



An Overview of Your
Health and Dental Benefits

Educators Health Alliance Direct Bill Plan



HEALTH AND DENTAL PLAN OPTIONS

Exclusively for Educators Health Alliance Direct Bill Plan Members

The EHA makes four health plan options and one dental option available to direct bill plan members. See the Schedule of Benefits Summaries (SOBS) on the following pages for a brief overview of the benefits of each option.

Important Note about Non-creditable Health Plan Option 4

The Blue Cross and Blue Shield of Nebraska \$4,000 deductible HSA-eligible retiree health coverage plan prescription drug benefit is, on average for all plan participants, not expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, this coverage is considered non-creditable coverage. This is important because it may mean individuals with the \$4,000 deductible HSA-eligible retiree health coverage plan may pay a higher premium (a penalty) if they do not join a Medicare drug plan when they first become eligible. For more information, visit www.medicare.gov.

OPTION 1

Schedule of Benefits Summary

Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska In-network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered services, which are the Covered Person's responsibility. That means In-network providers, under the terms of their contract with Blue Cross and Blue Shield, can't bill for amounts over the Contracted Amount. Out-of-network Providers can bill for amounts over the Out-of-network Allowance.

| Payments for Services | In-Network Provider | Out-of-Network Provider |
|--|---------------------|-------------------------|
| In-network Provider: The provider network is shown on your I.D. card. For help in locating In-network Providers, visit nebraskablue.com . | | |
| Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable) | | |
| Individual | \$900 | \$1,800 |
| Family (Embedded*) | \$1,800 | \$3,600 |
| Coinsurance Benefits (% amount the Covered Person must pay for most Covered Services after the Deductible has been met) | | |
| Covered Person Pays | 20% | 40% |
| Out-of-pocket Limit (does not include premium, penalty and amounts not covered by the plan) | | |
| Individual | \$4,650 | \$9,300 |
| Family | \$9,300 | \$18,600 |

Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the Calendar Year.

In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently.

* Embedded: If you have single coverage, you only need to satisfy the individual Deductible and Out-of-pocket Limit amounts. If you have family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family Deductible and Out-of-pocket amounts.

Copayment(s) (copay(s)) apply to:

- Physician Office
- Telehealth Services
- Prescription Drugs
- Urgent Care Facility
- Emergency Care

The Copay amount varies by the type of Covered Service. Refer to the appropriate category for benefit information.

Out-of-pocket Limit includes:

- Deductible
- Coinsurance
- Medical Copays
- Prescription Drug Copays

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

| Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|---|--|--|
| Physician Office <ul style="list-style-type: none"> Primary Care Physician Office Visit Specialist Physician Office Visit Other Covered Services and supplies provided in the Physician's Office (with or without an office visit billed) | \$30 Copay \$50 Copay Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| Allergy Injections and Serum | Deductible and Coinsurance | Deductible and Coinsurance |
| Other Injections | Deductible and Coinsurance | Deductible and Coinsurance |
| <p>Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A physician assistant is covered in the same manner as a Primary Care Physician.</p> <p>Specialist Physician is a physician who is not a Primary Care Physician.</p> <p>Office Visit Benefits for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy) and consultations.</p> <p>Other Covered Services not part of the Physician Office Benefit (Refer to the appropriate category for benefit information) include: Allergy Injections & Serum; Other Injections; Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy & Chemotherapy; Surgery & Anesthesia; Therapy & Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Psychological Evaluations, Assessments, and Testing.</p> | | |
| Telehealth Services (by a designated provider) | \$10 Copay | Not Covered |
| Convenient Care/Retail Clinics (Quick Care) | Same as a Primary Care Physician | Same as a Primary Care Physician |
| Urgent Care Facility Services | \$50 Copay then Deductible and Coinsurance | Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> Facility Professional Services (Copayment is waived if admitted to the hospital within 24 hours for the same diagnosis) | \$75 Copay then Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits In-network level of benefits |
| Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac and pulmonary rehabilitation, observation stays, and other services provided on an outpatient basis | Deductible and Coinsurance | Deductible and Coinsurance |
| Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis | Deductible and Coinsurance | Deductible and Coinsurance |
| Preventive Services <ul style="list-style-type: none"> Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency) ACA required covered preventive services (outside of limits) Other covered preventive services not required by ACA | Plan Pays 100% Deductible and Coinsurance Plan Pays 100% | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| Immunizations <ul style="list-style-type: none"> Pediatric (up to age 7) Age 7 and older Related to an illness | Plan Pays 100% Plan Pays 100% Same as any other illness | Coinsurance Deductible and Coinsurance Same as any other illness |

| Mental Illness and/or Substance Dependence and Abuse Covered Services | In-Network Provider | Out-of-Network Provider |
|--|--|---|
| Inpatient Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Outpatient Services <ul style="list-style-type: none"> • Office Visit • Telehealth Services (by a designated provider) • All Other Outpatient Items & Services | Deductible and Coinsurance \$10 Copay Deductible and Coinsurance | Deductible and Coinsurance Not Covered Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> • Facility • Professional Services | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits In-network level of benefits |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|---|--|
| Acupuncture | Not Covered | Not Covered |
| Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine) | Deductible and Coinsurance | Deductible and Coinsurance |
| Ambulance (to the nearest facility for appropriate care) <ul style="list-style-type: none"> • Ground Ambulance • Air Ambulance | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits Deductible and Coinsurance (In-network level of benefits if due to an emergency) |
| Biofeedback | Deductible and Coinsurance | Deductible and Coinsurance |
| Bone Anchored Hearing Aids (BAHA) and Cochlear implants | Deductible and Coinsurance | Deductible and Coinsurance |
| Dermatological Services | Same as any other illness | Same as any other illness |
| Diabetic Services Services include education, self-management training, podiatric appliances and equipment. | Deductible and Coinsurance | Deductible and Coinsurance |
| Durable Medical Equipment and Supplies (including Prosthetics) (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing) | Deductible and Coinsurance | Deductible and Coinsurance |
| Eye Glasses or Contact Lenses Only covered if required because of a change in prescription as a result of intraocular surgery or ocular injury (must be within 12 months of surgery or injury) | Deductible and Coinsurance | Deductible and Coinsurance |
| Hearing Aids | Not Covered | Not Covered |
| Home Health Aide and Skilled Nursing Home Health Aide (limited to 60 days per Calendar Year) Skilled Nursing Care (limited to 8 hours per day) | Deductible and Coinsurance | Deductible and Coinsurance |
| Home Infusion Therapy | Deductible and Coinsurance | Deductible and Coinsurance |
| Hospice Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Independent Laboratory <ul style="list-style-type: none"> • Diagnostic • Preventive | Deductible and Coinsurance Same as Preventive Services In-network level of benefits | In-network level of benefits Same as Preventive Services In-network level of benefits |
| Infertility <ul style="list-style-type: none"> • Services to diagnose • Treatment to promote fertility | Same as any other illness Not Covered | Same as any other illness Not Covered |

| Other Covered Services – Illness or Injury | In-network Provider | Out-of-Network Provider |
|--|--|--|
| Nicotine Addiction <ul style="list-style-type: none"> Medical services and therapy Nicotine addiction classes & alternative therapy, such as acupuncture | Same as Substance Dependence and Abuse Not Covered | Same as Substance Dependence and Abuse Not Covered |
| Obesity <ul style="list-style-type: none"> Non-surgical treatment Surgical Treatment | Not Covered Not Covered | Not Covered Not Covered |
| Oral Surgery and Dentistry Services such as impacted wisdom teeth, incision and drainage abscesses, excision of tumors and cysts and bone grafts to the jaw. Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury). | Deductible and Coinsurance | Deductible and Coinsurance |
| Organ and Tissue Transplantation | Deductible and Coinsurance | Deductible and Coinsurance |
| Ostomy Supplies | Deductible and Coinsurance | Deductible and Coinsurance |
| Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services | Deductible and Coinsurance | Deductible and Coinsurance |
| Pregnancy, Maternity and Newborn Care <ul style="list-style-type: none"> Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery) Newborn care NOTE: Newborns are covered at birth, subject to the plan's enrollment provisions. | Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance |
| Radiation Therapy and Chemotherapy | Deductible and Coinsurance | Deductible and Coinsurance |
| Radiology (x-ray) Services and other Diagnostic Test | Deductible and Coinsurance | Deductible and Coinsurance |
| Rehabilitation Services – Inpatient Facility (must follow within 90 days of discharge from acute hospitalization) | Deductible and Coinsurance | Deductible and Coinsurance |
| Rehabilitation Services <ul style="list-style-type: none"> Cardiac rehabilitation (limited to 18 sessions per diagnosis during the preceding four months of certain cardiac diagnosis) Pulmonary Rehabilitation (Chronic lung disease is limited to 18 sessions per diagnosis, not to exceed 18 sessions per Calendar Year. Lung, heart-lung transplants and lung volume are limited to 18 sessions following referral and prior to surgery plus 18 sessions within six months of discharge from hospital following surgery.) | Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance |
| Renal Dialysis | Deductible and Coinsurance | Deductible and Coinsurance |
| Respiratory Care (limited to 60 days per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Sexual Dysfunction | Not Covered | Not Covered |
| Skilled Nursing Facility (limited to 60 days per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Sleep Studies | Deductible and Coinsurance | Deductible and Coinsurance |
| Temporomandibular and Craniomandibular Joint Disorder | Deductible and Coinsurance | Deductible and Coinsurance |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|---|--|--|
| Therapy & Manipulations <ul style="list-style-type: none"> Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy (combined limit to 60 sessions per Calendar Year) Chiropractic or osteopathic manipulative treatments or adjustments (combined limit to 30 sessions per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Vision Exams <ul style="list-style-type: none"> Diagnostic (to diagnose an illness) Preventive (routine exam including refraction) | See Physician Office Services Not Covered | See Physician Office Services Not Covered |
| Wigs | Not Covered | Not Covered |
| All Other Covered Services | Deductible and Coinsurance | Deductible and Coinsurance |

