

Schedule of Benefits Summary

Group Name: Educators Health Alliance

Effective Date: September 01, 2024

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 In-network providers, under the terms of their contract with Blue Cross and Blue Shield, 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.</p>		
<p>In-network Provider: The provider network is shown on your I.D. card. For help in locating In-network Providers, visit NebraskaBlue.com/Find-a-Doctor.</p>		
<p>Deductible (the amount the Covered Person pays each Calendar Year for Covered Services before the Coinsurance is payable)</p> <ul style="list-style-type: none"> Individual Family (Aggregate*) 	<p>\$3,800 \$7,600</p>	<p>\$7,600 \$15,200</p>
<p>Coinsurance (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"> Covered Person Pays Plan Pays 	<p>10% 90%</p>	<p>20% 80%</p>
<p>Out-of-pocket Limit (Includes Deductible, Coinsurance and Copays)</p> <ul style="list-style-type: none"> Individual Family (Aggregate*) 	<p>\$4,350 \$8,700</p>	<p>\$13,000 \$26,000</p>
<p>In-network and Out-of-network Deductible and Out-of-pocket Limits cross accumulate. All other limits (days, visits, sessions, dollar amounts, etc.) do 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 Disorders. 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>*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>		
<p>Copayment(s) (copay(s)) apply to:</p> <ul style="list-style-type: none"> This plan has no medical or prescription drug copays. <p>The Copay amount varies by the type of Covered Services. Refer to the appropriate category for benefit information.</p>		
<p>Services may require Preauthorization. Failure to obtain Preauthorization will result in denial of benefits.</p>		

Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
Physician Office Services <ul style="list-style-type: none"> Primary Care Physician Office Visit Specialist Physician Office Visit Physician Office Services provided in the office (with or without an office visit) 	Deductible and Coinsurance Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance 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) consultations and medication checks.</p> <p>Other Covered Services not part of the Physician Office Services Benefit (Refer to the appropriate category for benefit information) include: Advanced Diagnostic Imaging (CT, MRI, MRA, MRS, PET and SPECT scans and other Nuclear Medicine); Pregnancy Services; Preventive Services; Radiation Therapy and Chemotherapy; Surgery and Anesthesia; Therapy and Manipulations; Durable Medical Equipment; Sleep Studies; Biofeedback; Mental Health and Substance Use Disorders.</p>		
Telehealth/Virtual Care Services <ul style="list-style-type: none"> Medical Mental Health 	Deductible and Coinsurance See Mental Health and/or Substance Use Disorder Services	Not Covered Not Covered
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 (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
Orthopedic Specialty Hospital or Facility Services	Deductible and Coinsurance	Deductible and Coinsurance
<p>NOTE: Coinsurance may be waived if Covered Services are provided at a designated Preferred Center. See NebraskaBlue.com/PreferredCenters for a list of Covered Services and designated hospitals.</p>		

Preventive Services	In-network Provider	Out-of-network Provider
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
Colorectal Cancer Screenings (starting at age 45) <ul style="list-style-type: none"> Colonoscopy Screening <ul style="list-style-type: none"> Diagnostic or Preventive Screening (one every five years) Screenings outside the age or frequency limit Sigmoidoscopy/Proctoscopy Screening <ul style="list-style-type: none"> Preventive Screening (one every five years) Screenings outside the age or frequency limit Barium enema, Fecal occult blood tests, FIT DNA, CT of the Colon and other tests as determined under ACA Preventive Services <ul style="list-style-type: none"> Preventive Screenings Diagnostic Screenings 	Plan Pays 100% Same as any other illness Plan Pays 100% Same as any other illness Plan Pays 100% Same as any other illness	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.		

Mental Health and/or Substance Use Disorder 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 Therapy Performed in School Telehealth/Virtual Care Services All Other Outpatient Items & Services 	Deductible and Coinsurance Deductible Deductible and Coinsurance Deductible and Coinsurance	Deductible and Coinsurance Deductible and Coinsurance Not Covered Deductible and Coinsurance
<p>Office Services include office visits, medication checks, psychological therapy and/or substance use disorder counseling, x-rays, laboratory tests, supplies and/or drugs administered during the office visit.</p> <p>Other Covered Services not part of the Office Benefit Services are covered under All Other Outpatient Items & Services. This includes but is 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.</p>		
Emergency Room 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 In-network level of benefits
Autism Spectrum Disorder <ul style="list-style-type: none"> Testing and Diagnosis Treatment 	Same as mental health Same as mental health	Same as mental health Same as mental health
Biofeedback	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
Hearing Services <ul style="list-style-type: none"> Bone Anchored Hearing Aids Cochlear Implants Hearing Aids (up to age 19, limited to \$3,000 every 48 months.) 	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 <ul style="list-style-type: none"> Home Health Aide (limited to 60 days per Calendar Year) Home Infusion Therapy Skilled Nursing Care (limited to 8 hours per day) Respiratory Care (limited to 60 days per Calendar Year) 	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
Nicotine Addiction <ul style="list-style-type: none"> 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 <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 (Newborns are covered at birth, subject to the plan’s 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.		

Other Covered Services – Illness or Injury	In-network Provider	Out-of-network Provider
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 <ul style="list-style-type: none"> • Cardiac rehabilitation (limited to 18 sessions per 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
Renal Dialysis	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
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
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 <ul style="list-style-type: none"> • Eyeglasses 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 • Vision Exam <ul style="list-style-type: none"> - Diagnostic (to diagnose an illness) - Preventive (routine exam including refraction) limited to one exam per calendar year 	Deductible and Coinsurance	Deductible and Coinsurance
	See Physician Office Services	See Physician Office Services
	Not Covered	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
<i>Retail – per 30-day supply</i> <ul style="list-style-type: none"> 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
<i>Home Delivery – per 180-day supply</i> <ul style="list-style-type: none"> 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
<i>Diabetic Supplies</i>	Deductible and Coinsurance	Deductible and Coinsurance + 25% Penalty
<i>Specialty Drugs</i> (specialty drugs must be purchased through a designated specialty pharmacy) <ul style="list-style-type: none"> Preferred Specialty Drugs Non-Preferred Specialty Drugs 	Same as Retail Same as Retail	Not Covered Not Covered
<i>Contraceptive Drugs</i> <ul style="list-style-type: none"> Preferred Generic Drugs Non-Preferred Generic Drugs Preferred Brand Name Drugs Non-Preferred Brand Name Drugs 	Plan Pays 100% Same as any other Generic Drugs Plan Pays 100% Same as any other Non-Preferred Brand Name Drugs	25% Penalty Same as any other Generic Drugs 25% Penalty Same as any other Non-Preferred Brand Name Drugs
<i>Diabetic Insulin</i> <ul style="list-style-type: none"> Preferred Generic Drugs Non-Preferred Generic Drugs Preferred Brand Name Drugs Non-Preferred Brand Name Drugs 	Plan Pays 100% Same as any other Generic Drugs Plan Pays 100% Same as any other Non-Preferred Brand Name Drugs	25% Penalty Same as any other Generic Drugs 25% Penalty Same as any other Non-Preferred Brand Name Drugs
This plan uses a prescription drug list (PDL). The PDL for this plan is 40, and the Pharmacy Network is C. You can find this prescription drug list 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 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.