

# Medical Coverage Policy



## Extended Ophthalmoscopy

Device/Equipment  Drug  Medical  Surgery  Test  Other

<b>Effective Date:</b>	<b>2/9/2009</b>	<b>Policy Last Updated:</b>	<b>10/18/2011</b>
------------------------	-----------------	-----------------------------	-------------------

**Prospective review is recommended/required. Please check the member agreement for preauthorization guidelines.**

**Prospective review is not required.**

### Description:

An ophthalmoscope is a handheld instrument with a magnifying lens and an illumination system that enables a doctor to examine the inside of a person's eye. Ophthalmoscopy is useful for viewing the vitreous humor, retina, optic nerve, retinal veins and arteries, and associated structures. A routine ophthalmoscopy is part of general and special ophthalmologic services whenever indicated, and is not reported separately.

An extended ophthalmoscopy is a meticulous evaluation of the eye with detailed documentation of a severe ophthalmologic problem when photography is not adequate or appropriate. Extended ophthalmoscopy is used for evaluation of tumors of the retina and choroid, retinal tears, detachments, hemorrhages, exudative detachments, and retinal defects without detachment, as well as other ocular defects. The physician is required to create detailed drawings that reveal the extent of the examination and findings, along with an interpretation and report.

Extended ophthalmoscopy is typically used for medical conditions listed below under ICD-9 CM diagnosis codes recommended by Centers for Medicare and Medicaid Services (CMS).

### Medical Criteria:

Not applicable.

### Policy:

Extended ophthalmoscopy is covered when the services are provided for one of the listed ICD-9 CM diagnosis codes below. This applies for all BCBSRI products.

### Coverage:

Benefits may vary between groups and contracts. Please refer to the appropriate Evidence of Coverage, Subscriber Agreement or Benefit Booklet for the applicable "Machine Test" benefits/coverage.

## **Coding and reimbursement:**

### **NOTE:**

- A detailed and clearly labeled retinal drawing must exist in the patient's medical record, documenting the pathologic findings of the extended ophthalmoscopic examination. The diameter of this drawing must be at least three (3) inches or greater.
- Another diagnostic technique, over and above direct/indirect ophthalmoscopy, must be used to further delineate the suspected retinal pathology. Such techniques might include 360 degree scleral depression, or use of a fundus contact lens, a 60-, 78-, or 90-diopter lens, a Hruby lens, etc.

The following CPT codes are covered for the medical conditions/ICD-9 CM diagnosis codes listed below:

**92225 92226**

### **Qualifying Medical Conditions**

#### **ICD-9 CM diagnosis codes are covered for extended ophthalmoscopy:**

115.02 retinitis, infection by histoplasma capsulatum  
115.12 histoplasma duboisii retinitis  
115.92 unspecified histoplasmosis retinitis  
130.2 chorioretinitis due to toxoplasmosis  
190.0 malignant neoplasm of eyeball except conjunctiva cornea retina and choroid  
190.5 malignant neoplasm of retina  
190.6 malignant neoplasm of choroid  
198.4 secondary malignant neoplasm; other parts of nervous system  
198.89 secondary malignant neoplasm of other specified sites  
224.5 benign neoplasm of retina  
224.6 benign neoplasm of eye; choroid  
225.1 benign neoplasm of cranial nerves  
234.0 carcinoma in situ other and unspecified sites; eye  
237.70 neurofibromatosis unspecified  
237.71 neurofibromatosis type 1 von recklinghausen's disease  
237.72 neurofibromatosis type 2 acoustic neurofibromatosis  
238.8 neoplasm of uncertain behavior; eye  
239.8 neoplasm of unspecified nature; other specified sites  
249.00 secondary diabetes mellitus without mention of complication, not stated as uncontrolled, or unspecified  
249.01 secondary diabetes mellitus without mention of complication, uncontrolled  
249.10 secondary diabetes mellitus with ketoacidosis, not stated as uncontrolled, or unspecified  
249.11 secondary diabetes mellitus with ketoacidosis, uncontrolled  
249.20 secondary diabetes mellitus with hyperosmolarity, not stated as uncontrolled, or unspecified  
249.21 secondary diabetes mellitus with hyperosmolarity, uncontrolled  
249.30 secondary diabetes mellitus with other coma, not stated as uncontrolled, or unspecified  
249.31 secondary diabetes mellitus with other coma, uncontrolled  
249.40 secondary diabetes mellitus with renal manifestations, not stated as uncontrolled, or unspecified  
249.41 secondary diabetes mellitus with renal manifestations, uncontrolled