| Prescription Drugs | In-Network Provider | Out-of-Network Provider |
|---|--|---|
| Prescription Drug Deductible (the amount the Covered Person pays each Calendar Year for Covered Prescription Drugs before the Prescription Drug Copayments and/or Coinsurance are applicable) <ul style="list-style-type: none"> Individual Family | Not Applicable Not Applicable | Not Applicable Not Applicable |
| Retail – per 30-day supply <ul style="list-style-type: none"> Generic Drugs (including non-preferred contraceptives) Preferred Brand Name Drugs Non-preferred Brand Name Drugs | 25% Coinsurance, \$5 minimum Copay, \$25 maximum Copay 25% Coinsurance, \$40 minimum Copay, \$80 maximum Copay 50% Coinsurance, \$70 minimum Copay, \$110 maximum Copay | 25% Coinsurance, \$5 minimum Copay, \$25 maximum Copay + 25% Penalty 25% Coinsurance, \$40 minimum Copay, \$80 maximum Copay + 25% Penalty 50% Coinsurance, \$70 minimum Copay, \$110 maximum Copay + 25% Penalty |
| Mail order – per 180-day supply <ul style="list-style-type: none"> Generic Drugs (including non-preferred contraceptives) Preferred Brand Name Drugs Non-preferred Brand Name Drugs | 25% Coinsurance, \$25 minimum Copay, \$125 maximum Copay 25% Coinsurance, \$200 minimum Copay, \$400 maximum Copay 50% Coinsurance, \$350 minimum Copay, \$550 maximum Copay | Not Covered Not Covered Not Covered |
| Specialty drugs | 25% Coinsurance, \$60 minimum Copay, \$120 maximum Copay | 50% Coinsurance, \$170 minimum Copay, \$340 maximum Copay |
| Contraceptives <ul style="list-style-type: none"> Preferred <ul style="list-style-type: none"> Generic Brand Name Non-preferred <ul style="list-style-type: none"> Generic Brand Name | Plan Pays 100% Plan Pays 100% Same as any other Generic Drugs Same as any other Non-preferred Brand Name | 25% Penalty 25% Penalty Same as any other Generic Drugs Same as any other Non-preferred Brand Name |
| Infertility FDA approved prescription drugs to promote fertility | Not Covered | Not Covered |
| Nicotine Addiction FDA approved prescription drugs and over-the-counter nicotine addiction drugs and deterrents | Plan Pays 100% | 25% Penalty |
| Obesity FDA approved prescription drugs | Not Covered | Not Covered |

OPTION 2

Schedule of Benefits Summary

Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska In-network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered services, which are the Covered Person's responsibility. That means In-network providers, under the terms of their contract with Blue Cross and Blue Shield, can't bill for amounts over the Contracted Amount. Out-of-network Providers can bill for amounts over the Out-of-network Allowance.

| Payments for Services | In-Network Provider | Out-of-Network Provider |
|--|---------------------|-------------------------|
| In-network Provider: The provider network is shown on your I.D. card. For help in locating In-network Providers, visit nebraskablue.com . | | |
| Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable) | | |
| Individual | \$2,000 | \$4,000 |
| Family (Embedded*) | \$4,000 | \$8,000 |
| Coinsurance Benefits (% amount the Covered Person must pay for most Covered Services after the Deductible has been met) | | |
| Covered Person Pays | 30% | 40% |
| Out-of-pocket Limit (does not include premium, penalty and amounts not covered by the plan) | | |
| Individual | \$6,850 | \$13,700 |
| Family | \$13,700 | \$27,400 |

Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the Calendar Year.

In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do not cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do not cross accumulate between In-network and Out-of-network, unless noted differently.

* Embedded: If you have single coverage, you only need to satisfy the individual Deductible and Out-of-pocket Limit amounts. If you have family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family Deductible and Out-of-pocket amounts.

Copayment(s) (copay(s)) apply to:

- Physician Office
- Telehealth Services
- Prescription Drugs
- Urgent Care Facility
- Emergency Care

The Copay amount varies by the type of Covered Service. Refer to the appropriate category for benefit information.

Out-of-pocket Limit includes:

- Deductible
- Coinsurance
- Medical Copays
- Prescription Drug Copays

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

| Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|---|--|--|
| Physician Office <ul style="list-style-type: none"> Primary Care Physician Office Visit Specialist Physician Office Visit Other Covered Services and supplies provided in the Physician's Office (with or without an office visit billed) | \$45 Copay \$65 Copay Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| <ul style="list-style-type: none"> Allergy Injections and Serum | Deductible and Coinsurance | Deductible and Coinsurance |
| <ul style="list-style-type: none"> Other Injections | Deductible and Coinsurance | Deductible and Coinsurance |
| <p>Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A physician assistant is covered in the same manner as a Primary Care Physician.</p> <p>Specialist Physician is a physician who is not a Primary Care Physician.</p> <p>Office Visit Benefits for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy) and consultations.</p> <p>Other Covered Services not part of the Physician Office Benefit (Refer to the appropriate category for benefit information) include: Allergy Injections & Serum; Other Injections; Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy & Chemotherapy; Surgery & Anesthesia; Therapy & Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Psychological Evaluations, Assessments, and Testing.</p> | | |
| Telehealth Services (by a designated provider) | \$15 Copay | Not Covered |
| Convenient Care/Retail Clinics (Quick Care) | Same as a Primary Care Physician | Same as a Primary Care Physician |
| Urgent Care Facility Services | \$65 Copay then Deductible and Coinsurance | Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> Facility Professional Services (Copayment is waived if admitted to the hospital within 24 hours for the same diagnosis) | \$90 Copay then Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits In-network level of benefits |
| Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac and pulmonary rehabilitation, observation stays, and other services provided on an outpatient basis | Deductible and Coinsurance | Deductible and Coinsurance |
| Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis | Deductible and Coinsurance | Deductible and Coinsurance |
| Preventive Services <ul style="list-style-type: none"> Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency) ACA required covered preventive services (outside of limits) Other covered preventive services not required by ACA | Plan Pays 100% Deductible and Coinsurance Plan Pays 100% | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| Immunizations <ul style="list-style-type: none"> Pediatric (up to age 7) Age 7 and older Related to an illness | Plan Pays 100% Plan Pays 100% Same as any other illness | Coinsurance Deductible and Coinsurance Same as any other illness |

| Mental Illness and/or Substance Dependence and Abuse Covered Services | In-Network Provider | Out-of-Network Provider |
|--|--|---|
| Inpatient Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Outpatient Services <ul style="list-style-type: none"> • Office Visit • Telehealth Services (by a designated provider) • All Other Outpatient Items & Services | Deductible and Coinsurance \$15 Copay Deductible and Coinsurance | Deductible and Coinsurance Not Covered Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> • Facility • Professional Services | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits In-network level of benefits |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|---|--|
| Acupuncture | Not Covered | Not Covered |
| Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine) | Deductible and Coinsurance | Deductible and Coinsurance |
| Ambulance (to the nearest facility for appropriate care) <ul style="list-style-type: none"> • Ground Ambulance • Air Ambulance | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits Deductible and Coinsurance (In-network level of benefits if due to an emergency) |
| Biofeedback | Deductible and Coinsurance | Deductible and Coinsurance |
| Bone Anchored Hearing Aids (BAHA) and Cochlear implants | Deductible and Coinsurance | Deductible and Coinsurance |
| Dermatological Services | Same as any other illness | Same as any other illness |
| Diabetic Services Services include education, self-management training, podiatric appliances and equipment. | Deductible and Coinsurance | Deductible and Coinsurance |
| Durable Medical Equipment and Supplies (including Prosthetics) (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing) | Deductible and Coinsurance | Deductible and Coinsurance |
| Eye Glasses or Contact Lenses Only covered if required because of a change in prescription as a result of intraocular surgery or ocular injury (must be within 12 months of surgery or injury) | Deductible and Coinsurance | Deductible and Coinsurance |
| Hearing Aids | Not Covered | Not Covered |
| Home Health Aide and Skilled Nursing Home Health Aide (limited to 60 days per Calendar Year) Skilled Nursing Care (limited to 8 hours per day) | Deductible and Coinsurance | Deductible and Coinsurance |
| Home Infusion Therapy | Deductible and Coinsurance | Deductible and Coinsurance |
| Hospice Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Independent Laboratory <ul style="list-style-type: none"> • Diagnostic • Preventive | Deductible and Coinsurance Same as Preventive Services In-network level of benefits | In-network level of benefits Same as Preventive Services In-network level of benefits |
| Infertility <ul style="list-style-type: none"> • Services to diagnose • Treatment to promote fertility | Same as any other illness Not Covered | Same as any other illness Not Covered |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|--|--|
| Nicotine Addiction <ul style="list-style-type: none"> Medical services and therapy Nicotine addiction classes & alternative therapy, such as acupuncture | Same as Substance Dependence and Abuse Not Covered | Same as Substance Dependence and Abuse Not Covered |
| Obesity <ul style="list-style-type: none"> Non-surgical treatment Surgical Treatment | Not Covered Not Covered | Not Covered Not Covered |
| Oral Surgery and Dentistry Services such as impacted wisdom teeth, incision and drainage abscesses, excision of tumors and cysts and bone grafts to the jaw. Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury). | Deductible and Coinsurance | Deductible and Coinsurance |
| Organ and Tissue Transplantation | Deductible and Coinsurance | Deductible and Coinsurance |
| Ostomy Supplies | Deductible and Coinsurance | Deductible and Coinsurance |
| Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services | Deductible and Coinsurance | Deductible and Coinsurance |
| Pregnancy, Maternity and Newborn Care <ul style="list-style-type: none"> Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery) Newborn care NOTE: Newborns are covered at birth, subject to the plan's enrollment provisions. | Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance |
| Radiation Therapy and Chemotherapy | Deductible and Coinsurance | Deductible and Coinsurance |
| Radiology (x-ray) Services and other Diagnostic Test | Deductible and Coinsurance | Deductible and Coinsurance |
| Rehabilitation Services – Inpatient Facility (must follow within 90 days of discharge from acute hospitalization) | Deductible and Coinsurance | Deductible and Coinsurance |
| Rehabilitation Services <ul style="list-style-type: none"> Cardiac rehabilitation (limited to 18 sessions per diagnosis during the preceding four months of certain cardiac diagnosis) Pulmonary Rehabilitation (Chronic lung disease is limited to 18 sessions per diagnosis, not to exceed 18 sessions per Calendar Year. Lung, heart-lung transplants and lung volume are limited to 18 sessions following referral and prior to surgery plus 18 sessions within six months of discharge from hospital following surgery.) | Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance |
| Renal Dialysis | Deductible and Coinsurance | Deductible and Coinsurance |
| Respiratory Care (limited to 60 days per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Sexual Dysfunction | Not Covered | Not Covered |
| Skilled Nursing Facility (limited to 60 days per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Sleep Studies | Deductible and Coinsurance | Deductible and Coinsurance |
| Temporomandibular and Craniomandibular Joint Disorder | Deductible and Coinsurance | Deductible and Coinsurance |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|---|--|--|
| Therapy & Manipulations <ul style="list-style-type: none"> Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy (combined limit to 60 sessions per Calendar Year) Chiropractic or osteopathic manipulative treatments or adjustments (combined limit to 30 sessions per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Vision Exams <ul style="list-style-type: none"> Diagnostic (to diagnose an illness) Preventive (routine exam including refraction) | See Physician Office Services Not Covered | See Physician Office Services Not Covered |
| Wigs | Not Covered | Not Covered |
| All Other Covered Services | Deductible and Coinsurance | Deductible and Coinsurance |

