

## Schedule of Benefits Summary

Option FHB20

Payment for Services	In-network Provider	Out-of-network Provider
<p>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 that 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.</p>		
<p><b>In-Network provider: The provider network is shown on your ID card. For help in locating In-Network providers, visit <a href="http://www.nebraskablue.com">www.nebraskablue.com</a>.</b></p>		
<p><b>Deductible</b> (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable)</p> <ul style="list-style-type: none"> <li>Individual</li> <li>Family (Aggregate*)</li> </ul>	<p>\$3,000 \$6,000</p>	<p>\$6,000 \$12,000</p>
<p><b>Coinsurance</b> (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met)</p> <ul style="list-style-type: none"> <li>Covered Person Pays</li> </ul>	<p>0%</p>	<p>20%</p>
<p><b>Out-of-pocket Limit</b> (includes the Deductible, Coinsurance and Copayment amounts)</p> <ul style="list-style-type: none"> <li>Individual</li> <li>Family (Aggregate*)</li> </ul>	<p>\$3,000 \$6,000</p>	<p>\$10,000 \$20,000</p>
<p>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.</p>		
<p>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>*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.</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>Other Covered Services and supplies provided in the Physician’s Office (with or without an office visit billed)</li> <li>Telehealth Services</li> </ul>	Deductible  Deductible  Deductible  Deductible	Deductible and Coinsurance  Deductible and Coinsurance  Deductible and Coinsurance  Not Covered
<p><b>Primary Care Physician</b> 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 <b>physician assistant</b> is covered in the same manner as a Primary Care Physician.</p> <p><b>Specialist Physician</b> is a physician who is not a Primary Care Physician.</p> <p><b>Office Visit Benefits</b> for Primary Care and Specialist Physician Office Visit include office visits (including the initial visit to diagnose pregnancy) and consultations.</p> <p><b>Other Covered Services not part of the Physician Office Benefit (Refer to the appropriate category for benefit information) include:</b> Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET &amp; SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy &amp; Chemotherapy; Surgery &amp; Anesthesia; Therapy &amp; Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Psychological Evaluations, Assessments, and Testing.</p>		
<b>Convenient Care/Retail Clinics (Quick Care)</b>	Same as a Primary Care Physician	Same as a Primary Care Physician
<b>Urgent Care Facility Services</b>	Deductible	Deductible and 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  Deductible	In-network level of benefits  In-network level of benefits
<b>Outpatient Hospital or Facility Services</b> 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
<b>Inpatient Hospital or Facility Services</b> Services for room and board, diagnostic testing, rehabilitation and other ancillary services provided on an inpatient basis	Deductible	Deductible and Coinsurance

<b>Preventive services</b>	<b>In-network Provider</b>	<b>Out-of-network Provider</b>
<b>Preventive Services</b> <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 and completed 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 services.</li> </ul> </li> </ul>	Plan Pays 100%  Plan Pays 100%  Plan Pays 100%  Same as illness	Deductible and Coinsurance  Deductible and Coinsurance  Deductible and Coinsurance  Same as illness
<b>Immunizations</b> <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>	Plan Pays 100% Plan Pays 100% Same as any other illness	Coinsurance Deductible and Coinsurance Same as any other illness

<b>Mental Illness and/or Substance Dependence and Abuse covered services</b>	<b>In-network Provider</b>	<b>Out-of-network Provider</b>
<b>Inpatient Services</b>	Deductible	Deductible and Coinsurance
<b>Outpatient Services</b> <ul style="list-style-type: none"> <li>Office Services</li> <li>Telehealth Services</li> <li>All Other Outpatient Items &amp; Services</li> </ul>	Deductible Deductible Deductible	Deductible and Coinsurance Not Covered Deductible and 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 Deductible	In-network level of benefits In-network level of benefits

