

May 1, 2013

Customer No.: 2005721

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Mendocino County Schools (Staywell JPA)  
2240 Old River Rd  
Ukiah, CA 95482-6103



Dear Mendocino County Schools (Staywell JPA),

We're writing to inform you about the changes to your group's policy and *Certificate of Insurance* (COI) for the following Blue Shield of California Life & Health Insurance Company plans, effective September 1, 2012:

- Blue Shield PPO
- Shield Savings<sup>SM</sup> Plus
- Active Choice<sup>®</sup>

**Due to a gender non-discrimination regulation issued by the California Department of Insurance**, your policy and *Certificate of Insurance* are amended as follows:

- *Coverage for health services related to gender transition will not be denied if coverage is available for those services when not related to gender transition*
- *Health services that are ordinarily available to individuals of only one gender will not be denied solely due to the fact the person is enrolled as the other gender.*
- *Additionally, the definition of mental health condition has been expanded and now includes CPT code 302.85 to cover gender identity disorder.*

Please distribute the enclosed endorsement to your employees to retain for their records.

For further information, feel free to contact your Blue Shield account executive. Should your employees have any questions, please have them contact the Member Services number on their Blue Shield member ID card.

Thank you for choosing Blue Shield for your employees and their families.

Sincerely,

Blue Shield Account Management

Enclosure:  
Endorsement to the *Certificate of Coverage*

## Blue Shield of California Life & Health Insurance Company Endorsement to Active Choice, PPO and Shield Savings Plus Plans

This Endorsement should be attached to, and is made part of, the Blue Shield of California Life & Health Insurance Company Certificate of Insurance issued as, DOI000 (1-13), DOI001 (1-13), DOI002 (1-13), and DOISA0 (1-13), and the Summary of Benefits issued as DOIAC0MID (1-13), DOIAC1MID (1-13), DOIAC2MID (1-13), DOIAC3MID (1-13), DOIAC4MID (1-13), DOIBMJ3MID (1-13), DOIBMJ6MID (1-13), DOIBMJ7MID (1-12), DOIBMJ8MID (1-12), DOIBMJ9MID (1-12), DOIBMJ10MID (1-12), DOISS6MID (1-12), DOISA0MID (1-12), DOISA7MID DOISA10MID (1-12), DOISA11MID (1-12), . Please retain for your records.

Effective September 2, 2012, your certificate of insurance is amended as follows:

1. For PPO and Shield Savings Plus Plans, in the Principal Limitations, Exceptions, Exclusions and Reductions, General Exclusions and Limitations section, Exclusion 17 is replaced in its entirety with the following:
  17. for Services related to gender transition unless the requested Services would otherwise be covered when not related to gender transition.
2. For Active Choice Plans, in the Principal Limitations, Exceptions, Exclusions and Reductions, General Exclusions and Limitations section, Exclusion 14 is replaced in its entirety with the following:
  14. for Services related to gender transition unless the requested Services would otherwise be covered when not related to gender transition.
3. In the Definitions section, the definition of Mental Health Condition is replaced in its entirety with the following:

**Mental Health Condition** — for the purposes of this Plan, means those conditions listed in the “Diagnostic & Statistical Manual of Mental Disorders Version IV” (DSM4), except as stated herein, and no other conditions. Mental Health Conditions include Severe Mental Illnesses and Serious Emotional Disturbances of a Child, but do not include any services relating to the following:

  1. Diagnosis or treatment of Substance Abuse Conditions;
  2. Diagnosis or treatment of conditions represented by V Codes in DSM4;
  3. Diagnosis or treatment of any conditions listed in DSM4 with the following codes:  
294.8, 294.9, 302.80 through 302.84, 302.89 through 302.90, 307.0, 307.3, 307.9, 312.30 through 312.34, 313.9, 315.2, 315.39 through 316.0.