| Prescription Drugs | In-Network Provider | Out-of-Network Provider |
|---|--|---|
| Prescription Drug Deductible (the amount the Covered Person pays each Calendar Year for Covered Prescription Drugs before the Prescription Drug Copayments and/or Coinsurance are applicable) <ul style="list-style-type: none"> Individual Family | Not Applicable Not Applicable | Not Applicable Not Applicable |
| Retail – per 30-day supply <ul style="list-style-type: none"> Generic drugs (including non-preferred contraceptives) Preferred Brand Name Drugs Non-preferred Brand Name Drugs | 30% Coinsurance, \$7 minimum Copay, \$30 maximum Copay 30% Coinsurance, \$45 minimum Copay, \$90 maximum Copay 50% Coinsurance, \$70 minimum Copay, \$110 maximum Copay | 30% Coinsurance, \$7 minimum Copay, \$30 maximum Copay + 25% Penalty 30% Coinsurance, \$45 minimum Copay, \$90 maximum Copay + 25% Penalty 50% Coinsurance, \$70 minimum Copay, \$110 maximum Copay + 25% Penalty |
| Mail order – per 180-day supply <ul style="list-style-type: none"> Generic Drugs (including non-preferred contraceptives) Preferred Brand Name Drugs Non-preferred Brand Name Drugs | 30% Coinsurance, \$35 minimum Copay, \$150 maximum Copay 30% Coinsurance, \$225 minimum Copay, \$450 maximum Copay 50% Coinsurance, \$350 minimum Copay, \$550 maximum Copay | Not Covered Not Covered Not Covered |
| Specialty drugs | 25% Coinsurance, \$60 minimum Copay, \$120 maximum Copay | 50% Coinsurance, \$170 minimum Copay, \$340 maximum Copay |
| Contraceptives <ul style="list-style-type: none"> Preferred <ul style="list-style-type: none"> Generic Brand Name Non-preferred <ul style="list-style-type: none"> Generic Brand Name | Plan Pays 100% Plan Pays 100% | 25% Penalty 25% Penalty |
| Infertility FDA approved prescription drugs to promote fertility | Not Covered | Not Covered |
| Nicotine Addiction FDA approved prescription drugs and over-the-counter nicotine addiction drugs and deterrents | Plan Pays 100% | 25% Penalty |
| Obesity FDA approved prescription drugs | Not Covered | Not Covered |

OPTION 3 (HSA-eligible)

Schedule of Benefits Summary

Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska In-network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered services, which are the Covered Person's responsibility. That means In-network providers, under the terms of their contract with Blue Cross and Blue Shield, can't bill for amounts over the Contracted Amount. Out-of-network Providers can bill for amounts over the Out-of-network Allowance.

| Payments for Services | In-Network Provider | Out-of-Network Provider |
|--|---------------------|-------------------------|
| In-network Provider: The provider network is shown on your I.D. card. For help in locating In-network Providers, visit nebraskablue.com . | | |
| Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable) | | |
| Individual | \$3,500 | \$7,000 |
| Family (Aggregate*) | \$6,850 | \$13,700 |
| Coinsurance Benefits (% amount the Covered Person must pay for most Covered Services after the Deductible has been met) | | |
| Covered Person Pays | 0% | 20% |
| Out-of-pocket Limit (does not include premium, penalty and amounts not covered by the plan) | | |
| Individual | \$3,500 | \$12,000 |
| Family | \$6,850 | \$23,700 |

Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the Calendar Year.

In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently.

* Aggregate: If you have single coverage, you only need to satisfy the individual Deductible and Out-of-pocket Limit. If you have family coverage the individual amounts do not apply - the entire family Deductible must be met prior to any benefits becoming available, and the entire family Out-of-pocket must be met before cost-sharing no longer applies. Family members may combine their covered expenses to satisfy the required family Deductible and Out-of-pocket amounts.

Copayment(s) (copay(s)) apply to:

- This plan has no medical or prescription drug copays

The Copay amount varies by the type of Covered Service. Refer to the appropriate category for benefit information.

Out-of-pocket Limit includes:

- Deductible
- Coinsurance

The Deductible must be met each Calendar Year before Copays and Coinsurance are applicable.

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

| Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|---|---|--|
| Physician Office <ul style="list-style-type: none"> Primary Care Physician Office Visit Specialist Physician Office Visit Other Covered Services and supplies provided in the Physician's Office (with or without an office visit billed) | Deductible Deductible Deductible | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| <ul style="list-style-type: none"> Allergy Injections and Serum | Deductible | Deductible and Coinsurance |
| <ul style="list-style-type: none"> Other Injections | Deductible | Deductible and Coinsurance |
| <p>Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A physician assistant is covered in the same manner as a Primary Care Physician.</p> <p>Specialist Physician is a physician who is not a Primary Care Physician.</p> <p>Office Visit Benefits for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy) and consultations.</p> <p>Other Covered Services not part of the Physician Office Benefit (Refer to the appropriate category for benefit information) include: Allergy Injections & Serum; Other Injections; Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy & Chemotherapy; Surgery & Anesthesia; Therapy & Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Psychological Evaluations, Assessments, and Testing.</p> | | |
| Convenient Care/Retail Clinics (Quick Care) | Same as a Primary Care Physician | Same as a Primary Care Physician |
| Telehealth Services (by a designated provider) | Deductible | Not Covered |
| Urgent Care Facility Services | Deductible | Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> Facility Professional Services | Deductible Deductible | In-network level of benefits In-network level of benefits |
| Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac and pulmonary rehabilitation, observation stays, and other services provided on an outpatient basis | Deductible | Deductible and Coinsurance |
| Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis | Deductible | Deductible and Coinsurance |
| Preventive Services <ul style="list-style-type: none"> Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency) ACA required covered preventive services (outside of limits) Other covered preventive services not required by ACA | Plan Pays 100% Deductible Plan Pays 100% | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| Immunizations <ul style="list-style-type: none"> Pediatric (up to age 7) Age 7 and older Related to an illness | Plan Pays 100% Plan Pays 100% Same as any other illness | Coinsurance Deductible and Coinsurance Same as any other illness |

| Mental Illness and/or Substance Dependence and Abuse Covered Services | In-Network Provider | Out-of-Network Provider |
|--|--|---|
| Inpatient Services | Deductible | Deductible and Coinsurance |
| Outpatient Services <ul style="list-style-type: none"> • Office Visit • Telehealth Services (by a designated provider) • All Other Outpatient Items & Services | Deductible Deductible Deductible | Deductible and Coinsurance Not Covered Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> • Facility • Professional Services | Deductible Deductible | In-network level of benefits In-network level of benefits |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|---|--|
| Acupuncture | Not Covered | Not Covered |
| Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine) | Deductible | Deductible and Coinsurance |
| Ambulance (to the nearest facility for appropriate care) <ul style="list-style-type: none"> • Ground Ambulance • Air Ambulance | Deductible Deductible | In-network level of benefits Deductible and Coinsurance (In-network level of benefits if due to an emergency) |
| Biofeedback | Deductible | Deductible and Coinsurance |
| Biofeedback Bone Anchored Hearing Aids(BAHA) and Cochlear implants | Deductible | Deductible and Coinsurance |
| Dermatological Services | Same as any other illness | Same as any other illness |
| Diabetic Services Services include education, self-management training, podiatric appliances and equipment. | Deductible | Deductible and Coinsurance |
| Durable Medical Equipment and Supplies (including Prosthetics) (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing) | Deductible | Deductible and Coinsurance |
| Eye Glasses or Contact Lenses Only covered if required because of a change in prescription as a result of intraocular surgery or ocular injury (must be within 12 months of surgery or injury) | Deductible | Deductible and Coinsurance |
| Hearing Aids | Not Covered | Not Covered |
| Home Health Aide and Skilled Nursing Home Health Aide (limited to 60 days per Calendar Year) Skilled Nursing Care (limited to 8 hours per day) | Deductible | Deductible and Coinsurance |
| Home Infusion Therapy | Deductible | Deductible and Coinsurance |
| Hospice Services | Deductible | Deductible and Coinsurance |
| Independent Laboratory <ul style="list-style-type: none"> • Diagnostic • Preventive | Deductible Same as Preventive Services In-network level of benefits | In-network level of benefits Same as Preventive Services In-network level of benefits |
| Infertility <ul style="list-style-type: none"> • Services to diagnose • Treatment to promote fertility | Same as any other illness Not Covered | Same as any other illness Not Covered |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|---|--|
| Nicotine Addiction <ul style="list-style-type: none"> Medical services and therapy Nicotine addiction classes & alternative therapy, such as acupuncture | Same as Substance Dependence and Abuse Not Covered | Same as Substance Dependence and Abuse Not Covered |
| Obesity <ul style="list-style-type: none"> Non-surgical treatment Surgical Treatment | Not Covered Not Covered | Not Covered Not Covered |
| Oral Surgery and Dentistry Services such as impacted wisdom teeth, incision and drainage abscesses, excision of tumors and cysts and bone grafts to the jaw. Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury). | Deductible | Deductible and Coinsurance |
| Organ and Tissue Transplantation | Deductible | Deductible and Coinsurance |
| Ostomy Supplies | Deductible | Deductible and Coinsurance |
| Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services | Deductible | Deductible and Coinsurance |
| Pregnancy, Maternity and Newborn Care <ul style="list-style-type: none"> Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery) Newborn care NOTE: Newborns are covered at birth, subject to the plan's enrollment provisions. | Deductible Deductible | Deductible and Coinsurance Deductible and Coinsurance |
| Radiation Therapy and Chemotherapy | Deductible | Deductible and Coinsurance |
| Radiology (x-ray) Services and other Diagnostic Test | Deductible | Deductible and Coinsurance |
| Rehabilitation Services – Inpatient Facility (must follow within 90 days of discharge from acute hospitalization) | Deductible | Deductible and Coinsurance |
| Rehabilitation Services <ul style="list-style-type: none"> Cardiac rehabilitation (limited to 18 sessions per diagnosis during the preceding four months of certain cardiac diagnosis) Pulmonary Rehabilitation (Chronic lung disease is limited to 18 sessions per diagnosis, not to exceed 18 sessions per Calendar Year. Lung, heart-lung transplants and lung volume are limited to 18 sessions following referral and prior to surgery plus 18 sessions within six months of discharge from hospital following surgery.) | Deductible Deductible | Deductible and Coinsurance Deductible and Coinsurance |
| Renal Dialysis | Deductible | Deductible and Coinsurance |
| Respiratory Care (limited to 60 days per Calendar Year) | Deductible | Deductible and Coinsurance |
| Sexual Dysfunction | Not Covered | Not Covered |
| Skilled Nursing Facility (limited to 60 days per Calendar Year) | Deductible | Deductible and Coinsurance |
| Sleep Studies | Deductible | Deductible and Coinsurance |
| Temporomandibular and Craniomandibular Joint Disorder | Deductible | Deductible and Coinsurance |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|-------------------------------|-------------------------------|
| Therapy & Manipulations | | |
| • Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy (combined limit to 60 sessions per Calendar Year) | Deductible | Deductible and Coinsurance |
| • Chiropractic or osteopathic manipulative treatments or adjustments (combined limit to 30 sessions per Calendar Year) | Deductible | Deductible and Coinsurance |
| Vision Exams | | |
| • Diagnostic (to diagnose an illness) | See Physician Office Services | See Physician Office Services |
| • Preventive (routine exam including refraction) | Not Covered | Not Covered |
| Wigs | Not Covered | Not Covered |
| All Other Covered Services | Deductible | Deductible and Coinsurance |