249.50 secondary diabetes mellitus with ophthalmic manifestations, not stated as uncontrolled, or unspecified  
249.51 secondary diabetes mellitus with ophthalmic manifestations, uncontrolled  
249.60 secondary diabetes mellitus with neurological manifestations, not stated as uncontrolled, or unspecified  
249.61 secondary diabetes mellitus with neurological manifestations, uncontrolled  
249.70 secondary diabetes mellitus with peripheral circulatory disorders, not stated as uncontrolled, or unspecified  
249.71 secondary diabetes mellitus with peripheral circulatory disorders, uncontrolled  
249.80 secondary diabetes mellitus with other specified manifestations, not stated as uncontrolled, or unspecified  
249.81 secondary diabetes mellitus with other specified manifestations, uncontrolled  
249.90 secondary diabetes mellitus with unspecified complication, not stated as uncontrolled, or unspecified  
249.91 secondary diabetes mellitus with unspecified complication, uncontrolled  
250.00 diabetes mellitus without mention of complication, type ii or unspecified type, not stated as uncontrolled  
250.01 diabetes mellitus without mention of complication, type i [juvenile type], not stated as uncontrolled  
250.02 diabetes mellitus without mention of complication, type ii or unspecified type, uncontrolled  
250.03 diabetes mellitus without mention of complication, type i [juvenile type], uncontrolled  
250.10 diabetes with ketoacidosis, type ii or unspecified type, not stated as uncontrolled  
250.11 diabetes with ketoacidosis, type i [juvenile type], not stated as uncontrolled  
250.12 diabetes with ketoacidosis, type ii or unspecified type, uncontrolled  
250.13 diabetes with ketoacidosis, type i [juvenile type], uncontrolled  
250.20 diabetes with hyperosmolarity, type ii or unspecified type, not stated as uncontrolled  
250.21 diabetes with hyperosmolarity, type i [juvenile type], not stated as uncontrolled  
250.22 diabetes with hyperosmolarity, type ii or unspecified type, uncontrolled  
250.23 diabetes with hyperosmolarity, type i [juvenile type], uncontrolled  
250.30 diabetes with other coma, type ii or unspecified type, not stated as uncontrolled  
250.31 diabetes with other coma, type i [juvenile type], not stated as uncontrolled  
250.32 diabetes with other coma, type ii or unspecified type, uncontrolled  
250.33 diabetes with other coma, type i [juvenile type], uncontrolled  
250.40 diabetes with renal manifestations, type ii or unspecified type, not stated as uncontrolled  
250.41 diabetes with renal manifestations, type i [juvenile type], not stated as uncontrolled  
250.42 diabetes with renal manifestations, type ii or unspecified type, uncontrolled  
250.43 diabetes with renal manifestations, type i [juvenile type], uncontrolled  
250.50 diabetes with ophthalmic manifestations, type ii or unspecified type, not stated as uncontrolled  
250.51 diabetes with ophthalmic manifestations, type i [juvenile type], not stated as uncontrolled  
250.52 diabetes with ophthalmic manifestations, type ii or unspecified type, uncontrolled  
250.53 diabetes with ophthalmic manifestations, type i [juvenile type], uncontrolled  
282.41 sickle-cell thalassemia without crisis  
282.42 sickle-cell thalassemia with crisis  
282.60 sickle-cell anemia, unspecified  
282.64 sickle-cell/hb-c disease with crisis  
282.68 other sickle-cell disease without crisis  
360.00 purulent endophthalmitis unspecified  
360.01 purulent endophthalmitis, unspecified

