

## Schedule of Benefits Summary

SPB21 Silver

**In-Network provider network is shown on your ID card. For help in locating In-Network providers, visit [www.nebraskablue.com](http://www.nebraskablue.com).**

PAYMENT FOR SERVICES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Deductible</b> (Embedded*) <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	\$4,000 \$8,000	\$8,000 \$16,000
<b>Coinsurance</b> <ul style="list-style-type: none"> <li>Covered Person Pays</li> <li>Plan Pays</li> </ul>	30% 70%	50% 50%
<b>Out-of-pocket Limit</b> (Embedded*) (includes Deductible, Coinsurance and Copays) <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	\$8,150 \$16,300	\$16,300 \$32,600
<p>Once the annual Out-of-pocket Limit is reached, 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 cross accumulate between In-network and Out-of-network, unless noted differently.</p>		
<p><b>*Embedded</b> — 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.</p>		

COVERED SERVICES – ILLNESS OR INJURY	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Physician Office</b> <ul style="list-style-type: none"> <li>• Primary Care Physician Office Services</li> <li>• Specialist Physician Office Services</li> <li>• Telehealth Services</li> </ul>	\$50 Copay  \$75 Copay  \$15 Copay	Deductible & Coinsurance  Deductible & Coinsurance  Not Covered
<b>Physician Professional Services</b> (outpatient and inpatient services)	Deductible & Coinsurance	Deductible & Coinsurance
<b>Urgent Care Facility Services</b> (a single copay applies to each urgent care visit)	\$75 Copay	Deductible & Coinsurance
<b>Emergency Care Services</b> (services received in a Hospital emergency room setting) <ul style="list-style-type: none"> <li>• Facility</li> <li>• Professional Services</li> </ul>	Deductible & Coinsurance  Deductible & Coinsurance	In-network level of benefits  In-network level of benefits
<b>Outpatient Hospital or Facility Services</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Inpatient Hospital or Facility Services</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Orthopedic Specialty Inpatient Hospital or Facility Services</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>NOTE:</b> Deductible and Coinsurance may be waived if Covered Services are provided at a designated Preferred Center. See <a href="http://www.nebraskablue.com">www.nebraskablue.com</a> for a list of Covered Services and designated hospitals.		

PREVENTIVE SERVICES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<p><b>Preventive Services</b></p> <ul style="list-style-type: none"> <li>Affordable Care Act (ACA) required preventive services (may be subject to limits that include, but are not limited to, age, gender and frequency)</li> <li>ACA required covered preventive services (outside of limits)</li> <li>Other covered preventive services not required by ACA, such as: <ul style="list-style-type: none"> <li>laboratory tests, as specified by Us, including urinalysis, complete blood count, comprehensive metabolic panel and general health panel; Prostate cancer screenings (PSA); and hearing exam;</li> <li>all other laboratory tests; Radiology; cardiac stress test; EKG; pulmonary function and other screening and services.</li> </ul> </li> </ul>	<p>Plan Pays 100%</p> <p>Plan Pays 100%</p> <p>Plan Pays 100%</p> <p>Same as illness</p>	<p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p> <p>Same as illness</p>
<p><b>Immunization</b></p> <ul style="list-style-type: none"> <li>Pediatric (up to age 7)</li> <li>Age 7 and older</li> <li>Related to an illness</li> </ul>	<p>Plan Pays 100%</p> <p>Plan Pays 100%</p> <p>Same as any other illness</p>	<p>Coinsurance Only</p> <p>Deductible &amp; Coinsurance</p> <p>Same as any other illness</p>
MENTAL ILLNESS AND/OR SUBSTANCE DEPENDENCE AND ABUSE SERVICES	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<p><b>Inpatient Services</b></p>	<p>Deductible &amp; Coinsurance</p>	<p>Deductible &amp; Coinsurance</p>
<p><b>Outpatient Services</b></p> <ul style="list-style-type: none"> <li>Office Services</li> <li>Telehealth Services</li> <li>All other Outpatient items and services</li> </ul>	<p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p>	<p>Deductible &amp; Coinsurance</p> <p>Not Covered</p> <p>Deductible &amp; Coinsurance</p>
<p><b>Emergency Care Services</b> (services received in a Hospital emergency room setting)</p> <ul style="list-style-type: none"> <li>Facility</li> <li>Professional Services</li> </ul>	<p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p>	<p>In-network level of benefits</p> <p>In-network level of benefits</p>

