Pre-Authorization is required for gastric bypass surgery.

Coverage under this benefit includes the treatment of morbid obesity through gastric bypass surgery or other methods recognized by the National Institutes of Health as effective for the long-term reversal of morbid obesity.

“Morbid Obesity” means (i) a weight that is at least 100 pounds over or twice the ideal weight for frame, age, height, and gender as specified in the 1983 Metropolitan Life Insurance tables, (ii) a body mass index (BMI) equal to or greater than 35 kilograms per meter squared with comorbidity or coexisting medical conditions such as hypertension, cardiopulmonary conditions, sleep apnea, or diabetes, or (iii) a BMI of 40 kilograms per meter squared without such comorbidity. As used herein, BMI equals weight in kilograms divided by height in meters squared.

The reimbursement for the treatment of morbid obesity shall be determined according to the same formula by which charges are developed for other medical and surgical procedures. Such coverage shall have durational limits, dollar limits, Deductibles, Copayments and Coinsurance factors that are no less favorable than for physical illness generally. The Plan will use standards and criteria to approve or restrict access to surgery for morbid obesity based on current clinical guidelines recognized by the National Institutes of Health.

The member is responsible for all applicable Copayments, Coinsurances, and any Deductibles depending on the type and place of service as listed on the Plan’s Face Sheet or Schedule of Benefits.

Members should refer to Plan documents for Plan Copayments, Coinsurances, Deductibles, and Maximum Out-of-Pocket amounts, in addition to coverage exclusions and limitations.

Additional Information

Current members with questions regarding benefits may call Member Services at the number on the back of their member ID card or visit optimahealth.com to view Plan documents and find network physicians.

If you are considering enrolling for the first time and have questions, please contact the group’s Benefits Administrator.

A telecommunications device for the hearing impaired can be accessed by dialing 1-800-828-1140 or 711.