Coverage for Contraceptive Drugs and Devices and Family Planning Services

A. General.
This rider amends the benefits of Your Policy and provides Coverage for the following:

- We Cover contraceptive drugs or devices or generic equivalents approved as substitutes by the FDA. The contraceptive drug or device must be prescribed for You by a Provider that is legally authorized to prescribe pursuant to applicable law. You may have an initial three-month supply of a contraceptive drug or device dispensed to You. For subsequent dispensing of the same contraceptive drug or device, You can have the entire prescribed supply (of up to 12 months) of the contraceptive drug or device dispensed at the same time. Certain contraceptive drugs and devices may require an office visit, such as drugs or devices that require injection or insertion. We also Cover family planning services which consist of FDA-approved contraceptive methods prescribed by a Provider, counseling on the use of contraceptives and related topics, and sterilization procedures for women. Such contraceptive drugs or devices, office visits, family planning services and sterilization procedures are not subject to Copayments, Deductibles or Coinsurance when provided in accordance with the comprehensive guidelines supported by HRSA and items or services with an “A” or “B” rating from USPSTF and when provided by a Participating Provider. For other contraceptive drugs and devices, for an initial three-month supply, You are responsible for up to three (3) Cost-Sharing amounts and You are responsible for [up to nine (9) Cost-Sharing Amounts for the remaining supply of a 12 month prescription. For a subsequent 12 month dispensing of the same contraceptive drug or device, You are responsible for up to twelve (12) Cost-Sharing amounts.

- We Cover vasectomies subject to Copayments, Deductibles or Coinsurance.

- We do not Cover services related to the reversal of elective sterilizations.

B. Controlling Policy.
All of the terms, conditions, limitations, and exclusions of Your Policy to which this rider is attached shall also apply to this rider except where specifically changed by this rider.