**SOUTH CAROLINA MEDICAL ASSOCIATION**

**VOLUNTARY EMPLOYEES’ BENEFICIARY ASSOCIATION WELFARE BENEFIT PLAN AND TRUST**

**Summary of Material Modifications**

**Addition of Genetic Testing effective July 1, 2024**

Our Board of Trustees has approved certain enhancements to our Plan, as described below. This summary should help you better understand these enhancements. An updated copy of the complete Medical Summary portion of our SPD can be accessed on MIT’s website at <https://scmamit.com/forms-resources/>.

**Summary of Change:** Effective July 1, 2024, Genetic Testing is covered by our Plan if it is performed by Greenwood Genetic Center and is used for diagnoses related to high-risk pregnancies or if it is indicated by an abnormal prenatal screening. Covered Genetic Tests are limited to the following:

* chromosomal microarray
* fragile X syndrome (FXS)
* whole exome sequencing (wes) – consisting of exome sequence analysis for the pregnant woman and spouse covered by our Plan.
* chromosome analysis, short study - consisting of tissue culture lymphocyte, chromosome analysis 5, and cyto/molecular report.
* chromosome analysis, routine – consisting of tissue culture lymphocyte, chromosome analysis 15-20, and cyto/molecular report.
* chromosome analysis, high resolution - consisting of tissue culture lymphocyte, chromosome analysis 15-20, chromosome study additional hi-res, and cyto/molecular report.
* maternal cell contamination (mcc) – when performed prior to one or more of the tests above, if done prenatally.

Breast cancer genetic test counseling (BRCA) for women at higher risk is also covered by our Plan as a Recommended Preventive Service. See *Understanding Your Preventive Services Coverage* earlier in the Medical Summary portion of our SPD.

Except as provided above, all other Genetic Testing is excluded from coverage by our Plan.

Note: Genetic Testing is a type of medical test that identifies changes in genes, chromosomes, or proteins, the results of which can confirm or rule out a suspected genetic condition or help determine a person’s chance of developing or passing on a genetic disorder.

**If You Have Questions After Reading this Summary**: Please contact SCMA/MIT at p**hone:** 803-798-6207 (Columbia)/1-800-327-1021 (Statewide); email: MITinfo@scmedical.org; or by mail at SCMA/MIT, 132 Westpark Blvd., Columbia, SC 29210.

**If this summary has been delivered to you by electronic means, you have the right to receive a written summary and may request a paper copy at no charge by contacting SCMA/MIT.** This summary is not intended to, and does not, amend the Plan. In the event of any conflict between this summary and the Plan document, the official Plan document will govern.