

# 2025 Summary of Benefit Plan Updates



## Large group self-funded non-grandfathered BlueSaver health plans

The following information provides a summary of benefit plan changes effective on your group's anniversary. This summary should not be used to determine whether health care expenses will be paid. The written benefit plan governs the benefits available. For any questions regarding the benefit plan provided with this summary, please contact Member Services at the address or telephone number on the back of your ID card.

### Cost-sharing changes

Certain cost-sharing amounts have changed. The new cost-sharing amounts can be found in the benefit plan and may be in the Summary of Benefits and Coverage (SBC).

### Plan name and network changes

Due to the traditional BlueSaver network changing to the BlueCard PPO Health Care Providers network, the product will now be called BlueSaver PPO. It will have coverage for both in-network and out-of-network services with robust coverage in and out of North Dakota. Members can utilize the Find a Doctor tool on bcbsnd.com to determine if their provider(s) are in network.

## Plan updates

### Benefit

- **Addition of the FlexAccess pharmacy program**  
Specialty copay solution that assists members with enrolling in manufacturer assistance programs for specialty drugs.
- **Removal of detoxification exclusion**  
The benefit exclusion for clinically managed residential treatment detoxification, including social detoxification is removed. Social detoxification will now be a covered service.
- **Updated visit limits for services with behavioral health diagnosis**  
If related to mental health or substance use diagnosis, there will be no visit limits for Skilled Nursing Facility and Bariatric Surgery. Limits will remain in place for a medical diagnosis.

### Precertifications

- **Additions to precertification list**
  - Minimally invasive fixation / fusion of the sacroiliac joint.
  - Hypoglossal Nerve Stimulator
- **Removal of precertification requirement**
  - Positron Emission Tomography (PET) scan
  - Repetitive Transcranial Magnetic Stimulation (rTMS)
  - Surgical treatment of obstructive sleep apnea
  - Targeted Case Management.

### Benefit plan description language

- **Nonparticipating claims languages**  
Language updated to clarify how payment is calculated when a member receives services from nonparticipating providers.
- **Retro cancel / rescission language and process**  
Language clarification updates were made to the retro cancel / rescission process.
- **Substance use verbiage**  
Language in material will be changed from substance abuse to substance use.

## **Eligibility**

- Becoming a US citizen will now be a qualifying event.
- Adoption or legal guardianship enrollment during open enrollment will not require legal documentation.
- The natural parent no longer needs to be covered on the plan for a stepchild to be covered.

This health plan is that of your employer. Blue Cross Blue Shield of North Dakota is serving only as the Claims Administrator.