



Independence Blue Cross

CHIP Benefits Update

(Please keep this update with your CHIP Benefits Handbook)

Your Child's Membership Rights (page 35*) --- *effective July 18, 2016*

The eighth bullet, "The member has the right to receive health care services without discrimination based on race, color, religion, gender, sexual orientation, or national origin" should be deleted and replaced by,

- "The member has the right to receive health care services without discrimination:
 - based on race, ethnicity, age, mental or physical disability, genetic information, color, religion, gender, national origin, source of payment, sexual orientation, or sex, including sex stereotypes and gender identity;
 - for medically necessary health services made available on the same terms for all individuals, regardless of sex assigned at birth, gender identity, or recorded gender;
 - based on an individual's sex assigned at birth, gender identity, or recorded gender, if it is different from the one to which such health service is ordinarily available;
 - related to gender transition if such denial or limitation results in discriminating against a transgender individual."

Medical Exclusions – What is Not Covered (page 100) --- *effective July 18, 2016*

Delete number 25, "For any treatment leading to or in connection with transsexual surgery except for sickness or injury resulting from such surgery" in its entirety.

Addition to the end of the Benefits Handbook --- *effective July 18, 2016*

IMPORTANT NOTICES

Regarding Non-Discrimination Rights

The member has the right to receive health care services without discrimination:

- based on race, ethnicity, age, mental or physical disability, genetic information, color, religion, gender, national origin, source of payment, sexual orientation, or sex, including sex stereotypes and gender identity;
- for medically necessary health services made available on the same terms for all individuals, regardless of sex assigned at birth, gender identity, or recorded gender;
- based on an individual's sex assigned at birth, gender identity, or recorded gender, if it is different from the one to which such health service is ordinarily available;
- related to gender transition if such denial or limitation results in discriminating against a transgender individual.

*The page listing refers to the CHIP Benefits Handbook (12/15).

Benefits underwritten and/or administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross, independent licensees of the Blue Cross and Blue Shield Association. For additional information regarding the Children's Health Insurance program (CHIP), visit chipcoverspakids.com.