To: All BCBS Loyola Advantage PPO participants
From: Deborah M. Meister, Director of Compensation, Benefits and HRIS
Re: Birth Control Coverage Religious Employer Exemption 1/1/2014

December 20, 2013

As explained in the Open Enrollment information sent to all benefit-eligible employees in October, Loyola University Chicago is required under the Affordable Care Act to provide minimum essential coverage (MEC) to all its full-time employees and their dependents. Under the MEC, the Department of Health and Human Services (HHS) issued a ruling in June that health insurance plans would be required to cover preventative services for women, including contraceptive services, without charging a co-pay, coinsurance, or deductible. This same department later ruled that plans provided and maintained by a "religious employer" could file for an exemption from cost sharing the contraceptive coverage.

Based on Loyola University Chicago’s status as a Catholic institution, the University has sought this exemption as a “religious employer.” As such, Women’s Preventative Health Services required under the Affordable Care Act will be provided by Blue Cross Blue Shield without the direct participation of the University.

You will be receiving a letter from Blue Cross Blue Shield (BCBS) in the next week that explains the accommodation made for contraceptive coverage under the BCBS Loyola Advantage PPO. Our health plan will provide contraceptive coverage administered and funded by BCBS with no cost sharing and at no other cost to the Loyola PPO plan. Because BCBS is administering the plan, they will provide a list of prescriptions covered. It is important that you carefully read the list provided by BCBS to see if your specific prescription will qualify under the no cost offering. The qualifying list of prescriptions has been determined by BCBS. If you take a prescription that is considered a contraceptive drug and it is not on the BCBS list, it will not be covered under this accommodation. We apologize in advance for any inconvenience this causes.

During the next year, I will continue to inform you of any other changes that affect our health plan as a result of rulings under the Affordable Care Act.

Have a Merry Christmas and a Happy and Healthy Holiday season!