

**HAWAI'I MEDICAL SERVICE ASSOCIATION
BLUE CROSS BLUE SHIELD OF HAWAII**

SPECIAL VISION CARE BENEFITS RIDER

SUMMARY OF CHANGES EFFECTIVE JULY 1, 2014

HMSA periodically reviews your health plans to ensure that they provide your employees with quality health plan benefits in compliance with state and federal laws and are structured to best manage health care costs.

This notice contains a summary of the changes that will be made to your plan. Please use this document for general information only. It should not be used as the certificate for the plan. The 2014 *Guide to Benefits* or plan certificate will contain complete information on these changes as well as other benefits and applicable exclusions and limitations of your plan. In the case of a discrepancy between this summary and the language contained in the 2014 *Guide to Benefits* or plan certificate, the 2014 *Guide to Benefits* or plan certificate takes precedence.

Benefit Changes

- **Pediatric Vision Update under Health Care Reform.** To comply with the Affordable Care Act, covered dependents under the age of 19 years old will receive services from a participating provider with no annual dollar limit and services from a nonparticipating provider with no service limit.