| Prescription Drugs | In-Network Provider | Out-of-Network Provider |
|--|--|--|
| Prescription Drug Deductible (the amount the Covered Person pays each Calendar Year for Covered Prescription Drugs before the Prescription Drug Copayments and/or Coinsurance are applicable) | | |
| • Individual | Not Applicable | Not Applicable |
| • Family | Not Applicable | Not Applicable |
| Retail – per 30-day supply | | |
| • Generic Drugs (including non-preferred contraceptives) | Deductible | Deductible and Coinsurance + 25% Penalty |
| • Preferred Brand Name Drugs | Deductible | Deductible and Coinsurance + 25% Penalty |
| • Non-preferred Brand Name Drugs | Deductible | Deductible and Coinsurance + 25% Penalty |
| Mail order – per 180-day supply | | |
| • Generic Drugs (including non-preferred contraceptives) | Deductible | Not Covered |
| • Preferred Brand Name Drugs | Deductible | Not Covered |
| • Non-preferred Brand Name Drugs | Deductible | Not Covered |
| Specialty drugs | Same as Retail | Deductible and Coinsurance |
| Contraceptives | | |
| • Preferred | | |
| – Generic | Plan Pays 100% | 25% Penalty |
| – Brand Name | Plan Pays 100% | 25% Penalty |
| • Non-preferred | | |
| – Generic | Same as any other Generic Drugs | Same as any other Generic Drugs |
| – Brand Name | Same as any other Non-preferred Brand Name | Same as any other Non-preferred Brand Name |
| Infertility FDA approved prescription drugs to promote fertility | Not Covered | Not Covered |
| Nicotine Addiction FDA approved prescription drugs and over-the-counter nicotine addiction drugs and deterrents | Plan Pays 100% | 25% Penalty |
| Obesity FDA approved prescription drugs | Not Covered | Not Covered |

OPTION 4 (HSA-eligible, Non-creditable)

Schedule of Benefits Summary

Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska In-network Providers have agreed to accept the benefit payment as payment in full, not including Deductible, Coinsurance and/or Copayment amounts and any charges for non-covered services, which are the Covered Person's responsibility. That means In-network providers, under the terms of their contract with Blue Cross and Blue Shield, can't bill for amounts over the Contracted Amount. Out-of-network Providers can bill for amounts over the Out-of-network Allowance.

| Payments for Services | In-Network Provider | Out-of-Network Provider |
|--|---------------------|-------------------------|
| In-network Provider: The provider network is shown on your I.D. card. For help in locating In-network Providers, visit nebraskablue.com . | | |
| Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable) | | |
| Individual | \$4,000 | \$8,000 |
| Family (Embedded*) | \$8,000 | \$16,000 |
| Coinsurance Benefits (% amount the Covered Person must pay for most Covered Services after the Deductible has been met) | | |
| Covered Person Pays | 30% | 50% |
| Out-of-pocket Limit (does not include premium, penalty and amounts not covered by the plan) | | |
| Individual | \$6,350 | \$12,700 |
| Family | \$12,700 | \$25,400 |

Once the annual Out-of-pocket Limit is reached, most Covered Services are payable by the plan at 100% for the rest of the Calendar Year.

In-network and Out-of-network Deductible and Out-of-pocket Limits are separate and do cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do cross accumulate between In-network and Out-of-network, unless noted differently.

* Embedded: If you have single coverage, you only need to satisfy the individual Deductible and Out-of-pocket Limit amounts. If you have family coverage, no one family member contributes more than the individual amount. Family members may combine their covered expenses to satisfy the required family Deductible and Out-of-pocket amounts.

Copayment(s) (copay(s)) apply to:

- This plan has no medical or prescription drug copays

The Copay amount varies by the type of Covered Service. Refer to the appropriate category for benefit information.

Out-of-pocket Limit includes:

- Deductible
- Coinsurance

The Deductible must be met each Calendar Year before Copays and Coinsurance are applicable.

Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

| Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|---|--|--|
| Physician Office <ul style="list-style-type: none"> Primary Care Physician Office Visit Specialist Physician Office Visit Other Covered Services and supplies provided in the Physician's Office (with or without an office visit billed) | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| <ul style="list-style-type: none"> Allergy Injections and Serum | Deductible and Coinsurance | Deductible and Coinsurance |
| <ul style="list-style-type: none"> Other Injections | Deductible and Coinsurance | Deductible and Coinsurance |
| <p>Primary Care Physician is a physician who has a majority of his or her practice in internal or general medicine, obstetrics/gynecology, general pediatrics or family practice. A physician assistant is covered in the same manner as a Primary Care Physician.</p> <p>Specialist Physician is a physician who is not a Primary Care Physician.</p> <p>Office Visit Benefits for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy) and consultations.</p> <p>Other Covered Services not part of the Physician Office Benefit (Refer to the appropriate category for benefit information) include: Allergy Injections & Serum; Other Injections; Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy & Chemotherapy; Surgery & Anesthesia; Therapy & Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Psychological Evaluations, Assessments, and Testing.</p> | | |
| Convenient Care/Retail Clinics (Quick Care) | Same as a Primary Care Physician | Same as a Primary Care Physician |
| Telehealth Services (by a designated provider) | Deductible and Coinsurance | Not Covered |
| Urgent Care Facility Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> Facility Professional Services | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits In-network level of benefits |
| Outpatient Hospital or Facility Services Services such as surgery, laboratory and radiology, cardiac and pulmonary rehabilitation, observation stays, and other services provided on an outpatient basis | Deductible and Coinsurance | Deductible and Coinsurance |
| Inpatient Hospital or Facility Services Charges for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis | Deductible and Coinsurance | Deductible and Coinsurance |
| Preventive Services <ul style="list-style-type: none"> Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender, and frequency) ACA required covered preventive services (outside of limits) Other covered preventive services not required by ACA | Plan Pays 100% Deductible and Coinsurance Plan Pays 100% | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance |
| Immunizations <ul style="list-style-type: none"> Pediatric (up to age 7) Age 7 and older Related to an illness | Plan Pays 100% Plan Pays 100% Same as any other illness | Coinsurance Deductible and Coinsurance Same as any other illness |

| Mental Illness and/or Substance Dependence and Abuse Covered Services | In-Network Provider | Out-of-Network Provider |
|--|--|---|
| Inpatient Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Outpatient Services <ul style="list-style-type: none"> • Office Visit • Telehealth Services (by a designated provider) • All Other Outpatient Items & Services | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Not Covered Deductible and Coinsurance |
| Emergency Care Services (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> • Facility • Professional Services | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits In-network level of benefits |

| Other Covered Services – Illness or Injury | In-Network Provider | Out-of-Network Provider |
|--|---|--|
| Acupuncture | Not Covered | Not Covered |
| Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine) | Deductible and Coinsurance | Deductible and Coinsurance |
| Ambulance (to the nearest facility for appropriate care) <ul style="list-style-type: none"> • Ground Ambulance • Air Ambulance | Deductible and Coinsurance Deductible and Coinsurance | In-network level of benefits Deductible and Coinsurance (In-network level of benefits if due to an emergency) |
| Biofeedback | Deductible and Coinsurance | Deductible and Coinsurance |
| Bone Anchored Hearing Aids (BAHA) and Cochlear implants | Deductible and Coinsurance | Deductible and Coinsurance |
| Dermatological Services | Same as any other illness | Same as any other illness |
| Diabetic Services Services include education, self-management training, podiatric appliances and equipment. | Deductible and Coinsurance | Deductible and Coinsurance |
| Durable Medical Equipment and Supplies (including Prosthetics) (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing) | Deductible and Coinsurance | Deductible and Coinsurance |
| Eye Glasses or Contact Lenses Only covered if required because of a change in prescription as a result of intraocular surgery or ocular injury (must be within 12 months of surgery or injury) | Deductible and Coinsurance | Deductible and Coinsurance |
| Hearing Aids | Not Covered | Not Covered |
| Home Health Aide and Skilled Nursing Home Health Aide (limited to 60 days per Calendar Year) Skilled Nursing Care (limited to 8 hours per day) | Deductible and Coinsurance | Deductible and Coinsurance |
| Home Infusion Therapy | Deductible and Coinsurance | Deductible and Coinsurance |
| Hospice Services | Deductible and Coinsurance | Deductible and Coinsurance |
| Independent Laboratory <ul style="list-style-type: none"> • Diagnostic • Preventive | Deductible and Coinsurance Same as Preventive Services In-network level of benefits | In-network level of benefits Same as Preventive Services In-network level of benefits |
| Infertility <ul style="list-style-type: none"> • Services to diagnose • Treatment to promote fertility | Same as any other illness Not Covered | Same as any other illness Not Covered |