OTHER COVERED SERVICES – ILLNESS OR INJURY	IN-NETWORK PROVIDER	OUT-OF-NETWORK PROVIDER
<b>Ambulance</b> <ul style="list-style-type: none"> <li>• Ground Ambulance</li> <li>• Air Ambulance</li> </ul>	Deductible & Coinsurance  Deductible & Coinsurance	In-network level of benefits  Deductible & Coinsurance (In-network level of benefits if due to an emergency)
<b>Durable Medical Equipment</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Hearing Aids</b> (up to age 19, limited to \$3,000 every 48 months)	Same as any other illness	Same as any other illness
<b>Home Health Care</b> <ul style="list-style-type: none"> <li>• Skilled Nursing Care (limited to 8 hours per day)</li> <li>• Home Health Aide (limited to 60 days per Calendar Year)</li> <li>• Respiratory Care (limited to 60 days per Calendar Year)</li> </ul>	Deductible & Coinsurance  Deductible & Coinsurance  Deductible & Coinsurance	Deductible & Coinsurance  Deductible & Coinsurance  Deductible & Coinsurance
<b>Hospice Services</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Independent Laboratory</b> <ul style="list-style-type: none"> <li>• Diagnostic</li> <li>• Preventive</li> </ul>	Plan Pays 100%  Same as Preventive Services In-network level of benefits	In-network level of benefits  Same as Preventive Services In-network level of benefits
<b>Oral Surgery and Dentistry</b> Services such as incision and drainage of abscesses and excision of tumors and cysts.  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 & Coinsurance	Deductible & Coinsurance

<b>OTHER COVERED SERVICES – ILLNESS OR INJURY</b>	<b>IN-NETWORK PROVIDER</b>	<b>OUT-OF-NETWORK PROVIDER</b>
<b>Pediatric Dental</b> (up to age 19) <ul style="list-style-type: none"> <li>Preventive and Diagnostic Maintenance and Simple Restorative Complex Restorative</li> <li>Orthodontic Services</li> </ul> NOTE: Age and frequency limits apply	Deductible & Coinsurance  Deductible & 70% Coinsurance	Deductible & Coinsurance  Deductible & 70% Coinsurance
<b>Pregnancy and Maternity Services</b> Pre/Post Natal Care and Delivery	Deductible & Coinsurance	Deductible & Coinsurance
<b>Skilled Nursing Facility</b> (limited to 60 days per Calendar Year)	Deductible & Coinsurance	Deductible & Coinsurance
<b>Temporomandibular and Craniomandibular Joint Disorder</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>Therapy &amp; Manipulations (Medical Conditions)</b> <ul style="list-style-type: none"> <li>Physical, occupational or speech therapy services, chiropractic or osteopathic physiotherapy <ul style="list-style-type: none"> <li>Habilitative Services: Combined limit to 45 sessions per Calendar Year</li> <li>Rehabilitative Services: Combined limit to 45 sessions per Calendar Year</li> </ul> </li> <li>Chiropractic or osteopathic manipulative treatments or adjustments (combined limit to 20 sessions per Calendar Year)</li> </ul> *NOTE: session limits for rehabilitative and habilitative services are not applicable to mental illness and/or substance dependence and abuse	Deductible & Coinsurance  Deductible & Coinsurance  Deductible & Coinsurance	Deductible & Coinsurance  Deductible & Coinsurance  Deductible & Coinsurance

