

## **MINNESOTA STATE MANDATED BENEFITS**

### **TMJ AND CMD BENEFIT**

We will pay the expenses incurred for any surgical or nonsurgical treatment by a physician or dentist of temporomandibular joint disorder and craniomandibular disorder.

### **ALCOHOLISM, CHEMICAL DEPENDENCY AND DRUG ADDICTION BENEFIT**

We will pay the expenses incurred for the treatment of alcoholism, chemical dependency or drug addiction when treatment is rendered in a licensed hospital or in a residential treatment program as licensed by the State of Minnesota, not to exceed 73 days in any calendar year. We will also pay the expenses actually incurred for treatment in a nonresidential treatment facility, as licensed by the State of Minnesota, not to exceed 130 hours in any calendar year.

### **AMBULATORY SURGICAL CENTER BENEFIT**

We will pay the expenses incurred for health care treatment or surgery on an outpatient basis at a facility equipped to perform these services, regardless if said facility is part of a hospital.

### **RECONSTRUCTIVE SURGERY BENEFIT**

We will pay benefits for reconstructive surgery when such service is incidental to or follows surgery resulting from injury, sickness or other diseases of the involved part.

### **LYME DISEASE BENEFIT**

We will pay benefits for the treatment of diagnosed Lyme disease.

### **SCALP HAIR PROSTHESES BENEFIT**

We will pay the expenses incurred for any scalp hair prostheses worn for hair loss suffered as a result of alopecia areata. This benefit is subject to the policy's Part B coinsurance allowable, and is limited to a maximum of \$350 in any benefit year, exclusive of the Part B deductible.

## **CANCER SCREENING BENEFIT**

We will pay the expenses incurred for routine screening procedures for cancer, including mammograms and pap smears, when ordered by a physician in accordance with the standard practice of medicine.

## **DIABETES BENEFIT**

We will pay 80% of the cost for all physician prescribed, medically appropriate and necessary equipment and supplies used in the treatment and management of diabetes, not otherwise covered under Part D of the Medicare program.

## **IMMUNIZATION BENEFIT**

We will pay 100% of the costs for immunization, not otherwise covered under Part D of the Medicare program.

## **FOREIGN TRAVEL BENEFIT**

We will pay 80% of the usual and customary hospital and medical expenses and supplies incurred during travel outside the United States as a result of a medical emergency.