

SPECIAL NOTICE REGARDING REFERENCES TO YOU ARE RESPONSIBLE FOR.

Effective January 1, 2022, your Member Handbook is amended by the following changes. The information under Responsibility for Payment is deleted in its entirety and is replaced with the following:

Responsibility for Payment

When	Cost
You are responsible for:	<ul style="list-style-type: none">• Your Copayments or Coinsurance for approved <u>Covered Services</u> until you meet the <u>MOOP</u>.• The cost of services provided by a doctor or <u>Facility</u> without an authorized <u>Referral</u>.• The cost of services not included in your GlobalHealth <u>Plan</u> benefits.<ul style="list-style-type: none">○ The care is not covered according to this <i>Member Handbook</i>.○ The care is listed in the <u>Excluded Services</u> and Limitations section.• Full billed charges when:<ul style="list-style-type: none">○ The services were non-covered services;○ The services were not urgent or an emergency, received <u>Out-of-network</u>, and not authorized by us; or○ You obtained the services through your own <u>Fraud</u>.
You are not responsible for:	<ul style="list-style-type: none">• Any amounts we owe a <u>Provider</u> for approved <u>Medically Necessary</u> services that are covered by this <u>Plan</u>.• Any amounts requested as <u>Balance Billing</u> (after we have paid the contracted <u>Allowed Amount</u>), provided that:<ul style="list-style-type: none">○ The services were <u>Covered Services</u>;○ The services were approved by us;○ The services were provided by a <u>Network Provider</u>; and○ You have paid your required <u>Cost-share</u>, if any.

Except as amended, your Handbook remains unchanged.

PLEASE KEEP THIS NOTICE WITH YOUR MEMBER HANDBOOK FOR FUTURE REFERENCE.