360.02 panophthalmitis  
360.03 chronic endophthalmitis  
360.04 vitreous abscess  
360.11 sympathetic uveitis  
360.12 panuveitis  
360.13 parasitic endophthalmitis unspecified  
360.14 ophthalmia nodosa  
360.19 other endophthalmitis  
360.20 degenerative disorder of globe unspecified  
360.21 progressive high (degenerative) myopia  
360.23 siderosis of globe  
360.24 other metallosis of globe  
360.29 other degenerative disorders of globe  
360.30 hypotony of eye unspecified  
360.31 primary hypotony of eye  
360.32 ocular fistula causing hypotony  
360.33 hypotony associated with other ocular disorders  
360.34 flat anterior chamber of eye  
360.40 degenerated globe or eye unspecified  
360.41 blind hypotensive eye  
360.42 blind hypertensive eye  
360.43 hemophthalmos except current injury  
360.44 leuccocoria  
360.50 foreign body magnetic intraocular unspecified  
360.51 foreign body magnetic in anterior chamber of eye  
360.52 foreign body magnetic in iris or ciliary body  
360.53 foreign body magnetic in lens  
360.54 foreign body magnetic in vitreous  
360.55 foreign body magnetic in posterior wall  
360.59 intraocular foreign body magnetic in other or multiple sites  
360.60 foreign body intraocular unspecified  
360.61 foreign body in anterior chamber  
360.62 foreign body in iris or ciliary body  
360.63 foreign body in lens  
360.64 foreign body in vitreous  
360.65 foreign body in posterior wall of eye  
360.69 intraocular foreign body in other or multiple sites  
360.81 luxation of globe  
360.89 other disorders of globe  
360.9 unspecified disorder of globe  
361.00 retinal detachments and defect, unspecified  
361.00 retinal detach with retinal defect unspecified  
361.01 recent retinal detachment, partial, with single defect  
361.02 recent retinal detachment, partial, with multiple defects  
361.03 recent retinal detachment, partial, with giant tear  
361.04 recent retinal detachment, partial, with retinal dialysis  
361.05 recent retinal detachment, total or subtotal  
361.06 old retinal detachment, partial  
361.07 old retinal detachment, total or subtotal  
361.10 retinoschisis, unspecified  
361.11 flat retinoschisis

361.12 bullous retinoschisis  
361.13 primary retinal cysts  
361.14 secondary retinal cysts  
361.19 other pseudocyst of retina  
361.2 serous retinal detachment  
361.30 unspecified retinal defect  
361.31 round hole of retina without detachment  
361.32 horseshoe tear of retina without detachment  
361.33 multiple defects of retina without detachment  
361.81 traction detachment of retina  
361.89 other forms of retinal detach  
361.9 unspecified retinal detach  
362.01 background diabetic retinopathy  
362.02 proliferative diabetic retinopathy  
362.03 nonproliferative diabetic retinopathy  
362.04 mild nonproliferative diabetic retinopathy  
362.05 moderate nonproliferative diabetic retinopathy  
362.06 severe nonproliferative diabetic retinopathy  
362.07 diabetic macular edema  
362.10 background retinopathy, unspecified  
362.11 hypertensive retinopathy  
362.12 exudative retinopathy  
362.13 changes in vascular appearance  
362.14 retinal microaneurysms nos  
362.15 retinal telangiectasia  
362.16 retinal neovascularization  
362.17 other intraretinal microvascular abnormalities  
362.18 retinal vasculitis  
362.20 retinopathy of prematurity, unspecified  
362.21 retrolental fibroplasia  
362.22 retinopathy of prematurity, stage 0  
362.23 retinopathy of prematurity, stage 1  
362.24 retinopathy of prematurity, stage 2  
362.25 retinopathy of prematurity, stage 3  
362.26 retinopathy of prematurity, stage 4  
362.27 retinopathy of prematurity, stage 5  
362.29 other nondiabetic proliferative retinopathy  
362.30 retinal vascular occlusion unspecified  
362.31 central artery occlusion of retina  
362.32 arterial branch occlusion of retina  
362.33 partial arterial occlusion (codes are from cms)  
362.34 transient arterial occlusion  
362.35 central vein occlusion of retina  
362.36 venous tributary (branch) occlusion of retina  
362.37 venous engorgement of retina  
362.40 retinal layer separation unspecified  
362.41 central serous retinopathy  
362.42 serous detachment of retinal pigment epithelium  
362.43 hemorrhagic detachment of retinal pigment epithelium  
362.50 macular degeneration (senile) of retina unspecified  
362.51 nonexudative senile macular degeneration of retina

