

Schedule of Benefits Summary

Group Name: FNBO

Effective Date: January 1, 2026

Payment for Services	In-network Provider	Out-of-network Provider
Covered Services are reimbursed based on the Allowable Charge. Blue Cross and Blue Shield of Nebraska (BCBSNE) 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 Noncovered Services, which are the Covered Person's responsibility. That means In-network Providers, under the terms of their contract with BCBSNE, can't bill for amounts over the Contracted Amount. In some situations, Out-of-network Providers can bill for amounts over the Out-of-network Allowance. Cost-sharing and reimbursement amounts for categories showing "Same as any other Illness" may vary based on where Services are rendered.		
In-network Provider: The provider network is shown on your I.D. card. For help locating In-network Providers, visit NebraskaBlue.com/DoctorFinder . For certain Durable Medical Equipment, Independent Laboratory and Specialty Drug Services, the Doctor Finder may display providers that are considered Out-of-network for these types of Services. Refer to your benefit book for additional information.		
Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable) - Individual - Family (Aggregate*)	\$3,000 \$6,000	\$6,000 \$12,000
Coinsurance (the percentage amount the Covered Person must pay for most Covered Services after the Deductible has been met) - Covered Person Pays - Plan Pays	20% 80%	40% 60%
Out-of-pocket Limit (includes Deductible and Coinsurance) - Individual - Family (Aggregate*)	\$5,000 \$10,000	\$10,000 \$20,000
In-network and Out-of-network Deductible and Out-of-pocket Limits cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) cross accumulate between In-network and Out-of-network, unless noted differently. Day, session or visit limits for certain Services shown on this summary are not applicable to Mental Health and/or Substance Use Disorder Services. 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.		
*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) (Coplay(s)) apply to: This plan has no medical or prescription drug copays The Copay amount varies by the type of Covered Services. Refer to the appropriate category for benefit information.		
Services may require Preauthorization. Failure to obtain Preauthorization will result in denial of benefits. For additional information regarding Preauthorization procedures visit NebraskaBlue.com/PreAuth.		

Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Primary Care Physician Office Visit Specialist Physician Office Visit Allergy Testing and Treatment Allergy Injections and Serum Surgery in the Office	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance
Benefits for Primary Care Physician or Specialist Physician office visit include the office visit (including the initial visit to diagnose Pregnancy), consultations and medication checks.		
Physician Office Services	Deductible and Coinsurance	Deductible and Coinsurance
The following Physician Office Services are available when provided in a Primary Care Physician or Specialist Physician's office , with or without an office visit ; X-rays, laboratory and pathology Services, supplies and/or drugs administered during the office visit , hearing exams or eye exams (excluding refractions) due to Illness or Injury. Other Services provided in the office but NOT included in the Physician's office visit or Physician office Services benefit listed above, include but are not limited to; Allergy injections and serum; Preventive Services, Mental Health and/or Substance Use Disorder Services, Biofeedback, Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine), Durable Medical Equipment, Pregnancy, Maternity and Newborn Care, Radiation Therapy and Chemotherapy, Sleep Studies, Therapy and Manipulations and Surgery and Anesthesia. <i>(Refer to the appropriate categories below and your benefit book for additional information.)</i>		
Telehealth/Virtual Care Services - Medical - Telescope Telehealth - All Other Providers - Mental Health - Telescope Telehealth - All Other Providers	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Not Covered Deductible and Coinsurance Not Covered Deductible and Coinsurance
You can access Telescope Telehealth through your account at myNebraskaBlue.com		
Convenient Care/Retail Clinics/Quick Care	Same as a Primary Care Physician	Deductible and Coinsurance
Urgent Care Facility Services	Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room Services - 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 include but are not limited to surgery, laboratory and radiology, observation stays, and other Services provided on an Outpatient basis.	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital or Facility Services Services include but are not limited to charges for room and board, diagnostic testing, rehabilitation Services and other ancillary Services provided on an Inpatient basis.	Deductible and Coinsurance	Deductible and Coinsurance

