simple sperm preparation such as sperm washing and isolation. Does not include donor semen or eggs, or services related to procuring or storing these materials.	
<b>Infertility treatment</b>		Clarifies that preliminary infertility evaluation and diagnosis is covered and may be required prior to receiving artificial insemination benefit coverage.

<b>Rehabilitation Services</b>		<ul style="list-style-type: none"> <li>• Covers neurodevelopmental therapy and rehabilitation services to treat the same condition.</li> <li>• Clarifies that outpatient rehabilitative speech, occupational, and physical therapy services combined are limited to a maximum of 25 visits per Member per Calendar Year.</li> </ul>
<b>Foot care (Routine)</b>		<p>Expands coverage of routine foot care services, including treatment of corn and calluses, trimming of nails, and foot care appliances for preventive care when medically necessary. Previously limited to people with a diagnosis of diabetes.</p>
<b>Acupuncture</b>		<p>Removes yearly visit limitation for acupuncture care.</p>
<b>Pediatric Dental – Major Dental Services – Crowns and crown build-ups</b>		<p>Removes age limit for permanent indirect crowns. Covers an indirect crown in a five-year period, per tooth, for permanent anterior teeth that are fully erupted anterior teeth.</p>