Premera Medical Travel Benefit for Abortion Services

TIP SHEET

Overview:

In June 2022, the U.S. Supreme Court rendered its decision in *Dobbs v. Jackson Women's Health Organization*, holding that there is no federal constitutional right to an abortion, which generally returns the issue to the states. Several states have adopted laws that restrict abortion access, and it's anticipated that other existing state laws will be activated or enforced following the Supreme Court's decision.

Microsoft's health plans (administered by Premera Blue Cross) cover the full range of medically necessary and appropriate reproductive care (including abortion) for Microsoft employees and their covered dependents. These benefits are not changing. However, access to certain services such as abortion may be limited for members due to state laws prohibiting those services.

Effective May 1, 2022, the Microsoft health plan extended the existing travel benefit to include travel and lodging expense support in connection with medical services covered under the health plan, including abortion, when access to care is unavailable in an employee's geographic area.

Frequently asked questions – abortion coverage

If my state considers abortion illegal, can I be covered for an abortion obtained out of state?

Premera cannot cover services that are illegal. However, if abortion services are illegal in your state, you may seek covered abortion care from a provider in another state where these services are legal. Additionally, if applicable requirements are met, you may obtain reimbursement for qualifying travel and lodging expenses. An example of this would be if you are required to travel more than 100 miles from your home in order to have access to such legal abortion care.

Please see the **Accessing Your Travel and Lodging Benefit** section for more information.

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Frequently asked questions – abortion coverage

Do I have abortion coverage under Microsoft's Premera health plans?

Yes, Microsoft's Premera health plans cover the full range of medically necessary and appropriate reproductive care (including abortion) for Microsoft employees and their covered dependents in states where these services are legal. If abortion services are illegal in your state, you may be covered to receive those services in another state.

If you are pregnant and seeking an abortion, and you need to travel more than 100 miles from your home to receive care, a Premera customer service representative can assist you with finding a provider and determining coverage for travel and lodging. Please contact the Microsoft-dedicated customer service team at **800-676-1411** (TTY: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.

You can also review the Summary Plan Description at **aka.ms/benefits** to better understand your benefit coverage and eligibility requirements.

Do virtual providers prescribe abortion services?

In most states, no. Since these services generally require a physician to be present, telehealth providers are not able to prescribe or assist with this type of service. In some areas, providers such as Planned Parenthood may offer virtual care.

Is the medication Plan B covered?

Yes. Federal law requires that health plans and health insurance cover all FDA-approved contraceptive methods, including Plan B, in all states.

Are medication abortion prescriptions (such as mifepristone, misoprostol) covered under the plan?

Yes. Medication abortion, also known as medical abortion or abortion with pills, is a pregnancy termination protocol that involves taking two different drugs that can be safely used up to the first 70 days (10 weeks) of pregnancy.

Currently, while no state bans access to the medicine, some states have imposed access limitations. For example, some states require medication abortion to be dispensed by physicians and others require that a clinician be in the room with the patient. Check the state laws where you live to determine if there are rules or restrictions placed on accessing this care, or call your provider for more information.

How can I find a provider?

To receive the highest benefit, it's recommended that you use a provider in the health plan's network. Sign in to your **premera.com** account and select Find Care to search for Premera in-network providers. If you have questions, please contact the Microsoft-dedicated customer service team at **800-676-1411** (TTY: 711), Monday through Friday, 5 a.m. to 8 p.m. Pacific Time.

Accessing Your Travel and Lodging Benefit

Effective May 1, 2022, travel and lodging reimbursement benefits are available when travel is necessary to obtain covered treatment for a medical condition if a treatment option is not available within 100 miles of the patient's home.

Coverage:

100%, deductible applies (additional IRS limitations below)

Limit: $10,000 per member, per calendar year

Frequently asked questions – travel and lodging

How much will be covered for travel?

Travel benefit:	Coverage:
Air, train, or bus	Travel expenses are reimbursed between the member's residence and the location of the covered treatment for round trip (air, train, or bus) transportation costs. Air, train, or bus fare must be for a regularly scheduled commercial flight, train, or bus route (coach class only).
Car	If traveling by automobile, mileage, parking, and toll costs are reimbursed. Mileage reimbursement is based on the current IRS medical mileage reimbursement. Please refer to the IRS website, **irs.gov**, publication 502 Medical and Dental expenses, for current mileage reimbursement rates.
Lodging	Hotel or motel stays (or similar accommodations) away from the geographic area of the member's residence. Reimbursement of expenses incurred by a member and one companion for hotel or motel lodging away from home, in the geographic area where the covered treatment is performed, is provided at a rate of $50 per night per person, or up to $100 per night total for the member and one companion, if applicable (see below), in accordance with applicable IRS reimbursement requirements.

Overall maximum: The travel and lodging reimbursement benefit is limited to a total of $10,000 per member per plan year.

Limits: Eligible travel and lodging expenses under this benefit are reimbursable up to the IRS limits, if applicable, in effect on the date you incurred the expense, which are subject to change. Please visit the IRS website, **irs.gov**, for details. Nothing in this summary of the travel and lodging reimbursement benefit should be considered legal or tax advice.
Please consult with a personal legal or tax advisor for more information.

For more specific information about your coverage and guidelines, review your Summary Plan Description at **aka.ms/benefits**.

Accessing Your Travel and Lodging Benefit, continued

Are there any limitations or exclusions for travel?

- The travel and lodging must occur, and the treatment must be provided, within the United States.
- The patient must be currently covered by the U.S. Microsoft health plan.
- The medical treatment—for which the patient is required to travel more than 100 miles from the patient's residence—must be a covered benefit under the plan.

For a full list of exclusions, review your Summary Plan Description at **aka.ms/benefits**.

Will travel for a care companion/parent be covered?

Yes. The Travel and Lodging Benefit is available for the patient, as well as a companion, to the extent that a companion is needed to accompany the member for the treatment due to medical necessity or safety concerns.

- Adult patient (age 18 or older) – one companion is permitted.
- Child patient – one parent or guardian is permitted.

How do I submit an out-of-pocket travel and lodging claim to Premera for claims reimbursement?

Travel and lodging claims should not be submitted until after the travel has occurred. However, prior authorization, also referred to as a pre-service review, is strongly recommended to determine in advance whether coverage is available for travel and lodging reimbursement.

To submit your reimbursement request for travel and lodging expenses, complete a **claim form**, and follow the instructions on the form. Return the completed form to Premera along with detailed receipts.

What documentation would I need to submit with my claim?

Please include all receipts and/or travel documents that include the name of the passenger, dates, cost of travel, origination, and destination. This includes:

- An airline boarding pass and detailed itinerary
- Ground transportation ticket or receipt
- Hotel bill