

A Qualified High Deductible Health Plan as defined by IRC Section 223

This Consumer Choice of Benefits Health Maintenance Organization health care plan, either in whole or in part, does not provide state-mandated health benefits normally required in Evidences of Coverage in Texas. This standard health benefit plan may provide a more affordable health plan for you although, at the same time, it may provide you with fewer health plan benefits than those normally included as state-mandated health benefits in Texas. Please consult with your insurance agent to discover which state-mandated health benefits are excluded in the Evidence of Coverage. The following represents the copayment amounts members must pay when receiving the covered benefits listed below. Refer to the Evidence of Coverage for a detailed explanation of covered and non-covered benefits. If you have any questions or would like more information about the Issuer's medical benefits go to **BSWHealthPlan.com** or contact Customer Service, Monday through Friday, 7:00 AM – 7:00 PM CT, at **844.633.5325, TTY Line 711**.

The Issuer does not discriminate based on race, color, national origin, disability, age, sex, gender identity, sexual orientation, political affiliation or expression, or health status in the administration of the plan, including enrollment and benefit determinations.

Plan Year	Calendar Year
Medical Deductible	\$3,000 per Member \$6,000 per Family
Maximum Out-of-Pocket <i>Includes Medical Deductible, Pharmacy Deductible and Copayments.</i>	\$5,250 per Member \$10,500 per Family
Annual Maximum	Unlimited

Medical Benefits	Participating Provider Member Copayment	Non-Participating Provider Member Copayment
Adult PCP Office Visit <i>Includes medical services that are not preventive care services. Office visit charge applies when seen by a physician and/or a licensed clinician under the supervision of the physician.</i>	20% after deductible	Not covered
Pediatric PCP Office Visit <i>For a covered dependent through the age of 18. Office visit charge applies when seen by a physician and/or a licensed clinician under the supervision of the physician.</i>	20% after deductible	Not covered
Specialist Physician Office Visit <i>Includes medical services that are not preventive care services. Office visit charge applies when seen by a physician and/or a licensed clinician under the supervision of the physician.</i>	20% after deductible	Not covered
Annual Routine Eye Exam	Not covered	Not covered

Medical Benefits	Participating Provider Member Copayment	Non-Participating Provider Member Copayment
Preventive Care Routine Annual Physical Exam, Immunizations, Well-Baby Care, Well-Child Care, Mammography Screening, Osteoporosis Screening, Prostate Cancer Screening, Colorectal Cancer Screening, Ovarian Cancer Screening, Cervical Cancer Screening, Prenatal Visits, Tubal Ligation, any evidence-based items, or services that have in effect a rating of "A" or "B" in the current recommendations of the United States Preventive Services Task Force.	No charge	Not covered
Allergy Testing, Serum, and Injections	20% after deductible	Not covered
Diagnostic Test Routine lab, EKG, and X-rays.	20% after deductible	Not covered
Imaging and Radiology (Including Facility and Physician charges) Angiography, CT Scans, MRIs, Myelography, PET Scans, Stress Tests.	20% after deductible	Not covered
Cardiovascular Disease Screening*	20% after deductible	Not covered
Outpatient Surgery Facility charges, Covered Prescription Drugs, Specialty Drugs, Medical Supplies, Observation Unit, Surgical Procedures, Pain Management.	20% after deductible	Not covered
Outpatient Physician Services	20% after deductible	Not covered
Emergency Care Copayment waived if episode results in hospitalization for the same condition within 24 hours.	20% after deductible	20% after deductible
Ambulance Transportation Ground, Sea, or Air.	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible
Inpatient Care Facility charges, Physician charges, Pre-admission Testing, Covered Prescription Drugs, Specialty Drugs, Medical Supplies, Blood and Blood Products, Laboratory Tests and X-rays, Pain Management, Maternity Labor and Delivery, Surgical Procedures, Operating and Recovery Room, Neonatal Intensive Care Unit (NICU), Intensive Care Unit (ICU), Coronary Care Unit, Rehabilitation Facility, Mental Health Care, Serious Mental Illness, Chemical Dependency.	20% after deductible	Not covered
Skilled Nursing Facility*	20% after deductible	Not covered
Adult Outpatient Mental Health Care, Serious Mental Illness and Chemical Dependency	20% after deductible	Not covered

Medical Benefits	Participating Provider Member Copayment	Non-Participating Provider Member Copayment
Pediatric Outpatient Mental Health Care, Serious Mental Illness and Chemical Dependency	20% after deductible	Not covered
Maternity Care and Family Planning Postnatal Care, Family Planning (as medically necessary).	20% after deductible	Not covered
Infertility (Diagnosis Only)	20% after deductible	Not covered
Rehabilitation* Physical Therapy, Occupational Therapy, Speech Therapy.	20% after deductible	Not covered
Habilitation* Physical Therapy, Occupational Therapy, Speech Therapy.	20% after deductible	Not covered
Chiropractic Care*	20% after deductible	Not covered
Home Health Care*	20% after deductible	Not covered
Hospice Care	20% after deductible	Not covered
Durable Medical Equipment (DME) Orthotics, Prosthetics.	20% after deductible	Not covered
Diabetes Management Diabetes Self-Management Training, Diabetes Education, Diabetes Care Management.	20% after deductible	Not covered
Diabetes Equipment and Supplies	Same as DME or pharmacy, as appropriate	Not covered
Nutritional Counseling	20% after deductible	Not covered
Hearing Aids* and Cochlear Implants	20% after deductible	Not covered
Telehealth Service and Virtual Visits	20% after deductible	Not covered
Other Telehealth Service and Telemedicine Medical Service	The amount of the deductible or copayment may not exceed the amount of the deductible or copayment required for a comparable medical service provided through a face-to-face consultation.	Not covered
Amino Acid Based Elemental Formulas	Same as DME or pharmacy as appropriate	Not covered
Other Medical Benefits Including, but not limited to Acquired Brain Injury, Autism Spectrum Disorder, Chemotherapy, Craniofacial Abnormalities, Limited Accidental Dental, Organ and Tissue Transplants, Phenylketonuria (PKU) or Heritable Metabolic Disease, Covered Prescription Drugs, Specialty Drugs, Temporomandibular Joint Pain Dysfunction Syndrome (TMJ).	Depending upon location of service, benefits will be the same as those stated under each covered benefit category in this Schedule of Benefits	Not covered
All Other Covered Medical Benefits (not specified herein)	20% after deductible	Not covered

Covered Benefit Limitations*

Cardiovascular Disease Screening

Limited to once every 5 years.

Chiropractic Care

Limited to 35 visits per plan year.

Rehabilitation

Limited to 35 combined PT/OT/SP Outpatient visits.

Limits do not apply for therapies for children with developmental delays, autism spectrum disorder, and mental health services.

Habilitation

Limited to 35 combined PT/OT/SP Outpatient visits.

Limits do not apply for therapies for children with developmental delays, autism spectrum disorder, and mental health services.

Hearing Aids

Limited to one device per ear every 3 years. Limited to members through the age of 18.

Home Health Care

Limited to 60 visits per plan year.

Skilled Nursing Facility

Limited to 25 days per plan year.