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
<b>Advanced Diagnostic Imaging</b> (CT, MRI, MRA, MRS, PET & SPECT scans and other Nuclear Medicine)	Deductible	Deductible and Coinsurance
<b>Ambulance</b> (to the nearest facility for appropriate care) <ul style="list-style-type: none"> <li>• Ground Ambulance</li> <li>• Air Ambulance</li> </ul>	Deductible  Deductible	In-network level of benefits  Deductible and Coinsurance (In-network level of benefits if due to an emergency)
<b>Drugs Administered in an Outpatient Setting</b> (such as home, physician office and other outpatient settings)	Not Covered	Not Covered
<p>(NOTE: Some prescription drugs and covered services administered in an outpatient setting, other than a hospital emergency room, are only payable under the Prescription Drug category. A list of these drugs and covered services is available on the website <a href="http://www.nebraskablue.com">www.nebraskablue.com</a> or by contacting the Member Services Department.)</p>		
<b>Durable Medical Equipment and Supplies (including Prosthetics)</b> (rental or purchase, whichever is least costly; rental shall not exceed the cost of purchasing)	Deductible	Deductible and 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  Deductible  Deductible	Deductible and Coinsurance  Deductible and Coinsurance  Deductible and Coinsurance
<b>Hospice Services</b>	Deductible	Deductible and Coinsurance
<b>Independent Laboratory</b> <ul style="list-style-type: none"> <li>• Diagnostic</li> <li>• Preventive</li> </ul>	Deductible  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	Deductible and Coinsurance
<b>Organ and Tissue Transplantation</b>	Deductible	Deductible and Coinsurance
<b>Ostomy Supplies</b>	Deductible	Deductible and Coinsurance

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
<b>Physician Professional Services</b> Inpatient and Outpatient services, such as, surgery, surgical assistant, anesthesia, inpatient hospital visits and other non-surgical services	Deductible	Deductible and Coinsurance
<b>Pregnancy, Maternity and Newborn Care</b> <ul style="list-style-type: none"> <li>• Pregnancy and maternity (Payment for prenatal and postnatal care is included in the payment for the delivery)</li> <li>• Newborn care</li> </ul> <b>NOTE:</b> Newborns are covered at birth, subject to the plan’s enrollment provisions.	Deductible	Deductible and Coinsurance
<b>Radiation Therapy and Chemotherapy</b>	Deductible	Deductible and Coinsurance
<b>Radiology (x-ray) Services and other Diagnostic Test</b>	Deductible	Deductible and Coinsurance
<b>Rehabilitation Services – Inpatient Facility</b>	Deductible	Deductible and Coinsurance
<b>Rehabilitation Services</b> <ul style="list-style-type: none"> <li>• Cardiac rehabilitation (limited to 18 sessions per diagnosis)</li> <li>• 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)</li> </ul>	Deductible	Deductible and Coinsurance
<b>Renal Dialysis</b>	Deductible	Deductible and Coinsurance
<b>Skilled Nursing Facility</b> (limited to 60 days per Calendar Year)	Deductible	Deductible and Coinsurance
<b>Temporomandibular and Craniomandibular Joint Disorder</b>	Deductible	Deductible and Coinsurance



Rx Option HSA Eligible

Prescription Drugs	In-network Provider	Out-of-network Provider
<p><b>Retail and Mail order – per 30-day supply</b></p> <ul style="list-style-type: none"> <li>• Generic drugs</li> <li>• Formulary Brand Name Drugs</li> <li>• Non-formulary Brand Name Drugs</li> </ul>	<p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p> <p>Deductible and Coinsurance</p>	<p>In-network level of benefits + 25%</p> <p>In-network level of benefits + 25%</p> <p>In-network level of benefits + 25%</p>
<p>NOTE: A 90-day supply is available at an Extended Supply Network pharmacy.</p>		
<p><b>Specialty drugs</b> (specialty drugs must be purchased through a designated specialty pharmacy after two fills)</p>	<p>Deductible and Coinsurance</p>	<p>Not Covered</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 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.