Preventive Services	In-network Provider	Out-of-network Provider
Preventive Services - 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, such as: - Laboratory tests as specified by Us, including urinalysis and complete blood count; general health panel; comprehensive metabolic panel; prostate cancer screening (PSA) and hearing exams - All other laboratory tests; radiology, cardiac stress tests; EKG; pulmonary function and other screenings and Services For additional information visit NebraskaBlue.com/PreventiveCare	Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100%	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance
Immunizations - 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
Colorectal Cancer Screenings (starting at age 45) - Colonoscopy Screening - Diagnostic or Preventive Screening (one every five years) - Screenings outside the age or frequency limit - Sigmoidoscopy/Proctoscopy Screening and CT of the Colon - Preventive Screening (one every five years) - Screenings outside the age or frequency limit - FIT DNA - Preventive Screening (one every three years) - Screenings outside the age or frequency limit - Fecal Occult Blood Test - Preventive Screening (one per year) - Screenings outside the age or frequency limit - Barium Enema, and other tests as determined under ACA Preventive Services - Preventive Screenings - Diagnostic Screenings	Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100% Plan Pays 100%	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance
NOTE: Related Services will pay in the same manner as the Colorectal Cancer Screening when performed on the same date of service. Screening limits accumulate based on a Calendar Year.		
Breast Cancer Screenings Mammogram	Plan Pays 100%	Deductible and Coinsurance
Per National Comprehensive Cancer Network (NCCN) and provider recommendation, Increased risk of breast cancer due to family or personal history of breast cancer or prior atypical breast biopsy, positive genetic testing, or heterogeneous or dense breast tissue based on a breast imaging.		
- Mammogram - Digital Tomosynthesis - Whole Breast Ultrasound (1 per Calendar Year)	Plan Pays 100% Plan Pays 100% Plan Pays 100%	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance
Per NCCN and provider recommendation, Increased risk of breast cancer due to family or personal history of breast cancer or prior atypical breast biopsy, positive genetic testing, or history of chest radiation.		
Diagnostic MRI (1 per Calendar Year)	Plan Pays 100%	Deductible and Coinsurance
Per NCCN guidelines, Increased risk of breast cancer and heterogeneous or dense breast tissue.		
Diagnostic MRI (1 per Calendar Year)	Same as any other illness	Deductible and Coinsurance

Mental Health and/or Substance Use Disorder Services			In-network Provider	Out-of-network Provider
Office Visit			Deductible and Coinsurance	Deductible and Coinsurance
Benefits for office visit include the office visit , medication checks, psychological therapy and/or Substance Use Disorder counseling.				
Office Services			Deductible and Coinsurance	Deductible and Coinsurance
The following office Services are available when provided in the office, with or without an office visit ; X-rays, laboratory tests, supplies and/or drugs administered during the office visit .				
All Other Outpatient Items and Services			Deductible and Coinsurance	Deductible and Coinsurance
Other Services provided in the office but NOT included in the office visit or office Services benefit listed above include, but are not limited to; psychological evaluations, assessments, testing, physical therapy, occupational therapy, speech therapy or any other covered Mental Health and/or Substance Use Disorder Services.				
Telehealth/Virtual Care Services				
- Telescope Telehealth - All Other Providers			Deductible and Coinsurance	Not Covered
You can access Telescope Telehealth through your account at myNebraskaBlue.com			Deductible and Coinsurance	Deductible and Coinsurance
Emergency Room Services				
- Facility - Professional Services			Deductible and Coinsurance	In-network level of benefits
			Deductible and Coinsurance	In-network level of benefits
Inpatient Services			Deductible and Coinsurance	Deductible and Coinsurance
For additional resources and support visit NebraskaBlue.com/MentalHealth				
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)				
- Ground Ambulance - Air Ambulance			Deductible and Coinsurance	In-network level of benefits
			Deductible and Coinsurance	In-network level of benefits
Autism Spectrum Disorder				
- Testing and Diagnosis - Treatment			Deductible and Coinsurance	Deductible and Coinsurance
			Deductible and Coinsurance	Deductible and Coinsurance
Biofeedback				
- Medical - Mental Health			Deductible and Coinsurance	Deductible and Coinsurance
			Same as Mental Health	Same as Mental Health
Dermatological Services			Same as any other Illness	Same as any other Illness
Diabetic Services				
- Services include education, self-management training, podiatric appliances, and equipment. - Diabetic Supplies			Same as any other Illness	Deductible and Coinsurance
			Plan Pays 100%	Deductible and Coinsurance
Drugs Administered in an Outpatient Setting				
(such as home, physician office and other Outpatient settings)			Same as any other Illness	Same as any other Illness
NOTE: Benefits for specific prescription drugs are covered under the prescription drug plan and not payable under medical, other than in an emergency room. A list of these specific drugs is available at NebraskaBlue.com/Pharmacy or by contacting the Member Services department.				
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
Hearing Services				
- Bone Anchored Hearing Aids - Cochlear Implants - Hearing Aids and related Services (Plan Pays up to \$3,000 every 3 Calendar Years after Deductible has been met and any applicable Coinsurance) - Hearing Exam (limited to two exams per Calendar Year)			Deductible and Coinsurance	Deductible and Coinsurance
			Deductible and Coinsurance	Deductible and Coinsurance
			Deductible and Coinsurance	Deductible and Coinsurance
			Deductible and Coinsurance	Deductible and Coinsurance