<b>OTHER COVERED SERVICES – ILLNESS OR INJURY</b>	<b>IN-NETWORK PROVIDER</b>	<b>OUT-OF-NETWORK PROVIDER</b>
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<b>Vision Exams</b> <ul style="list-style-type: none"> <li>• Diagnostic (to diagnose an illness)</li> <li>• Preventive (routine exam including refraction) <ul style="list-style-type: none"> <li>• Pediatric (up to age 19)</li> <li>• Adult (age 19 and over)</li> </ul> </li> </ul>	See Physician Office Services  See Pediatric Vision Services Section  Not Covered	See Physician Office Services  See Pediatric Vision Services Section  Not Covered
<b>Other Covered Services</b>	Deductible & Coinsurance	Deductible & Coinsurance
<b>PEDIATRIC VISION SERVICES</b>	<b>IN-NETWORK PROVIDER</b>	<b>OUT-OF-NETWORK PROVIDER</b>
Pediatric Vision Services are limited to Covered Persons up to age 19.		
<b>Vision Examination</b> (including refraction and dilation, limited to one exam per calendar year)	Deductible & Coinsurance	Deductible & Coinsurance
<b>Eyeglass Frames/Lenses or Contacts</b> (limited to one set of frames and eyeglass lenses per calendar year or one purchase of contact lenses per calendar year) <ul style="list-style-type: none"> <li>• <b>Lenses</b></li> <li>• <b>Frames</b></li> <li>• <b>Contact Lenses</b> (in lieu of eyeglasses, includes evaluation and fitting)</li> </ul>	Deductible & 50% Coinsurance  Deductible & 50% Coinsurance  Deductible & 50% Coinsurance	In-network level of benefits  In-network level of benefits  In-network level of benefits
<b>Medically Necessary Contact Lenses</b> (in lieu of eyeglasses, for specific conditions)  NOTE: Requires Certification in excess of \$600.	Deductible & 50% Coinsurance	In-network level of benefits

<p><b>Low Vision Services and Aids</b></p> <ul style="list-style-type: none"> <li>• Comprehensive low vision evaluation (limited to one every 5 calendar years)</li> <li>• Follow-up low vision care (limited to four visits in any 5-calendar year period)</li> <li>• Low vision aids</li> </ul> <p>NOTE: Low vision services and aids require Certification</p>	<p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; 50% Coinsurance</p>	<p>Deductible &amp; Coinsurance</p> <p>Deductible &amp; Coinsurance</p> <p>In-network level of benefits</p>
<p><b>PRESCRIPTION DRUGS</b></p>		
<p><b>Retail and Mail order – per 30-day supply</b></p> <ul style="list-style-type: none"> <li>• Preferred generic drugs</li> <li>• Non-preferred generic drugs</li> <li>• Preferred brand name drugs</li> <li>• Non-preferred brand name drugs</li> </ul> <p>NOTE: A 90-day supply is available at a retail Extended Supply Network pharmacy subject to three copays.</p>	<p><b>IN-NETWORK PROVIDER</b></p>	<p><b>OUT-OF-NETWORK PROVIDER</b></p>
<p><b>Specialty drugs</b> (specialty drugs must be purchased through a designated specialty pharmacy after two fills)</p> <ul style="list-style-type: none"> <li>• Preferred specialty drugs</li> <li>• Non-preferred specialty drugs</li> </ul>	<p>Deductible &amp; 40% Coinsurance</p> <p>Deductible &amp; 50% Coinsurance</p>	<p>50% Coinsurance</p> <p>Deductible &amp; 50% Coinsurance</p>
<p><b>This plan uses a prescription drug list (PDL). The PDL for this plan is PDL64, and the Pharmacy Network is Network J.</b></p> <p><b>You can find this prescription drug list and network listing on <a href="http://www.nebraskablue.com">www.nebraskablue.com</a>. Or you may contact the Member Services at the phone number on the back of your ID card.</b></p>		

**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 limitations, please refer to the contract. In the event there are discrepancies between this document and the contract, the terms and conditions of the contract will govern.