362.52 exudative senile macular degeneration of retina  
362.53 cystoid macular degeneration of retina  
362.54 macular cyst, hole, or pseudohole of retina  
362.55 toxic maculopathy of retina  
362.56 macular puckering: preretinal fibrosis  
362.57 drusen (degenerative) of retina  
362.60 peripheral retinal degeneration unspecified  
362.61 paving stone degeneration of retina  
362.62 microcystoid degeneration of retina  
362.63 lattice degeneration of peripheral retina  
362.64 senile reticular degeneration of retina  
362.65 secondary pigmentary degeneration of retina  
362.66 secondary vitreoretinal degenerations  
362.70 hereditary retinal dystrophy unspecified  
362.71 retinal dystrophy in systemic or cerebroretinal lipidoses  
362.72 retinal dystrophy in other systemic disorders and syndromes  
362.73 vitreoretinal dystrophies  
362.74 pigmentary retinal dystrophy  
362.75 other dystrophies primarily involving the sensory retina  
362.76 dystrophies primarily involving the retinal pigment epithelium  
362.77 retinal dystrophies primarily involving bruch's membrane  
362.81 retinal hemorrhage  
362.82 retinal exudates and deposits  
362.83 retinal edema  
362.84 retinal ischemia  
362.85 retinal nerve fiber bundle defects  
362.89 other retinal disorders  
363.00 focal chorioretinitis, unspecified  
363.01 focal choroiditis and chorioretinitis, juxtapapillary  
363.03 focal choroiditis and chorioretinitis of other posterior pole  
363.04 focal choroiditis and chorioretinitis, peripheral  
363.05 focal retinitis and retinochoroiditis, juxtapapillary  
363.06 focal retinitis and retinochoroiditis, macular or paramacular  
363.07 focal retinitis and retinochoroiditis of other posterior pole  
363.08 focal retinitis and retinochoroiditis, peripheral  
363.10 disseminated chorioretinitis, unspecified  
363.11 disseminated choroiditis and chorioretinitis, posterior pole  
363.12 disseminated choroiditis and chorioretinitis, peripheral  
363.13 disseminated choroiditis and chorioretinitis, generalized  
363.14 disseminated retinitis and retinochoroiditis, metastatic  
363.15 disseminated retinitis and retinochoroiditis, pigment epitheliopathy  
363.20 chorioretinitis, unspecified  
363.21 pars planitis  
363.22 harada's disease  
363.30 chorioretinal scar, unspecified  
363.31 solar retinopathy  
363.32 other macular scars of retina  
363.33 other scars of posterior pole of retina  
363.34 peripheral scars of retina  
363.35 disseminated scars of retina  
363.40 choroidal degeneration unspecified

363.41 senile atrophy of choroid  
363.42 diffuse secondary atrophy of choroid  
363.43 angioid streaks of choroid  
363.50 hereditary choroidal dystrophy or atrophy unspecified  
363.51 circumpapillary dystrophy of choroid partial  
363.52 circumpapillary dystrophy of choroid total  
363.53 central dystrophy of choroid partial  
363.54 central choroidal atrophy total  
363.55 choroideremia  
363.56 other diffuse or generalized dystrophy of choroid partial  
363.57 other diffuse or generalized dystrophy of choroid total  
363.61 choroidal hemorrhage unspecified  
363.62 expulsive choroidal hemorrhage  
363.63 choroidal rupture  
363.70 choroidal detachment, unspecified  
363.71 serous choroidal detachment  
363.72 hemorrhagic choroidal detachment  
363.8 other disorders of choroid  
363.9 unspecified disorder of choroid  
364.00 acute and subacute iridocyclitis unspecified  
364.01 primary iridocyclitis  
364.02 recurrent iridocyclitis  
364.03 secondary iridocyclitis infectious  
364.04 secondary iridocyclitis noninfectious  
364.10 chronic iridocyclitis unspecified  
364.11 chronic iridocyclitis in diseases classified elsewhere  
364.21 fuchs' heterochromic cyclitis  
364.22 glaucomatocyclitic crises  
364.23 lens-induced iridocyclitis  
364.24 vogt-koyanagi syndrome  
364.3 unspecified iridocyclitis  
364.41 hyphema of iris and ciliary body  
364.42 rubeosis iridis  
364.51 essential or progressive iris atrophy  
364.52 iridoschisis  
364.53 pigmentary iris degeneration  
364.54 degeneration of pupillary margin  
364.55 miotic cysts of pupillary margin  
364.56 degenerative changes of chamber angle  
364.57 degenerative changes of ciliary body  
364.59 other iris atrophy  
364.60 idiopathic cysts of iris and ciliary body  
364.61 implantation cysts of iris and ciliary body  
364.62 exudative cysts of iris or anterior chamber  
364.63 primary cyst of pars plana  
364.64 exudative cyst of pars plana  
364.70 adhesions of iris unspecified  
364.71 posterior synechiae of iris  
364.72 anterior synechiae of iris  
364.73 goniosynechiae  
364.74 adhesions and disruptions of pupillary membranes