| Other Covered Services – Illness or Injury | In-network Provider | Out-of-Network Provider |
|--|--|--|
| Nicotine Addiction <ul style="list-style-type: none"> Medical services and therapy Nicotine addiction classes & alternative therapy, such as acupuncture | Same as Substance Dependence and Abuse Not Covered | Same as Substance Dependence and Abuse Not Covered |
| Obesity <ul style="list-style-type: none"> Non-surgical treatment Surgical Treatment | Not Covered Not Covered | Not Covered Not Covered |
| Oral Surgery and Dentistry Services such as impacted wisdom teeth, incision and drainage abscesses, excision of tumors and cysts and bone grafts to the jaw. Dental treatment when due to an accidental injury to naturally healthy teeth (treatment related to accidents must be provided within 12 months of the date of injury). | Deductible and Coinsurance | Deductible and Coinsurance |
| Organ and Tissue Transplantation | Deductible and Coinsurance | Deductible and Coinsurance |
| Ostomy Supplies | Deductible and Coinsurance | Deductible and Coinsurance |
| Physician Professional Services Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services | Deductible and Coinsurance | Deductible and Coinsurance |
| Pregnancy, Maternity and Newborn Care <ul style="list-style-type: none"> Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery) Newborn care NOTE: Newborns are covered at birth, subject to the plan's enrollment provisions. | Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance |
| Radiation Therapy and Chemotherapy | Deductible and Coinsurance | Deductible and Coinsurance |
| Radiology (x-ray) Services and other Diagnostic Test | Deductible and Coinsurance | Deductible and Coinsurance |
| Rehabilitation Services – Inpatient Facility (must follow within 90 days of discharge from acute hospitalization) | Deductible and Coinsurance | Deductible and Coinsurance |
| Rehabilitation Services <ul style="list-style-type: none"> Cardiac rehabilitation (limited to 18 sessions per diagnosis during the preceding four months of certain cardiac diagnosis) Pulmonary Rehabilitation (Chronic lung disease is limited to 18 sessions per diagnosis, not to exceed 18 sessions per Calendar Year. Lung, heart-lung transplants and lung volume are limited to 18 sessions following referral and prior to surgery plus 18 sessions within six months of discharge from hospital following surgery.) | Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance Deductible and Coinsurance |
| Renal Dialysis | Deductible and Coinsurance | Deductible and Coinsurance |
| Respiratory Care (limited to 60 days per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Sexual Dysfunction | Not Covered | Not Covered |
| Skilled Nursing Facility (limited to 60 days per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Sleep Studies | Deductible and Coinsurance | Deductible and Coinsurance |
| Temporomandibular and Craniomandibular Joint Disorder | Deductible and Coinsurance | Deductible and Coinsurance |

| Other Covered Services – Illness or Injury | In-network Provider | Out-of-Network Provider |
|---|--|--|
| Therapy & Manipulations <ul style="list-style-type: none"> Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy (combined limit to 60 sessions per Calendar Year) Chiropractic or osteopathic manipulative treatments or adjustments (combined limit to 30 sessions per Calendar Year) | Deductible and Coinsurance | Deductible and Coinsurance |
| Vision Exams <ul style="list-style-type: none"> Diagnostic (to diagnose an illness) Preventive (routine exam including refraction) | See Physician Office Services Not Covered | See Physician Office Services Not Covered |
| Wigs | Not Covered | Not Covered |
| All Other Covered Services | Deductible and Coinsurance | Deductible and Coinsurance |

| Prescription Drugs | In-network Provider | Out-of-Network Provider |
|---|--|--|
| Prescription Drug Deductible (the amount the Covered Person pays each Calendar Year for Covered Prescription Drugs before the Prescription Drug Copayments and/or Coinsurance are applicable) <ul style="list-style-type: none"> Individual Family | Not Applicable Not Applicable | Not Applicable Not Applicable |
| Retail – per 30-day supply <ul style="list-style-type: none"> Generic drugs (including non-preferred contraceptives) Preferred Brand Name Drugs Non-preferred Brand Name Drugs | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance | Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty |
| Mail order – per 180-day supply <ul style="list-style-type: none"> Generic drugs (including non-preferred contraceptives) Preferred Brand Name Drugs Non-preferred Brand Name Drugs | Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance | Not Covered Not Covered Not Covered |
| Specialty drugs | Same as Retail | Deductible and Coinsurance |
| Contraceptives <ul style="list-style-type: none"> Preferred <ul style="list-style-type: none"> Generic Brand Name Non-preferred <ul style="list-style-type: none"> Generic Brand Name | Plan Pays 100% Plan Pays 100% | 25% Penalty 25% Penalty |
| Infertility FDA approved prescription drugs to promote fertility | Not Covered | Not Covered |
| Nicotine Addiction FDA approved prescription drugs and over-the-counter nicotine addiction drugs and deterrents | Plan Pays 100% | 25% Penalty |
| Obesity FDA approved prescription drugs | Not Covered | Not Covered |



A HEALTH CARE PLAN EXCLUSIVELY FOR EDUCATORS HEALTH ALLIANCE MEMBERS

WHAT IS A PPO?

A PPO, or preferred provider organization, is a special arrangement between an insurer and a network of hospitals, doctors and other types of providers to pay for health care services. As a result of these special arrangements, you save money, because in most cases, you pay less in deductible and coinsurance when you use PPO network providers. If you go outside the network for medical care, you'll pay more money out of pocket.



Your PPO Network in Nebraska

In Nebraska, your PPO network is called Network BLUE and it's made up of 95% of Nebraska's doctors and 100% of the state's non-governmental acute care hospitals. That makes obtaining in-network care easy and convenient.

Network BLUE providers have agreed to accept our benefit payment for covered services as payment in full, except for any deductible, copays and coinsurance amounts and charges for noncovered services, which are your responsibility. That means Network BLUE providers, under the terms of their contract with us, can't bill you for amounts over our benefit allowance. Out-of-network providers can bill you for amounts in excess of the payable amount under the contract.

Network BLUE providers also file your claims for you, meaning you have less paperwork to worry about. And as an additional time-saving convenience for you, we send our benefit payment directly to in-network providers.

The BlueCard® Program: Your National PPO Network

You have access to a national Blue Cross and Blue Shield PPO network called the BlueCard Program.

To access your benefits wherever you are, all you have to do is use hospitals and doctors in the local Blue Cross and Blue Shield Plan's BlueCard PPO provider network. When you do, you also enjoy the discount and claim filing agreements Blue Cross and Blue Shield Plans across the country have negotiated with the BlueCard doctors and hospitals in their area.

It's easy to locate in-network providers wherever you are.

Locate NETwork BLUE Providers in Nebraska

By phone: 1-877-721-2583

On the Web: nebraskablue.com/find-a-doctor

Locate BlueCard PPO Providers Nationwide

By phone: 1-800-810-BLUE (2583)

On the Web: bcbs.com

Calendar Year Deductible

Options 1 and 2

If you're covered under a single membership, you must satisfy one individual deductible each calendar year. The family deductible is equal to two times the individual deductible. Family members may combine their covered expenses to satisfy the required deductible amount. No one family member pays more than the individual deductible amount.

If you don't meet your deductible in a given year, covered charges incurred during October, November and December of that year may be carried over and applied toward the following year's deductible.

Option 3 (HSA-eligible \$3,500 deductible)

If you're covered under a single membership, you must satisfy one individual deductible each calendar year. This plan requires satisfaction of an aggregate family deductible. Aggregate deductible means that if you have family, retiree/spouse or retiree/children coverage, the entire family deductible must be met prior to any benefits becoming available. Family members may combine their covered expenses to satisfy the required family deductible.

Option 4 (HSA-eligible \$4,000 deductible)

If you're covered under a single membership, you must satisfy one individual deductible each calendar year. The family deductible is equal to two times the individual deductible. Family members may combine their covered expenses to satisfy the required deductible amount. No one family member pays more than the individual deductible amount.

Coinsurance and Your Calendar Year Out-of-Pocket Limit

Options 1, 2 and 4

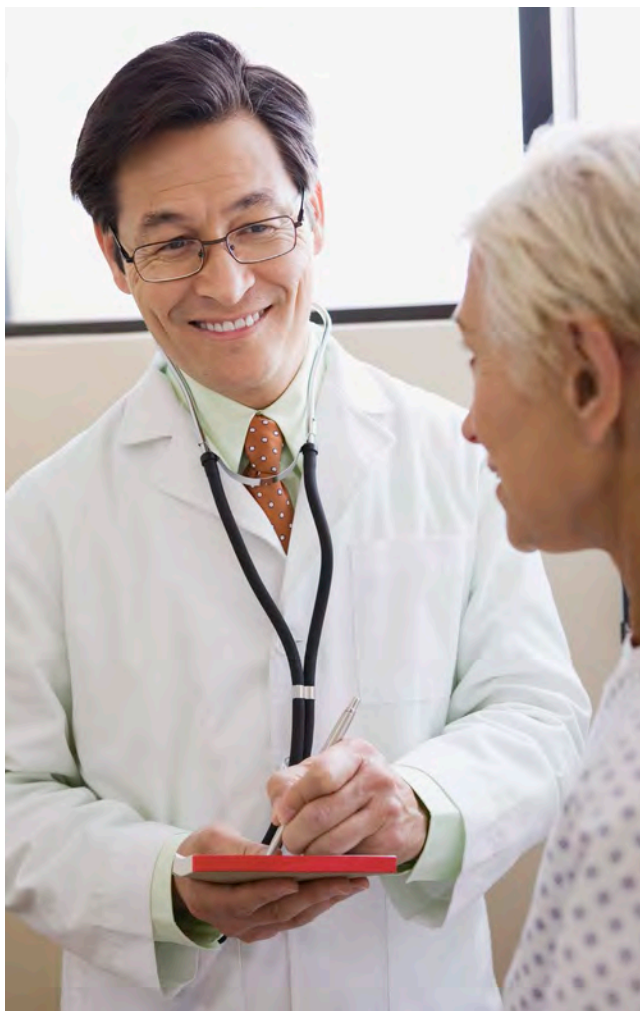
The out-of-pocket limit is the maximum amount of cost-sharing each covered person must pay in a calendar year before benefits are payable without application of a cost-share amount. The out-of-pocket limit includes deductible, coinsurance and copayment amounts for medical and pharmacy services. Once you reach your out-of-pocket limit, you pay nothing for most covered services for the rest of the calendar year.

