

Missouri Educators Unified Health Plan Amendment #1

Effective beginning on 1/1/2026

The **Missouri Educators Unified Health Plan** (the “Plan”) is hereby amended as follows:

In the **MEDICAL BENEFITS** section of the Plan, the benefit for **Preventive Care** shall be amended as follows:

Preventive Care. Charges for Preventive Care services. This Plan intends to comply with the Affordable Care Act’s (ACA) requirement to offer In-Network coverage for certain preventive services without cost-sharing.

Benefits mandated through the ACA legislation include Preventive Care such as immunizations, screenings, and other services that are listed as recommended by the United States Preventive Services Task Force (USPSTF), the Health Resources and Services Administration (HRSA), and the Federal Centers for Disease Control (CDC).

Benefits include, but are not limited to:

1. Routine mammograms, regardless of age. Limited to once per Plan Year.
2. All preventive colonoscopies, regardless of age.
3. All routine physical exams and associated diagnostic tests
4. Prostate screening (prostate specific antigen tests (PSA).
5. Routine pediatric vision screening for Children up to age 18.

See the following websites for more details:

<https://www.healthcare.gov/coverage/preventive-care-benefits/>;
<https://www.uspreventiveservicestaskforce.org/uspstf/recommendation-topics>;
<https://www.cdc.gov/vaccines/hcp/acip-recs/index.html>;
<https://www.aap.org/periodicityschedule>;
<https://www.hrsa.gov/womensguidelines/>.

NOTE: The Preventive Care services identified through the above links are recommended services. It is up to the Provider and/or Physician of care to determine which services to provide; the Plan Administrator has the authority to determine which services will be covered. Preventive Care services will be covered at 100% for Non-Network Providers if there is no Network Provider who can provide a required preventive service. Benefits include gender-specific Preventive Care services, regardless of the sex the Participant was assigned at birth, his or her gender identity, or his or her recorded gender.

The Plan Document and Summary Plan Description is amended to reflect these change(s). All other terms and conditions of the Plan which are not affected by this Amendment are unchanged.

Accepted:

Missouri Educators Unified Health Plan
(Amendment #1. Effective 1/1/2026)

By: Bry M'Neil

Title: Executive Director

Date: 1/15/2026