364.75 pupillary abnormalities  
364.76 iridodialysis  
364.77 recession of chamber angle of eye  
364.81 floppy iris syndrome  
364.82 plateau iris syndrome  
364.89 other disorders of iris and ciliary body  
364.9 unspecified disorder of iris and ciliary body  
365.00 preglaucoma unspecified  
365.01 open angle with borderline glaucoma findings  
365.02 anatomical narrow angle borderline glaucoma  
365.03 steroid responders borderline glaucoma  
365.04 ocular hypertension  
\*365.05 Open angle with borderline findings, high risk  
\*365.06 Primary angle closure without glaucoma damage  
365.10 open-angle glaucoma, unspecified  
365.11 primary open angle glaucoma  
365.12 low tension glaucoma  
365.13 pigmentary glaucoma  
365.14 glaucoma of childhood  
365.15 residual stage of open angle glaucoma  
365.20 primary angle-closure glaucoma, unspecified  
365.21 intermittent angle-closure glaucoma  
365.22 acute angle-closure glaucoma  
365.23 chronic angle-closure glaucoma  
365.24 residual stage of angle-closure glaucoma  
365.31 glaucomatous stage  
365.32 residual stage  
365.41 glaucoma associated with chamber angle anomalies  
365.42 glaucoma associated with anomalies of iris  
365.43 glaucoma associated with other anterior segment anomalies  
365.44 glaucoma associated with systemic syndromes  
365.51 phacolytic glaucoma  
365.52 pseudoexfoliation glaucoma  
365.59 glaucoma associated with other lens disorders  
365.60 glaucoma associated with unspecified ocular disorder  
365.61 glaucoma associated with pupillary block  
365.62 glaucoma associated with ocular inflammations  
365.63 glaucoma associated with vascular disorders  
365.64 glaucoma associated with tumors or cysts  
365.65 glaucoma associated with ocular trauma  
\*365.70 Glaucoma stage, unspecified Effective 10/1/2011  
\*365.71 Mild stage glaucoma 10/1/2011  
\*365.72 Moderate stage glaucoma 10/1/2011  
\*365.73 Severe stage glaucoma 10/1/2011  
\*365.74 Indeterminate stage glaucoma 10/1/2011  
365.81 hypersecretion glaucoma  
365.82 glaucoma with increased episcleral venous pressure  
365.83 aqueous misdirection  
365.89 other specified glaucoma  
365.9 unspecified glaucoma  
368.11 sudden visual loss



368.12 transient visual loss  
368.13 visual discomfort  
368.14 visual distortions of shape and size  
368.15 other visual distortions and entoptic phenomena  
368.16 psychophysical visual disturbances  
368.40 visual field defect unspecified  
368.41 scotoma involving central area  
368.42 scotoma of blind spot area  
368.43 sector or arcuate visual field defects  
368.44 other localized visual field defect  
368.45 generalized visual field contraction or constriction  
368.46 homonymous bilateral field defects  
368.47 heteronymous bilateral field defects  
368.60 night blindness unspecified  
368.61 congenital night blindness  
368.62 acquired night blindness  
368.63 abnormal dark adaptation curve  
368.69 other night blindness  
368.8 other specified visual disturbances  
368.9 unspecified visual disturbance  
376.40 deformity of orbit unspecified  
376.41 hypertelorism of orbit  
376.42 exostosis of orbit  
376.43 local deformities of orbit due to bone disease  
376.44 orbital deformities associated with craniofacial deformities  
376.45 atrophy of orbit  
376.46 enlargement of orbit  
376.47 deformity of orbit due to trauma or surgery  
376.50 enophthalmos unspecified as to cause  
376.51 enophthalmos due to atrophy of orbital tissue  
376.52 enophthalmos due to trauma or surgery  
376.6 retained (old) foreign body following penetrating wound of orbit  
377.00 papilledema unspecified  
377.01 papilledema associated with increased intracranial pressure  
377.02 papilledema associated with decreased ocular pressure  
377.03 papilledema associated with retinal disorder  
377.04 foster-kennedy syndrome  
377.10 optic atrophy unspecified  
377.11 primary optic atrophy  
377.12 postinflammatory optic atrophy  
377.13 optic atrophy associated with retinal dystrophies  
377.14 glaucomatous atrophy (cupping) of optic disc  
377.15 partial optic atrophy  
377.16 hereditary optic atrophy  
377.21 drusen of optic disc  
377.22 crater-like holes of optic disc  
377.23 coloboma of optic disc  
377.24 pseudopapilledema  
377.30 optic neuritis unspecified  
377.31 optic papillitis  
377.32 retrobulbar neuritis (acute)