Under family membership, family members may combine their covered expenses to satisfy the required family out-of-pocket limit. No one family member contributes more than the individual out-of-pocket limit.

Option 3 (HSA-eligible \$3,500 deductible)

After you meet your calendar year deductible, you are responsible for paying a certain percentage of covered charges (called "coinsurance") for out-of-network providers, until you reach your out-of-pocket limit. Once you reach your out-of-pocket limit, you pay nothing for most covered services for the rest of the calendar year.

Under this plan's family membership, the entire out-of-network aggregate family out-of-pocket limit must be met before benefits for covered services are paid at 100% of the allowable charge. Family members may combine their covered expenses to satisfy the required out-of-pocket limit.



Under all EHA options, prescription drug benefits are subject to limitations and exclusions. Please refer to your certificate of coverage and schedule of benefits summary for more information.

Benefits for Preventive Services

Preventive services benefits are available under all EHA health plan options. When a network provider is used, benefits are paid at 100% of the allowable charge (deductible and coinsurance are waived).*

Benefits are available for (but not limited to) the following covered services:

- Office visits, well woman visits, and periodic exams to determine physical development
- Radiology/X-ray/pathology/lab
- Mammograms and Pap smears
- Immunizations (including pediatric**)
- Colorectal cancer screenings and related services
- Cardiac stress tests
- Hearing exams
- Contraceptive methods, as well as contraceptive prescriptions for women (most paid at 100%)
- Breast pumps and supplies, as well as counseling for breastfeeding
- Developmental/autism screening for infants, children, and adolescents

*Preventive benefits may be subject to age, gender and frequency limits. Preventive services benefits outside these limits, as well as services received out-of-network, are subject to the plan's applicable deductible and coinsurance, unless otherwise stated. For a list of the preventive services mandated under the Patient Protection and Affordable Care Act (PPACA), along with their corresponding age, gender and frequency limits, please visit nebraskablue.com/preventivecare.

**Deductible (if applicable) is waived for out-of-network pediatric immunizations.

Office Visit Exam Copay

Options 1 and 2 Only

When you go to an in-network doctor, you pay a copay for a diagnostic (non-routine) office visit exam (does not apply to mental illness/substance abuse office visits). X-ray and lab charges and any tests or services the doctor may order will be subject to deductible and coinsurance. Refer to the charts at the beginning of this booklet for your plan's copay amount.

Prescription Drug Coverage

To locate participating Rx Nebraska pharmacies nationwide, call toll-free 1-877-800-0746.

Options 1 and 2

Your coverage is based on Blue Cross and Blue Shield of Nebraska's (BCBSNE) drug formulary. A formulary is a list of generic and brand name prescription medications. Your prescription drug benefits are divided into four tiers: generic drugs, formulary brand drugs that are in the formulary, non-formulary brand name drugs that are not in the formulary, and specialty drugs. The coinsurance amount you pay for up to a 30-day supply of a covered prescription drug depends on what tier your medication is in.

Refer to pages 7 and 12 for further details.

To review the drug formulary online, go to **nebraskablue.com/druglist** or call our Member Services Department at the number on the back of your BCBSNE member ID card.

Option 3 and 4 (HSA-Eligible Plans)

With option 3, your prescription drug benefits are subject to your plan's in-network deductible.

With Option 4, your prescription drug benefits are subject to your plan's in-network deductible and coinsurance.

When you use a participating Rx Nebraska pharmacy, you'll automatically receive a special pre-negotiated discount on most of your prescription drugs. (The actual discount you receive depends on the pharmacy and the type of drug you purchase.)

Using Your Prescription Drug Benefits

To use your prescription drug benefits, take your Blue Cross and Blue Shield of Nebraska member ID card and your prescription to an Rx Nebraska participating pharmacy and pay the applicable coinsurance amount.

Please note: To be considered in-network, specialty drugs must be purchased through a designated specialty pharmacy. One of BCBSNE's designated specialty pharmacies is AllianceRx Walgreens Prime. For more information, please refer to the AllianceRx Walgreens Prime flier.

Whenever appropriate, generic drugs will be used to fill your prescriptions. If you prefer a brand name drug, you will be responsible for the difference in cost plus the applicable coinsurance amount.

If you have to file a claim (for example, if you have the prescription filled at a non-participating pharmacy, or if you don't present your card at a participating pharmacy), you will be reimbursed for the cost of the drug less the applicable coinsurance amount and a 25% penalty. Prescription drug coinsurance amounts do not apply toward the health plan's deductible or coinsurance maximum, but do apply toward the calendar year prescription drug out-of-pocket maximum. Benefit amounts paid by the health plan for all prescription drug claims will be applied to your overall contract benefit maximum.

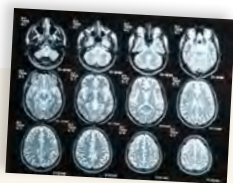
Using Your Home Delivery Pharmacy Benefit

If you use the AllianceRx Walgreens Prime home delivery program, you may order up to a 180-day supply of a covered medication at one time (if allowed by your prescription). The minimum and maximum coinsurance amounts apply per 30-day supply, with a maximum of five times the amount per 180-day supply.

Please note: If you are ordering a 180-day supply, make sure the prescription is written for a 180-day supply, not including refills. For questions regarding available medications, please call AllianceRx Walgreens Prime at 1-877-357-7463.



Certification



For certification of benefits, call (402) 390-1870 or 1-800-247-1103.

Blue Cross and Blue Shield of Nebraska requires that all hospital stays, certain surgical procedures and specialized services and supplies be certified prior to receipt of such services or supplies. Ultimately, it is your responsibility to see that certification occurs; however, a hospital or provider may initiate the certification.

To initiate the certification process, Blue Cross and Blue Shield of Nebraska must be contacted by you, your family member, the physician, the hospital or someone acting on behalf of you or your family member.

The following services, supplies or drugs must be certified:

- Organ and tissue transplants;
- Subsequent purchases of home medical equipment;
- Specified medications and/or quantities of medications;
- Skilled nursing care in the home;
- Skilled nursing facility care;
- Hospice care;
- All inpatient hospital admissions;
- Inpatient mental illness and/or substance abuse;
- Inpatient physical rehabilitation;
- Long term acute care; and
- Services subject to surgical preauthorization programs.

If certification requirements are not met, the following penalties may apply:

- Payable benefits may be reduced, and/or
- Benefits for all services may be denied.

Please note: Certification does not guarantee payment. All other group plan provisions apply, including copayments, deductibles, coinsurance, eligibility and exclusions.

Inpatient Hospital & Long Term Acute Care Benefits

Benefits are available for (but not limited to) the following covered services:

- Semiprivate room; cardiac and intensive care units; treatment rooms and equipment.
- Anesthesia.
- Respiratory care.
- FDA-approved drugs, intravenous solutions and vaccines administered in the hospital.
- Chemotherapy.
- Radiology, pathology and radiation therapy.
- Physical, occupational and speech therapy.
- Inpatient physical rehabilitation, subject to benefit precertification and certain requirements.
- Physician-ordered skilled nursing facility services, up to 60 days per calendar year; subject to medical necessity criteria.

Outpatient Hospital Benefits

Benefits for the services listed under "Inpatient Hospital and Long Term Acute Care Benefits" are also available (subject to certain limitations) when they are received in a hospital outpatient department, emergency room or freestanding ambulatory surgical facility. In addition, benefits for outpatient cardiac and pulmonary rehabilitation are available, subject to preauthorization requirements and medical criteria.

Physician Benefits

Benefits are available for (but not limited to) the following covered services:

- Surgery and surgical assistance (for specified procedures).
- Anesthesia.
- Radiation therapy and chemotherapy.
- Radiology and pathology, including tissue exams and interpretation of Pap smears.
- Routine screening mammograms.
- Allergy tests and extracts.
- Physician home, office, inpatient and outpatient visits for diagnosis/treatment of an illness or injury.

Please note: Some physician services such as total knee replacement, total hip replacement, and back surgery require pre-authorization. For questions regarding specific procedures, please contact BCBSNE's Member Services department at the number shown on the back of your BCBSNE member ID card.

Maternity and Newborn Coverage

Maternity coverage is available to subscribers, covered spouses and dependent daughters. All newborns are covered for 31 days from the date of birth, including those born to dependent daughters or sons. In order for newborns to be added to the policy, application must be made within 31 days of the birth of the child, regardless of the employee's current coverage tier.

If the newborn is born to a dependent daughter or son, the employee must provide proof of legal guardianship for the newborn in order for the newborn's coverage to be continued under the employee's plan. For more information, please contact your employer or BCBSNE's Member Services department.

Benefits for covered newborn care include hospital room and board, screening tests (including newborn hearing), physician services and other medically necessary treatment. Obstetrical benefits include prenatal and postnatal care.



Oral Surgery Benefits

Benefits are available for (but not limited to) the following covered services:

- Removal of tumors and cysts.
- Bone grafts to the jaw.
- Osteotomies.
- Treatment of natural teeth due to an accident which occurs within 12 months of an injury not related to eating, biting or chewing.
- Medically necessary services for the treatment of TMJ and craniomandibular disorder.

Home Health Aide, Skilled Nursing Care and Hospice Benefits

The following covered services require benefit preauthorization. Limitations and exclusions apply.

Home health aide: When related to active medical treatment, benefits include personal services (e.g. bathing, feeding and performing necessary household duties). Benefits are subject to a 60-day per calendar year limit.

Skilled nursing care: Benefits are available for medically necessary physician-ordered care by a registered or licensed practical nurse, up to eight hours per day.

Hospice care: Benefits include Medicare-certified home health aide services for a terminally ill patient, including nursing services, respite care, medical social worker visits, crisis care and bereavement counseling. Limited benefits for inpatient hospice care are also available.

Organ and Tissue Transplant Benefits

Benefits are available for covered services associated with medically necessary organ and tissue transplants, including (but not limited to) liver, heart, lung, heart-lung, kidney, pancreas, pancreas-kidney and cornea. Limited benefits are also available for allogeneic/autologous bone marrow transplants for the specific conditions listed in the contract.