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Home Health Care Services - Home Health Aide (limited to 60 days per Calendar Year) - Home Infusion Therapy - Respiratory Care (limited to 60 days per Calendar Year) - Skilled Nursing Care (limited to 8 hours per day)	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance
Hospice Services	Deductible and Coinsurance	Deductible and Coinsurance
Independent Laboratory - Diagnostic - Preventive	Deductible and Coinsurance Plan Pays 100%	In-network level of benefits In-network level of benefits
Infertility - Services to Diagnose - Treatment to Promote Fertility (Limited to \$20,000 Medical lifetime maximum, while covered under the Plan)	Same as any other Illness Same as any other Illness	Deductible and Coinsurance Deductible and Coinsurance
Nicotine Addiction - Medical Services and Therapy - Nicotine Addiction Classes & Alternative Therapy, such as Acupuncture	Same as Substance Use Disorder Services Not Covered	Same as Substance Use Disorder Services Not Covered
Obesity - Non-Surgical Treatment - Surgical Treatment	Not Covered Not Covered	Not Covered Not Covered
Oral Surgery and Dentistry 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)	Same as any other Illness	Deductible and Coinsurance
Organ and Tissue Transplantation - Transplant Surgical Services – Designated transplant at a Blue Distinction Center (limited to the day before, surgery, and confinement) - Transplant Surgical Services (not part of the Blue Distinction transplant program) - Preoperative and postoperative Services (not included in the above provisions)	Blue Distinction Center: Deductible and Coinsurance (All non-Blue Distinction Centers: Out of Network Deductible and Coinsurance) Same as any other illness Same as any other illness	Deductible and Coinsurance Same as any other illness Same as any other illness
NOTE: Transportation and lodging required for travel to a Blue Distinction Center for the covered surgical procedure for the Covered Person and one companion, or two parents/guardians if the patient is a minor. No benefit is available for travel less than 100 miles. Lodging is reimbursed at a rate of \$50 per night per person, up to a maximum of \$100 per night.		
Ostomy Supplies	Deductible and Coinsurance	Deductible and Coinsurance
Physician Professional Services include but is not limited to Inpatient and Outpatient professional Services for surgery, surgical assistant, anesthesia, Inpatient Hospital visits and other non-surgical Services.	Deductible and Coinsurance	Deductible and Coinsurance