377.33 nutritional optic neuropathy  
377.34 toxic optic neuropathy  
377.39 other optic neuritis  
377.41 ischemic optic neuropathy  
377.42 hemorrhage in optic nerve sheaths  
377.49 other disorders of optic nerve  
377.51 disorders of optic chiasm associated with pituitary neoplasms and disorders  
377.52 disorders of optic chiasm associated with other neoplasms  
377.53 disorders of optic chiasm associated with vascular disorders  
377.54 disorders of optic chiasm associated with inflammatory disorders  
379.07 posterior scleritis  
379.21 vitreous degeneration  
379.22 crystalline deposits in vitreous  
379.23 vitreous hemorrhage  
379.24 other vitreous opacities  
379.25 vitreous membranes and strands  
379.26 vitreous prolapse  
**379.27 Vitreomacular adhesion Effective 10/01/2011**  
379.29 other disorders of vitreous  
379.32 subluxation of lens  
379.34 posterior dislocation of lens  
714.0 rheumatoid arthritis  
714.30 chronic or unspecified polyarticular juvenile rheumatoid arthritis  
714.31 acute polyarticular juvenile rheumatoid arthritis  
714.32 pauciarticular juvenile rheumatoid arthritis  
714.33 monoarticular juvenile rheumatoid arthritis  
743.51 vitreous anomalies congenital  
743.52 fundus coloboma  
743.53 chorioretinal degeneration congenital  
743.54 congenital folds and cysts of posterior segment  
743.55 congenital macular changes  
743.56 other retinal changes congenital  
743.57 specified congenital anomalies of optic disc  
743.58 vascular anomalies congenital  
743.59 other congenital anomalies of posterior segment  
759.5 tuberous sclerosis  
759.6 other congenital hamartoses not elsewhere classified  
759.82 marfan syndrome  
871.5 penetration of eyeball with magnetic foreign body  
871.6 penetration of eyeball with (nonmagnetic) foreign body  
871.7 unspecified ocular penetration  
871.9 unspecified open wound of eyeball  
921.3 contusion of eyeball  
958.1 fat embolism as an early complication of trauma  
995.50 unspecified child abuse  
995.51 child emotional/psychological abuse  
995.52 child neglect (nutritional)  
995.53 child sexual abuse  
995.54 child physical abuse  
995.55 shaken baby syndrome  
995.59 other child abuse and neglect

V58.69 long-term (current) use of other medications

V67.51 follow-up examination following completed treatment with high-risk medication not elsewhere classified

**Also known as:**

Not applicable.

**Related Topics:**

Not applicable.

**Published:**

Policy Update, November 1995

Policy Update, September 2002

Policy Update, February 2008

Provider Update, October 2009

Provider Update, December 2011

This medical policy is made available to you for informational purposes only. It is not a guarantee of payment or a substitute for your medical judgment in the treatment of your patients. Benefits and eligibility are determined by the member's subscriber agreement or member certificate and/or the employer agreement, and those documents will supersede the provisions of this medical policy. For information on member-specific benefits, call the provider call center. If you provide services to a member which are determined to not be medically necessary (or in some cases medically necessary services which are non-covered benefits), you may not charge the member for the services unless you have informed the member and they have agreed in writing in advance to continue with the treatment at their own expense. Please refer to your participation agreement(s) for the applicable provisions. This policy is current at the time of publication; however, medical practices, technology, and knowledge are constantly changing. BCBSRI reserves the right to review and revise this policy for any reason and at any time, with or without notice.