Other Covered Services

- Ambulance services.
- Outpatient occupational therapy, physical therapy, speech therapy, cognitive training and chiropractic/osteopathic physiotherapy, up to a combined maximum of 60 sessions per calendar year.
- Chiropractic and osteopathic manipulative treatments, up to 30 sessions per calendar year.
- Inpatient and outpatient treatment of mental illness and/or substance abuse.*
- Rental/initial purchase (whichever costs less) of medically necessary home medical equipment ordered by a doctor. Limited benefits are available for the repair, maintenance and adjustment of purchased covered medical equipment.
- Diabetes outpatient self-management training and patient management; podiatric appliances.
- Services in accordance with the Women's Health and Cancer Rights Act, which requires that a group health plan providing medical and surgical benefits for mastectomies also provide benefits for breast reconstruction, prostheses and treatment of physical complications.

* Inpatient is defined as a patient admitted to a hospital or other institutional facility for bed occupancy to receive services consisting of active medical and nursing care to treat conditions requiring continuous nursing intervention of such an intensity that it cannot be safely or effectively provided in any other setting.

Outpatient is defined as a person who is not admitted for inpatient care, but is treated in the outpatient department of a hospital, in an observation room, in an ambulatory surgical facility, urgent care facility, a physician's office, or at home. Ambulance services are also considered outpatient.

A more complete list of limitations and exclusions can be found in the master group contract or by referring to the certificate of coverage and schedule of benefits summary.

Noncovered Services

This brochure contains only a partial listing of the limitations and exclusions that apply to your health care coverage. A more complete list may be found in the master group contract or by referring to the certificate of coverage and schedule of benefits.

No benefits are available for the following:

- Audiological exams (except newborn); hearing aids and their fitting.
- Abortions (except to save the life of the mother).
- Blood, plasma, or services by or for blood donors.
- Eye exams, refractions, eyeglasses, contact lenses, eye exercises or visual training.
- Artificial insemination; invitro fertilization; fertility treatment, and related testing.
- Massage therapy.
- Treatment for weight reduction/obesity, including surgical procedures.
- Nutrition care, supplies, supplements or other nutritional substances, including Neocate, Vivonex and other over-the-counter infant formulas and supplements.
- Radial keratotomy or any other procedures/alterations of the refractive character of the cornea to correct myopia, hyperopia and/or astigmatism.
- Services we consider to be investigative, not medically necessary, experimental, cosmetic or obsolete.
- Services, drugs, medical supplies, devices or equipment that are not cost effective compared to established alternatives or that are provided for the convenience or personal use of the patient.
- Services provided before the coverage effective date or after termination.
- Services for illness or injury sustained while performing military service.
- Services for injury/illness arising out of or in the course of employment.
- Charges for services which are not within the provider's scope of practice.
- Charges in excess of our contracted amount.
- Charges made separately for services, supplies and materials we consider to be included within the total charge payable.



Late and Special Enrollment

A “late enrollee” is defined as an employee or dependent for whom coverage is not requested within 31 days of his or her initial eligibility or during a special enrollment period. No late enrollees are accepted into the Direct Bill Program. Depending on your eligibility, other enrollment restrictions may apply. For further information, please contact our Member Services Department.

Your eligible dependents are not considered late enrollees if:

- your dependent was covered under other qualifying previous coverage at the time of your initial eligibility for this group coverage; and
- your dependent lost coverage under the qualifying previous coverage as a result of: termination of employment; termination of eligibility; involuntary termination of the qualifying previous coverage; death of a spouse; divorce of a spouse; and
- your eligible dependent requests enrollment within 31 days after termination of qualifying previous coverage; or within 60 days of the loss of Medicaid or SCHIP coverage

Types of Enrollment

Single Membership:

Covers the employee only.

Employee and Spouse:

Covers the employee and his/her spouse.

Employee and Child(ren):

Covers the employee and eligible dependent children, but does not provide coverage for a spouse.

Family Membership:

Covers the employee, spouse, and eligible dependent children.

The employee’s dependent children (excluding foster children) are covered to age 26. Reaching age 26 will not end the covered child’s coverage as long as the child is and remains both incapable of self-sustaining employment by reason of mental or physical handicap and dependent upon the subscriber for support and maintenance.

Allowable Charge

Payment is based on the allowable charge for a covered service. Generally, the allowable charge for services by in-network providers will be the contracted amount. The allowable charge for services by out-of-network providers will be based on the contracted amount for Nebraska providers or an amount determined by the onsite Plan for out-of-network providers.



What is an HSA?

Direct Bill Options 3 and 4 are HSA-eligible health plans. HSA stands for “Health Savings Account.” An HSA is a special tax-exempt account established through a qualified financial institution to pay for medical expenses.

In general, any individual who is covered under a “qualified high deductible health plan” is eligible to establish an HSA. To qualify as a high deductible health plan, the plan must satisfy certain requirements with respect to deductibles and out-of-pocket expenses.

Funds in an HSA may be used to pay qualified medical expenses not reimbursed by insurance. Examples include deductibles and coinsurance, eye exams, glasses, contacts, dental services, prescription drugs, and qualified long term care insurance premiums. Withdrawals for other purposes are taxable and, for individuals who are not disabled or over age 65, subject to a 20% penalty.

Please note: HSA deductible and coinsurance maximums may be increased annually to conform with cost of living adjustments permitted by Section 223 of the Internal Revenue Code and subsequent amendments.

The BCBSNE \$4,000 deductible HSA-eligible retiree health coverage plan prescription drug benefit is, on average for all plan participants, not expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, this coverage is considered non-creditable coverage. This is important because it may mean individuals with the \$4,000 deductible HSA-eligible retiree health coverage plan may pay a higher premium (a penalty) if they do not join a Medicare drug plan when they first become eligible. For more information, visit [medicare.gov](https://www.medicare.gov).

DENTAL

Schedule of Benefits Summary

Covered Services are reimbursed based on the Allowable Charge. BlueCross and BlueShield of Nebraska In-Network Providers have agreed to accept the benefit payment as payment in full, not including deductible, coinsurance and/or copay amounts and any charges for non-covered services, which are the Covered Person’s responsibility. That means that In-Network providers, under the terms of their contract with BlueCross and BlueShield, can’t bill for amounts over the Contracted Amount. Out-of-Network Providers can bill for amounts over the Out-of-Network Allowance.

| Payments for Services | In-Network Provider | Out-of-Network Provider |
|---|---------------------|-------------------------|
| Deductible (the amount the covered person pays each calendar year for combined covered services before the coinsurance is payable) | | |
| Individual | \$25 | \$50 |
| Family | \$50 | \$100 |
| Calendar year deductible applies to the following coverage benefits | B & C Services | B & C Services |
| Coverage A (Preventive and Diagnostic) | 0% | 50% |
| Coverage B (Maintenance, Simple Restorative, Oral Surgery, Periodontics and Endodontics) | 25% | 50% |
| Coverage C (Complex Restorative) | 50% | 50% |
| Coverage D (Orthodontic Dentistry) | Not Covered | Not Covered |



Please note: This Schedule of Benefits Summary is intended to provide you with a brief overview of your benefits. It is not a contract and should not be regarded as one. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

| Coverage For Dental Services | |
|---|--|
| Coverage A – Preventive and Diagnostic | |
| <ul style="list-style-type: none"> • Comprehensive and/or periodic oral exams¹ • Prophylaxis (cleaning, scaling and polishing)¹ • Sealants (permanent first or second molar teeth) <i>(Covered Persons up to age 16) once every four calendar years</i> • Pulp vitality tests • Fluoride varnishes¹ • Topical fluoride <i>(Covered Persons up to age 16)</i>¹ | <ul style="list-style-type: none"> • Space maintainers, including re-cementation (prematurely lost primary teeth) <i>(Covered Persons up to age 16)</i> • X-rays (bitewing, intraoral, occlusal, periapical, extraoral) <ul style="list-style-type: none"> - supplement bitewings, including vertical bitewings <i>one set of four every calendar year</i> - intraoral, occlusal, periapical and extraoral - panorex or full mouth series <i>one every three calendar years</i> |
| Coverage B – Maintenance, Simple Restorative, Oral Surgery, Periodontic, Endodontics | |
| <ul style="list-style-type: none"> • Oral surgery consisting of: <ul style="list-style-type: none"> - simple extractions, including root removal 1st and 2nd bicuspid (orthodontic extractions are not covered) - impacted extractions - transseptal fiberotomy/supra crestal fiberotomy - bone replacement graft - appliance removal not by dentist who placed device - oroantral fistula closure - primary closure of a sinus perforation - alveoplasty - frenectomy/frenuloplasty - removal of torus - root removal - tooth replantation - excision of hyperplastic tissue • Periodontic services (Non-surgical) <ul style="list-style-type: none"> - periodontic cleanings <i>four per calendar year</i> - scaling and root planing <i>four every two calendar years</i> - periodontal evaluations¹ - provisional or permanent periodontal splinting - treatment of acute infection and oral lesions - full mouth debridement <i>one every three calendar years</i> • Periodontic Services (Surgical) <ul style="list-style-type: none"> - gingivectomy³ - gingival flap procedures³ - osseous surgery, including flap entry and closure³ - osseous graft³ - guided tissue regeneration including biologic materials - pedicle tissue graft procedures³ - free soft tissue grafts³ - connective tissue graft and double pedicle graft³ - bone graft³ - biologic materials to aid in soft and osseous tissue regeneration³ - distal or proximal wedge procedures³ | <ul style="list-style-type: none"> • Periodontic Services (Surgical) <i>continued</i> <ul style="list-style-type: none"> - soft tissue allografts³ - crown exposure - crown lengthening⁴ • General anesthesia (medically necessary) • Limited oral evaluation • Restorations <i>one per tooth every two calendar years</i> • Pin retention • Palliative treatment • Dry socket treatment • Repair and re-cement of dentures, bridges, crowns, inlays/onlays and cast restorations • Emergency oral examinations • Consultation with dental consultant (medically necessary) Pre-formed crowns² • Temporary crown (within 72 hours of accident) • Endodontic services (Non-surgical) <ul style="list-style-type: none"> - pulp cap - vital pulpotomy⁴ - pulpal therapy⁴ - pulpal debridement⁴ - root canal therapy (treatment plan, x-rays, clinical procedures and follow up care) - retreatment of previous root canal therapy covered <i>after six months when performed by a different provider</i> - apexification • Endodontic Services (Surgical) <ul style="list-style-type: none"> - apicoectomy⁴ - retrograde filling⁴ - bone graft⁴ - biologic materials to aid in soft/osseous tissue regeneration in connection with periradicular surgery⁴ - guided tissue regeneration⁴ - periradicular surgery⁴ - root amputation⁴ - hemisection⁴ |
| Coverage C – Complex Restorative Dentistry | |
| <ul style="list-style-type: none"> • Pontics² • Retainer (cast metal for resin bonded fixed prosthesis) <i>one every five calendar years</i> • Inlays/onlays (used as abutments for fixed bridgework)² • Inlays/onlay restorations² • Sedative filling • Crowns² | <ul style="list-style-type: none"> • Permanent bridge installation <i>one every five calendar years</i> • Dentures – full and partial <i>one every five calendar years</i> • Denture adjustments <i>after six months from the date of installation</i> • Denture relining <i>one every three calendar years</i> • Post and core • Core buildup |
| Coverage D – Orthodontic Dentistry (NOT COVERED) | |
| <ul style="list-style-type: none"> • Surgical access, exposure or immobilization (unerupted teeth) • Placement of device to facilitate eruption (impacted teeth) • Diagnostic casts <i>one every two calendar years</i> • Orthodontic appliances (initial and subsequent installations) | <ul style="list-style-type: none"> • Cephalometric x-rays • Extractions • Casts and models |

1 two every calendar year 2 one per tooth every five calendar years 3 four every five calendar years 4 one per tooth while covered under the Plan

Noncovered Dental Services

The following is only a partial listing of the exclusions and limitations that apply to EHA Direct Bill dental coverage. A complete list is in the master contract.

