

ADVANTAGE Health Solutions, Inc

Surgical Treatment for Morbid Obesity Option

Description of <i>Covered Services</i>	Benefit Level	<i>Copayment</i>	<i>Coinsurance</i>	Does <i>Deductible</i> Apply?	Does <i>coinsurance</i> go towards <i>Deductible</i> ?	Does <i>coinsurance</i> go towards <i>Out-of-pocket Maximum</i> ?	Is there an <i>Out-of-pocket Maximum</i> ?
MORBID OBESITY SURGICAL TREATMENT OPTION							
Lifetime maximum benefit for surgical treatment of Morbid Obesity is 2 (two) surgical treatments per member.							
Morbid Obesity surgical treatment <i>option (non-experimental)</i> : If your employer elected this <i>option</i> , <i>covered services</i> are provided if:	Level 1		50% <i>coinsurance</i>	Yes (If on a <u>deductible plan</u>)	No	No	No
	Level 2 (POS)		Not Covered				

- *Morbid Obesity* has persisted for at least five (5) years and
- Non-surgical treatment supervised by a licensed *physician* for at least six (6) consecutive months has been unsuccessful. .

NOTE: Non-surgical treatment supervised by a licensed physician requirement must include:

- Documentation in the medical records to support *your* participation in the medically supervised multi-disciplinary weight loss program which should include dietary modification, behavioral modification and physical activity. (Non-surgical treatment by a registered dietician and/or nutritionist and supervised by a licensed physician would also be acceptable); and
- A letter of medical necessity for bariatric surgery by your PCP.

ADVANTAGE may not provide *coverage* for surgical treatment of morbid obesity for *Member* who is less than twenty-one (21) years of age unless two (2) *physicians* licensed under IC 25-22.5 determine that the surgery is necessary to:

- (1) save the life of the *Member*; or
- (2) restore the *Member's* ability to maintain a major life activity (as defined in IC 4-23-29-6); and
- (3) each *physician* documents in the *Member's* medical record the reason for the *physician's* determination.

All subsequent follow-up care related to adjustment to or complications following surgery is subject to additional *copayments or coinsurance* based on place of service.