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Pregnancy, Maternity and Newborn Care - Pregnancy and Maternity (payment for prenatal and postnatal care is included in the payment for the delivery) - Newborn Care (newborns are covered at birth, subject to the plans enrollment provisions)	Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
NOTE: The plan pays 100% for the initial postpartum depression screening up to one year following a Pregnancy or childbirth.		
Radiation Therapy and Chemotherapy	Deductible and Coinsurance	Deductible and Coinsurance
Radiology (X-ray) Services and Other Diagnostic Tests	Deductible and Coinsurance	Deductible and Coinsurance
Rehabilitation Services – Inpatient Facility	Deductible and Coinsurance	Deductible and Coinsurance
Rehabilitation Services - Cardiac Rehabilitation - Pulmonary Rehabilitation	Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
Renal Dialysis	Deductible and Coinsurance	Deductible and Coinsurance
Sexual Dysfunction	Deductible and Coinsurance	Deductible and Coinsurance
Skilled Nursing Facility (limited to 90 days per Calendar Year)	Deductible and Coinsurance	Deductible and Coinsurance
Sleep Studies	Deductible and Coinsurance	Deductible and Coinsurance
Temporomandibular and Craniomandibular Joint Disorder	Same as any other Illness	Deductible and Coinsurance
Therapy & Manipulations - Physical, Occupational, or Speech Therapy Services, Chiropractic or Osteopathic physiotherapy (combined limit of 90 sessions per Calendar Year for rehabilitative Services. No session limit for habilitative Services.) - Chiropractic Services including but not limited to office visits, radiology, pathology, physiotherapy, manipulations/adjustments (combined limit to 60 sessions per Calendar Year)	Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
NOTE: Treatment limits stated for physical therapy, occupational therapy and speech therapy services are not applicable to treatment provided for Mental Health or Substance Use Disorders. Evaluations are covered and do not apply to the combined calendar year limit.		
Vision Services - Eyeglasses or Contact Lenses including refraction (only covered if required because of a change in prescription due to intraocular surgery or ocular Injury, must be within 12 months of surgery or Injury) - Eye Exam - Diagnostic (to diagnose an Illness) - Preventive (routine exam including refraction) limited to one exam per Calendar Year	Deductible and Coinsurance See Physician Office Services Plan Pays 100%	Deductible and Coinsurance See Physician Office Services Deductible and Coinsurance
Voluntary Sterilization - Tubal ligation - Vasectomy	Plan Pays 100% Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance
Wigs (One per Calendar Year if hair loss is due to a medical condition)	Deductible and Coinsurance	Deductible and Coinsurance
All Other Covered Services	Deductible and Coinsurance	Deductible and Coinsurance

Prescription Drugs	In-network Provider	Out-of-network Provider
Retail – per 30-day supply - Preferred Generic Drugs - Non-Preferred Generic Drugs - Preferred Brand Name Drugs - Non-Preferred Brand Name Drugs	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance 25% Penalty Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty
NOTE: A 90-day supply is available at an Extended Supply Network pharmacy.		
Home Delivery – per 90-day supply - Preferred Generic Drugs - Non-Preferred Generic Drugs - Preferred Brand Name Drugs - Non-Preferred Brand Name Drugs	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Not Covered Not Covered Not Covered Not Covered
Specialty Drugs (Specialty Drugs must be purchased through a designated Specialty Pharmacy) - Preferred Specialty Drugs - Non-Preferred Specialty Drugs	Deductible and Coinsurance Deductible and Coinsurance	Not Covered Not Covered
Infertility FDA Approved prescription drugs to promote fertility (Limited to \$15,000 Prescription Drug lifetime maximum while covered under the plan)	Same as any other prescription drug	Same as any other prescription drug
Contraceptive Drugs - Contraceptive Drugs and Methods in accordance with Federal Guidelines - All other Contraceptive Drugs and Methods	Plan Pays 100% Same as any other Generic or Brand Name Drugs	Plan Pays 100% + 25% Penalty Deductible and Coinsurance + 25% Penalty
For additional information see Women's Services listed on NebraskaBlue.com/PreventiveCare		
Diabetic Supplies	Plan Pays 100%	Plan Pays 100% + 25% Penalty
Diabetic Insulin - Preferred Generic Drugs - Non-Preferred Generic Drugs - Preferred Brand Name Drugs - Non-Preferred Brand Name Drugs	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty Deductible and Coinsurance + 25% Penalty
This plan utilizes the Open Network and NetResults Biosimilar Plus Prescription Drug List (PDL25). You can find this PDL and network listing on NebraskaBlue.com/Pharmacy or you may contact Member Services at the phone number on the back of your I.D. card.		

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, 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.