- Services not identified as covered under Coverages A, B and C in the contract.
- Dental services related to congenital malformations or primarily for cosmetic purposes.
- Services for orthodontic dentistry and treatment of the temporomandibular jaw joint.
- Supplies, education or training for dietary or nutrition counseling, personal oral hygiene or dental plaque control.
- Services received before the effective date of coverage or after termination of coverage.
- Services determined to be not medically necessary, investigative, or obsolete.
- Charges in excess of our contracted amount.
- Services covered under Workers' Compensation or Employers' Liability Law.
- Services provided by a person who is not a dentist, or by a dental hygienist not under the dentist's direct supervision.
- Charges made separately for services, supplies and materials considered to be included within the total charge payable.

How Using In-network Dentists Benefits You

Our dental network in Nebraska is part of a larger provider network of multiple Blue Cross and Blue Shield Plans that, when combined, offers one of the largest national PPO dental networks. It provides you and your covered family members with lower out-of-pocket costs and broad access to participating dentists.

If you or your covered family members live or travel outside of Nebraska, you will be able to obtain covered services at the in-network level of benefits through the combined PPO dental network.

How to Locate In-network Dentists in Nebraska

By phone: 1-877-721-2583

On the web: nebraskablue.com/find-a-doctor



Online Member Resource Center

myNebraskaBlue.com

As a Blue Cross and Blue Shield of Nebraska member, you can locate helpful information at a time that's always convenient via myNebraskaBlue.com, our online member resource center. myNebraskaBlue is available to help you make sense of your medical bills and health care spending – all in one place.

With myNebraskaBlue, you can:

- Contact customer service via secure email
- Find a doctor close to work or home
- Access your mobile ID card or order printed cards
- Track your health care spending
- Print a summary of your claims activity
- Access pharmacy information
- Select your Explanation of Benefits delivery preference – paper or electronic



TWO EASY WAYS TO SIGN UP FOR FREE:

1. Download the **myblue Nebraska app** on your mobile device from the Apple App Store or Google Play.
2. Go to **myNebraskaBlue.com**. Then, select "Sign Up" and complete the four easy steps.

You will need your member ID number found on your BCBSNE member ID card.

If you are a BCBSNE member, log in or sign up today. If you are not yet a BCBSNE member, you may visit the site as a guest by selecting "Guest" on the home page.

MyPrime is available to groups whose prescription drug benefits are managed by Prime Therapeutics. Please check your group's health plan documents to confirm whether your group's prescription drug benefits are managed by Prime. Prime Therapeutics LLC is an independent company providing pharmacy benefit management services.

Learn what myNebraskaBlue has to offer:

Log in to myNebraskaBlue.com and find tools to help answer important health care questions. All of these tools are under the Tools & Resources tab:

Find an In-network Doctor

View our user-friendly doctor finder tool where you can see a full list of in-network doctors and hospitals.

Estimate Costs

In the What's it Cost section, you can estimate medical costs before you receive care. Here you can find cost information for many common health care services, and compare costs of doctors and hospitals.

Review Your Doctor

In the Find a Doctor or Hospital section, you can write a review of your health care experience and read reviews written by others.

MyPrime®

Blue Cross and Blue Shield of Nebraska contracts with Prime Therapeutics® to provide group pharmacy benefits. You may view information about your pharmacy benefits by logging in to myNebraskaBlue.com. Select Tools & Resources, Pharmacy Benefits and you will be directed to MyPrime.com. This website is loaded with interactive tools to help you manage your prescription drugs.

With MyPrime, you can find:

- your prescription benefits
- your drug claim history
- prescription drug list (also known as a formulary)
- a pharmacy locator
- a drug cost calculator
- a comparison of brand name and generic drug costs



Save Time and Money with Telehealth

Blue Cross and Blue Shield of Nebraska believes in the importance of providing options to help you access affordable and immediate health care. That is why we are delighted to offer telehealth services to our members. Amwell can be used any time, day or night. It's perfect when your doctor's office is closed, you're too sick or busy to see someone in person, or even when you're traveling.

And, the cost per visit is less than the cost of your in-person doctor office visit. (For high-deductible health plans, the cost per visit is subject to your plan's deductible/coinsurance amount.)

How Does Telehealth Work?

Telehealth is an innovative patient consultation service that lets you connect with a U.S. board certified, licensed and credentialed doctor quickly and easily using your computer, tablet or phone. It's easy to use, affordable, private and secure.

Rather than having to schedule a doctor's appointment and travel to and from the doctor's office, telehealth lets you interact with a doctor at your convenience for common conditions, such as:

- Sinus infection
- Cold
- Flu
- Fever
- Rash
- Abdominal pain
- Pinkeye
- Ear infection
- Migraine
- Sore throat

Who Provides Telehealth Services?

Blue Cross and Blue Shield of Nebraska provides telehealth services through American Well®, also known as Amwell, the industry's leader in telehealth solutions. With Amwell, you can register for free, and the cost per visit is less than the cost of an in-person doctor office visit.

Amwell offers:

- A choice of trusted, U.S. board-certified doctors
- Access to a licensed physician via computer, tablet or phone
- Consultation and diagnosis for common conditions, including e-prescriptions to your pharmacy of choice (when appropriate and where allowed)

Behavioral Health Services Also Available

Amwell's licensed therapists can provide treatment for any of the following conditions:

- Anxiety
- Depression
- Attention deficit hyperactivity disorder (ADHD)
- Bereavement
- Obsessive-compulsive disorder (OCD)
- Trauma/Post-traumatic stress disorder (PTSD)
- Panic attacks
- Stress
- And more

Therapists are available by appointment from 7 a.m. to 11 p.m. local time, seven days per week.



Identity Protection Services

Blue Cross and Blue Shield of Nebraska has teamed with AllClear ID to offer all eligible BCBSNE members access to AllClear Identity Repair and the option to enroll in AllClear Credit Monitoring.

How Identity Repair Works

If you experience identity theft, a dedicated investigator from AllClear ID will act as your guide and advocate from start to finish by initiating the dispute process, and ensuring that your identity returns to its pre-fraud state.

Enhance Your Protection with Credit Monitoring

With AllClear Credit Monitoring, you can have additional layers of protection that specifically monitor new credit accounts opened in your name. If this happens, AllClear ID sends alerts to you so you stay informed of your credit activity.

You and your eligible family members may enroll in AllClear Credit Monitoring – at no cost to you. (While AllClear Identity Repair is automatic protection, you must enroll in credit monitoring because you will need to provide AllClear ID with personal information such as your Social Security number.)

Ask your employer for the redemption code to renew or enroll.

Emphasis on Wellness

The lifestyle decisions we make regarding nutrition, weight, exercise, smoking, seatbelt use, and more directly impact health care costs. Blue Cross and Blue Shield of Nebraska offers resources to help you make positive lifestyle changes.



Our wellness and lifestyle program offers:

- Educational health and wellness information
- Lifestyle management guides
- Personal health assessment tools
- Self-service tools

To check out all the valuable health and wellness resources, visit BlueHealthAdvantageNE.com.

Maternity Care Program

Blue Cross and Blue Shield of Nebraska has developed a special maternity care program. We use a mobile app, developed by Wellframe, that is designed to help you have a better pregnancy health experience.

The Maternity Care program provides you with education, encouragement and the support you need throughout your pregnancy – all from the convenience of your smart phone or tablet.

To learn more, visit nebraskablue.com/maternitycare.



Blue365 is a national program that gives members exclusive access to discounts and savings. Members can explore special offerings from leading national companies in these categories:

- Financial Health
- Fitness
- Healthy Eating
- Lifestyle
- Personal Care
- Wellness

To learn more, visit nebraskablue.com/blue365.



Visit Live Well Nebraska to find the latest on innovative health care and how to navigate life changes while living an active lifestyle. The site on Omaha.com is your road map to *Live Fearless*.

Visit livewellnebraska.com to learn more.

NOTES



CONTACTS AND RESOURCES

Blue Cross and Blue Shield of Nebraska Member Services Department

Phone: 1-877-721-2583

Website: nebraskablue.com/contact

To locate nEtwork BLUE providers in Nebraska

Phone: 1-877-721-2583

Website: nebraskablue.com/find-a-doctor

To locate BlueCard PPO providers nationwide

Phone: Toll-free 1-800-810-BLUE (2583)

Website: bcbs.com

To locate participating Rx Nebraska pharmacies nationwide

Phone: 1-877-800-0746

Website: nebraskablue.com/myprime

This brochure provides you with an overview of the Blue Cross and Blue Shield of Nebraska health and dental coverage offered to Direct Bill members of Educators Health Alliance (EHA). This is not a contract. It is intended as a general overview only. It does not contain all the details of this coverage. For more complete information about your plan, including benefits, exclusions and contract limitations, please refer to the certificate of coverage or the master group contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.

An independent licensee of the Blue Cross and Blue Shield Association.

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